

The document outlines the importance of term life insurance and identifies key life events that may necessitate its purchase, such as buying a home, the birth of a child, getting married, or caring for aging family members. It emphasizes the need for individuals to assess their life insurance requirements based on factors like outstanding debts, income replacement, mortgage obligations, and education costs for children. The worksheet provided is a tool to help estimate these needs but is not a comprehensive analysis; consulting an insurance professional is recommended for personalized advice.

Term life insurance is presented as a cost-effective solution to provide financial support for dependents in the event of the policyholder's death. It can cover daily living expenses, child care, education, and final expenses. The Transamerica term life products, specifically the Trendsetter® Super and Trendsetter® LB, offer customizable coverage options, including guaranteed monthly income streams and the ability to structure death benefits according to the policyholder's wishes. The policies can provide early access to death benefits in cases of terminal illness and include various riders for additional benefits, such as disability waivers and children's benefits.

The Trendsetter Super policy allows for coverage amounts up to \$2 million without a medical exam at certain ages, with premiums guaranteed to remain constant for the initial term. The Trendsetter LB policy offers living benefits for chronic, critical, or terminal illnesses, with similar coverage limits and customization options. Both policies include accelerated death benefit riders, which allow for early access to benefits under specific conditions, although these benefits will reduce the overall death benefit.

Transamerica emphasizes its commitment to helping families achieve financial well-being and encourages potential policyholders to consult with their insurance professionals to find the right coverage for their needs. The document also notes that premiums may increase after the initial term and that certain exclusions apply, such as limitations on benefits in the event of suicide within the

first two years of the policy.