



TRENDSETTER®
LB SERIES

Agent Guide



TRANSAMERICA®

TABLE OF CONTENTS

| | |
|--|----|
| QUICK FACTS..... | 4 |
| POLICY DESCRIPTION..... | 6 |
| About Trendsetter LB | |
| Quoting Trendsetter LB | |
| KIND CODES..... | 7 |
| UNDERWRITING..... | 8 |
| PREMIUMS..... | 9 |
| LIVING BENEFITS, RIDERS & ENDORSEMENTS..... | 10 |
| BENEFITS AT NO ADDITIONAL PREMIUM COST | 11 |
| FAQ FOR LIVING BENEFITS..... | 14 |
| LIVING BENEFIT EXAMPLES | 15 |
| RIDERS AT ADDITIONAL PREMIUM COST..... | 16 |
| ENDORSEMENTS..... | 18 |

TRENDSETTER® LB QUICK FACTS

Minimum Face Amount—\$25,000

Maximum Face Amount— \$999,999

UNDERWRITING CLASSES BY FACE AMOUNT BAND

| Band 1 \$25,000–\$99,999 | Band 2 \$100,000–\$249,999 | Band 3 \$250,000–\$499,999 | Band 4 \$500,000–\$999,999 |
|--|--|--|--|
| Standard Nonsmoker Standard Express Nonsmoker | Preferred Choice Nonsmoker Standard Nonsmoker Standard Express Nonsmoker | Preferred Plus Nonsmoker Preferred Nonsmoker Standard Plus Nonsmoker Standard Nonsmoker | Preferred Plus Nonsmoker Preferred Nonsmoker Standard Plus Nonsmoker Standard Nonsmoker |
| Standard Smoker Standard Express Smoker | Standard Smoker Standard Express Smoker | Preferred Smoker Standard Smoker | Preferred Smoker Standard Smoker |

COMMISSIONABLE POLICY FEES

Band 1: \$60

Band 2–4: \$30

ISSUE AGES (AGE LAST BIRTHDAY) & FACE AMOUNT 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 |
|---------|---|--|---|---|
| 10 Year | 18–60 | 18–80 18–79** | 18–80 | 18–80 |
| 15 Year | 18–60 | 18–75 (NS) 18–73 (S) | 18–75 (NS) 18–73 (S) | 18–75 (NS) 18–73 (S) |
| 20 Year | 18–60 | 18–70 (NS) 18–69* 18–65 (S) | 18–70 (NS) 18–65 (S) | 18–70 (NS) 18–65 (S) |
| 25 Year | 18–60 (NS) 18–49 (S) 18–46** | 18–63 (NS) 18–57 (S) 18–54** | 18–65 (NS) 18–60 (S) | 18–65 (NS) 18–60 (S) |
| 30 Year | 18–50 (NS) 18–40 (S) 18–38** | 18–57 (NS) 18–56* 18–46 (S) 18–43** | 18–58 (NS) 18–53 (S) | 18–58 (NS) 18–53 (S) |

Note — NS= Nonsmokers, S= Smokers

*Maryland Nonsmoker issue limits

**Maryland Smoker issue limits

TRENDSETTER® LB QUICK FACTS

MODAL FACTORS

| | |
|--------------------------|--|
| Annually PAC & Direct | 1.0000 |
| Semi-Annual PAC & Direct | 0.5100 |
| Quarterly PAC & Direct | 0.2600 |
| Monthly PAC | 0.0875 |
| Semi-Monthly (24)** | Monthly times 12 divided by 24, rounded to 2 decimal places. |
| Bi-Weekly (26)** | Monthly times 12 divided by 26, rounded to 2 decimal places. |

**Semi-Monthly and Bi-Weekly is also referred to as Federal Allotment

CONVERSION PRIVILEGE

Conversion to the earlier of the end of the initial level premium period or insured's 70th birthday (75th birthday for Preferred Plus class).

BENEFITS INCLUDED IN THE POLICY AT NO ADDITIONAL PREMIUM COST (WHERE APPROVED)

Terminal Illness Accelerated Death Benefit
Chronic Illness Accelerated Death Benefit
Critical Illness Accelerated Death Benefit

ADDITIONAL OPTIONAL RIDERS AVAILABLE (WHERE APPROVED)

Accident Indemnity
Children's Insurance Rider
Monthly Disability Income Rider
Waiver of Premium Rider

ILLUSTRATION

Trendsetter LB is declared non-illustratable.

