

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 69% and number one in 25%. While the average rate decrease was 18%, the maximum rate decrease was 56%.

Top 3
69%

#1
25%

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 Best Class			Female Age 35 Best Class		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	Transamerica	245	1	Transamerica	205
2	Lincoln National	249	2	Banner	213
2	American General	249	2	Lincoln National	213
4	Pacific Life	250	4	Pacific Life	214
4	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	ANICO	270	9	AXA	225
10	SBLI	272	9	North American	225

\$500,000 Face Amount					
30 Year Term					
Male Age 25 Best Class			Female Age 25 Best Class		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	Transamerica	340	1	Transamerica	270
1	Protective	340	1	Protective	270
3	Banner	350	3	Banner	282
4	Pacific Life	360	4	Pacific Life	290
4	American General	360	4	American General	290
6	North American	365	4	North American	290
7	SBLI	366	7	SBLI	294
8	Lincoln National	368	8	ANICO	300
9	Cincinnati Life	370	8	Cincinnati Life	300
10	Protective	373	8	National Life	300

\$1,000,000 Face Amount					
20 Year Term					
Male Age 35 Best Class			Female Age 35 Best Class		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	Transamerica	400	1	Transamerica	330
2	Protective	410	2	American General	350
3	Lincoln National	412	2	Lincoln National	350
3	Lincoln National	412	4	Lincoln National	361
5	American General	413	5	Pacific Life	362
5	Pacific Life	413	5	Protective	362
7	AXA	425	7	AXA	365
7	North American	425	8	SBLI	370
9	Protective	437	9	North America	375
10	ANICO	450	9	Protective	375

\$1,000,000 Face Amount					
30 Year Term					
Male Age 25 Best Class			Female Age 25 Best Class		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	Banner	578	1	Transamerica	450
2	Transamerica	580	1	Protective	450
2	Protective	580	3	Banner	461
4	Pacific Life	600	4	Pacific Life	470
4	American General	600	4	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	Prudential Financial	635	10	Lincoln National	517

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

To learn more, call your sales desk or visit 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 January 28, 2020.

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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