

Transamerica Life Insurance Company

Name:	Transamerica 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:	1150 South Olive Street Los Angeles, CA 90015
Offered by QuickQuote in:	All states except for: NY
Year Founded:	1906
AM Best Rating:	A+ as of 2010
S&P Rating:	AA-

Included Term Life Product Features

Accelerated Death Benefit:	Included with no extra premium. Provides up to 75% of the current death benefit to a maximum of \$250,000 per life, with a minimum payment of \$10,000. Diagnosis by a physician, after the policy issue date, of 12 months or fewer to live is required.
Re-entry Option:	Included with no extra premium (10 and 15 year products only). Allows the insured to replace his or her current policy with a new policy at the time of exchange, at those rates in effect on the date of the exchange. New evidence of insurability required. Not available on Trendsetter ROP 30.
Conversion Option:	Included with no extra premium. Policy may be exchanged for level face amount whole life, universal life, or variable universal life insurance plan. No underwriting will be required if the exchange is to a permanent policy with the same or lower face amount. This option must be exercised no later than the insured's age 70 (75 for Preferred Plus class).

Optional Term Life Product Features

Accident Indemnity Rider:	Available with extra premium. Pays additional death benefit if the insured dies as a result of an accidental bodily injury. Issue ages are 18-65. Maximum amount available is \$300,000 or the face amount of the policy, whichever is less. Please email or call for details and premium rates.
Waiver of Premium Rider:	Available with extra premium. Provides for the waiver of policy premiums in the event of the total disability of the insured after a six month waiting period. The total disability must occur before age 60. Premiums are waived retroactively from the beginning of the disability and will continue to be waived for the duration of the total disability. Issue ages 18-55. Maximum face amount is \$5,000,000. Please email or call for details and premium rates.
Child Insurance Rider:	Available with extra premium. Coverage for children of the primary insured. Coverage expires on the child's 25th birthday or the insured's age 65, whichever occurs first. Parent issue ages are 18-55 and child issue ages are 15 days to 18 years. One unit equals \$1,000 of coverage, with a maximum of 20 units available. Cost per unit is \$5.83 annually.
Guaranteed Insurability Rider:	Available with extra premium. Provides future options to purchase additional insurance at standard premium rates without additional evidence of insurability. Issue ages 18-33. Minimum is \$10,000 per option and maximum is \$50,000 per option. Please email or call for details and premium rates. Not available on Trendsetter ROP 30.

Other Information

Trendsetter Super Series are term life insurance policies issued by Transamerica Life Insurance

Company, Cedar Rapids IA 52499. Policy Form Nos. 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.

Maximum issue ages vary in WA: Super 10 = 70, Super 15 = 65, Super 20 = 60, Super 25 = 55, Super 30 = 50.

Legal Information

TransTerm is non-participating, flexible premium universal life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form Nos. ICC10-410, ICC10-415, ICC10-420, ICC10-425 and ICC10-430 respectively. Policy forms and numbers may vary and these policies may not be available in all jurisdictions.

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

Transamerica Life Insurance Company Plans

TransTerm 10	Transamerica Life's TransTerm is a new Universal Life insurance policy that provides the best of both types of insurance. TransTerm offers competitively priced protection, along with the guarantee and flexibility to transition to lifetime coverage. As long as premium payments are made on time, premiums are guaranteed to remain level for the initial term period 10, 15, 20, 25 or 30 years.
TransTerm 10	Transamerica Life's TransTerm is a new Universal Life insurance policy that provides the best of both types of insurance. TransTerm offers competitively priced protection, along with the guarantee and flexibility to transition to lifetime coverage. As long as premium payments are made on time, premiums are guaranteed to remain level for the initial term period 10, 15, 20, 25 or 30 years.
TransTerm 15	Transamerica Life's TransTerm is a new Universal Life insurance policy that provides the best of both types of insurance. TransTerm offers competitively priced protection, along with the guarantee and flexibility to transition to lifetime coverage. As long as premium payments are made on time, premiums are guaranteed to remain level for the initial term period 10, 15, 20, 25 or 30 years.
TransTerm 15	Transamerica Life's TransTerm is a new Universal Life insurance policy that provides the best of both types of insurance. TransTerm offers competitively priced protection, along with the guarantee and flexibility to transition to lifetime coverage. As long as premium payments are made on time, premiums are guaranteed to remain level for the initial term period 10, 15, 20, 25 or 30 years.
TransTerm 20	Transamerica Life's TransTerm is a new Universal Life insurance policy that provides the best of both types of insurance. TransTerm offers competitively priced protection, along with the guarantee and flexibility to transition to lifetime coverage. As long as premium payments are made on time, premiums are guaranteed to remain level for the initial term period 10, 15, 20, 25 or 30 years.
TransTerm 20	Transamerica Life's TransTerm is a new Universal Life insurance policy that provides the best of both types of insurance. TransTerm offers competitively priced protection, along with the guarantee and flexibility to transition to lifetime coverage. As long as premium payments are made on time, premiums are guaranteed to remain level for the initial term period 10, 15, 20, 25 or 30 years.
TransTerm 25	Transamerica Life's TransTerm is a new Universal Life insurance policy that provides the best of both types of insurance. TransTerm offers competitively priced protection, along with the guarantee and flexibility to transition to lifetime coverage. As long as premium payments are made on time, premiums are guaranteed to remain level for the initial term period 10, 15, 20, 25 or 30 years.
TransTerm 25	Transamerica Life's TransTerm is a new Universal Life insurance policy that provides the best of both types of insurance. TransTerm offers competitively priced protection, along with the guarantee and flexibility to transition to lifetime coverage. As long as premium payments are made on time, premiums are guaranteed to remain level for the initial term period 10, 15, 20, 25 or 30 years.
TransTerm 30	Transamerica Life's TransTerm is a new Universal Life insurance policy that provides the best of both types of insurance. TransTerm offers competitively priced protection, along with the guarantee and flexibility to transition to lifetime coverage. As long as premium payments are made on time, premiums are guaranteed to remain level for the initial term period 10, 15, 20, 25 or 30 years.
TransTerm 30	Transamerica Life's TransTerm is a new Universal Life insurance policy that provides the best of both types of insurance. TransTerm offers competitively priced protection, along with the guarantee and flexibility to transition to lifetime coverage. As long as premium payments are made on time, premiums are guaranteed to remain level for the initial term period 10, 15, 20, 25 or 30 years.