

PROTECTION WHEN YOU NEED IT MOST

TRENDSETTER® LB TERM LIFE INSURANCE

Experiencing a qualifying illness could lead to financial setbacks. That's where Trendsetter LB comes in. On policies up to \$249,999, no paramedical exam is required for individuals between 18 and 60. Offering up to \$2 million in death benefit protection, as well as living benefits, the Trendsetter LB allows early access to the policy's death benefit in the event of a qualifying:

CRITICAL ILLNESS

Critically ill means you've been diagnosed with a health condition such as a heart attack, stroke, cancer, end stage renal failure, ALS, a major organ transplant, blindness, or paralysis resulting from specific underlying conditions.

CHRONIC ILLNESS

Chronically ill means you're no longer able to perform, without substantial assistance from another person for a period of at least 90 days, at least two out of the six Activities of Daily Living or requires substantial supervision by another person, for a period of at least 90 consecutive days.

TERMINAL ILLNESS

Terminally ill means you have a medical condition, resulting from bodily injury or disease, or both, which is expected to result in the death within 12 months of diagnosis.

Ready to Learn More?

Contact:

Agent Name:
Phone Number:
Email:

Benefits provided through the critical, chronic and terminal illness accelerated death benefit riders are subject to certain limitations and exclusions. Amounts payable under the riders vary based in part on the nature and severity of the Insured's health condition and the Insured's remaining life expectancy at the time of the acceleration as determined by the company. The actual benefit paid to the policy owner will be less than the amount that is accelerated because the amount is discounted to reflect early payment of the policy's death benefit. Administrative fees per request apply. Riders should not be the sole basis to purchase any life insurance policy. Benefits paid under accelerated death benefit riders, including the long term care rider, will reduce the life insurance policy's death benefit and policy value. Consideration should be given to whether life insurance needs would still be met if rider benefits are paid out in full. Riders are available at an additional cost. Riders and rider benefits have specific limitations and may not be available in all jurisdictions. For complete details including the terms and conditions of each rider and exact coverage provided, please refer to the policy or riders.

Trendsetter® LB is a term life insurance policy, Policy Forms ICC16 TL23, TL21 0417, TL19 CA 0417 issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Premiums increase annually beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy. Not available in New York. Policy form and number may vary, and this policy and the riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.