



**TRENDSETTER® SERIES**

# ADVANCED PREMIUMS

**OFFER CLIENTS BIG SAVINGS ON TERM LIFE**

Clients can receive substantial savings on their Trendsetter® term life insurance premiums by advancing premiums on 10-, 15-, 20-, 25-, and 30-term policies.<sup>1</sup>



**TRENDSETTER LB**

Male | Age 40 | \$500,000 Face Amount | Preferred Nonsmoker

	ANNUAL PREMIUM	CUMULATIVE PREMIUMS	SINGLE ADVANCE PREMIUM	PREMIUM SAVINGS	% PREMIUM SAVINGS
Trendsetter LB 20	\$640	\$12,800	\$9,807.23	\$2,992.77	23%
Trendsetter LB 30	\$980	\$29,400	\$19,784.70	\$9,615.30	33%

**TRENDSETTER SUPER**

Male | Age 40 | \$500,000 Face Amount | Preferred Nonsmoker

	ANNUAL PREMIUM	CUMULATIVE PREMIUMS	SINGLE ADVANCE PREMIUM	PREMIUM SAVINGS	% PREMIUM SAVINGS
Trendsetter Super 20	\$575	\$11,500	\$8,811.19	\$2,688.81	23%
Trendsetter Super 30	\$935	\$28,050	\$18,876.20	\$9,173.80	33%

# ADVANCED PREMIUM PAYMENTS

To calculate the advanced premium payment amount, multiply the annual premium by the appropriate Single Sum Factor. The number of years of advanced premium payments cannot exceed the number of years of the level premium period.

YEARS	SINGLE SUM FACTOR	YEARS	SINGLE SUM FACTOR
1	1.00000	16	12.93794
2	1.97087	17	13.56110
3	2.91347	18	14.16612
4	3.82861	19	14.75351
5	4.71710	20	15.32380
6	5.57971	21	15.87747
7	6.41719	22	16.41502
8	7.23028	23	16.93692
9	8.01969	24	17.44361
10	8.78611	25	17.93554
11	9.53020	26	18.41315
12	10.25262	27	18.87684
13	10.95400	28	19.32703
14	11.63496	29	19.76411
15	12.29607	30	20.18845



## TRENDSETTER® SERIES

# ADVANCED PREMIUMS

## THE GIFT OF LIFE INSURANCE

Clients can give life insurance as a gift to children and grandchildren — for birthdays, graduations, weddings, and all of life's big moments.

Male | Age 20 | \$250,000 Face Amount | Preferred Nonsmoker

	ANNUAL PREMIUM	CUMULATIVE PREMIUMS	SINGLE ADVANCE PREMIUM	PREMIUM SAVINGS	% PREMIUM SAVINGS
Trendsetter LB 30	\$280	\$8,400	\$5,652.77	\$2,747.23	33%

## ADVANCED PREMIUM ADVANTAGES

See how advancing premiums can work for you and your clients.

- Used with IPO, advanced premium payments could be used to further reduce premiums.
- Average premium savings of 12–33%.
- Great for persistency and difficult for the client to replace.
- Can be used to fund buy-sells and executive bonus programs.
- Solution for businesses that don't want the hassle of monthly/annual premiums.



The results of the illustrated examples shown above will vary by jurisdiction.

Figures shown are rounded to the next whole dollar. Actual values may differ.

<sup>1</sup>Interest credited by Transamerica to premium paid under the Advanced Premium Agreement is taxable and will be reported annually to the IRS in a Form 1099-INT if in excess of \$10.

Trendsetter® Super Series are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Forms ICC17 TL22, TL22 0417. **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 with this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

Trendsetter® LB is a term life insurance policy, Policy Forms ICC16 TL23 or TL23 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.** 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.

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