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Bulletin No. 09-02

Trendsetter® Super Series: 2009 Changes

Effective September 1, 2009, Transamerica Life Insurance Company is releasing new rates for Trendsetter® Super Series level premium term products (Trendsetter Super YRT and Trendsetter ROP 30 will not be changing).

What's New

- New rates for level term products (the rates are generally the same or slightly higher)
- New lower modal factors for direct billing options (direct billing uses PAC factors)
- Minimum face amount for Preferred Plus lowered to \$100,000 on the level premium products (minimum face amount for all risk classes for level-premium products is now \$100,000. Trendsetter Super YRT is still \$250,000)

Transition Rules

Applications dated and received in Cedar Rapids by September 30 may be issued the old rates upon request.

Market Strengths

- Extended issue ages
- Band breaks on multiple policies
- Policy fees waived on multiple policies
- Four rate bands on level term products: \$100,000; \$250,000; \$500,000; and \$1,000,000
- Two bands on YRT: \$100,000 and \$1,000,000
- Commissions paid on all policy fees
- One or more designated universal life policies will be available for conversion
- Income Protection Option
- All term products are non-illustratable
- Available Programs
 - TOP 25
 - Express Underwriting
- Minimum face amount for Preferred Plus on Trendsetter Super YRT is still \$250,000

Issue Ages

Product	Issue Ages (Age Nearest)	Issue Ages—Washington Only
TS-YRT	18 to 80	18 to 80
TS-10	18 to 80	18 to 70
TS-15	18 to 78 (nonsmokers); 18 to 73 (smokers)	18 to 65 (nonsmokers and smokers)
TS-20	18 to 70 (nonsmokers); 18 to 65 (smokers)	18 to 60 (nonsmokers and smokers)
TS-25	18 to 65 (nonsmokers); 18 to 60 (smokers)	18 to 55 (nonsmokers and smokers)
TS-30	18 to 58 (nonsmokers); 18 to 53 (smokers)	18 to 50 (nonsmokers and smokers)

Band Break for Multiple Policies

We will give a rate band break (lower rate) and waive the policy fees (on secondary policies) in the following situation:

1. Same insured is applying for two or more policies.
2. The policies will be underwritten simultaneously (same evidence of insurability).
3. The total face amount of the policies is high enough to place them in a higher (better rate) band than if they were a single policy.
4. Policy fees will be waived on the shorter (secondary) duration policy.

All term products, including ROP 30, are eligible for band breaks.

Waiver of Policy Fee on Multiple Policies

We will waive the policy fees (on secondary policies) in the following situation:

1. Same insured is applying for two or more policies.
2. The policies will be underwritten simultaneously (same evidence of insurability).
3. Policy fees will be waived on the shorter (secondary) duration policy.

All term products, except for ROP 30, are eligible for the policy fee waiver.

How to Apply for Band Breaks or Policy Fee Waiver

One application may be used to apply for multiple policies, as long as each policy has the same owner and the same beneficiary. If the policies will have different owners or different beneficiaries, then separate applications will need to be used. When submitting application(s) for a band break or policy fee waiver, please use the attached form "Term Life: Multi-Policy Discount Cover Sheet." Also, please indicate that multiple policies are being applied for in the Remarks section of the application(s).

Conversions

- Conversions are available to the earlier of the end of the level premium period or insured's 70th birthday (75th birthday for preferred plus)
- Conversions are available to a designated universal life insurance policy that is made available by Transamerica Life Insurance Company at the time of the exchange

Marketing Support

The Trendsetter® Super Series term portfolio product guide is being reprinted to include the new rates and is currently available on TransACT and orderable on Merrill. Quote support is available on the latest version of the Life Products illustration software 14.70 available on September 1, 2009.

Contacts

For more information, please contact the Transamerica Marketing Center at (866) 545-9058.



Transamerica Life Insurance Company

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