POLICY DESCRIPTION

ABOUT TRENDSETTER LB

Trendsetter LB 10, 15, 20, 25, and 30 are level death benefit term life insurance policies guaranteed renewable to age 105. The premiums are guaranteed level for the first 10, 15, 20, 25 and 30 years, respectively. Premiums increase annually until age 105 once the initial level premium period ends.

QUOTING TRENDSETTER LB

Trendsetter LB 10, 15, 20, 25, and 30 are designed to be “non-illustratable” under the NAIC Illustration Regulation. Guaranteed premiums may be quoted on the basis of specific risk class, age, sex, etc., and presented to prospective applicants, but signed sales illustrations are not required. In fact, any presentation showing non-guaranteed elements over a period of years—including a sales illustration—is PROHIBITED during the first policy year. Quotes are available on the TLIC TransWare® illustration software.

KIND CODES

| Trendsetter LB 10 | |
|----------------------------|------|
| Preferred Plus Nonsmoker | 6758 |
| Preferred Nonsmoker | 6757 |
| Preferred Smoker | 6756 |
| Preferred Choice Nonsmoker | 6755 |
| Standard Plus Nonsmoker | 6754 |
| Standard Express Nonsmoker | 6753 |
| Standard Express Smoker | 6752 |
| Standard Nonsmoker | 6751 |
| Standard Smoker | 6750 |

| Trendsetter LB 15 | |
|----------------------------|------|
| Preferred Plus Nonsmoker | 6767 |
| Preferred Nonsmoker | 6766 |
| Preferred Smoker | 6765 |
| Preferred Choice Nonsmoker | 6764 |
| Standard Plus Nonsmoker | 6763 |
| Standard Express Nonsmoker | 6762 |
| Standard Express Smoker | 6761 |
| Standard Nonsmoker | 6760 |
| Standard Smoker | 6759 |

| Trendsetter LB 20 | |
|----------------------------|------|
| Preferred Plus Nonsmoker | 6776 |
| Preferred Nonsmoker | 6775 |
| Preferred Smoker | 6774 |
| Preferred Choice Nonsmoker | 6773 |
| Standard Plus Nonsmoker | 6772 |
| Standard Express Nonsmoker | 6771 |
| Standard Express Smoker | 6770 |
| Standard Nonsmoker | 6769 |
| Standard Smoker | 6768 |

| Trendsetter LB 25 | |
|----------------------------|------|
| Preferred Plus Nonsmoker | 6785 |
| Preferred Nonsmoker | 6784 |
| Preferred Smoker | 6783 |
| Preferred Choice Nonsmoker | 6782 |
| Standard Plus Nonsmoker | 6781 |
| Standard Express Nonsmoker | 6780 |
| Standard Express Smoker | 6779 |
| Standard Nonsmoker | 6778 |
| Standard Smoker | 6777 |

| Trendsetter LB 30 | |
|----------------------------|------|
| Preferred Plus Nonsmoker | 6794 |
| Preferred Nonsmoker | 6793 |
| Preferred Smoker | 6792 |
| Preferred Choice Nonsmoker | 6791 |
| Standard Plus Nonsmoker | 6790 |
| Standard Express Nonsmoker | 6789 |
| Standard Express Smoker | 6788 |
| Standard Nonsmoker | 6787 |
| Standard Smoker | 6786 |

TLIC Policy Form Number ICC 12 TL19. Policy forms and numbers may vary and these policies may not be available in all jurisdictions.

UNDERWRITING

Underwriting classes will be available based on face amounts.

| Risk Class | Minimum Face Amounts | Table Ratings | | | | Flat Extra (Non-Aviation) | Aviation Flat Extra |
|----------------------------|----------------------|---------------|--------|--------|--------|---------------------------|---------------------|
| | | Band 1 | Band 2 | Band 3 | Band 4 | Bands 1–4 | Bands 1–4 |
| Standard Express Nonsmoker | \$ 25,000 | No* | No* | NA | NA | No | No |
| Standard Express Smoker | \$ 25,000 | No* | No* | NA | NA | No | No |
| Standard Nonsmoker | \$ 25,000 | E – H | E – H | A – P | A – P | Yes | Yes |
| Standard Smoker | \$ 25,000 | E – H | E – H | A – P | A – P | Yes | Yes |
| Preferred Choice | \$100,000 | NA | No | NA | NA | No | Yes |
| Standard Plus Nonsmoker | \$250,000 | NA | NA | No | No | Yes | Yes |
| Preferred Nonsmoker | \$250,000 | NA | NA | No | No | No | Yes |
| Preferred Plus Nonsmoker | \$250,000 | NA | NA | No | No | No | No |
| Preferred Smoker | \$250,000 | NA | NA | No | No | No | Yes |

