

Two great options for final expense

To help find the best fit for your clients, compare *Transamerica Final Expense Immediate Solution* with the new *Transamerica FE Express Solution*SM – featuring a faster, streamlined, digital platform and the added feature of an optional concierge funeral planning rider.

	<i>Transamerica FE Express Solution</i>	<i>Transamerica Final Expense Immediate Solution</i>
Payment Types	Payment Modes: Monthly and annually Payment Methods: Direct payments from checking/savings account (ACH), credit card, debit card, Social Security Direct Express [®] Debit MasterCard [®]	Payment Modes: Monthly, quarterly, semiannually, and annually Payment Methods: Direct payments from checking/savings account (ACH), credit card, debit card, electronic funds transfer, and Social Security billing option. Direct billing is available for all payment modes except monthly.
State Availability Exclusions	GU, NY, PR, & VI	PR, VI
Application Format	Digital application (paper applications not available) Text and email signature option	Digital ¹ or paper applications
Underwriting	Instant in-application decision	Digitally enabled underwriting provides real-time decisions in most situations. In some instances, applications may be referred to an underwriter.
Accessing In Force Policies	<i>Transamerica My Life Access</i> SM	<i>Transamerica My Life Access</i> SM
Ownership	Insured same as owner	Owner may differ from insured
Issue Ages²	18–85	0–85
Risk Classes³	Select Nontobacco/Select Tobacco	Preferred Nontobacco/Preferred Tobacco/Preferred Juvenile Standard Nontobacco/Standard Tobacco/Standard Juvenile
Premium Duration	Age 100	<i>Immediate Solution:</i> to age 121 <i>10-Pay Solution:</i> 10 years
Minimum Face Amount	\$5,000	\$1,000
Maximum Face Amount^{4,5}	Ages 18–75: \$100,000 Ages 76–85: \$25,000	Ages 0–55: \$50,000 Ages 66–75: \$30,000 Ages 56–65: \$40,000 Ages 76–85: \$25,000
Riders	<ul style="list-style-type: none"> Accelerated Death Benefit Rider with Nursing Home Benefit⁶ Accelerated Death Benefit Rider⁷ <i>Concierge Planning Rider</i>^{SM8} Terminal Illness Accelerated Death Benefit Rider⁹ 	<ul style="list-style-type: none"> Accelerated Death Benefit Rider with Nursing Home Benefit⁶ Accelerated Death Benefit Rider⁷ Accidental Death Benefit Rider Children’s and Grandchildren’s Benefit Rider Terminal Illness Accelerated Death Benefit Rider⁹
Replacements	<ul style="list-style-type: none"> Available in all states 	<ul style="list-style-type: none"> Available in all states

	Transamerica FE Express Solution	Transamerica Final Expense Immediate Solution
How Long an Application is Valid?	60 days	90 days
Decision	Instant within e-App	Sent via email
Ability to Customize Face Amount After Underwriting Approval	Yes, during the application process	Yes (additional UW may be required)
Citizenship	Available for all U.S. citizens. If the client is not a U.S. citizen, they must have a valid green card that does not expire within the next 90 days.	Available for all U.S. citizens

¹ Digital application is not available in NY, only paper.

² Maximum issue age is 80 on both *Graded FE Express* and *Easy Solution*.

³ *Graded FE Express* offers Nontobacco and Tobacco distinct rates while *Easy Solution* (graded) offers uni-smoke rates.

⁴ *Transamerica FE Express Solution*SM and *Transamerica Final Expense Immediate Solution* offers the full guaranteed death benefit. With *Transamerica Graded FE Express Solution*SM and *Transamerica Final Expense Easy Solution*, if the insured dies within the first two policy years, and the insured's death is not an Accidental Death as defined in this policy, the death benefit will be limited to 110% of the premiums paid from the policy date to the date of death, minus any loan balance. The death benefit after the first two policy years is based on Face Amount for death of the insured regardless of cause of death. Death benefit is not guaranteed during contestability and suicide exclusion periods.

⁵ Maximum face on *Graded FE Express* and *Easy Solution* is \$25,000 for all ages.

⁶ Accelerated Death Benefit Rider with Nursing Home Benefit is not available in California and Florida.

⁷ Accelerated Death Benefit Rider is available in Florida only.

⁸ In California, Florida, and Maryland, this benefit is called the *Concierge Planning Benefit*. The benefit's services are not provided through a contractual rider; they are offered outside of the life insurance policy.

⁹ Terminal Illness Accelerated Death Benefit Rider is available in California only.

Approach the future with more options, more opportunities.



Visit transamerica.com

Transamerica FE Express Solution Policy Form #ICC23 TPWL14IC-0123 issued by Transamerica Life Insurance Company, Cedar Rapids, IA.

Transamerica Final Expense Immediate Solution, Policy Form # ICC18 TPWL10IC-1018, issued by Transamerica Life Insurance Company, Cedar Rapids, IA, or Transamerica Financial Life Insurance Company, Policy Form # FPWL10NY-1018. Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other jurisdictions. Policy form and number may vary, and these products and riders may not be available in all jurisdictions

Insurance eligibility and premiums are subject to underwriting. Not all applicants will qualify for nonmedical underwriting. It is not guaranteed issue and the underwriter reserves the right to request additional medical exams and data.

Transamerica FE Express Solution and *Transamerica Graded FE Express Solution* are not available in New York.

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