

LEADING THE WAY WITH FCIUL II

More value for your clients.

To help provide more value to your clients, we're rolling out *Transamerica Financial Choice IULSM II* (FCIUL II), a new accumulation-driven IUL that will be replacing *Transamerica Financial Choice IULSM* in most states.¹ 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 225SM (33%), and Fidelity Small-Mid Multifactor IndexSM (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 225SM replaces Hang Seng in Global Index and Global Plus Index
 - New, higher cap rates:
Global Plus: 15.50% | Global: 11.00%

UPDATED PERSISTENCY CREDIT²

- 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

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)

¹ To see the full list of states where FCIUL II is available, see our [State Availability Chart](#).

² The Persistency Credit is a discretionary credit that may or may not be paid.

Important information regarding S&P 500® Index:

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), as has been licensed for use by the Company. Standard & Poor's®, S&P®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. This policy is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing such policy nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Important information regarding EURO STOXX 50® Index:

The EURO STOXX 50® (Index Trademark) is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland ("STOXX"), Deutsche Börse Group or their licensors, which is used under license. This fixed index life product ("Licensed Product") is neither sponsored nor promoted, distributed or in any other manner supported by STOXX, Deutsche Börse Group or their licensors, research partners or data providers and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions, or interruptions in the EURO STOXX 50® or its data.

Important information regarding the Nikkei 225SM:

Nikkei Inc. is the sole exclusive owner of the copyright and other intellectual property rights in the Nikkei Stock Average (Nikkei 225SM) itself and the methodology to calculate the Nikkei Stock Average. The intellectual property and any other rights in the marks to indicate Nikkei and the Nikkei 225SM shall be vested in Nikkei Inc.

Nikkei Inc. does not sponsor, support, sell or market *Transamerica Financial Choice IULSM II*. *Transamerica Financial Choice IULSM II* is managed exclusively at the risk of the Transamerica Life Insurance Company and Nikkei Inc. shall assume no obligation or responsibility for management of and transactions involving *Transamerica Financial Choice IULSM II*.

Nikkei Inc. shall not have the obligation to continuously announce the Nikkei 225SM and shall not be liable for any error, delay, interruption, suspension or cessation of announcement thereof. Nikkei Inc. shall have the right to change the description of the stocks included in the Nikkei 225SM, the calculation methodology of the Nikkei 225SM or any other details of the Nikkei 225SM.

Important information regarding Fidelity Small-Mid Multifactor IndexSM 5% ER:

The Fidelity Small-Mid Multifactor IndexSM 5% ER, also called the Fidelity SMID Multifactor IndexSM, (the "Index") is a product of Fidelity Product Services LLC ("FPS"). It is a rules-based index that utilizes a dynamic asset allocation approach which blends multiple factors with the characteristics of stocks of small and mid-capitalization U.S. companies along with U.S. Treasuries, which may reduce volatility over time. Fidelity is a trademark of FMR LLC. The Index has been licensed for use for certain purposes by Transamerica Life Insurance Company ("the Company") on behalf of the *Transamerica Financial Choice IULSM II* ("policy"). This index is based on an excess return design, meaning that index returns are netted against a risk-free return. It is a volatility controlled index, which means that the index composition will change over time and in particular when market volatility changes. The effect of the excess return design and the volatility control may limit returns when equity index returns are high. FPS does not make any warranty or representation as to the accuracy, completeness, or availability of the Index or information included in the Index and shall have no responsibility or liability for the impact of any inaccuracy, incompleteness, or unavailability of the Index or such information. Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation or warranty, express or implied, to the policy owner, the Company, or any member of the public regarding the advisability of purchasing life insurance generally or the policy particularly, the legality of the policy under applicable federal securities, state insurance and tax laws, the ability of the policy to track the performance of the Index, any other index or benchmark or general market or other asset class performance, or the results, including, but not limited to, performance results, to be obtained by the Company, the policy, policy owners, or any other person or entity. FPS does not provide investment advice to the Company with respect to the policy, or to the policy owners. The Company exercises sole discretion in determining whether and how the policy will be linked to the value of the Index. FPS does not provide investment advice to the policy, the policy owners, or any other person or entity with respect to the Index and in no event shall any policy owner be deemed to be a client of FPS. Neither FPS nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the policy. In the event that the Index is no longer available to the policy or policy owners, the Company may seek to replace the Index with another suitable index, although there can be no assurance that one will be available. FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. FPS shall have no responsibility or liability with respect to the policy.

Transamerica Financial Choice IUL II, Policy form ICC24 TPIU11-0224, issued by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form and number will vary.

Not available in all jurisdictions.

Not available in New York.