*Table A through D is inherent in the risk class and is designed to accept mildly substandard risks. Any rating above D will go to standard. Note: "NA" signifies the class is not available at the Band.

Substandard premiums can easily be calculated by using the applicable rates in the Trendsetter LB Rate Guide. The Substandard Table extra premiums are 25% additional per Table, ranging from Table A at 25% to Table P at 400%.

Substandard Table extra premiums are the same for all products. They are obtained by taking percentages of the standard rate according to the table below:

| Table Rating | Percentage Extra | Table Rating | Percentage Extra |
|--------------|------------------|--------------|------------------|
| A (1) | 25% | F (6) | 150% |
| B (2) | 50% | H (8) | 200% |
| C (3) | 75% | J (10) | 250% |
| D (4) | 100% | L (12) | 300% |
| E (5) | 125% | P (16) | 400% |

For Bands 1 and 2, substandard class rates are available through Table H. Risks determined to be Table A through D will be issued Standard Express Nonsmoker or Standard Express Smoker without extra premium. Table E through H will be issued Standard Nonsmoker or Standard Smoker plus 25% per table extra.

For Bands 3 and 4, substandard class rates are available through Table P.

PREMIUMS

NON-GUARANTEED AND GUARANTEED PREMIUMS (DEFINITION)

There are two schedules of premiums for the Trendsetter LB products: Non-Guaranteed Premiums (Current) and Guaranteed Maximum Premiums. Each product has its own set of schedules. The Non-Guaranteed Premiums are always less than, or equal to, the Guaranteed Maximum Premiums for the same attained age.

Guaranteed attained age ART premiums are available on the TLIC TransWare illustration system. Non-Guaranteed attained age ART premiums are provided in the policy. ART premiums are those premiums due after the initial level premium period.

Montana requires unisex rates for all insureds. Use male rates for Montana insureds.

LIVING BENEFITS, RIDERS & ENDORSEMENTS

This is a brief description of the policy benefits, riders and endorsements that may be available with the Trendsetter LB series. It is not intended to replace the descriptions, definitions, limitations, and exclusions contained in endorsements, riders, or base policy contract forms.

For a more precise description of policy features and the availability of endorsements and riders, please consult the specific policy contract

LIVING BENEFITS

ACCELERATED DEATH BENEFITS (ADB) INCLUDED AT NO ADDITIONAL PREMIUM COST

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT (TIADB) (SUBJECT TO STATE AVAILABILITY)

This option is designed to provide the policy owner with the option to accelerate a portion of the policy's death benefit in advance of death, in a lump sum payment, when the insured is certified by a licensed physician as being terminally ill and is expected to die within 12 months of such diagnosis.

The maximum amount that may be accelerated is the lesser of:

- 100% of the policy's face amount at time of claim; or
- \$500,000.

The minimum amount that may be accelerated is \$5,000.

In addition, any maximum amount that may be accelerated will also be subject to an aggregate maximum of \$500,000 under all policies issued by Transamerica and its affiliates covering the same insured, including any death benefit accelerated under a terminal illness, critical illness, chronic illness or other living benefit option.

Some portion of the payments may be taxable, and policy owners are advised to consult with their tax advisors when making a request for an Accelerated Death Benefit.

The base policy and all riders will terminate if 100% of the death benefit is accelerated on a policy.

Availability of this option is subject to state approval.

CHRONIC ILLNESS ACCELERATED DEATH BENEFIT (CHADB) (SUBJECT TO STATE AVAILABILITY)

If the insured is Chronically Ill, a portion of the death benefit can be accelerated in advance of death. A licensed health care practitioner must certify that the insured is unable to perform without substantial assistance from another person, at least two of six activities of daily living (bathing, continence, dressing, eating, toileting and transferring) for a period of 90 consecutive days; or requires substantial supervision by another person for a period of 90 consecutive days to protect himself or herself from threats to health and safety due to severe cognitive impairment.

