



# LIFE HAPPENS. ARE YOU PREPARED?

Life Insurance with Living Benefits



Most people purchase life insurance to provide their family financial security at the time of their death. But what if you experienced a chronic, critical or terminal illness? Would your insurance policy allow you to access your death benefit to cover the associated costs?

When you're planning for the future of those you love, you need to rely on someone you know will be there when you and your family need it most, whether that means accessing your benefits while living—should you experience a chronic, critical or terminal illness—or at the time of death. Term life insurance with Living Benefits from Transamerica Life Insurance Company is backed by over a century of strength, stability, experience, and protection.

That means that while your family is depending on you, you can depend on Transamerica Life Insurance Company.

To learn more about the protection life insurance with Living Benefits can provide, contact your local agent or visit [www.Transamerica.com](http://www.Transamerica.com).

## Some chronic, critical and terminal illnesses include:

- Heart attack
- Stroke
- Cancer
- Amyotrophic lateral sclerosis (ALS)
- Major organ transplant
- Inability to perform 2 out of 6 activities of daily living (toileting, transferring, bathing, eating, etc.)

Contact your local agent or visit [www.Transamerica.com](http://www.Transamerica.com).



## ADDITIONAL PROTECTION THROUGH LIVING BENEFITS

Income

Expenses

Experiencing a terminal, critical, or chronic illness leads to increased expenses and decreased income. Once your expenses reach a number higher than your income, you begin creating debt.

Debt

Income

Expenses

Life insurance with Living Benefits provides benefits when they are needed the most – helping to fill the gaps a health insurance policy doesn't cover, especially non-medical expenses, such as mortgage, car, food, etc.

Additional Income from Living Benefits

## WHAT ARE THE ODDS?

- About every **34 seconds**, someone in the United States has a myocardial infarction (heart attack).<sup>1</sup>
- On average, a stroke occurs **every 40 seconds**.<sup>2</sup>
- A new cancer is diagnosed every **30 seconds** in the United States.<sup>3</sup>

<sup>1</sup> About Heart Attacks. American Heart Association. 12 June 2011. [http://www.heart.org/HEARTORG/Conditions/HeartAttack/AboutHeartAttacks/About-Heart-Attacks\\_UCM\\_002038\\_Article.jsp](http://www.heart.org/HEARTORG/Conditions/HeartAttack/AboutHeartAttacks/About-Heart-Attacks_UCM_002038_Article.jsp) (24 April 2012).

<sup>2</sup> Impact of Stroke. American Stroke Association. 18 April 2012. [http://www.strokeassociation.org/STROKEORG/AboutStroke/Impact-of-Stroke\\_UCM\\_310728\\_Article.jsp](http://www.strokeassociation.org/STROKEORG/AboutStroke/Impact-of-Stroke_UCM_310728_Article.jsp) (24 April 2012).

<sup>3</sup> Cancer Facts & the War on Cancer. National Cancer Institute. 2012. <http://training.seer.cancer.gov/disease/war/> (24 April 2012).

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.