

RIGHT PRICE.

RIGHT TIME.

**NEW COMPETITIVE RATES
FOR TRENDSETTER® SUPER**



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TRANSAMERICA®

NOW IS THE TIME

Sometimes things happen at the just the right time. That's what's happening with the Transamerica *Trendsetter Super* portfolio — lower rates and simplified access have converged to make it easier for clients to purchase life insurance.

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.



Premiums across the portfolio are lower or remain the same. There are no rate increases.

INDUSTRY-LEADING RATES FOR REPRICE TARGETS

With our latest reprice, we focused on 10-, 15-, and 20-year term durations, face amounts up to \$10 million, issues ages 25-55, and for the best two classes and the Standard Nonsmoker risk class.

Transamerica Ranking Versus Top Competitors: 10-, 15-, 20-Year Term Only					
Risk Class	Face Amount	Ages	Number of Quoting Cells	Top 3	Top 5
Preferred Plus	\$100K to \$10M	25-55	210	84%	99%
Preferred Nonsmoker	\$100K to \$10M	25-55	210	82%	100%
Standard Nonsmoker	\$25K to \$10M	25-55	252	88%	98%
			672	85%	99%



It's important to note that 20% of the price reductions were for high face amounts of \$3M+ to \$10M.

Transamerica Ranking Versus Top Competitors: 10-, 15-, 20-Year Term Only					
Risk Class	Face Amount	Ages	Number of Quoting Cells	Top 3	Top 5
Preferred Plus	\$3M+ to \$10M	25-55	42	60%	95%
Preferred Nonsmoker	\$3M+ to \$10M	25-55	42	76%	98%
Standard Nonsmoker	\$3M+ to \$10M	25-55	42	67%	90%
			126	67%	94%

COMPETITIVE RATES ACROSS THE PORTFOLIO

Our latest reprice has Transamerica ranked in the top five 75% of 3,942 quoting scenarios when comparing monthly rates among top competitors.^{2,3} Looking across ages 25-55 for all face amounts, risk classes, and term durations, Transamerica is now in the top five among top competitors for 78% for the best two risk classes, 92% for our Standard Nonsmoker risk classes, and 97% of the time for our Smoker risk classes.

SEE HOW *TRENDSETTER SUPER* COMPARES

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

PREFERRED PLUS 20-YEAR TERM \$1,000,000 FACE AMOUNT ³					
FEMALE AGE 35			MALE AGE 35		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	Transamerica	\$28.90	1	Transamerica	\$33.15
2	American General	\$29.21	2	American General	\$33.48
2	Banner	\$29.21	2	Pacific Life	\$33.48
4	Pacific Life	\$29.22	2	Protective ⁴	\$33.48
4	Protective ⁴	\$29.22	5	Lincoln ⁵	\$33.87
6	Symetra Life	\$29.52	6	Symetra	\$33.90
7	Lincoln ⁵	\$29.86	7	Banner	\$36.12
8	SBLI	\$30.83	8	North American	\$37.40
9	North American	\$33.00	9	American National	\$38.88
10	Equitable	\$33.80	10	Equitable	\$38.93

PREFERRED NONSMOKER 15-YEAR TERM \$5,000,001 FACE AMOUNT ³					
FEMALE AGE 45			MALE AGE 45		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	Lincoln ⁵	\$282.50	1	Lincoln ⁵	\$355.93
2	Transamerica	\$287.30	2	Transamerica	\$359.55
3	Protective ⁴	\$287.71	2	Protective ⁴	\$360.30
4	American General	\$288.07	4	American General	\$360.66
5	Banner	\$289.40	5	Banner	\$361.98
6	Pacific Life	\$289.43	6	Pacific Life	\$362.01
7	SBLI	\$312.43	7	SBLI	\$389.08
8	Cincinnati Life	\$323.40	8	Cincinnati Life	\$398.20
9	North American	\$326.92	9	North American	\$401.72
10	American National	\$346.46	9	American National	\$411.26



STANDARD NONSMOKER | 10-YEAR TERM | \$500,000 FACE AMOUNT⁶

FEMALE AGE 55			MALE AGE 55		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	Transamerica	\$88.40	1	Transamerica	\$125.38
2	Banner	\$88.80	2	Banner	\$125.69
3	Pacific Life	\$88.82	2	Protective ⁴	\$125.69
4	Lincoln ⁵	\$89.85	4	Pacific Life	\$125.72
5	American General	\$93.05	4	Symetra	\$125.72
5	Protective ⁴	\$93.05	6	American General	\$125.98
7	Symetra	\$93.05	7	Lincoln ⁵	\$127.17
8	SBLI	\$95.28	8	Cincinnati Life	\$135.52
9	Cincinnati Life	\$98.56	9	SBLI	\$136.23
9	North American	\$98.56	10	North American	\$138.60



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- Call:** Your Transamerica sales desk

¹ 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.

² The 3,942 cells only include quinquennial ages.

³ Comparisons based on monthly premiums and internal data. All competitor data from Compulife as of April 30, 2022.

⁴ For Protective Life Insurance Company, Classic Choice Term was used.

⁵ For face amounts under \$1M, Lincoln TermAccel[®] term was used. For face amounts of \$1M and up, Lincoln LifeElements[®] term was used.

⁶ 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 April 30, 2022.

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.

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.
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