The policy must be in force two years before benefits are available.

The maximum amount that we will accelerate in any 12 month period is 24% (annually) of the policy's eligible death benefit at time of the claim.

The maximum amount that may be accelerated is the lesser of:

- 90% of the policy's face amount at time of claim; or
- \$500,000.

The minimum amount that may be accelerated is \$1,000 annually.

In addition, any maximum amount that may be accelerated will also be subject to an aggregate maximum of \$500,000 under all policies issued by Transamerica and its affiliates covering the same insured, including any death benefit accelerated under a terminal illness, critical illness, chronic illness or other living benefit option.

Some portion of the payments may be taxable, and policy owners are advised to consult with their tax advisors when making a request for an Accelerated Death Benefit.

LIVING BENEFITS

CRITICAL ILLNESS ACCELERATED DEATH BENEFIT (CRADB) (SUBJECT TO STATE AVAILABILITY)

If the insured is Critically Ill a portion of the death benefit can be accelerated in advance of death. A physician must certify that the insured has suffered a critical health condition such as:

- I. Heart attack (myocardial infarction)—the death of a portion of the heart muscle resulting from inadequate blood supply to the relevant area. The heart attack must have been severe enough to require an inpatient hospital stay and any impairment sustained as a result of the heart attack must be evident for at least 30 days after hospital discharge. Heart attack does not include angina or the chance finding of electrocardiographic (EKG) changes indicative of a previous heart attack. The diagnosis of heart attack must be based on the presence of all of the following:
 - a. Chest pain;
 - b. Associated new EKG changes which support the diagnosis; and
 - c. Elevation of cardiac enzymes above standard laboratory levels
- II. Stroke—a cerebrovascular accident (CVA) or infarction of brain tissue caused by hemorrhage, embolism, or thrombosis lasting more than 24 hours and producing measurable neurological deficit which persists for at least 30 consecutive days following the occurrence of the stroke. Stroke does not include transient ischemic attacks.
- III. Cancer—a disease manifested by the presence of one or more malignant tumors and characterized by the uncontrolled growth and spread of malignant cells and the invasion of normal tissue. Cancer does not include:
 - a. Any skin cancer, except invasive malignant melanoma into the dermis or deeper;
 - b. Pre-malignant lesions, benign tumors, or polyps; or
 - c. Carcinoma in-situ.
- IV. End stage renal failure—chronic irreversible and total failure of both kidneys which requires the Insured to undergo renal transplantation or regular renal dialysis. The permanent renal failure must persist for a period of at least 90 days.
- V. Major organ transplant—the receipt by transplant of any of the following organs or tissues: heart, lungs, liver, kidney, pancreas, or bone marrow. Transplantation means the replacement of the recipient's malfunctioning organ(s) or tissue, with the organ(s) or tissue from a donor suitable under generally acceptable medical procedures.
- VI. Amyotrophic Lateral Sclerosis (ALS)/ Lou Gehrig's disease.
- VII. Blindness—permanent and uncorrectable loss of sight in both eyes resulting from diabetic retinopathy. The Blindness must be confirmed by a Physician who is an Ophthalmologist. The corrected visual acuity must be worse than 20/200 in both eyes and the field of vision must be less than 20 degrees in both eyes.
- VIII. Paralysis—complete and permanent loss of use of two or more limbs through neurological injury producing paralysis resulting from trauma, CVA, polio, ALS, multiple sclerosis or Guillain-Barre syndrome. The Paralysis must be confirmed to have been present by a Physician for a continuous period of at least 180 days from the time the paralysis begins.

There is a 30 day waiting period for sickness to claim benefits under this option. Benefits will not be available during the first 30 days the policy is in force unless the critical illness results from accidental injury.

The maximum amount that may be accelerated is the lesser of:

- 90% of the policy's face amount at time of claim; or
- \$500,000.

If less than the maximum amount is accelerated, this option may be exercised up to two additional times after the initial acceleration.

LIVING BENEFITS

The minimum amount that may be accelerated is \$2,500.

In addition, any maximum amount that may be accelerated will also be subject to an aggregate maximum of \$500,000 under all policies issued by Transamerica and its affiliates covering the same insured, including any death benefit accelerated under a terminal illness, critical illness, chronic illness or other living benefit option.

