



Trendsetter[®] Express Product Bulletin

June 4, 2012

Introducing Trendsetter[®] Express: Level Premium Term with Convenient Non-Med Underwriting Options

Transamerica Life Insurance Company is introducing an all-new portfolio of term products with Trendsetter[®] Express. Trendsetter Express products have initial guaranteed level premium options of 10, 15, 20, 25, and 30 years, and include non-medical underwriting offerings available for up to \$249,999 of coverage.¹ **The sales date for this product portfolio is June 18, 2012.** Trendsetter Express is not available in New York.

Product Features

Trendsetter Express offers:

- The Income Protection Option (IPO) is available to enhance and personalize the sale to your clients' needs, and allows the death benefit to be paid as a monthly income stream for up to 25 years, including the option to designate initial and ending lump sums.²
- TOP and TOP Plus are available for face amount and risk class combinations that exceed the non-medical parameters.³ (These programs are not available on Trendsetter Express 10).
- Low minimum face amount of \$25,000. (Maximum face amount of \$999,999).
- Four rate bands:
 - Band 1: \$ 25,000 - \$ 99,999
 - Band 2: \$100,000 - \$249,999
 - Band 3: \$250,000 - \$499,999
 - Band 4: \$500,000 - \$999,999
- Age last birthday issue ages.
- Non-medical underwriting for face amounts up to \$249,999 – age and risk class limitations apply.¹
- Non-medical cases require a non-med supplement form with the application and will be underwritten without fluids. Standard risk classes are available.
- Advanced premiums accepted (requires annual mode).
- Nine underwriting classes:

Preferred Plus	Standard Plus
Preferred Choice	Standard Nonsmoker
Preferred Nonsmoker	Standard Smoker
Preferred Smoker	Standard Express Nonsmoker
	Standard Express Smoker

- Modestly rated cases (Table A through D) will be issued as Standard Express risk class without an explicit Table rating on the data pages.
- New Monthly Disability Income Rider available. (Not available on Trendsetter Express 10)
- New Waiver of Premium Rider.
- New Terminal Illness Accelerated Death Benefit Endorsement.
- Policy fee: \$30 (\$60 for face amounts under \$100,000).
- Commissions paid on all policy fees.
- Conversion option is no later than the earlier of the end of the level premium period or 70th birthday (75th birthday for Preferred Plus).



All products are non-illustratable. Quotes are available on TransWare® version 16.30.

Issue Ages (Age Last Birthday)

Product	Band 1	Band 2	Band 3	Band 4
Trendsetter Express 10	18 – 60	18 – 80	18 – 80	18 – 80
Trendsetter Express 15	18 – 60	18 – 75 (NS) 18 – 73 (S)	18 – 75 (NS) 18 – 73 (S)	18 – 75 (NS) 18 – 73 (S)
Trendsetter Express 20	18 – 60	18 – 70 (NS) 18 – 65 (S)	18 – 70 (NS) 18 – 65 (S)	18 – 70 (NS) 18 – 65 (S)
Trendsetter Express 25	18 – 60 (NS) 18 – 49 (S)	18 – 63 (NS) 18 – 57 (S)	18 – 65 (NS) 18 – 60 (S)	18 – 65 (NS) 18 – 60 (S)
Trendsetter Express 30	18 – 50 (NS) 18 – 40 (S)	18 – 57 (NS) 18 – 46 (S)	18 – 58 (NS) 18 – 53 (S)	18 – 58 (NS) 18 – 53 (S)

Note on codes: NS = Nonsmokers. S = Smokers.
A Band/Issue Age combination not listed above is not allowed.

Underwriting Classes by Face Amount Band

Band 1	Band 2	Band 3	Band 4
\$25,000 – \$99,999	\$100,000 – \$249,999	\$250,000 – \$499,999	\$500,000 – \$999,999
Standard NS	Preferred Choice NS	Preferred Plus NS	Preferred Plus NS
Standard Express NS	Standard NS	Preferred NS	Preferred NS
Standard S	Standard Express NS	Standard Plus NS	Standard Plus NS
Standard Express S	Standard S	Standard NS	Standard NS
	Standard Express S	Preferred S	Preferred S
		Standard S	Standard S

Note on codes: NS = Nonsmokers. S = Smokers.
Preferred Choice NS and all face amounts of \$250,000 and above require full underwriting.

Transition Rules

The Trendsetter Express portfolio is available for sale June 18, 2012 in all states (except New York). The Monthly Disability Income Rider availability will be posted, or made available on request.

TransWare® Quotes

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

Additional Information or Questions

For additional details on the Trendsetter Express, please see the Product Guide or contact Transamerica's Strategic Marketing Sales Desk at 866-545-9058.

¹The \$25,000 to \$99,999 rate band (Band 1) and \$100,000 to \$249,999 rate band (Band 2) on Trendsetter Express are only available on the Standard Nonsmoker, Standard Smoker, Standard Express Nonsmoker and Standard Express Smoker risk classes on a non-med basis. Band 2 is available on a fully underwritten basis for the Preferred Choice risk class. Face amounts and/or ages above these limits are available on a fully underwritten basis. Non-med requirements include the application, non-medical application supplement (part 2), MIB, Script Check and possible PHI and/or APS.



²A portion of each monthly payment and a portion of the final lump sum are reportable as interest income. The policy illustration provides the tax-reportable percentage for each monthly income payment and the final lump sum based on a 3% guaranteed minimum interest rate and the illustrated face amount. Upon the insured's passing, the actual taxable portion of each monthly payment will be calculated and communicated to the beneficiary(ies) based on the actual payout amounts. The taxable portion of the final lump sum payment will be determined when the payment is made.

³These 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.

Trendsetter[®] Express is a term life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. ICC 12 TL18. **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.** Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.