

# PROTECTION WHEN YOU NEED IT MOST

## TRENDSETTER® LB TERM LIFE INSURANCE

Experiencing a qualifying illness could lead to financial setbacks. That's where *Trendsetter LB* comes in. On policies up to \$249,999, no paramedical exam is required for individuals between 18 and 60. Offering up to \$2 million in death benefit protection, or \$1.5 million in living benefits, *Trendsetter LB* allows early access to the policy's death benefit in the event of a qualifying:

### CRITICAL ILLNESS\*

Critically ill means you've been diagnosed with a health condition such as a heart attack, stroke, cancer, end stage renal failure, ALS, a major organ transplant, blindness, or paralysis resulting from specific underlying conditions.

### CHRONIC ILLNESS\*\*

Chronically ill means you're no longer able to perform, without substantial assistance from another person for a period of at least 90 days, at least two out of the six Activities of Daily Living, or you require substantial supervision by another person for a period of at least 90 consecutive days.

### TERMINAL ILLNESS

Terminally ill means you have a medical condition, resulting from bodily injury or disease, or both, which is expected to result in death within 12 months of diagnosis.

## Ready to learn more?

Contact:

Agent name:  
Phone number:  
Email:

\* In California, critical illness means the insured must be diagnosed with a medical condition that would, in the absence of treatment, result in the insured's death within 12 months.

\*\* In California, chronically ill means the insured is unable to perform, without substantial assistance from another person for a period of at least 90 days, at least two out of the six Activities of Daily Living due to loss of functional capacity to perform the activity; or requires substantial supervision by another person, to protect the insured from threats to their health and safety due to severe cognitive impairment.

Benefits provided through the Living Benefits, including the critical, chronic, and terminal illness accelerated death benefits, are subject to certain limitations and exclusions. Amounts payable under the benefits 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. Refer to the policy or riders for complete details.

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 a Transamerica agent.

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

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