

# Term 2009

## Trendsetter® Super Series

### Setting the trend. Again.

Long ago, Transamerica pioneered the development of term insurance and paved the way to protect more consumers with competitively priced coverage. This year, we're setting the trend again.

#### A New Market

With **54 new issue ages** and unprecedented, extended maximums, you can capture an entirely new market segment.\*

#### Significant Rate Reductions:

- **Up to 50% reductions** for older age, Male, Standard Smokers
- Up to 30% reductions for Female, Standard Smokers

#### Multiple Policy Discounts:

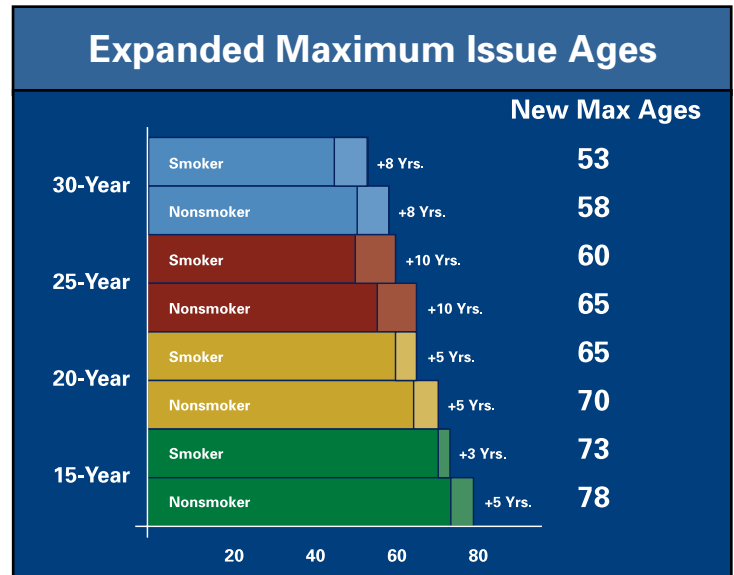
- **Premium savings** with policy fee waiver and banded rate discount on simultaneously underwritten policies on the same insured

#### Flexibility:

- **Option to structure death benefit** as an income stream at no additional cost

#### Additional Portfolio Features:

- **Portfolio now based on age nearest birthday**
- **Fully commissionable policy fees** on all policies, including YRT
- **Rate band breaks** for Trendsetter® Super YRT, 10, 15, 20, 25, and 30
- **TOP 25 accelerated underwriting program for up to \$1 million** of coverage with a Trendsetter Super 25 policy without medical exams\*\*
- **Advanced Premium Discount**



Transamerica Life Insurance Company  
Transamerica Financial Life Insurance Company

\*Ages vary in Washington State.

\*\*This is not a Guaranteed Issue program. Qualification for coverage depends on the answers to health questions set forth in the 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 the MIB. Program is subject to withdrawal at any time without notice from the Company.

Trendsetter® Super Series (Policy Form No. 1-322 11-107, 1-306 11-107, 1-305 11-107, 1-304 11-107, 1-303 11-107, and 1-334 11-107; Policy Form No. 3-322 38-108, 3-306 38-108, 3-305 38-108, 3-304 38-108, 3-303 38-108, and 3-334 38-108 in New York) are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499, and Transamerica Financial Life Insurance Company, Purchase, NY 10577. **Premiums increase annually starting 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 forms and numbers may vary, and these policies may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states.