

THE DIFFERENCE BETWEEN SURVIVING AND LIVING

Most people buy life insurance to leave a financial legacy for those left behind, but what if your client suffers from a heart attack, cancer, or stroke, and continues living?

Considering that medical debt is among the leading causes of bankruptcy in the U.S.,¹ a critical medical condition could create a serious financial hardship for your clients and their family.

That's where Trendsetter® LB comes in.

It's not their grandparents' term life insurance policy. Trendsetter LB offers clients living benefits to help replace income and cover added expenses should they experience a qualifying chronic, critical, or terminal illness. It's protection for when clients need it most — and for only a few dollars more a month.

In some cases the premium difference between term with living benefits (LB) and term without can be surprisingly low. For example, a 30 year old man who is preferred risk and has a \$500,000 death benefit for 30 years will pay \$2.15 more for Trendsetter LB than for he would for Trendsetter Super.

\$6K – \$10K+

Cancer diagnosis costs can range from almost \$6,000 to over \$10,000 a year.²

Why Sell Trendsetter LB?

Trendsetter LB term life insurance can offer convenience, brand strength, and flexible protection to help when your client faces one of life's unexpected challenges. Trendsetter LB features:

CONVENIENCE

- Point-of-sale decision, non-med process up to \$249,999 for 60 and younger.
- E-contract delivery in as little as 2 to 5 days, some within 24 hours.
- Monthly disability income rider available all under one policy.*

BRAND STRENGTH

- Transamerica first started marketing term life with living benefits in 2006.
- Serving 13 million customers in the U.S.³
- Helping people feel better about their future for over 100 years.

FLEXIBLE PROTECTION

- Living benefits included at no extra cost.
- Up to \$1.5 million living benefit lifetime maximum.
- Conditions do not have to be permanent.
- Use the benefits however you wish.
- Convertibility to FFIUL before 5th policy anniversary (when fully underwritten).

¹ "This Is the No. 1 Reason Americans File for Bankruptcy," The Motley Fool, May, 2017

² "How Much Does Cancer Cost?," Cancer Action Network American Cancer Society, 2017

³ Aegon 2016 Review



TRANSAMERICA®

CRITICAL ILLNESS

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

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.

TERMINAL ILLNESS

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.

PRODUCT FEATURES

AVAILABLE FOR ISSUE AGES:

18-80

COVERAGE AVAILABLE:

\$25,000 to \$2 million

SIMPLE, NON-MED UNDERWRITING* AVAILABLE:

Up to \$249,999*

CHOICE OF LEVEL TERM PERIODS:

10, 15, 20, 25, or 30 years

* Age and risk class limitations apply.

AUTOMATICALLY INCLUDED

- Terminal Illness
- Chronic Illness
- Critical Illness

OPTIONAL RIDERS FOR CUSTOMIZATION

- Monthly Disability Income Rider
- Income Protection Option (IPO)
- Disability Waiver of Premium Rider
- Children's Insurance Rider
- Accidental Death Benefit Rider



TRANSAMERICA®

Life insurance with living benefits can help you when you need it the most.

Take action. For more information, contact your Transamerica wholesaler.

 **Visit:** [Transamerica.com](https://www.transamerica.com)

 **Contact:** 800-797-2643

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. Not all living benefits are available in all jurisdictions.

Trendsetter® LB is a term life insurance policy, Policy Forms ICC16 TL23, TL23, TL19 CA 0417 issued by Transamerica Life Insurance Company, Cedar Rapids, Iowa. **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.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company.

For financial professional use only. Not for use with the public.

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