

LAYERED COVERAGE OPTION/FEATURE

A rate band break (lower rate) is available with the Trendsetter® Super in the following situations:

- Same insured for two or more policies.
- The policies are underwritten and placed simultaneously (same evidence of insurability).
- The total face amount of the combined policies is high enough to place them in a higher band (better rate) than if they were a single policy. Trendsetter® Super 10, 15, 20, 25, and 30 are eligible for band breaks.

Policy fees will be waived on the shorter (secondary) duration policy(ies) in the same qualifying situation.

OPTION/FEATURE EXAMPLE

MULTIPLE TERM PREMIUM SUMMARY

Male | Age 35 | Preferred | Nonsmoker

\$150,000 TRENDSETTER® SUPER 30 BASE PLAN	+	\$200,000 TRENDSETTER® SUPER 20	+	\$150,000 TRENDSETTER® SUPER 10	=	\$500,000 TOTAL
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WITH LAYERING OPTION

	FACE AMOUNT	ANNUAL PAC	SEMI-ANNUAL PAC	QUARTERLY-PAC	MONTHLY-PAC
Trendsetter® Super 30	150,000	208.50	106.34	53.69	17.93
Trendsetter® Super 20	200,000	156.00	79.56	40.17	13.42
Trendsetter® Super 10	150,000	55.50	28.31	14.29	4.77
Total:	500,000	420.00	214.21	108.15	36.12

WITHOUT LAYERING OPTION

	ANNUAL PAC	SEMI-ANNUAL PAC	QUARTERLY-PAC	MONTHLY-PAC
Trendsetter® Super 10	215.00	109.65	55.36	18.49
Trendsetter® Super 15	300.00	153.00	77.25	25.80
Trendsetter® Super 20	420.00	214.20	108.15	36.12
Trendsetter® Super 25	490.00	249.90	126.18	42.14
Trendsetter® Super 30	625.00	318.75	160.94	53.75

Premiums increase annually after the initial level premium period.
 The results of the illustrated examples shown above will vary by jurisdiction.



MONTHLY PREMIUM USING LAYERING OPTION

Compared to a \$53.75 monthly premium for Trendsetter® Super 30 policy with a \$500,000 face amount. (Rate band break for multiple policies are not available for bands 6 & 7.)

Trendsetter® Super term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids IA 52499. Policy Forms ICC17 TL22 or TL22 0417. **Premiums increase annually for Trendsetter Super and 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.

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