Some portion of the payments may be taxable, and policy owners are advised to consult with their tax advisors when making a request for an Accelerated Death Benefit.

FREQUENTLY ASKED QUESTIONS ABOUT THE CHRONIC ILLNESS AND CRITICAL ILLNESS ADB OPTIONS

1. WHAT FACTORS ARE TAKEN INTO ACCOUNT FOR BOTH CHRONIC AND CRITICAL ILLNESS OPTIONS WHEN DETERMINING THE AMOUNT TO PAYOUT?

- The amount of death benefit accelerated and the future premiums that would be due.
- The Company's assessment of the life expectancy of the insured, which is based on age and overall medical condition at time of claim.
- Accelerated benefit interest rate in effect (used to determine the present value of future benefits and premiums).
- Any administrative fees assessed.

The death benefit is reduced based on the factors above to arrive at the final payout amount. Therefore, the more severe/life threatening a client's condition, the shorter their life expectancy the more benefit the client will receive.

2. HOW MUCH WILL A POLICY OWNER RECEIVE IF THE INSURED SUFFERS FROM A CHRONIC ILLNESS OR CRITICAL ILLNESS?

There is not a set amount. The illustration/quote gives you an idea, but the final number will be determined based on each individual and the factors shown above at the time of the critical or chronic event.

3. CAN A "PARTIAL" ELECTION BE TAKEN (INSTEAD OF THE FULL AMOUNT AVAILABLE)?

Yes. A policy owner does not have to take the full election at initial claim time; however, chronic illness benefits may be claimed no more frequently than annually.

In addition, if the policy owner only takes a partial election and s/he has another qualifying critical or chronic illness in the future while the policy is still in force, s/he can file for benefits at that time. Again, chronic illness benefits may be claimed no more frequently than annually.

4. WHAT HAPPENS IF AN INSURED QUALIFIES FOR BOTH THE CRITICAL AND CHRONIC ILLNESS BENEFITS?

At claim time, the policy owner has the option to file the claim under the critical illness option or the chronic illness option.

5. IF AN ELECTION OF 90% IS ACCELERATED FOR A CRITICAL OR CHRONIC ILLNESS, WILL SOME LIFE INSURANCE (DEATH BENEFIT) BE IN FORCE?

Yes! This means, at minimum, 10% of the death benefit will remain.

For example, if someone has a \$100,000 death benefit and accelerates 90% due to a critical or chronic illness, the insured still has a \$10,000 death benefit remaining. The less accelerated, the more death benefit remaining.

LIVING BENEFIT EXAMPLES

CHRONIC ILLNESS ACCELERATED DEATH BENEFIT EXAMPLE

The following is an example of the Chronic Illness benefit on the Trendsetter LB (note, numbers are rounded to whole dollars):

Example – Ellen, age 60, has a 20 year term policy issued in August, 2012. In January of 2016 she qualified to receive the chronic illness benefit as she could not perform 2 out of 6 activities of daily living. Ellen opted to elect the maximum amount she could receive as a lump sum benefit (24% of death benefit). Her condition was severe and her life expectancy was estimated to be 4 years.

Initial Death Benefit: \$300,000
Monthly Premiums: \$200.55/month (Standard Nonsmoker)
Total Premiums Paid: \$8,423
Amount Paid: \$59,609* (24% x 300,000= \$72,000; the benefit, after taking all of the factors into account would be \$59,609)

Here is how this policy would look after the client received 2 years of payments (total benefits payments of \$119,493*):

- Remaining Death Benefit after 2 years:
\$156,000 (death benefit will reduce annually as the chronic illness benefit is paid out)
- Monthly Premiums after 2 years:
\$139/month (premiums will reduce annually as the chronic illness benefit is paid out)

*For demonstration purposes, this example assumes a 4% discount rate and a \$375 administrative fee.

CRITICAL ILLNESS ACCELERATED DEATH BENEFIT EXAMPLE

The following is an example of the Critical Illness benefit on the Trendsetter LB (note, numbers are rounded to whole dollars):

Example – Mark, age 40, has a 30 year Trendsetter LB policy issued in 2012. He suffered a serious heart attack at age 45. His life expectancy was estimated to be 10.5 years. He opted to elect 90%.

