



MORE TO LOVE

TRANSAMERICA FINANCIAL FOUNDATION IUL® II

Introducing our new flagship IUL — *Transamerica Financial Foundation IUL® II (FFIUL II)*. We've kept the features you and your clients love and added thoughtful updates to help maintain the protection that have made *Transamerica Financial Foundation IUL®* an industry top seller for years.

Now there are even more reasons to love index universal life.

PRODUCT SPEC SHEET

CATEGORY	PRODUCT DETAIL
Policy Type	Index Universal Life
Description	Index Universal Life Insurance with multiple account options
Issue Ages and Risk Classes¹ (0-75 in Florida)	0-17 Juvenile 18-85 Nontobacco 18-70 Preferred Elite 18-75 Preferred Tobacco 18-70 Preferred Plus 18-85 Tobacco 18-75 Preferred
Issue Ages Based Upon	Age last birthday
Minimum Face Amount	\$25,000 (Juvenile, Tobacco, and Nontobacco), \$100,000 (all other risk classes)
Minimum Premium Amount	Minimum of \$25 initial and renewal premium
No Lapse Guarantee Period²	Provided the cumulative Minimum Monthly No Lapse Premium requirements are met, each policy has a No Lapse Period as follows: Issue Ages 0-45: 20 years Issue Ages 46-60: Until age 65 Issue Ages 61 and older: 5 years
Death Benefit Options	Level: Face amount Increasing ³ : Face amount plus policy value Graded: Same as increasing to age 70, grading to level at age 95 These amounts may be increased to meet IRS guidelines.
Banding	Band 1: \$25,000-\$99,999 Band 2: \$100,000-\$249,999 Band 3: \$250,000-\$499,999 Band 4: \$500,000 and above
Riders and Additional Features	Accidental Death Benefit Rider Additional Services Rider/Benefit ⁴ Base Insured Rider Children's Benefit Rider Chronic Illness Accelerated Death Benefit Rider ⁵ Critical Illness Accelerated Death Benefit Rider ⁵ Disability Waiver of Monthly Deductions Rider ⁶ Disability Waiver of Premium Rider ⁷ Guaranteed Insurability Benefit Rider Income Protection Option Endorsement Long Term Care Rider Overloan Protection Rider Terminal Illness Accelerated Death Benefit Rider ⁵
Index Account Options	Global Index Account S&P 500® Index Account Basic S&P 500® Index Account (No IAMC) Balanced Uncapped Index Account
Guaranteed Minimum Interest Rate	2% for the Basic Interest Account; 0.75% for all Index Account options
Transfers Between Accounts	Transfers from all Index Accounts to the other accounts are allowed at the end of an annual Segment Period (15 th of the month). Transfers from the Basic Interest Account (BIA) to the other accounts are only allowed once per month on the sweep date (15 th of the month).
Dollar Cost Averaging (DCA)	DCA is for policy owners who want to allocate their net premium into the Index Accounts over a period of time. DCA automatically transfers a set dollar amount from the Basic Interest Account (BIA) to Index Accounts chosen by the policy owner. Transfers to Index Account(s) occur on the monthly sweep date (15 th of the month). A minimum balance of \$2,000 in the Basic Interest Account is required to start DCA, with a minimum transfer amount of \$100. If the BIA balance falls below the desired transfer amount, no transfer will occur. DCA will reinstate automatically once the BIA balance is sufficient to process the request. DCA will terminate if the policy owner elects ATR or any transfer other than the scheduled DCA transfer. DCA is not available with ATR.

