

Transamerica Financial Foundation IUL[®] II Express

Help clients maximize cash value potential






Meet Kevin - Age 45¹

Client goals	Illustration design	
<ul style="list-style-type: none"> Permanent life insurance coverage for additional protection beyond existing term policy Already maximizing Roth IRA contributions and would like to set aside additional funds to supplement income in retirement Protection in the event a serious illness or injury prevented him from running his business 	Solve Type:	Maximize Cash Value
	Death Benefit Option:	Optimal Switch (increasing to age 65)
	Premium Duration:	Age 65

FFIUL II Express: Policy summary

Planned premium: \$1,500 / Month

Initial face amount: \$305,000

 <p>Life insurance protection</p>	A federal income tax-free death benefit can help provide for loved ones, replace lost income, or create a legacy	Death benefit coverage:	
		Death benefit at age 55:	\$518,475
 <p>Flexible access to cash value</p>	Premium payments help build cash value, which can be accessed tax-free through loans and withdrawals ²	Tax-free supplemental income:	
		Annual income ages 66-85:	\$51,132
		Total income ages 66-85:	\$1,022,640
 <p>Living benefits</p>	Access a portion of the death benefit for qualifying critical, chronic, and terminal illnesses ³	Maximum initial accelerated payout at age 65⁴:	
		Critical Illness:	\$548,508
		Chronic Illness:	\$146,269
		Terminal Illness:	\$862,134

¹ This hypothetical example assumes a male, age 45, select non-tobacco risk class, \$1,500 monthly premium paid to age 65, \$305,000 face amount, assuming a 7.25% index growth rate in the Balanced Uncapped Index Account, increasing death benefit option switching to level in year 21, withdrawals switching to loans during age 66-85.

² Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided 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.

³ Riders are available at an additional cost. Riders and rider benefits have specific limitations and may not be available in all jurisdictions. Benefits paid under accelerated death benefit riders will reduce the life insurance policy's death benefit and policy value. For complete details including the terms and conditions of each rider and exact coverage provided, please refer to the riders.

⁴ Assumed remaining life expectancy is 3 years when benefit is elected.

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How to run an illustration

Maximize cash value

- Step 1:** Select **Maximize Cash Value**
- Step 2:** Select **Face Amount** or **Premium** under “Solve for”
 - Solve for **Face Amount** if you wish to specify a premium
 - Solve for **Premium** if you wish to specify a Face amount
- Step 3:** Enter either the **Premium** or desired **Face Amount** depending on your selection in step #2
- Step 4:** Click **Customize** to change the **Premium duration**, **Income** and **Death benefit option** in the **Advanced options** section
- Step 5:** Select **Age 65** from the **Premium duration** dropdown or specify desired premium duration
- Step 6:** Select **Yes** to show illustrated income
- Step 7:** Enter desired age to start income disbursements and the number of years to withdraw money from the policy
- Step 8:** Select **Optimal Switch** for the death benefit option
 - **Optimal switch** will illustrate an increasing death benefit option during the premium paying period, switching to a level death benefit option thereafter

Life doesn't wait – neither should protection.

Let's get started today.



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Transamerica Financial Foundation IUL® II
Configure your client's policy to meet their needs.

BIRTHDATE	GENDER	STATE	RISK CLASS
1/1/1980	Male	Alabama	Select NT

Target Solve | Maximize Protection | **Maximize Cash Value**

Solve for
Premium | **Face amount** | Monthly | \$ 1,500

Advanced options ? **Customize**

Premium duration	Lifetime
Income	No
Death benefit option	Level
Premium allocation	Customize
Balanced Uncapped Index Account	100%
Illustrated rate: 7.25%	

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Target Solve | Maximize Protection | **Maximize Cash Value**

Solve for
Premium | **Face amount** | Monthly | \$ 1,500

Advanced options ? **Cancel** **Save changes**

Premium duration	Age 65
How long does your client want to pay? Options: Enter age, Age 65, Lifetime	
Income	Yes No
Withdrawals and loans from policy value.	
Start disbursement at age 66	Years to withdraw money 20
Death benefit option	Optimal switch
Choose how your death benefit is calculated. Options: Level, Increasing, Graded, Optimal switch	

The increasing death benefit option will result in higher monthly deductions over the life of the policy than the level death benefit option. The example shown is derived from a complete hypothetical illustration that assumes non-guaranteed elements will continue for all years. This is not likely to occur and actual results will be more or less favorable. All non-guaranteed elements are subject to change by the company. Keep in mind that the purpose of hypothetical illustrations is to show how a policy might work under different scenarios, including minimum interest rates at maximum guaranteed charges. Illustrations may not be used to predict or project future policy values. Prospective policy owners should refer to a complete, personalized sales illustration for guaranteed elements and other important information as well as the consumer brochure for the *Transamerica Financial Foundation IUL® II*. **At a 0.75% index growth rate with guaranteed charges, this policy lapses in year 33 with no cash value.**

Transamerica Financial Foundation IUL® II, Policy ICC24 TPIU12IC-0224 is underwritten and issued by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. Not available in New York.

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