Initial Death Benefit: \$200,000
Monthly Premiums: \$71.23/month (Standard Nonsmoker)
Total Premiums Paid: \$4,274
Amount Paid: \$115,418* (90% x 200,000= 180,000 of death benefit accelerated; the benefit, after talking all of the factors into account would be \$115,418)

Remaining Death Benefit after election: \$20,000
Monthly Premiums after election: \$14.47/month

If Mark chose to elect a partial benefit of 50% of the benefit available, the information would be as follows:

Amount Paid: \$63,954* (50% x 200,000= 100,000 of death benefit accelerated; after taking the factors above into account, the benefit= \$63,954)

Remaining Death Benefit after election: \$100,000
Monthly Premiums after election: \$36.93/month

*For demonstration purposes, this example assumes a 4% discount rate and a \$375 administrative fee.

RIDERS AVAILABLE AT ADDITIONAL PREMIUM COST

ACCIDENT INDEMNITY RIDER (AI)—ONLY AVAILABLE AT ISSUE

The Accident Indemnity Rider pays an additional death benefit if insured dies as a result of an accidental bodily injury. Double the additional amount is payable if the accidental bodily injury occurs while the insured is a fare-paying passenger on a common carrier. Death must occur within 90 days from the accident and before age 70 of the insured. The insured cannot be engaged in hazardous occupations, as determined by the company.

| | |
|------------------------------|--|
| <i>Issue Age:</i> | 18 to 65 |
| <i>Issue Limits:</i> | Not available on substandard risks. Rider amount cannot be greater than \$300,000 or face amount of policy, whichever is less. |
| <i>Participation Limits:</i> | Total accidental death benefits in force and applied for with all companies cannot exceed \$300,000. |
| <i>Premiums:</i> | Premiums are available on the TLIC TransWare illustration software and in the Trendsetter LB rate guide. |

CHILDREN'S INSURANCE RIDER (CIR)—MAY BE ADDED AFTER ISSUE

Provides insurance on all children of the insured. Each unit is equal to \$1,000 of level term insurance. Coverage on each child expires on the child's 25th birthday. The rider terminates at the anniversary at the insured's age 65.

| | |
|----------------------|--|
| <i>Issue Age:</i> | Minimum Insured: 18 years Maximum Insured: 55 years Minimum Child: 15 days Maximum Child: 18 years |
| <i>Issue Limits:</i> | Minimum: One unit Maximum: The lesser of 99 units or the face amount of the base policy. The non-medical limit is 20 units for all issue ages. |
| <i>Premiums:</i> | \$5.83 per unit of CIR. If Waiver of Premium is issued on the base policy, it will cover the CIR without an additional premium charge. Premiums are available on the TLIC TransWare illustration software and in the Trendsetter LB rate guide. |
| <i>Conversions:</i> | Insurance that terminates under the rider may be converted within 31 days to any permanent life insurance policy made available by Transamerica Life Insurance Company. The face amount of the converted coverage cannot exceed five times the amount of rider coverage or \$50,000, whichever is lower. |

RIDERS AVAILABLE AT ADDITIONAL PREMIUM COST

MONTHLY DISABILITY INCOME RIDER (DIR)—ONLY AVAILABLE AT ISSUE

The MDI rider provides a monthly income for up to 24 months (2 years), if the Rider Insured is totally disabled and qualifies. Total disability means the inability of the Rider Insured to perform the substantial and material duties of any occupation for which the Rider Insured is reasonably suited by education, training or experience.

To be covered, we must have (1) proof that the Rider Insured is totally disabled, (2) that the disability began while the rider was in force, (3) that the disability lasts continuously for at least 90 days while covered under the rider and (4) that the disability began prior to the policy anniversary at the insured's age 60.

The rider is available on the 15-, 20-, 25- and 30-year Trendsetter LB plans. It is not available on Trendsetter LB 10.

Premiums: Rates vary by plan, sex, and smoker status. Premiums will be guaranteed and level to the policy anniversary at age 60. The rates are per \$100 of monthly income benefit. The rates are on the TLIC TransWare® illustration software and in the Trendsetter LB rate guide. Unisex (male) rates are applicable in Montana.

Issue Age: 18 to 50, not to exceed base policy issue age limits.

Benefit Amount: The rider will be available in monthly income increments of \$100.

