



# SECURITY THAT'S CLOSE TO HEART

A FIELD GUIDE TO TERM LIFE INSURANCE





# DO YOU NEED LIFE INSURANCE?

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If you passed away unexpectedly or had a medical emergency, like a heart attack, would you or your loved ones have trouble paying the bills?

Planning for life's unpredictability is a challenge. The good news is that there's life insurance for protecting yourself and those you love, should the unexpected happen

**Protect the ones you love.**

**THERE ARE A NUMBER OF KEY MOMENTS IN LIFE THAT MAY TRIGGER THE NEED FOR TERM LIFE INSURANCE**



GETTING MARRIED



THE BIRTH OF A CHILD



BUYING A HOME



AGING FAMILY MEMBERS

# WHAT ARE YOUR NEEDS?

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You provide your family with love, advice, and everything they need. But if something happened to you, what would your family do?

Have you ever thought about how much they would need just to pay the bills and replace your income? This worksheet will help you get a better understanding of how much you contribute to your household. Think of it as a worksheet for big kids so you can estimate your basic life insurance needs.

## DEATH & DEBT

Amount needed to pay off any outstanding debt  
(auto loan, credit card, student loan, final expense costs, etc.)

\$

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## INCOME

Amount needed to replace your income     \$ \_\_\_\_\_ X \_\_\_\_\_ years

\$

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## MORTGAGE

Amount needed to pay off any outstanding balance on your mortgage

\$

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## EDUCATION

Amount needed for your children's college education

\$

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**TOTAL NEED**     \$ \_\_\_\_\_

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## ASSETS

Any items of value you own that can be converted into cash.\*

— \$

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*\*Examples of assets include, cash and cash equivalents, real property, personal property, and investments.*

**LIFE INSURANCE NEED**     \$ \_\_\_\_\_

This worksheet is a tool to assist you in estimating your basic life insurance needs. It is not intended to provide a thorough and comprehensive analysis of your life insurance needs or to recommend a specific type of coverage. The actual amount of life insurance you need will depend on several factors which you need to consider carefully. Your insurance professional can assist you with analysis of your personal circumstances.



**Planning for life's unpredictability is a challenge. The good news is there's life insurance for protecting yourself and those you love, should the unexpected happen.**



# WHY TERM LIFE INSURANCE?

Term life insurance can help with the loss of a contributing member of the household by helping to provide benefits to assist with the costs for childcare, education, mortgage expenses — all the things that make a full life. It can give you coverage for a competitive monthly cost, perhaps for less than your daily cup of coffee, and provide you with confidence knowing you've planned for the well-being of your family.

## A TERM LIFE POLICY CAN PROVIDE:

- **A guaranteed monthly income stream** to help with the day-to-day living expenses of those left behind
- **A cash resource** to help pay unexpected medical costs that can arise from a qualifying chronic, critical, or terminal illness
- **Ability to ensure funds are distributed** the way you wish among your beneficiaries
- **Protection against the loss of a key employee** in a small or family-owned business
- **Payment** of your final expenses

## THE TRANSAMERICA DIFFERENCE

Our *Trendsetter® Super* and *Trendsetter® LB* term life products can help create a financial future that you and your family can plan for. And when you think about it, that peace of mind is a powerful feeling.

**Transamerica term life insurance products can provide:**

### A GUARANTEED MONTHLY INCOME TO YOUR FAMILY

The Income Protection Option (IPO) lets you structure your death benefit by controlling the payout amount, who receives it, and for how long — allowing for full customization. You can choose an initial lump sum, a guaranteed monthly income stream for up to 25 years, a final lump sum, or a combination of the three.

### NO MEDICAL EXAM REQUIRED FOR CERTAIN AMOUNTS OF COVERAGE\*

If you're looking for no-hassle coverage without a medical exam, our *Trendsetter®* products offer several options.

