



TRANS TERMSM

PRODUCT

Insurance for Today...and for Tomorrow

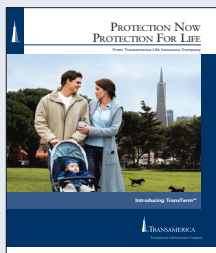
TransTermSM is guaranteed universal life insurance with initial “term-like” durations of 10, 15, 20, 25 and 30 years. It offers competitively priced protection, along with the guarantee and flexibility to transition to lifetime coverage. Should clients’ needs change during the initial coverage period, TransTerm allows clients to extend coverage beyond the initial level premium period, without having to requalify. TransTerm features also include:

- Availability of the Transamerica Opportunity Program (TOP) on all premium durations (10, 15, 20, 25 and 30 years). TOP offers qualifying applicants up to \$1 million of coverage with accelerated underwriting and no medical exam
- High maximum issue ages
- Non-Medical band at \$25,000 - \$99,999 for Standard Nonsmokers or Standard Smokers. (Face amount limitations based on age.)
- Availability of the Income Protection Option (IPO) to structure a monthly payment to one or multiple beneficiaries with an option to leave an additional initial or final lump sum
- Band Break discount when applying for multiple policies on the same individual

For more details about TransTerm, click on the thumbnails below or contact Strategic Marketing at 866-545-9058.



TransTerm
Product Guide



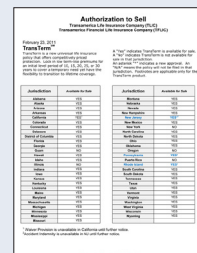
TransTerm
Consumer
Brochure (large)



TransTerm
Consumer
Brochure (small)



Portfolio
At-A-Glance



State Approval



Underwriting
Chart

TransTermSM is non-participating, flexible premium universal life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form Nos. ICC10-410, ICC10-415, ICC10-420, ICC10-425 and ICC10-430, respectively. Policy forms and numbers may vary and these policies may not be available in all jurisdictions.

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Transamerica Life Insurance Company

an **AEGON** company