



LEVEL TERM LIFE INSURANCE COMPETITIVE PREMIUMS

This isn't just another life insurance solicitation. This is peace of mind from a brand that you know and trust.

Life insurance is still one of the least expensive ways to help provide your family with the financial security and cash they will need upon your untimely death. They will receive the proceeds confidentially and, in most cases, free of all federal and state income tax. The cost to provide this financial security for your family is probably less than you imagine.

Trendsetter® 10 life insurance offers guaranteed level premiums for the first 10 policy years. The policy is issued by Transamerica Life Insurance Company, rated A+ (Superior) by A.M. Best for financial strength as of May, 2012. A+ is the second highest of 16 ratings awarded by A.M. Best, a leading independent analyst that evaluates insurance companies' financial strength and ability to meet obligations to policy owners.

Please refer to the back of this letter for sample monthly premiums for amounts of insurance ranging from \$100,000 to \$1,000,000. As long as the scheduled premiums are paid on time, your coverage is **guaranteed**. For instance, if you qualify for the "Preferred Plus Nonsmoker" class premiums, **the 10-year level premium for \$500,000.00 of Trendsetter term life insurance is \$31.94 monthly by pre-authorized check for a male age 45**. Evidence of good health will be required in the form of a brief examination at no cost to you. The "Preferred Plus Nonsmoker" classification would be the best premiums available. The actual premiums could be higher or coverage may not be available depending upon your medical history, lifestyles, the physical exam, and other factors as determined by the underwriter.

To request a no obligation estimated quote for your situation, just complete and return the "Request Form." We will contact you to discuss this policy and other longer duration options. Note: If you are married, your spouse may apply for coverage even if you don't.

Sincerely,

Thomas R. Gruber 412-367-8900 Ext. 208

REQUEST FORM

Please send an estimated quote for \$			of Trendsetter life insurance from Transamerica Life Insurance Company
Name	S	pouse*	
Business Address			
Home Address			
Send correspondence to: Business	HomeEmail Address_		
Telephone: Office ()	Home ()		Cell ()
Applicant: Sex Date of l	Birth	Height	Weight
Spouse*: Sex Date of I	Birth	Height	Weight
Coverage Amount for Spouse/Partner*			

^{*}Information for spouse required only if requesting application for spouse.

TRANSAMERICA LIFE INSURANCE COMPANY

Trendsetter® Super 10 Monthly (Pre-authorized check) Premiums - Preferred Plus Nonsmoker

MALE FEMALE

	MALE					
Nearest Age	\$100K	\$250K	\$500K	\$1M		
40	\$10.24	\$13.78	\$21.88	\$35.88		
41	\$10.76	\$14.88	\$23.63	\$39.38		
42	\$11.38	\$15.97	\$25.38	\$42.00		
43	\$11.90	\$17.06	\$27.56	\$45.50		
44	\$12.25	\$18.16	\$29.75	\$49.88		
45	\$12.69	\$19.25	\$31.94	\$55.13		
46	\$13.39	\$20.56	\$34.56	\$60.38		
47	\$14.18	\$21.88	\$37.19	\$66.50		
48	\$15.05	\$23.19	\$39.81	\$71.75		
49	\$15.84	\$24.72	\$42.88	\$77.88		
50	\$16.63	\$26.03	\$45.94	\$84.88		
51	\$17.76	\$28.66	\$51.19	\$94.50		
52	\$19.08	\$31.28	\$56.44	\$104.13		
53	\$20.56	\$34.56	\$63.00	\$116.38		
54	\$22.23	\$38.06	\$70.00	\$129.50		
55	\$24.24	\$42.66	\$79.19	\$146.13		
56	\$26.25	\$47.25	\$88.38	\$162.75		
57	\$28.35	\$51.84	\$97.13	\$180.25		
58	\$30.54	\$56.22	\$106.75	\$197.75		
59	\$32.90	\$61.25	\$115.94	\$217.88		
60	\$35.26	\$66.72	\$126.00	\$238.88		
61	\$38.68	\$74.81	\$140.44	\$266.00		
62	\$42.26	\$83.13	\$155.31	\$294.00		
63	\$46.55	\$93.19	\$173.25	\$327.25		
64	\$51.45	\$105.00	\$193.81	\$365.75		
65	\$56.88	\$117.91	\$216.56	\$408.63		
66	\$63.09	\$132.13	\$241.94	\$456.75		
67	\$69.48	\$146.56	\$269.06	\$504.88		
68	\$76.13	\$162.09	\$303.63	\$553.00		
69	\$83.30	\$178.50	\$338.63	\$604.63		
70	\$92.49	\$199.72	\$380.19	\$672.88		