### PERSONALIZE YOUR POLICY

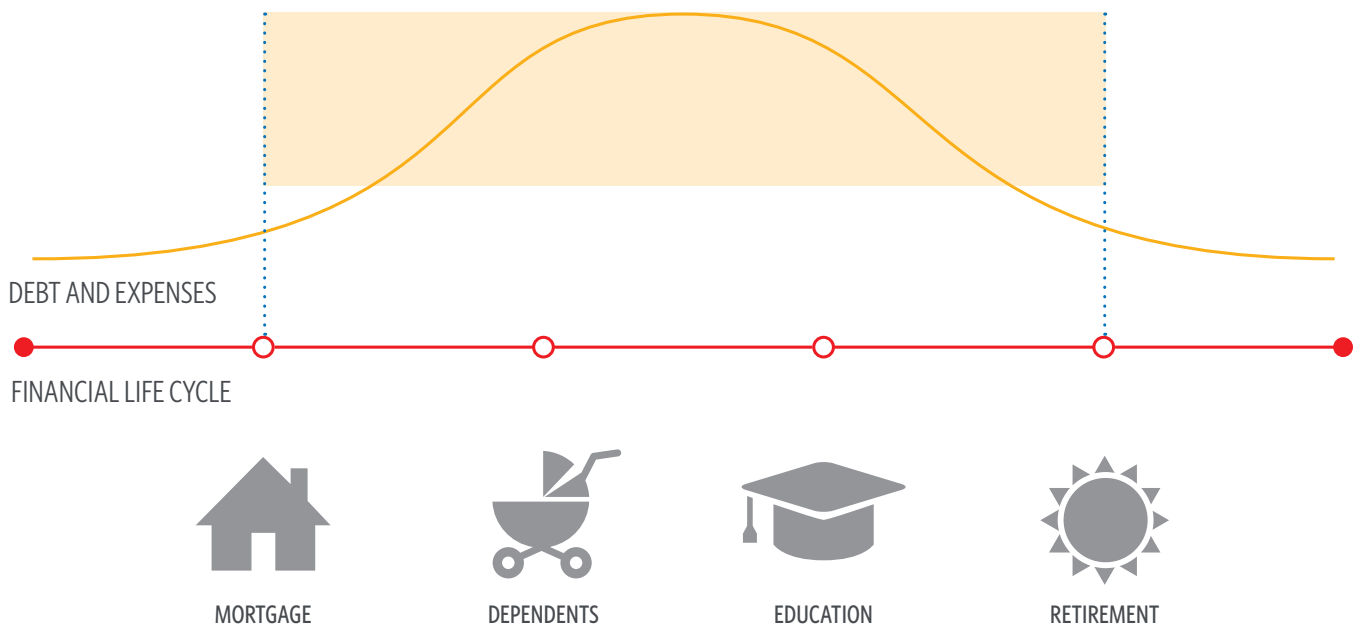
With the options and policy riders available, you can easily customize your policy to fit your specific needs.

\* No medical exams are based on the answers to health questions on the application.

All guarantees are backed by the claims-paying ability of the issuing insurance company.



## TERM LIFE INSURANCE CAN HELP MEET SPECIFIC NEEDS



# TRENDSETTER SUPER

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## PROTECTION WITH TERM LIFE INSURANCE

*Trendsetter Super* term life insurance benefits can be used to help meet your and your family's needs, whether it's paying the mortgage, college tuition, final expenses, or to assist with basic everyday needs. It can give you early access to your policy's death benefit, should you experience a qualifying terminal illness. Term life insurance can help your loved ones afford to live the life they've always known, should you pass too soon.

*Trendsetter Super* provides the flexibility to have a policy with a face amount of \$25,000 to \$10 million and up in coverage, and allows up to \$99,999 without the need for a medical exam.

Plus, your premium is guaranteed to remain the same throughout the entire initial term period — choose from 10, 15, 20, 25, or 30 years. And the conversion privilege let's you decide whether to convert the policy to permanent life insurance without having to undergo an additional medical exam.

## ADDITIONAL BENEFITS AVAILABLE:

- Income Protection Option (IPO)
- Disability Waiver of Premium Rider
- Children's Benefit Rider (CBR)
- Accidental Death Benefit Rider





# TRENDSETTER LB

## LIFE INSURANCE YOU DON'T HAVE TO DIE TO USE

If you suffer from a heart attack, cancer, or stroke, and continue living, it could cause serious financial hardship for you or your family. That's where the *Trendsetter LB* with living benefits comes in.

## FLEXIBILITY TO FIT YOUR NEEDS

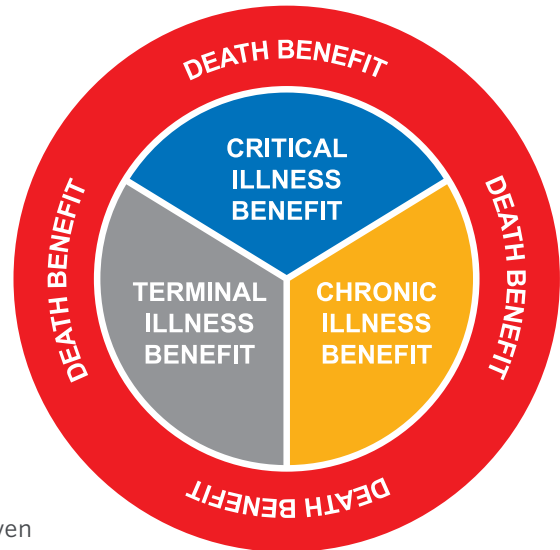
When you're planning for the future, it's good to know you have protection when you and your family need it most, whether that means accessing your benefits while living or at the time of death.

