

Transamerica Financial Life Insurance Company

Name: Transamerica Financial Life Insurance Company

Description: The Transamerica companies are members of the AEGON Group, a multinational insurance organization headquartered in The Hague, The Netherlands. AEGON is one of the world's leading life insurance and financial services organizations. The companies of Transamerica offer a wide array of innovative financial services and products with a common purpose. Regardless of the distribution method, our mission is to help individuals, families, and businesses build, protect, and preserve their hard-earned assets. With more than a century of experience, we have built our reputation on solid management, sound decisions, and consumer confidence.

Website: <http://www.transamerica.com>

Customer Service: 866-945-8689

Address: 4 Manhattanville Road
Purchase, NY 10577

Offered by QuickQuote in: NY

Year Founded: 1947

AM Best Rating: A+ as of 2010

S&P Rating: AA-

Included Term Life Product Features

Conversion: Included with no extra premium.

This option allows the policyowner to change his or her policy to a level face amount whole life, universal life or variable universal life insurance policy made available by the Company at the time of exchange. No underwriting will be required if the exchange is to a permanent policy with the same or lower face amount. Please email or call for conversion restrictions and details.

Optional Term Life Product Features

Accident Indemnity Rider: Available with extra premium.

The rider pays an additional death benefit if the insured dies as a result of an accidental bodily injury. Double this additional amount is payable if the accidental bodily injury occurs while the Insured is a fare-paying passenger on a common carrier. Death must occur within 90 days from the accident and before age 70 of the Insured. The Insured cannot be engaged in hazardous occupations, as determined by the Company.

Issue ages 18-65. Please email or call for issue limits, details and premium rates.

Children's Insurance Rider: Available with extra premium.

The rider provides insurance coverage on the children of an Insured. Each unit is equal to \$1,000 of level term insurance that expires at each child's age 25 or the anniversary nearest the Insured's age 65, whichever occurs first.

Issue age are 18-55 for the Insured and 15 days-18 years for the Child. A maximum of 20 units may be purchased. Cost is \$5.83 annually per unit.

Waiver of Premium: Available with extra premium.

In the event of total disability before the Insured's age 60 and after a waiting period of six months, premiums will be waived retroactively from the policy anniversary nearest the beginning date of the disability. Premiums will continue to be waived during the duration of the total disability.

Issue ages 18-55. Maximum face amount is \$5,000,000. Some restrictions apply. Please email or call for details and premium rates.

Other Information

Trendsetter Super Series NY (Policy Form 3-322 38-109, 3-306 38-109, 3-305 38-109, 3-304 38-109, 3-303 38-109 and 3-334 38-109) are term life insurance policies issued by Transamerica Financial Life Insurance Company, Purchase, NY 10577.

Legal Information

Premiums increase at the end of the premium guarantee period. Insurance eligibility and premiums are subject to underwriting.

These products available only in NY.

Transamerica Financial Life Insurance Company Plans

Trendsetter Super 10

Trendsetter Super 15

Trendsetter Super 20

TrendSetter Super 25

Trendsetter Super 30
