

# Product Portfolio



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 **TRANSAMERICA®**  
Life Insurance products offered by  
Transamerica Life Insurance Company  
Home Office: 4333 Edgewood Road NE  
Cedar Rapids, Iowa 52499



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CRB 105 0313

 **TRANSAMERICA®**



POLICY TYPE	UNIVERSAL LIFE						TERM LIFE			WHOLE LIFE	ACCIDENTAL DEATH	FINAL EXPENSE			
Product Name	TransACE®	TransACE Survivor® 2013	TransACE® CV	Accumulation UL	Freedom Index Universal Life II <sup>SM</sup>	Freedom Global IUL II <sup>SM</sup>	Trendsetter® Super Series	Trendsetter® Express Series	Trendsetter® LB Series	Simplified Issue Whole Life	Acci-Protector	Immediate Solution	10 Pay Solution	Easy Solution	
Description	No-lapse guaranteed flexible-premium universal life insurance policy	No-lapse guaranteed flexible-premium joint and last survivor universal life insurance policy that insures two lives.	No-lapse guaranteed flexible-premium universal life insurance policy. Available for traditional term conversions.	Flexible premium adjustable Universal Life insurance	Individual flexible premium adjustable life insurance policy with an index feature	Individual flexible premium adjustable life insurance policy with an index feature	Term life insurance with low face amounts, high issue ages, and initial guaranteed level premium options of 10, 15, 20, 25, 30 and YRT terms.	Term life insurance with five initial guaranteed level premium options, low issue ages and non-med bands available for amounts from \$25,000 to \$249,999.	Term life insurance with Chronic, Critical and Terminal Illness Accelerated Death Benefits inherent in the products* and non-med bands available for amounts from \$25,000 to \$249,999.	Guaranteed Whole Life Product used for term conversions issued on a non-med basis up to \$50,000, or on a simplified issue basis.	Simplified Issue Accidental Death and Dismemberment insurance	Immediate Level Death Benefit – first day FULL coverage	Immediate Level Death Benefit – first day FULL coverage	Graded Death Benefit or 2-year return of premium (varies by jurisdiction)	
Issue Ages	Age nearest birthday 16-69 Select 16-80 All of risk classes w/Plus-Premium Death Benefit 16-89 All of risk classes w/Level Death Benefit	Age nearest birthday of the younger insured 16-69 Select nonsmoker regardless of death benefit option 16-80 Preferred and standard risk classes with plus-premium death benefit option 16-85 All other risk classes with level death benefit option	Age nearest birthday 0-75 (For issue ages 0 to 15, the risk class is Standard Nonsmoker)	Age as of last birthday 0-85 Non-Tobacco 18-85 Tobacco 18-70 Preferred Plus 18-75 Preferred 18-69 Preferred Tobacco 18-65 Preferred Plus Preferred Elite	Age as of last birthday 0-17 Juvenile 18-70 Preferred Elite 18-70 Preferred Plus 18-75 Preferred 18-85 Non-Tobacco (18-80 in Florida) 18-75 Preferred Tobacco 18-85 Tobacco (18-80 in Florida)	Age as of last birthday 0-17 Juvenile 18-70 Preferred Elite 18-70 Preferred Plus 18-75 Preferred 18-85 Non-Tobacco (18-80 in Florida) 18-75 Preferred Tobacco 18-85 Tobacco (18-80 in Florida)	Term (Age Nearest Birthday) YRT: 18-80 10 Year: 18-80 (18-70 Washington, All Bands) 15 Year: Nonsmokers 18-75 (Band 1), 18-79 (Bands 2-5); Smokers: 18-70 (Band 1), 18-73 (Bands 2-5); Washington: 18-65 (All Bands) 20 Year: Nonsmokers 18-65 (Band 1) 18-70 (Bands 2-5); Smokers 18-65 (All Bands); Washington: 18-60 (All Bands) 25 Year: Nonsmokers 18-60 (Band 1), 18-65 (Bands 2-5); Smokers: 18-55 (Band 1), 18-60 (Bands 2-5); Washington: 18-55 (All Bands) 30 Year: Nonsmokers 18-50 (Band 1), 18-58 (Bands 2-5); Smokers 18-45 (Band 1), 18-53 (Bands 2-5); Washington 18-45 (Band 1), 18-50 (Bands 2-5)	Term (Age Last Birthday) Issue ages for face amounts between \$25,000 and \$99,999 Issue ages for face amounts between \$25,000 and \$99,999 Issue ages for face amounts between \$100,000 and \$249,999 10: 18-80 15: 18-80 20: 18-80 25: 