The *Trendsetter LB* can give you early access to your policy's death benefit, should you experience a qualifying chronic, critical, or terminal illness such as stroke, cancer, heart attack, or paralysis.<sup>1</sup>

You will get to choose the option that best fits your goals and budget, with initial level premium period options of 10, 15, 20, 25, or 30 years.

*Trendsetter LB* offers face amounts from \$25,000 all the way up to \$2 million, with up to \$1.5 million in living benefits. You can even get up to \$249,999 without a medical exam.

*Trendsetter LB* offers you lots of options that allow you to customize the policy to fit your lifestyle with different coverage amounts, term periods, and optional add-ons.



## ADDITIONAL BENEFITS AVAILABLE:

- Monthly Disability Income Rider
- Income Protection Option (IPO)
- Disability Waiver of Premium Rider
- Children's Benefit Rider (CBR)
- Accidental Death Benefit Rider

**When you're planning for the future, it's good to know you have protection when you and your family need it most.**

<sup>1</sup> Qualifications may vary by state.

Benefits provided through the critical, chronic and terminal illness accelerated death benefit riders are subject to certain limitations and exclusions. The actual benefit paid to the policy owner will be less than the amount that is accelerated because the amount is discounted to reflect early payment of the policy's death benefit. Administrative fees per request apply. Amounts payable under the critical and chronic illness riders vary based in part on the nature and severity of the Insured's health condition and the Insured's remaining life expectancy at the time of the acceleration as determined by the company. Riders should not be the sole basis to purchase any life insurance policy. Benefits paid under accelerated death benefit riders, including the long term care rider, will reduce the life insurance policy's death benefit and policy value. Consideration should be given to whether life insurance needs would still be met if rider benefits are paid out in full. Refer to the policy or riders for complete details.

# WHICH *TRENDSETTER* IS RIGHT FOR YOU?

You can quickly compare *Trendsetter Super* and *Trendsetter LB* below. Then reach out to a Transamerica life insurance professional. We can walk you through everything you need to know — we'd love to help.

	<i>TRENDSETTER LB</i>	<i>TRENDSETTER SUPER</i>
<b>TERMS</b>		
10 years	•	•
15 years	•	•
20 years	•	•
25 years	•	•
30 years	•	•
<b>ADDITIONAL BENEFITS AVAILABLE*</b>		
Disability Waiver of Premium Rider	•	•
Children's Benefit Rider (CBR)	•	•
Accidental Death Benefit Rider	•	•
Monthly Disability Income Rider**	•	
Income Protection Option	•	•
<b>ACCELERATED DEATH BENEFIT</b>		
Terminal Illness	•	•
Critical Illness	•	
Chronic Illness	•	
<b>NO MEDICAL EXAM REQUIRED</b>		
up to \$99,999 face amount		•
up to \$249,999 face amount	•	
<b>MEDICAL EXAM REQUIRED***</b>		
\$100,000 to \$10,000,000 and up		•
\$250,000 to \$2,000,000	•	

\* Certain riders are available at an additional cost. Riders and rider benefits have specific limitations and may not be available in all jurisdictions. For complete details including the terms and conditions of each rider and exact coverage provided, please consult Transamerica Life Insurance.

\*\* The Monthly Disability Income Rider is not available for the *Trendsetter*® LB 10-year term life insurance policy.

\*\*\* Issuance of the policy may depend upon the answers to the health questions on the application.



## WHY TRANSAMERICA?

While you'll never know when the unexpected could happen, we can help you plan for it. We're passionate about helping you and your family achieve financial well-being at every stage of life.

Contact a Transamerica insurance professional today. Together we'll create solutions designed to help you have a bright financial future.

[transamerica.com](https://www.transamerica.com)

**We're passionate about helping you and your family achieve financial well-being at every stage of life.**



TRANSAMERICA®

**Protect yourself and the ones you love.**



**Visit:** [transamerica.com](https://transamerica.com)

*Trendsetter® LB* is a term life insurance policy, Policy Form 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. 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. 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.

*Trendsetter® Super Series* are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Forms ICC16 TL24, TL24. **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 with this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

Not available in New York.

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