

## More value for your clients.

To help provide more value to your clients, we're rolling out *Transamerica Financial Choice IUL*<sup>SM</sup> *II* (FCIUL II), a new accumulation-driven IUL that will be replacing *Transamerica Financial Choice IUL*<sup>SM</sup> in most states.<sup>1</sup> See how the new FCIUL II is designed to accelerate your IUL business.

#### **EXPANDED INDEX ACCOUNT LINEUP**

- New Balanced Uncapped Index Account:
  - Allows for higher, 6.57% max. illustrated rate
  - S&P 500® (34%), Nikkei 225<sup>SM</sup> (33%), and Fidelity Small-Mid Multifactor Index<sup>SM</sup> (33%)
  - 110% participation rate and no cap
  - 0.15% annual index account charge
  - 10.06% 20-year historical (gross)
- Global Index Account and Global Plus Index Account Updates:
  - Nikkei 225<sup>SM</sup> replaces Hang Seng in Global Index and Global Plus Index
  - New, higher cap rates: Global Plus: 15.50% | Global: 11.00%

## **UPDATED PERSISTENCY CREDIT<sup>2</sup>**

- Credit = 0.40% Years 11+ for all issue ages and continues through maturity (previously age 99)
- Lower threshold to qualify for credit (10x Target by Year 7)
- Earlier application of credit improves income solves for ages <50</li>

# Ready to learn more?

Our FCIUL toolkit provides a detailed look at this accumulation-driven IUL.



Visit Page

#### **UPDATED POST-100 CORRIDOR**

- Update to corridor factor after age 100 if the death benefit is in corridor
- Updated factor will be "1" with cash value equaling death benefit after age 100
- Cost of insurance charges eliminated after age 95 if policy is in corridor, allowing for improved income solves to maturity

#### **SHORTER SURRENDER PERIOD**

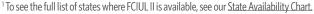
- New 10-year surrender period applies to all policies
- Previously 12 years for most issue ages
- Same surrender period as Nationwide and National Life

## **REMOVAL OF EXCESS PREMIUM LOAD**

- Eliminate excess premium expense charge
- Current base premium expense charge applies the same to all premiums paid
- Results in improved competitiveness on 1035 exchanges and lump sum designs

#### **DOLLAR COST AVERAGING IMPROVEMENTS**

- Lower minimum DCA reduced from \$5,000 to \$2,000
- DCA will reinstate automatically once the Basic Interest Account balance is sufficient (i.e. above the \$2,000 minimum)



<sup>&</sup>lt;sup>2</sup> The Persistency Credit is a discretionary credit that may or may not be paid.



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