

The Trendsetter® LB is a term life insurance policy that offers death benefit protection along with living benefits, enabling policyholders to access a portion of the death benefit in cases of qualifying chronic, critical, or terminal illnesses. Coverage amounts range from \$25,000 to \$2 million, with guaranteed level term periods available for 10, 15, 20, 25, or 30 years. The policy includes automatically included benefits for terminal, chronic, and critical illnesses, and offers optional riders such as a Monthly Disability Income Rider and a Children's Insurance Rider. Living benefits can be used for nonmedical expenses, including mortgage payments and medical bills, during illness. Policyholders must determine their coverage amount based on financial needs, with premiums remaining level during the initial term but subject to increase thereafter. Accessing living benefits will adjust the remaining death benefit, ensuring a minimum of 10% of the face amount remains for beneficiaries in most cases.

The policy is available to individuals aged 18 to 80, contingent upon the health questionnaire responses. Claims for living benefits can be made for one type of illness at a time, with a payout quote provided before finalizing the claim. Policyholders have the option to convert their Trendsetter LB term policy to a permanent life insurance product offered by Transamerica, which must be exercised before the end of the level premium period or the insured's 70th birthday (75th for Preferred Plus class). It is important to note that benefits accelerated may be taxable and could impact eligibility for public assistance, thus consulting a tax advisor is recommended.

The policy includes various riders that may incur additional costs and have specific limitations, and these riders are not universally available. Premiums may increase starting in specific years based on the policy length, and the policy is not available in New York. In most states, if suicide occurs within the first two policy years, death benefits are limited to the return of premiums paid. Underwriting guidelines may change without notice, and all guarantees are backed by the issuing company's claims-paying ability. Transamerica reserves the right to modify the brochure's information without prior notice, emphasizing its commitment to helping families plan for the future.

and maintain financial well-being through adaptable solutions.