

# RIGHT PRICE, RIGHT TIME

NEW COMPETITIVE RATES FOR *TRENDSETTER® SUPER*



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TRANSAMERICA®

# NOW IS THE TIME

We're seeing a unique moment in life insurance — awareness is booming and it's easier than ever for clients to purchase life insurance, thanks to expanded nonmedical underwriting limits.\*

To help you protect more families during this crucial time, we've made several key rate adjustments to our *Trendsetter Super* portfolio to help put us at the top of your list for term life insurance.

**The perceived need for life insurance is at a high point. Seven in 10 Americans say they personally need life insurance coverage.**

- "2021 Insurance Barometer Study," LIMRA, 2021

## LOWER RATES ACROSS THE PORTFOLIO

With new, highly competitive rates, Transamerica now holds the top-ranked position for one in three of 3,942 quoting scenarios and finishes in the top three for more than half when comparing annual rates among top competitors.

### Trendsetter Super Portfolio — Transamerica Ranking Versus Top Competitors<sup>1</sup>

<b>No. 1</b> 34%	<b>Top 3</b> 52%	<b>Number of Quoting Cells</b> 3,942
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## INDUSTRY-LEADING RATES FOR REPRICE TARGETS

We took a balanced approach to these adjustments, looking at where we could reprice and still remain competitive, which allowed us to make bigger price reductions for your clients across all risk classes.

The key takeaway? Transamerica is now ranked in the top three 45% of the time for our two best risk classes, 63% for nonsmokers, and 97% for smokers.<sup>1</sup>

### Reprice Targets — Transamerica Ranking Versus Top Competitors<sup>1</sup>

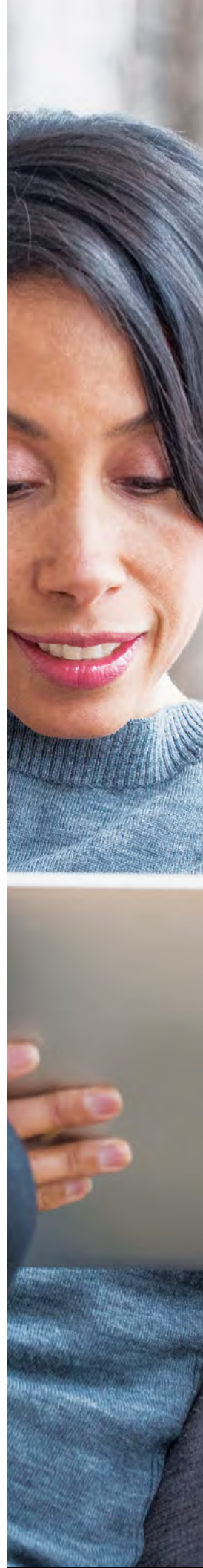
Risk Class	Face Amount	Ages	Number of Quoting Cells	No. 1	Top 3
<b>Best 2 classes</b> (Preferred Plus and Preferred Nonsmoker)	\$500K-2M	20-55	320	<b>34%</b>	<b>45%</b>
<b>Nonsmoker</b> (Standard Plus and Standard Nonsmoker)	\$500K-2M	20-55	320	<b>56%</b>	<b>63%</b>
<b>Smoker</b> (Preferred Smoker and Standard Smoker)	\$250K-2M	20-55	486	<b>82%</b>	<b>97%</b>

# SEE HOW TRENDSETTER RISES TO THE TOP

The following hypothetical quotes show where Transamerica ranks for scenarios within our reprice targets.

INDUSTRY-BEST RATES FOR TOP TWO CLASSES					
Preferred Nonsmoker   30-Year Term   \$2 Million Face Amount <sup>1</sup>					
MALE   AGE 30			FEMALE   AGE 30		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	<b>Transamerica</b>	\$1,510	1	<b>Transamerica</b>	\$1,150
2	Protective	\$1,534	2	Lincoln National	\$1,177
3	American General	\$1,535	3	Protective	\$1,202
4	Banner	\$1,539	4	American General	\$1,204
5	Pacific Life	\$1,551	5	Banner	\$1,207
6	Lincoln National	\$1,558	6	Symetra	\$1,212
7	Symetra	\$1,569	7	Pacific Life	\$1,219
8	Cincinnati Life	\$1,635	8	Cincinnati Life	\$1,275
9	North American	\$1,665	9	North American	\$1,305
10	SBLI	\$1,720	10	SBLI	\$1,353

INDUSTRY-BEST RATES FOR NONSMOKERS					
Standard Plus   10-Year Term   \$500,000 Face Amount <sup>1</sup>					
MALE   AGE 55			FEMALE   AGE 55		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	<b>Transamerica</b>	\$1,260	1	<b>Transamerica</b>	\$940
2	Banner	\$1,272	2	Banner	\$951
3	Pacific Life	\$1,298	3	American General	\$951
4	American General	\$1,298	4	Pacific Life	\$951
5	SBLI	\$1,298	5	ANICO	\$960
6	Cincinnati Life	\$1,320	6	SBLI	\$988
7	Equitable	\$1,370	7	Nationwide	\$995
8	Nationwide	\$1,380	8	Equitable	\$1,000
9	ANICO	\$1,410	9	Cincinnati Life	\$1,015
10	Mutual of Omaha	\$1,483	10	National Life	\$1,030









## INDUSTRY-BEST RATES FOR SMOKERS

Standard Smoker | 20-Year Term | \$1 Million Face Amount<sup>1</sup>

MALE   AGE 45			FEMALE   AGE 45		
RANK	CARRIER	RATE	RANK	CARRIER	RATE
1	<b>Transamerica</b>	\$6,080	1	<b>Transamerica</b>	\$4,550
2	Primerica	\$6,125	2	Banner	\$4,630
3	Banner	\$6,250	3	American General	\$4,630
4	American General	\$6,250	4	Symetra	\$4,695
5	Symetra	\$6,285	5	North American	\$4,695
6	North American	\$6,285	6	Cincinnati Life	\$4,825
7	Equitable	\$6,295	7	SBLI	\$4,834
8	Nationwide	\$6,315	8	ANICO	\$4,850
9	Pacific Life	\$6,425	9	Pacific Life	\$4,925
10	SBLI	\$6,425	10	Nationwide	\$4,925

Want to see our new rates for yourself? Run a quote today on [lifesales.transamerica.com](https://lifesales.transamerica.com)

**There's never been a better time to protect more families.**

-  **Call:** Your Transamerica sales desk
-  **Visit:** [transamerica.com/insurance/term-life-insurance](https://transamerica.com/insurance/term-life-insurance)

\* Not all applicants will qualify for nonmedical underwriting. It is not guaranteed issue and the underwriter reserves the right to request additional medical exams and data.

<sup>1</sup> Comparisons based on annual premiums. Internal data and CompuLife August 16, 2021.

These comparisons are not a comprehensive analysis and they do not account for possible advantages or disadvantages of the policies compared. Competitors' premiums have been obtained from publicly available sources and are believed to be accurate as of August 16, 2021.

Trendsetter® Super is term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy Forms [ICC17 TL24 or TL24]. Policy forms and numbers may vary, and these policies and riders 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.

All guarantees are based on the claims-paying ability of the issuing insurance company. Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, IA, or Transamerica Financial Life Insurance Company, Harrison, NY. Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states.

All products may not be available in all jurisdictions.

**Not available in New York.**

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