18-80 Nonsmokers; 18-49 Smokers 30: 18-50 Nonsmokers; 18-40 Smokers Issue ages for face amounts between \$100,000 and \$249,999 10: 18-80 15: 18-75 Nonsmokers; 18-73 Smokers 20: 18-70 Nonsmokers; 18-65 Smokers 25: 18-63 Nonsmokers; 18-57 Smokers 30: 18-57 Nonsmokers; 18-46 Smokers Issue ages for face amounts between \$250,000 and \$999,999 10: 18-80 15: 18-75 Nonsmokers; 18-73 Smokers 20: 18-70 Nonsmokers; 18-65 Smokers 25: 18-65 Nonsmokers; 18-60 Smokers 30: 18-58 Nonsmokers; 18-53 Smokers	Term (Age Last Birthday) Maryland has unique issue ages. See the Trendsetter LB Product Guide for details. Issue ages for face amounts between \$25,000 and \$99,999 10: 18-80 15: 18-80 20: 18-80 25: 18-80 Nonsmokers; 18-49 Smokers 30: 18-50 Nonsmokers; 18-40 Smokers Issue ages for face amounts between \$100,000 and \$249,999 10: 18-80 15: 18-75 Nonsmokers; 18-73 Smokers 20: 18-70 Nonsmokers; 18-65 Smokers 25: 18-63 Nonsmokers; 18-57 Smokers 30: 18-57 Nonsmokers; 18-46 Smokers Issue ages for face amounts between \$250,000 and \$999,999 10: 18-80 15: 18-75 Nonsmokers; 18-73 Smokers 20: 18-70 Nonsmokers; 18-65 Smokers 25: 18-65 Nonsmokers; 18-60 Smokers 30: 18-58 Nonsmokers; 18-53 Smokers	Age nearest birthday 0-80 (attained age at time of conversion)	Age as of last birthday 20-60	0-85	0-85	18-80 18-70 Male (PA) 18-76 Female (PA)	
Minimum Face Amount	\$25,000 All other risk classes \$100,000 Select Class	\$250,000	\$25,000 All other risk classes \$100,000 Preferred Plus	\$20,000 Ages 0-49 \$10,000 Ages 50-85 Preferred risk classes: \$100,001	\$25,000 Preferred classes are available if base face amount qualifies for Blood Testing. No preferred classes available over age 75, and no Preferred Elite or Preferred Plus over age 70.	\$25,000 Preferred classes are available if base face amount qualifies for Blood Testing. No preferred classes available over age 75, and no Preferred Elite or Preferred Plus over age 70.	\$25,000 Standard Nonsmoker and Standard Smoker \$100,000 All Other Classes	\$25,000 (Maximum \$999,999)	\$25,000 (Maximum \$999,999)	\$1,000	\$50,000 (Maximum \$250,000)	\$1,000	\$1,000	\$1,000 \$5,000 (PA)	
Minimum Modal Premium	Required minimum premium: 5 years	Required minimum premium: 5 years	Required minimum premium: 5 years	\$ 15 Monthly \$ 45 Quarterly \$ 90 Semi-annually \$180 Annually	\$25 or calculated premium, whichever is greater	\$25 or calculated premium, whichever is greater	N/A	N/A	N/A	N/A	\$15	N/A	N/A	N/A	
Guarantee Period	No-Lapse Period: From policy issue to the policy anniversary nearest age 111 of the insured.	No-Lapse Period: From policy issue to the policy anniversary at age 111 of the younger joint insured.	No-Lapse Period: From policy issue to the policy anniversary nearest age 111 of the insured.	No-Lapse Period: 20 years for issue ages 0-45 To age 65 for issue ages 46-60 5 years for issue ages 61-85	Provided the cumulative Minimum Monthly No-Lapse Premium requirements are met, each policy has a No-Lapse Period as follows: Issue Ages 0-60: lesser of 20 years or until age 65 Issue Ages 61-85: 5 years***	Provided the cumulative Minimum Monthly No-Lapse Premium requirements are met, each policy has a No-Lapse Period as follows: Issue Ages 0-60: lesser of 20 years or until age 65 Issue Ages 61-85: 5 years***	Premiums are guaranteed for the initial level premium period.	Premiums are guaranteed for the initial level premium period.	Premiums are guaranteed for the initial level premium period.	Level premiums during the life of the insured, stop at anniversary nearest insured's age 100. Coverage expires at age 121.	Guaranteed level premiums to age 75.	Level premiums to age 121	Level premiums for 10 years	Level premiums to age 121	
Death Benefit	Level or Plus-Premium (ROP)	Level or plus-premium The death benefit is paid at the death of the Survivor.	Level	Level or Increasing	Level or Increasing	Level or Increasing	Level	Level	Level	Level	Level	Level	Level	Level	
