



# Bulletin: Life Products

Trendsetter® Super Series

January 19, 2011

## Revisions Effective January 21, 2011

Effective January 21, 2011, Transamerica Life Insurance Company's (TLIC) Trendsetter® Super Series portfolio is being revised. The Transamerica Financial Life Insurance Company (TFLIC) Trendsetter Super Series (NY) portfolio will remain unchanged.

### Portfolio Revisions

- Revised premiums on all products, except YRT. (Increases of less than 3% in aggregate.)
- New non-medical band at \$25,000 - \$99,999 for Standard Nonsmokers or Standard Smokers. (Face amount limitations based on age.)
- Termination of the Transamerica Opportunity Program (TOP) for the TLIC Trendsetter Super Series portfolio. (TOP is now available on the new TransTerm<sup>SM</sup> portfolio.)
  - TOP cases on TLIC Trendsetter Super 15 and 25 may be completed and submitted via Fast Start through February 20.
  - TOP will remain available on TFLIC (New York state only) for Trendsetter Super 15 and 25.
- The multiplier for the 30-year Return of Premium rider will increase from 0.97 to 1.06.

### Continued Market Strengths

- High maximum issue ages
- Rate band break and policy fee waiver on multiple policies\*
- Ability to guarantee a monthly income stream to beneficiaries with the Income Protection Option (IPO)
- Full commissions paid on all policy fees (YRT is \$70, Band 1 level products are \$60 and all other bands \$30).
- TransWare® "Reverse Quote" calculator to calculate a death benefit based on premium input

### Non-Med Guidelines

Applications may be submitted on a non-medical basis, for the level premium policies (10, 15, 20, 25 and 30) based on the following age, face and risk class parameters.

- Non-medical underwriting is only available on standard risk classes (SNS or SS). Standard Plus and Preferred classes are not available.
- Age and face amount limitations apply:
  - For issue ages 18 to 60 non-medical underwriting is available for face amounts between \$25,000 and \$99,999
  - For issue ages 61 to 70 non-medical underwriting is available for face amounts between \$25,000 and \$50,000
  - For all other issue ages and face amounts full underwriting is required

\*Policies must be underwritten, issued and placed simultaneously on the same insured.



To submit a qualifying case on a non-medical basis, complete the APA-40 and the Non-Medical Supplement (Part 2). The authorization to release information and applicable HIPAA forms must be completed and signed. Other state disclosures and/or replacement forms are required based on the applicable state law.

Underwriting requirements can be found in the Chart to Initial Underwriting Requirements.

### **Illustrations**

Revised rates will be available on the TransWare 15.60 illustration software on January 21, 2011. TransWare may be downloaded by visiting [www.tatransact.com](http://www.tatransact.com).

### **Transition Rules**

Applications for the current Trendsetter Super Series portfolio must be signed, dated and received in our Cedar Rapids administrative office by close of business on February 28, 2011. Incomplete applications or applications received after February 28, 2011 will be issued based on the new Trendsetter premiums.

For more information regarding Trendsetter Super Series revisions, please contact the Strategic Marketing Sales Desk at 866-545-9058.



Transamerica Life Insurance Company  
Transamerica Financial Life Insurance Company

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