Issue Limits: Minimum: \$300 per month
Maximum: The lesser of \$2,000 per month or 2% of the initial face amount of the base policy, not to exceed 66% of the gross monthly income. Additional limitations may apply.

The coverage for each Insured expires once 24 months (2 years) of disability income payments have been paid or at policy anniversary at age 60 (if under claim, the benefits may continue to age 62). Separate periods of total disability while this rider is in force will be considered as one continuous disability period. The rider terminates at the policy anniversary at age 60 of the youngest Rider Insured (if under an active claim, the rider will terminate when benefits cease).

May not be available in all jurisdictions.

WAIVER OF PREMIUM RIDER (WP)—ONLY AVAILABLE AT ISSUE

In the event of total disability, after the total disability has continued uninterrupted for a waiting period of no less than six months, premiums will be waived retroactively from the beginning of the disability.

If the total disability begins before the insured's age 60 and continues to the insured's age 65, we will waive all further premiums under the policy.

If the total disability begins on or after the insured's age 60, we will waive premiums until the later of the insured's age 65 or the end of the initial level premium period.

Issue Age: 18 to 55, not to exceed base policy issue age limits.

Issue Limits: Not issued over table D. Substandard WP is not available on Standard classes with face amounts under \$250,000.

Premiums: Premiums vary by plan, sex, and smoker status. The rates are on the TLIC TransWare illustration software and in the Trendsetter LB rate guide.

Coverage terminates at age 65.

ENDORSEMENTS

CONVERSIONS

This option allows the policy owner to change his or her Trendsetter policy to a level face amount permanent life insurance plan that is made available by Transamerica Life Insurance Company at the time of the exchange. No underwriting will be required if the exchange is to a permanent policy with the same, or lower, face amount. The new policy will be issued at the same class of risk as the in-force policy, if available. If such a class is not available at the time of conversion, the new policy will be issued at the class of risk that is most similar to the class of risk of the in-force policy. Actual premiums on this new policy will be based on the schedule in effect when the option is exercised. (To qualify for a better class of risk, full underwriting evidence may be required.)

This 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 class).

Upon exercise of this option, full first year commissions will be paid on the new policy.

Policies issued on a non-med basis may convert to whole life only.

INCOME PROTECTION OPTION (IPO)—ONLY AVAILABLE AT ISSUE

The Income Protection Option provides a settlement option that is fixed via a Fixed Settlement Endorsement. The policy owner can select a form of payout of the death benefit from three payout options:

- An initial lump sum at the insured's death.
- Monthly payments for a specified amount and for a specified period of time (the Guaranteed Period).
- A final lump sum at the end of the Guaranteed Period.

It is not a requirement that all three payout options are selected. For example, the policy owner may elect an initial lump sum followed by monthly payments and no final lump sum. Or, the owner may select monthly payments only with no lump sum payments.

Each payout option has a minimum required amount:

- The minimum lump sum amount (both initial and final) is \$10,000.
- The minimum monthly payment is \$100.
- The minimum monthly payout period is 5 years, with a maximum of 25 years.

A monthly income period must apply, even if no monthly income payout is selected. This means that if initial and final lump sums are chosen, the lump sums must be at least five years apart and the final lump sum may not be payable sooner than 60 months following the death claim settlement date.

The first fixed monthly payment will be made at the same time as the initial lump sum (if one was selected) and on the same date of each month following the date of death for the duration of the Guaranteed Period. Any final lump sum will be paid one month after the last fixed monthly payment.

If a policy has an Accident Indemnity Rider and the rider benefit is deemed payable, the rider benefit will be added to any initial lump sum. If no initial lump sum was selected, the rider benefit will create an initial lump sum.

When illustrating with the option, the data input on the Income Protection Option screen will generate a calculation of the face amount based on a 3.0% discount factor that will be required to support the desired payout structure. This allows the client to use the financial benefits they wish to afford their beneficiaries as the main criteria in selecting the appropriate amount of insurance to purchase. The calculation will enforce the required minimums for each option as well as the minimum face amount requirements for the base plans.

Interest is earned at a guaranteed rate which is shown on the data pages.

Trendsetter® LB Series is a term life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. TL19. **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.

Sales & Marketing: 800-435-7928

For agent use only. Not for public distribution.

82206 0712



an **AEGON** company