Banding	1) \$ 25,000 – \$ 99,999 2) \$ 100,000 – \$ 249,999 3) \$ 250,000 – \$ 999,999 4) \$1,000,000 and above	1) \$ 250,000 – \$ 999,999 2) \$1,000,000 and above	1) \$ 25,000 – \$ 99,999 2) \$100,000 – \$249,999 3) \$250,000 and above	1) \$ 10,000 – \$ 49,999 2) \$ 50,000 – \$100,000 3) \$100,001 – \$249,999 4) \$500,000 and above	1) \$ 25,000 – \$100,000 2) \$100,001 – \$249,999 3) \$250,000 – \$499,999 4) \$500,000 and above	1) \$ 25,000 – \$100,000 2) \$100,001 – \$249,999 3) \$250,000 – \$499,999 4) \$500,000 and above	1) \$ 25,000 – \$99,999 2) \$ 100,000 – \$249,999 3) \$ 250,000 – \$499,999 4) \$500,000 – \$999,999 5) \$1,000,000 and above	1) \$ 25,000 – \$ 99,999 2) \$100,000 – \$249,999 3) \$250,000 – \$499,999 4) \$500,000 – \$999,999	1) \$ 25,000 – \$ 99,999 2) \$100,000 – \$249,999 3) \$250,000 – \$499,999 4) \$500,000 – \$999,999	1) \$ 1,000 – \$24,999 2) \$ 25,000 – \$99,999 3) \$100,000 and higher	N/A	1) Ages 0-55 \$1,000 – \$50,000 2) Ages 56-65 \$1,000 – \$40,000 3) Ages 66-75 \$1,000 – \$30,000 4) Ages 76-85 \$1,000 – \$25,000	1) Ages 0-55 \$1,000 – \$50,000 2) Ages 56-65 \$1,000 – \$40,000 3) Ages 66-75 \$1,000 – \$30,000 4) Ages 76-85 \$1,000 – \$25,000	1) Ages 18-80 \$1,000 – \$25,000	
Available Riders	Accident Indemnity Rider Children's Insurance Rider Guaranteed Insurability Benefit Rider Long Term Care Rider Waiver Provision Rider	Estate Protection Rider	Accident Indemnity Rider Children's Insurance Rider Guaranteed Insurability Benefit Rider Waiver Provision Rider	Accidental Death Benefit Rider Additional Insured Rider Base Insured Rider Children's Benefit Rider Guaranteed Insurability Rider Terminal Illness Accelerated Death Benefit Rider** Waiver of Monthly Deduction Rider Waiver of Premium Rider	Accidental Death Benefit Rider Additional Insured Rider Base Insured Rider Children's Benefit Rider Disability Waiver of Monthly Deductions Rider Disability Waiver of Premium Rider Guaranteed Insurability Rider Overloan Protection Rider Terminal Illness Accelerated Death Benefit Rider**	Accidental Death Benefit Rider Additional Insured Rider Base Insured Rider Children's Benefit Rider Disability Waiver of Monthly Deductions Rider Disability Waiver of Premium Rider Guaranteed Insurability Rider Overloan Protection Rider Terminal Illness Accelerated Death Benefit Rider**	Return of Premium Rider (on Super 20 and Super 30) Accident Indemnity Rider Children's Insurance Rider Waiver of Premium Rider	Monthly Disability Income Rider (Not Available on Trendsetter Express 10) Accident Indemnity Rider Children's Insurance Rider Waiver of Premium Rider	Monthly Disability Income Rider (Not Available on Trendsetter LB 10) Accident Indemnity Rider Children's Insurance Rider Waiver of Premium Rider	Additional Insured Rider Waiver of Premium Rider	Accidental Death Benefit Rider Children/Grandchildren Rider	N/A	N/A	N/A	
Special Features & Benefits	Accelerated Death Benefit (in approved states) Automatic Premium Loan Income Protection Option (IPO) Insured Exchange Option MultiFlex Surrender Enhancement Endorsement (MSE) <sup>1</sup> No-Lapse Guarantee Endorsement Surrender Charge Waiver Endorsement <sup>1</sup> (Honeymoon Provision) Surrender Penalty Deferral Endorsement <sup>1</sup>	Accelerated Death Benefit (in approved states) Automatic Premium Loan Guaranteed Policy Split Option (GPSO) Income Protection Option (IPO) Insured Exchange Option MultiFlex Surrender Enhancement (MSE) <sup>1</sup> No-Lapse Guarantee Endorsement Option to Split the Policy Surrender Charge Waiver Endorsement <sup>1</sup> (Honeymoon Provision) Surrender Penalty Deferral Endorsement	Accelerated Death Benefit Automatic Premium Loan Income Protection Option (IPO) Insured Exchange Option MultiFlex Surrender Enhancement Endorsement (MSE) <sup>1</sup> No-Lapse Guarantee Endorsement Surrender Charge Waiver Endorsement <sup>1</sup> (Honeymoon Provision) Surrender Penalty Deferral Endorsement <sup>1</sup>	Nursing Care Surrender Option Rider The owner may elect to withdraw a portion of the Policy Value free of surrender charges.	