		FEMALE		
Nearest Age	\$100K	\$250K	\$500K	\$1M
40	\$9.54	\$12.47	\$19.25	\$32.38
41	\$9.98	\$13.34	\$21.00	\$35.00
42	\$10.41	\$14.22	\$22.75	\$38.50
43	\$10.94	\$15.31	\$24.50	\$42.00
44	\$11.46	\$16.41	\$26.25	\$45.50
45	\$11.99	\$17.72	\$28.44	\$49.00
46	\$12.69	\$19.03	\$31.06	\$54.25
47	\$13.39	\$20.56	\$33.69	\$59.50
48	\$14.00	\$22.09	\$36.31	\$64.75
49	\$14.53	\$23.19	\$38.94	\$70.00
50	\$14.79	\$24.06	\$40.69	\$74.38
51	\$15.84	\$25.81	\$44.63	\$81.38
52	\$16.71	\$27.56	\$48.13	\$88.38
53	\$17.59	\$29.09	\$51.63	\$94.50
54	\$18.46	\$30.84	\$55.13	\$100.63
55	\$19.60	\$32.59	\$59.50	\$108.50
56	\$20.74	\$34.78	\$64.31	\$117.25
57	\$21.88	\$37.41	\$69.13	\$127.75
58	\$23.10	\$40.03	\$73.50	\$138.25
59	\$24.41	\$43.09	\$79.19	\$150.50
60	\$25.90	\$46.38	\$85.31	\$164.50
61	\$28.09	\$50.53	\$93.63	\$179.38
62	\$30.19	\$54.91	\$102.81	\$195.13
63	\$32.46	\$59.72	\$112.00	\$212.63
64	\$35.35	\$65.63	\$123.38	\$233.63
65	\$38.06	\$71.31	\$135.19	\$254.63
66	\$41.39	\$77.44	\$147.44	\$278.25
67	\$45.24	\$84.00	\$160.56	\$304.50
68	\$49.96	\$92.53	\$177.19	\$338.63
69	\$55.56	\$102.81	\$197.31	\$378.00
70	\$62.04	\$115.50	\$222.25	\$428.75
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Premiums for tobacco/nicotine users or other rating classifications available on request.

Premiums subject to change without notice. Premiums are lower if paid annually.

Trendsetter® Super 10 is a term life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. (Policy Form No. 1-306 11-107) **Premiums increase annually beginning in year 11.** 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. This policy is not available in New York. Guarantees based on the claims-paying ability of Transamerica Life Insurance Company.

REQUEST FORM

		Applicant		Spouse*	
Any nicotine/tobacco use in the last 5 years? If yes, indicate the type and date last used below.	Yes	No	Yes	No	
$Do\ you\ have\ a\ history\ of\ cancer,\ heart\ attack\ or\ vascular\ disease,\ hypertension,\ diabetes\ or\ any\ other\ medical\ problems?$	Yes	No	Yes	No	
Are you taking any medications? If yes, indicate name and reason why below.	Yes	No	Yes	No	
$Do\ you\ participate\ in\ any\ special\ activities,\ such\ as\ private\ pilot,\ scuba\ diving,\ powered\ racing,\ mountain\ climbing,\ etc?$	Yes	No	Yes	No	
Is there any heart, vascular or cancer death in either parent or sibling prior to age 65? Please explain below.	Yes	No	Yes	No	
In the past 5 years, have you had a DUI, or in the past 3 years have you had more than 2 moving violations?	Yes	No	Yes	No	
Give details to any "YES" answer:					
Give details to any "YES" answer:					

^{*}Information for spouse required only if requesting application for spouse.