

Trendsetter[®] LB

Life Insurance you don't have to die to use.

Hi San Diego Neighbor,

Illness isn't something we like to think about, but the reality is that it happens every day. Imagine if you were to suffer from a heart attack, cancer, or stroke, and continue living. Would you or your loved ones be able to pay the bills?

While a devastating illness or injury could cause serious financial impacts, Transamerica's Trendsetter[®] LB with living benefits can help.

The Trendsetter[®] LB can give you early access to the policy's death benefit in the event of a qualifying illness—helping to pay for expenses that a health insurance policy doesn't cover, like a mortgage, car payment, or groceries.

The Trendsetter[®] LB offers \$25,000 to \$2 million in coverage, the ability to accelerate living benefits, and up to \$249,999 without the need for a medical exam.* Choose from initial guaranteed level term periods of 10, 15, 20, 25, or 30 years.

Check out Sarah's story to see how the Trendsetter[®] LB can work.

MEET SARAH

At 35, Sarah was thrilled to buy her first home, but she knew she needed life insurance if something were to happen to her. She purchased a Trendsetter[®] LB 30-year term life policy with a \$300,000 face amount for just under \$29 monthly premiums.** Sarah knew she could access the living benefits to help pay her mortgage, medical bills, groceries, or any other expenses if she suffered from a qualifying illness.

Seven years later Sarah was involved in a serious car accident and was diagnosed with a chronic illness due to her back injury. After paying just \$3,436.80 in premiums, she chose to accelerate and receive a cash payout of \$24,252.88. She used the funds to help pay her mortgage and medical expenses. And, there's still \$227,991 of the death benefit left for her family, should she pass away too soon.

Planning for life's unpredictability is a challenge. Let's talk about how the Trendsetter[®] LB can help provide the protection you're looking for.

I'll be in touch within the next few days. In the meantime, feel free to contact me to get the conversation started.

All the best,

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*The issuance of the policy may depend upon the answers to the health questions on the application.

**In this hypothetical case study, Sarah was approved for the Preferred Plus, Nonsmoker underwriting class. Premiums will be reduced proportionately and will continue to be payable on the reduced face amount remaining. The payouts and results of this example may vary by state. Assumes a discount rate of 8% (6% in California) and a \$350 administrative fee as of January 1, 2012, that is subject to future increases in the Consumer Price Index. The discount rate used will be the greater of the current yield on 90-day U.S. Treasury bills and the Moody's Corporate Bond Yield.

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

The agent and/or agency mentioned above is an independent contractor representing Transamerica Life Insurance Company.

Trendsetter[®] LB is a term life insurance policy, Policy Forms ICC16 TL23, TL23 or TL19 REV CA issued by Transamerica Life Insurance Company, Cedar Rapids, IA. **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.

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. Payouts will be lower than the amounts accelerated. Refer to the policy for complete details.

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