Credits Excess Index Interest based, in part, on the S&P 500®.* Has low current and guaranteed loan rates. Has strong policy value accumulation potential. Income Protection Option (IPO) Full Policy Surrender Penalty Waiver Endorsement <sup>1</sup>	Credits Excess Index Interest based, in part, on three important global indexes: the S&P 500®, EURO STOXX 50® and the Hang Seng.* Has low current and guaranteed loan rates. Has strong policy value accumulation potential. Income Protection Option (IPO) Full Policy Surrender Penalty Waiver Endorsement <sup>1</sup>	Accelerated Death Benefit Endorsement for terminal illness <sup>2</sup> Income Protection Option (IPO) Conversion Option TOP and TOP Plus (Not available on Trendsetter Super 10 or YRT) Multi-policy Discounts	Terminal Illness Accelerated Death Benefit Endorsement <sup>2</sup> Income Protection Option Conversion Option TOP and TOP Plus (Not available on Trendsetter Express 10)	Chronic Illness Accelerated Death Benefit <sup>2</sup> Critical Illness Accelerated Death Benefit <sup>2</sup> Terminal Illness Accelerated Death Benefit <sup>2</sup> Conversion Option TOP and TOP Plus (Not available on Trendsetter LB 10)	Loans available on the Cash Value. Terminal Illness Accelerated Death Benefit Endorsement	Built in return of premium benefit, one set of rates, liberal height/weight guidelines, 48 hour jet issue guarantee.	Accelerated Death Benefit Accelerated Death Benefit with Nursing Home Benefit	Accelerated Death Benefit Accelerated Death Benefit with Nursing Home Benefit	N/A	
Additional Information	Surrender charges decreasing over 20 years. Conversion is NOT allowed to this product. Face increases are not allowed.	Face increases are not allowed. Select nonsmoker class is not available for conversion. Insureds who have a conversion option in one of our term policies can choose TransACE Survivor as the new policy. Not contractually guaranteed, but available for conversion from Transamerica term policies. Surrender charges are decreasing over 20 years.	Surrender charges decreasing over 20 years Face increases are not allowed.	Surrender charges apply in policy years 1-14. Surrender charge capped at target premium for policies with 1035 exchange.	Surrender Charge Period: The first 10 policy years and ten years from the date of any Face Amount increase. Loan Availability: After the free-look period ends	Surrender Charge Period: The first 10 policy years and ten years from the date of any Face Amount increase. Loan Availability: After the free-look period ends				Partial surrenders or withdrawals are not allowed. Will only be underwritten as Standard or Substandard. \$30 commissionable Annual Policy Fee.	Dismemberment protection, non-medical underwriting, may be sold through the mail, policies mailed directly to policyholder.	Most policies issued within 72 hours after receipt in the Home Office	Most policies issued within 72 hours after receipt in the Home Office	Most policies issued within 72 hours after receipt in the Home Office	

<sup>1</sup> Subject to minimum funding requirements.

<sup>2</sup> Subject to state availability.

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Please read the full disclaimer in the Freedom Global IUL II<sup>SM</sup> policy regarding the Hang Seng Index in relation to the policy.

\*\*Benefits paid under this rider are generally federal income tax-free but may be subject to taxation under some business related policies. Please consult your tax advisor.

\*\*\*After the no-lapse period or if the cumulative Minimum Monthly No-Lapse Premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force. Guarantees are based on the claims paying ability of TLIC.

This brochure is intended only to highlight the products. Product specifications may vary, and these products and/or features may not be available in all jurisdictions. Contact Transamerica Life Insurance Company for the additional product details.