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Automatic Transfer Rule (ATR)	<p>ATR is for those policy owners who would like to maintain a specific percentage of their policy value in certain accounts. ATR only applies to maturing Index Account Segments. The system will look for funds in the BIA and in maturing Index Account Segments on every sweep date (15th of the month). Any unloaned policy value is rebalanced to match the policy owner's requested allocation.</p> <p>ATR can be elected regardless of which accounts (Index Account and/or BIA) currently have policy value, and any combination of destination accounts can be specified in whole percentages only. ATR is available at issue or any time thereafter. ATR will terminate if the policy owner elects DCA or any transfer other than the scheduled ATR. ATR is not available with DCA.</p>
Withdrawals⁸	<p>If there is enough policy value, policy owners may take a withdrawal at any time after the first policy anniversary without incurring company-imposed surrender charges, subject to the conditions and limitations specified in the policy. Maximum withdrawal allowed is cash surrender value minus \$500. Minimum withdrawal amount allowed is \$500. Excess Index Interest will not be credited on amounts taken as withdrawals from an Index Account Segment prior to the end of the Segment Period. There is no fee for taking a withdrawal.</p>
Loans⁸	<p>Minimum: \$500 (Except in FL where there is no minimum) Maximum: The policy value minus the loan balance, minus the loan interest that will accrue before the next anniversary, minus the greater of the surrender charge or two monthly deductions. Excess Index Interest will not be credited on amounts taken as loans from an Index Account Segment before the end of the Segment Period. Maximum loan amounts may vary by states. See policy for complete descriptions of loans.</p> <p>Standard & Preferred loans</p> <ul style="list-style-type: none"> • Available any time after the Free-Look Period ends • 2% annual interest credit on loaned value • Nonguaranteed current interest rates (charged annually) 2.75% standard, 2% preferred • Guaranteed interest rates (charged annually) 3% standard, 2.25% preferred • All loans, including existing loans, will be classified as "preferred" after 10th policy anniversary
Policy Fee	\$10/month current; \$12/month guaranteed
Cost of Insurance⁹	Charge varies based on insured's age, class of risk and gender, and the policy's face amount and duration.
Per Unit Charge	<p>A charge per thousand of the face amount of the Base Policy. This charge varies by gender, tobacco use, age of the insured, and the face amount band.</p> <p>On a current basis, the charge applies for 16 years from issue/face amount increase. On a guaranteed basis, the charge remains level through all years. State variations may apply.</p>
Premium Expense Charge	<p>As premiums are paid: Current 4%; guaranteed 6%. Puerto Rico: 6% current; 8% guaranteed</p>
Index Account Monthly Charge	<p>Basic S&P 500 does not have an IAMC.</p> <p>IAMC applies to S&P 500, Global Index, and Balanced Uncapped Index Accounts. 0.06% monthly (0.72% annually) of the value in the Index Accounts, taken on the monthly policy date through age 120, pro rata by account value, then pro rata across segments within each account</p>
Conversion Option	Conversions from term policies are allowed subject to conversion guidelines.

¹ Minimum insured age is 15 days.

² After the No Lapse Period or if the cumulative Minimum Monthly No Lapse Premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force. Guarantees are based on the claims-paying ability of the company.

³ The increasing death benefit option will result in higher monthly deductions over the life of the policy, compared to the level death benefit option.

⁴ Additional Services Rider/Benefit is marketed as the Concierge Protection Rider/Benefit. Available on policies with a face amount of \$250,000 or higher and not on direct bill monthly. Not available in all states.

⁵ Accelerated Death Benefits may be available when the insured has been diagnosed with a qualifying event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and exclusions apply. Refer to the rider for complete details.

⁶ It is possible that additional payments will be required to keep a policy in force while the monthly deductions are being waived. For example, loan interest accruing on an outstanding loan may require additional payments.

⁷ It is possible that additional payments will be required to keep a policy in force while the Disability Waiver of Premium Benefit is being paid. For example, an increase in monthly deductions or decrease in policy value may require additional payments.

⁸ Loans, withdrawals, and death benefit accelerations will reduce the policy value and death benefit. Provided the policy is not and does not become a modified endowment contract (MEC), 1) withdrawals are tax-free to the extent that they do not exceed the policy basis (generally, premiums paid less withdrawals) and 2) policy loans are tax-free as long as the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.


⁹ The company has the right to change current charges and cost of insurance rates. The company may not charge more than the guaranteed maximum charges or rates. Any changes to charges or rates will be based on our expectations as to future cost factors. Such cost factors may include, but are not limited to, mortality, interest, persistency, expenses, reinsurance costs, and state and federal taxes. Any increased policy charges, partial withdrawals or loans, failure to pay planned premiums, or worse than expected index performance can (a) reduce the amount of future withdrawals or loans that can be taken and (b) in many cases, increase the risk of policy lapse, reduce the death benefit proceeds, and increase the amount of monthly deductions.



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Not available in New York.