

# RIGHT PRICE. RIGHT TIME.

**NEW COMPETITIVE RATES  
FOR TRENDSETTER® SUPER**



For Agent Use Only. Not for Use With the Public.



TRANSAMERICA®

# NOW IS THE TIME

We're seeing a unique moment in life insurance — awareness is booming and it's easier than ever for clients to purchase life insurance thanks to expanded nonmedical underwriting limits.<sup>1</sup>

Transamerica is committed to helping make life insurance an easy, cost effective and readily accessible protection option for all clients.

To help you protect more families, we are making more frequent price adjustments to our *Trendsetter Super* portfolio to help keep us at the top of your list for term life insurance.

## COMPETITIVE RATES ACROSS THE PORTFOLIO

Our latest reprice has Transamerica ranked in the top five in over two-thirds (68%) of 3,942 quoting scenarios when comparing monthly rates among top competitors.<sup>2,3</sup> Looking across our most popular ages, face amounts, and risk classes, Transamerica is now in the top five among top competitors for 79% for the best two risk classes, 75% for our standard nonsmoker risk classes, and 99% of the time for our smoker risk classes.

Transamerica Ranking Versus Top Competitors <sup>3</sup>				
Risk Class	Face Amount	Ages	Number of Quoting Cells	Top 5
<b>Best 2 classes</b> (Preferred Plus and Preferred Nonsmoker)	\$500K-\$3M	20-55	320	<b>79%</b>
<b>Nonsmoker</b> (Standard Plus and Standard Nonsmoker)	\$500K-\$3M	20-55	320	<b>75%</b>
<b>Smoker</b> (Preferred Smoker and Standard Smoker)	\$250K-\$3M	20-55	468	<b>99%</b>

## LOWER MONTHLY PREMIUMS ACROSS THE ENTIRE PORTFOLIO

To make monthly premiums more convenient and easier for clients to budget, we decreased our monthly modal factor, resulting in an overall decrease for 100% of monthly premiums.

## INDUSTRY-LEADING RATES FOR REPRICE TARGETS

### Target 1: Healthiest clients

With our latest reprice, we lowered or kept rates the same for all cells, and we focused on the best class to help you write business for your healthiest clients. Looking specifically at term durations of 10, 15, and 20 years for the Preferred Plus risk class, we lowered rates in 75% of cells. We are now in the top five over 80% of the time.

Transamerica Ranking Versus Top Competitors: 10-, 15-, 20- Year Term Only				
Risk Class	Face Amount	Ages	Number of Quoting Cells	Top 5
<b>Best Class (Preferred Plus)</b>	\$250K-\$3M	25-55	126	<b>81%</b>

### Target 2: Higher bands

We also lowered rates in our \$3M+-\$10M bands for best class, bringing us into the top five for 55% for all risk classes combined.

Transamerica Ranking Versus Top Competitors: 10-, 15-, 20-, 25-, 30-Year Terms				
Risk Class	Face Amount	Ages	Number of Quoting Cells	Top 5
<b>All</b>	\$3M+-\$10M	25-55	416	<b>55%</b>

# SEE HOW *TRENDSETTER SUPER* COMPARES

Here are some hypothetical quotes to see how Transamerica ranks when comparing monthly premiums among top competitors.

PREFERRED PLUS   10-YEAR TERM   \$500,000 FACE AMOUNT <sup>3</sup>					
MALE   AGE 55			FEMALE   AGE 55		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	<b>Transamerica</b>	<b>\$67.15</b>	1	<b>Transamerica</b>	<b>\$49.73</b>
2	Banner	\$67.31	2	Protective <sup>4</sup>	\$49.80
3	Protective <sup>4</sup>	\$67.32	3	Pacific Life	\$49.91
4	Pacific Life	\$67.52	4	Lincoln National <sup>5</sup>	\$50.38
5	Lincoln National <sup>5</sup>	\$68.10	5	Symetra	\$51.62
6	American General	\$68.85	6	Banner	\$52.69
7	Symetra	\$70.44	7	American General	\$52.70
8	Nationwide	\$70.88	8	Cincinnati Life	\$52.80
9	SBLI of MA	\$71.41	9	SBLI of MA	\$53.37
10	North American	\$72.16	10	Nationwide	\$54.25

PREFERRED PLUS   20-YEAR TERM   \$1 MILLION FACE AMOUNT <sup>3</sup>					
MALE   AGE 30			FEMALE   AGE 30		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	<b>Transamerica</b>	<b>\$30.60</b>	1	Banner	\$24.64
1	Protective <sup>4</sup>	\$30.60	2	<b>Transamerica</b>	<b>\$24.65</b>
3	Lincoln National <sup>5</sup>	\$30.96	2	Protective <sup>4</sup>	\$24.65
4	American General	\$31.42	4	Lincoln National <sup>5</sup>	\$24.93
5	Pacific Life	\$31.43	5	American General	\$25.36
6	Symetra	\$31.49	6	Pacific Life	\$25.37
7	SBLI of MA	\$33.45	6	Symetra	\$25.37
8	Banner	\$33.57	8	SBLI of MA	\$28.27
9	Cincinnati Life	\$34.76	9	Cincinnati Life	\$28.60
10	North American	\$35.64	9	North American	\$28.60





**PREFERRED PLUS | 25-YEAR TERM | \$5,000,001 FACE AMOUNT<sup>6</sup>**

MALE   AGE 30			FEMALE   AGE 30		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	Protective <sup>4</sup>	\$194.63	1	<b>Transamerica</b>	<b>\$151.30</b>
2	Banner	\$196.32	2	Protective <sup>4</sup>	\$153.62
3	American General	\$199.11	3	Banner	\$155.31
4	Pacific Life	200.47	4	American General	\$156.61
5	<b>Transamerica</b>	<b>\$210.80</b>	5	Pacific Life	\$157.97
6	SBLI of MA	\$223.20	6	Cincinnati Life	\$178.20
7	Cincinnati Life	\$226.60	7	SBLI of MA	\$186.32
8	Massachusetts Mutual	\$232.73	8	Massachusetts Mutual	\$189.23



**Want to see our new rates for yourself?  
Run a quote today on [lifesales.transamerica.com](https://lifesales.transamerica.com)**

**There's never been a better time to protect more families.**

- Visit:** [transamerica.com/insurance/term-life-insurance](https://transamerica.com/insurance/term-life-insurance)
- Call:** Your Transamerica sales desk

<sup>1</sup> Not all applicants will qualify for nonmedical underwriting. It is not guaranteed issue and the underwriter reserves the right to request additional medical exams and data.

<sup>2</sup> The 3,942 cells only include quinquennial ages.

<sup>3</sup> Comparisons based on monthly premiums and internal data. All competitor data from Compulife as of February 1, 2022.

<sup>4</sup> For Protective Life Insurance Company, Classic Choice Term was used.

<sup>5</sup> For face amounts under \$1M, Lincoln TermAccel<sup>®</sup> term was used. For face amounts of \$1M and up, Lincoln LifeElements<sup>®</sup> term was used.

<sup>6</sup> Fewer carriers offer 25-year term durations.

These comparisons are not a comprehensive analysis and they do not account for possible advantages or disadvantages of the policies compared. Competitors' premiums have been obtained from publicly available sources and are believed to be accurate as of February 1, 2022.

*Trendsetter<sup>®</sup> 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.

All guarantees are based on the claims-paying ability of the issuing insurance company.

All products may not be available in all jurisdictions.

**Not available in New York.  
For Agent Use Only. Not for Use With the Public.**

