

<Insert Client Name/Company>

<Insert Client Address>

<Insert Client City, State, Zip>

### Consider Providing Them More...Without a Medical Exam

Dear <Insert Client Name>

I'm pleased to announce the Transamerica Opportunity Program (TOP) from Transamerica Life Insurance Company that can provide a quick and easy way to increase your life insurance coverage.

Because you have recently purchased an individual term life policy, you may qualify for up to \$1,000,000 of Trendsetter® term life insurance coverage – with a choice of level premium periods of 15, 20, 25 or 30 years – without the usual required medical exam.<sup>1,2</sup>

This program, along with Transamerica Life's competitive premiums, makes it easier to provide your family with more coverage. Take a look at these sample monthly premiums:

#### Sample: Monthly premiums for a Preferred Nonsmoker, \$500,000 policy<sup>3</sup>

	Age 40	Age 45	Age 50	Age 55	Age 60
Male	\$43.31	\$68.25	\$102.38	\$159.25	\$268.19
Female	\$37.19	\$54.25	\$79.63	\$115.50	\$189.88

\*Premiums are lower if paid annually.

For more information on how to take advantage of this program, contact us today.

Sincerely,

<Insert Field Agent Name>

<Insert Field Agent Phone Number>

<sup>1</sup> TOP is not a Guaranteed Issue program. Qualification for coverage depends on the answers to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau (MIB) screening, nonmedical, face page of previously issued term policy, and additional requirements that may be imposed based on information from MIB. Program is subject to withdrawal at any time without notice from the Company. Maximum amount of new coverage is dependent on previous or current policy issue date.

<sup>2</sup> Trendsetter® Super 10 is not available with the TOP or TOP Plus program.

<sup>3</sup> Sample monthly premiums based on male and female Preferred Nonsmoker, \$500,000 death benefit coverage for Trendsetter 20. Premiums quoted are subject to change without notice..

Trendsetter® Super Series (Policy Form Nos. 1-306 11-107, 1-305 11-107, 1-304 11-107, 1-303 11-107, and 1-334 11-107 respectively) are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. **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 forms and numbers may vary, and these policies 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. These policies are not available in New York.