



Trendsetter® Super Product Bulletin

June 4, 2012

Transamerica Is Pleased to Announce the Return of the Trendsetter® Super Series Term Portfolio

Transamerica Life Insurance Company is reintroducing our portfolio of initial level premium term products – the Trendsetter Super Series. The new products will feature competitive premiums comparable to our TransTerm® product portfolio, low face amounts, high issue ages, and will feature a range of endorsements and riders to select from.

The sales date for this product portfolio is June 18, 2012.

The Trendsetter Super YRT product is not changing.

Product Features

Trendsetter Super offers:

- Five rate bands on level term products: \$25,000; \$100,000; \$250,000; \$500,000; and \$1,000,000.
- Two bands on YRT: \$100,000 and \$1,000,000.
- Policy fees: level premium products: \$30 (\$60 for face amounts under \$100,000); YRT: \$70; all policy fees are fully compensated.
- Age nearest issue ages.
- Band breaks on multiple policies.¹
- Policy fees waived on multiple policies.¹
- Advanced premiums accepted (requires annual mode).
- Availability of the Transamerica Opportunity Program (TOP) and TOP Plus for Super 15, 20, 25 and 30 (not available for Super YRT or Super 10).²
- Conversion option must be exercised no later than the earlier of the end of the initial level premium period or the insured's 70th birthday (75th birthday for Preferred Plus).
- Income Protection Option (IPO) available on all term products.
- Return of Premium Rider on Super 20 and 30:
 - o 20-year ROP rider multiplier – 2.48.
 - o 30-year ROP rider multiplier – 1.06.
- Waiver of Premium, Accident Indemnity and Children's Insurance riders available on all term products.
- All term products are non-illustratable.

Non-Med Issue Band for Face Amounts Under \$100,000³

We offer non-med underwriting for face amounts under \$100,000 (\$25,000 rate band) on the level premium products.

- Non-med underwriting is only available on Standard risk classes (SNS or SS). Non-med underwriting is not available on Standard Plus and Preferred classes.
- Age and face amount limitations apply to non-med underwriting:
 - o For issue ages 18 to 60, non-med underwriting is available for face amounts between \$25,000 and \$99,999.
 - o For issue ages 61 to 70, non-med underwriting is available for face amounts between \$25,000 and \$50,000.
 - o For all other issue ages and face amounts, full underwriting is required.

Underwriting requirements can be found in the *Guide to Initial Underwriting Requirements*, form number OL 2987.



Transition Rules

The Trendsetter Super Series portfolio is available for sale on June 18, 2012.

TransTerm cases in underwriting, or that have not yet been placed, may be issued as Trendsetter upon request.

With the reintroduction of Trendsetter, the TransTerm portfolio is being phased out. We are allowing a 90-day window for TransTerm sales, with a product withdrawal planned for September, 2012.

TransWare® Quotes

Quote support is available on the latest version of TransWare, 16.30.

Additional Information or Questions

For additional details on the Trendsetter Super Series, please see the Product Guide or contact the Sales Desk at 877-454-4768.

¹Must be on the same insured, applied for and underwritten simultaneously. Policy fees will be waived on the shorter (secondary) duration policy. Band break available if the total line of coverage being applied for qualifies for a higher band.

²These are not Guaranteed Issue programs. Qualification for coverage depends on the answers to health questions set forth in the Trendsetter application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, application, non-medical application supplement (part 2), data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Program is subject to withdrawal at any time without notice from the Company.

³The \$25,000 to \$99,999 rate band on Trendsetter Super (Band 1) is only available on the Standard Nonsmoker and Standard Smoker risk classes on a non-med basis with the following specifications: For issue ages 18-60, the policy can be issued on a non-med basis for face amounts between \$25,000 and \$99,999. For issue ages 61 to 70, the policy can be issued on a non-med basis for face amounts between \$25,000 and \$50,000. Face amounts and/or ages above these limits are available on a fully underwritten basis. Non-med requirements include the application, nonmedical application supplement (part 2), MIB, Script Check and possible PHI and/or APS.

Trendsetter® Super Series (Policy Form Nos. 1-306 11-107, 1-305 11-107, 1-304 11-107, 1-303 11-107, and 1-334 11-107) are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. **Premiums increase annually on YRT policies, and starting 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.** Policy forms and numbers may vary and these policies may not be available in all jurisdictions.