

# WE HEARD YOU

**TRENDSETTER® SUPER IS NOW MORE COMPETITIVELY PRICED**

Growing your business just got easier with *Trendsetter Super's* new low rates. With lower rates in over 99% of our targeted quoting scenarios, it's simpler than ever to help protect the financial futures of your clients and their families. It's part of our commitment to being the top choice in term life insurance.



## REPRICE TARGETS

Our new pricing covers a wide range of potential policyholders:

Ages:  
**18-55**

Risk Class:  
**Preferred & Preferred Plus**

Face Amount:  
**\$100,000-\$1,999,999**

## QUOTING SCENARIOS

The updates affect 634 of 640 quoting scenarios with a variety of face amounts, ages, and terms. Of those scenarios, we're in the top three for 74% and number one in 49%. While the average rate decrease was 18%, the maximum rate decrease was 56%.

Top 3  
**74%**

#1  
**49%**

Maximum Decrease  
**56%**

**DID YOU KNOW ...**

# 63%

of surveyed respondents who forgo life insurance do so because they think it's too expensive.

"2018 Insurance Barometer Study," LIMRA, 2018

## SEE HOW TRANSAMERICA STACKS UP

\$500,000 Face Amount					
20 Year Term					
Male   Age 35   Preferred Plus			Female   Age 35   Preferred Plus		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	<b>Transamerica</b>	<b>245</b>	1	<b>Transamerica</b>	<b>205</b>
2	Lincoln National	249	2	Banner	213
2	Pacific Life	249	2	Pacific Life	213
2	American General	249	4	Lincoln National	214
5	Protective	250	5	Protective	215
6	Banner	255	5	SBLI	215
6	North American	255	5	American General	215
8	Protective	258	8	Protective	224
9	Nationwide	260	9	AXA	225
10	ANICO	270	9	North American	225
17	<b>Transamerica (old)</b>	<b>350</b>	18	<b>Transamerica (old)</b>	<b>305</b>

\$500,000 Face Amount					
30 Year Term					
Male   Age 25   Preferred Plus			Female   Age 25   Preferred Plus		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	<b>Transamerica</b>	<b>340</b>	1	<b>Transamerica</b>	<b>270</b>
2	Banner	350	2	Banner	282
3	Protective	354	3	Protective	285
3	Pacific Life	354	3	Pacific Life	285
5	American General	360	5	American General	290
6	North American	365	5	North American	290
7	SBLI	366	7	SBLI	294
8	Cincinnati Life	370	8	Cincinnati Life	300
8	Lincoln National	370	8	ANICO	300
9	Protective	373	8	National Life	300
6	<b>Transamerica (old)</b>	<b>360</b>	6	<b>Transamerica (old)</b>	<b>290</b>

\$1,000,000 Face Amount					
20 Year Term					
Male   Age 35   Preferred Plus			Female   Age 35   Preferred Plus		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	<b>Transamerica</b>	<b>400</b>	1	<b>Transamerica</b>	<b>330</b>
2	Lincoln National	412	2	Lincoln National	349
2	Pacific Life	412	3	Pacific Life	350
2	Protective	412	4	American General	350
5	American General	413	5	Protective	362
6	Lincoln National	423	6	Lincoln National	364
7	AXA	425	7	AXA	365
7	North American	425	8	SBLI	370
9	Protective	437	9	Protective	375
10	Nationwide	445	10	Banner	375
17	<b>Transamerica (old)</b>	<b>600</b>	18	<b>Transamerica (old)</b>	<b>500</b>

\$1,000,000 Face Amount					
30 Year Term					
Male   Age 45   Preferred Plus			Female   Age 45   Preferred Plus		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	Banner	578	1	<b>Transamerica</b>	<b>450</b>
2	<b>Transamerica</b>	<b>580</b>	2	Banner	461
3	Protective	585	3	Protective	467
3	Pacific Life	585	3	Pacific Life	467
5	American General	600	5	American General	470
6	North American	605	6	SBLI	483
7	Cincinnati Life	615	7	North American	485
8	SBLI	616	8	Cincinnati Life	495
9	Protective	623	9	Protective	501
10	ANICO	650	10	Lincoln National	514
5	<b>Transamerica (old)</b>	<b>600</b>	6	<b>Transamerica (old)</b>	<b>470</b>

## Help your clients build a solid financial foundation for today and tomorrow.

To learn more, call your sales desk or visit [transamerica.com](http://transamerica.com).

These comparisons are not a comprehensive analysis and they do not account for possible advantages or disadvantage of the policies compared. Competitors' premiums have been obtained from publicly available sources and are believed to be accurate as of October 14, 2019.

Trendsetter® Super are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids IA. Policy Forms [ICC17 TL24 or TL24]. Policy forms and numbers may vary, and these policies and 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.

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