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PROTECTION NOW. PROTECTION FOR LIFE.

The successful launch of TransTermSM, Transamerica Life's newest product, has highlighted the growing market for a product that can offer the best of both worlds: initial cost-effective term-like premiums with the flexibility for the policy owner to extend to lifetime coverage, if needed.

In addition to competitive premiums, TransTerm also offers high maximum issue ages up to age 85, non-med underwriting for policies with face amounts from \$25,000-\$99,999, the Income Protection Option (IPO) to structure a monthly guaranteed income stream to beneficiaries, 1035 exchanges, and flexible premium options.^{1,2}

In order to better focus our resources and further strengthen our product offerings, Transamerica Life Insurance Company will withdraw from sale the Trendsetter[®] Super Series Level Premium Product Portfolio effective August 1, 2011. We will provide a two month window of opportunity to close out all pending sales and submit applications.

The Trendsetter Super YRT product and Trendsetter Super Series New York products will not be affected and will remain available for sale.

The Trendsetter Super Series bulletin including transition information is available [HERE](#).

Click on any of the thumbnails below to learn more about TransTerm's Universal Life protection with competitive term-like premiums.



For more information on TransTerm or questions on Trendsetter, please contact Strategic Marketing at 866-545-9058 or visit www.tatransact.com.

1. Issue age 85 for TransTerm 10 product.

2. The \$25,000 to \$99,999 rate band is only available on the Standard Nonsmoker, Nonsmoker (for rated cases), Standard Smoker, and Smoker (for rated cases) underwriting classes on a simplified issue, non-med basis with the following specifications:

- For issue ages 18 to 60, the policy can be issued on a non-med basis for face amounts between \$25,000 and \$99,999.
- For issue ages 61 to 70, the policy can be issued on a non-med basis for face amounts between \$25,000 and \$50,000.

TransTermSM 10 (Policy Form No. ICC10-410), TransTermSM 15 (Policy Form No. ICC10-415), TransTermSM 20 (Policy Form No. ICC10-420) and TransTermSM 30 (Policy Form No. ICC10-430) are non-participating, flexible premium universal life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy forms and numbers may vary, and these policies may not be available in all jurisdictions.

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