



# LIFE INSURANCE—COVERAGE MADE SIMPLE

IT'S EASIER THAN YOU THINK TO GET THE INSURANCE COVERAGE YOU NEED



## TRENDSETTER® EXPRESS

### Without Coverage, You're Taking a Big Risk

Most people don't realize how fragile their family's financial security is. Studies show that two out of three families would have difficulty meeting everyday living expenses almost immediately if the primary wage earner were to die.<sup>1</sup> If you don't have life insurance, you could be putting your family at serious financial risk should something happen to you. **So what's stopping you from getting covered?**

### A Simple Approval Process for Life Insurance Coverage

While certain types of life insurance coverage may require a high-involvement, multi-step approval process, a Trendsetter® Express term life insurance policy from Transamerica Life Insurance Company can make it easy to get the coverage you need. With the new Trendsetter® Express, you can get term life insurance coverage from \$25,000 to \$249,999 through a simplified approval process that does not require you to take a medical exam.<sup>2</sup> Options are also available for those who want higher amounts of coverage.



### Three Simple Steps to Getting the Protection Your Family Needs

#### STEP 1:

First, determine how much coverage you need. A good rule of thumb is to consider the following questions:

- What debts would you like to have paid off immediately upon your passing (funeral expenses, mortgage, loans, final medical costs, etc.)? \$\_\_\_\_\_
- How much monthly income would your family need to sustain its current standard of living, and for how long would you like to ensure that standard of living? \$\_\_\_\_\_
- Are there any long-term goals you would like to help fund for your loved ones (a college education, down payment on a first home, etc.)? \$\_\_\_\_\_

#### STEP 2:

Determine how long you want your protection to last. Trendsetter Express lets you choose between 10, 15, 20, 25 or 30 years of coverage.

#### STEP 3:

Contact your Transamerica representative and apply for the coverage amount you need.



## **The Transamerica Advantage: Stability and Strength to Transform Your Tomorrows**

When it comes to choosing a life insurance company, you want one you can depend on—a company who will be there if, and when, the time comes for your life insurance benefit to be paid. Transamerica Life is a company you can trust. For more than 100 years, people have turned to Transamerica to ensure the future financial security of their families.<sup>3</sup>

**Buying life insurance can be quick and easy with Transamerica's Trendsetter® Express term life insurance. Contact your life insurance representative or Transamerica today.**

<sup>1</sup>Trillion Dollar Baby—Growing Up: The Sales Potential of the U.S. Underinsured Life Insurance Market (2011), LIMRA.

<sup>2</sup>The \$25,000 to \$99,999 rate band (Band 1) and the \$100,000 to \$249,999 rate band (Band 2) on Trendsetter Express are available on the Standard Nonsmoker, Standard Smoker, Standard Express Nonsmoker and Standard Express Smoker risk classes on a non-med basis. Non-med requirements include the application, non-medical application supplement (part 2), a Medical Information Bureau release form, a prescription check, and a possible Personal History Interview and/or an Attending Physician's Statement.

<sup>3</sup>Transamerica Life Insurance Company is descended from a company founded in 1906.

Trendsetter® Express is a term life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. ICC 12 TL18 or TL18. **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. 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.