

Things change.



Remember when the TV took up the whole room?

Over time, things improve: technology, quality of life and yes, even life insurance!

Introducing life insurance with living benefits from Transamerica Life Insurance Company—an innovative type of life insurance

there when you and your family need it most. Whether it means accessing your benefits while living—should you experience a chronic, critical or terminal illness⁴—or at the time of death.

Simply put, a devastating illness or injury doesn't have to mean financial ruin.

What are the odds?

Every **30** seconds a new cancer is diagnosed in the United States.¹

49% of women have delayed procedures or appointments to save money, while 33% have skipped or cut back on a medication.²

About every **34** seconds, someone in the United States has a myocardial infarction (heart attack).³

TUNE IN TO A BETTER TOMORROW, TODAY!

¹ "Cancer Facts & the War on Cancer." National Cancer Institute. 27 Nov. 2012. <http://training.seer.cancer.gov/disease/war/> (accessed August 2, 2013).

² Boerner, Heather. "Your top health insurance challenges-SOLVED!". Better Homes and Gardens. May 2013. <http://bhg.com> (accessed August 2, 2013).

³ "About Heart Attacks." American Heart Association. 23 Jan. 2013. http://www.heart.org/HEARTORG/Conditions/HeartAttack/AboutHeartAttacks/About-Heart-Attacks_UCM_002038_Article.jsp (accessed August 2, 2013).

⁴ Benefits provided through the Living Benefits, including the critical, chronic and terminal illness accelerated death benefit riders, are subject to certain limitations and exclusions. Amounts payable under the benefits vary based in part on the nature and severity of the Insured's health condition and the Insured's remaining life expectancy at the time of the acceleration. Refer to the rider for complete details. Trendsetter[®] LB Series is a term life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. TL19. Premiums increase annually beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy. Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.

