

Top Existing Term Coverage with TOP 25

Additional Guarantees. No Medical Exams.*

During these volatile times, quickly give clients peace of mind with the guarantees provided by the **Transamerica Opportunity Program (TOP 25)**. With TOP 25, qualifying applicants can easily layer on 25 years of additional competitively priced, guaranteed, level premium coverage, with *accelerated underwriting and no medical exams*.*

TOP 25 Highlights

- Add up to \$1 Million of Trendsetter® Super 25 coverage, without a medical exam*
- Qualifying applicants:
 - Issue ages (age nearest birthday): 18 to 55
 - Individuals who have been fully underwritten for a term policy, issued within the past five years from a list of more than 50 qualifying carriers (Policy need not be currently in force)
 - Issued Standard or better with \$100,000 or greater face amount

Take advantage of TOP and Trendsetter Super 25 today.

When combined with our industry-leading issue ages and competitive position, TOP 25 can provide potential lifetime coverage with guaranteed level premiums.

| Male, Preferred Nonsmoker Annual Premiums, \$1 Million Face Amount | | | | | |
|--|----------------|---------------------|----------------|---------------------|----------------|
| Age 45 | | Age 50 | | Age 55 | |
| Transamerica | \$2,040 | Transamerica | \$2,930 | Transamerica | \$5,170 |
| American General | \$2,130 | American General | \$3,490 | AAA | \$6,490 |
| Protective | \$2,130 | Protective | \$3,490 | Cincinnati Life | \$7,095 |
| West Coast Life | \$2,130 | West Coast Life | \$3,490 | American General | \$7,150 |
| AAA | \$2,390 | Cincinnati Life | \$3,855 | Protective | \$7,150 |
| Cincinnati Life | \$2,585 | AAA | \$3,970 | West Coast Life | \$7,150 |
| Male, Standard Nonsmoker Annual Premiums, \$1 Million Face Amount | | | | | |
| Age 45 | | Age 50 | | Age 55 | |
| American General | \$3,470 | Transamerica | \$5,010 | Transamerica | \$8,340 |
| Transamerica | \$3,500 | American General | \$5,540 | American General | \$9,770 |
| Protective | \$3,590 | Protective | \$6,130 | Cincinnati Life | \$10,735 |
| West Coast Life | \$3,590 | West Coast Life | \$6,130 | AAA | \$10,990 |
| AAA | \$3,790 | Cincinnati Life | \$6,155 | Protective | \$12,390 |
| Cincinnati Life | \$3,795 | AAA | \$6,590 | West Coast Life | \$12,390 |

This comparison is not a comprehensive analysis and does 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 2009.

For more information, contact us today:

The Producers Group
800.441.0140
sales@thepg.com



Transamerica Life Insurance Company

*This is not a Guaranteed Issue program. Qualification for coverage depends on the answers to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau (MIB) screening, nonmedical, face page of previously issued term policy, and additional requirements which may be imposed based on information from MIB. Program is subject to withdrawal at any time without notice from the Company.

Trendsetter® Super 25 (#1-303 11-107) is a term life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. **Premiums are guaranteed level for the first 25 years, then premiums increase annually starting in year 26.** Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

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