

Transamerica competitive sweet spots



Transamerica offers a comprehensive product lineup that covers a wide spectrum of client needs for temporary and permanent life insurance protection, accumulation products to help supplement retirement income, and coverage for final expense needs. See what makes our product portfolio stand out with competitive features and pricing!

IUL products

Transamerica Financial Foundation IUL® II (FFIUL II)

Designed for target solves that fit with household budgeting. Terminal, Chronic, and Critical Illness Riders¹ are available with no upfront charge in case of a qualifying health event.²

- Index accounts built for growth potential, including the Global Index Account (13.25% cap), S&P 500® Index Account (12.25% cap), Basic S&P 500® Index Account (No IAMC) (9.00% cap), and Balanced Uncapped Index Account (113% participation rate, no cap)
- Ability to accelerate up to 90% of the death benefit for a qualifying critical or chronic illness event, up to a maximum of \$1.5 million
- Optional LTC Rider is available with the increasing death benefit option,³ offering potential to grow rider benefits and help keep up with the cost of care⁴

FFIUL II is not available in New York. Another version of this product is available in New York.

Transamerica Financial Foundation IUL® II Express (FFIUL II Express)

Designed for target solves that fit with household budgeting with every policy receiving an immediate decision on approval. Terminal, Chronic, and Critical Illness Riders are available with no upfront charge in case of a qualifying health event.

- 100% immediate-decision IUL with up to \$500,000 in face amount coverage
- Index accounts built for growth potential, including the Global Index Account (13.25% cap), S&P 500® Index Account (12.25% cap), Basic S&P 500® Index Account (No IAMC) (9.00% cap), and Balanced Uncapped Index Account (113% participation rate, no cap)

FFIUL II Express is not available in New York, Puerto Rico, Virgin Islands, or Guam.

¹ 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, including the Long Term Care Rider, 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.

² There are administrative fees. There are no ongoing/recurring monthly fees to have these riders on a policy but there are charges and fees when utilized.

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

⁴ If the Long Term Care Rider is on the policy, then it is not eligible for Chronic Illness Rider.

IUL products continued

Transamerica Financial Choice IULSM II (FCIUL II)

Designed for maximum funding to accumulate cash values. Federal income tax-free distributions may be available through index loans, fixed loans, and withdrawals.¹

- Non-guaranteed Persistency Credit² of 0.40% begins in policy year 11 and continues through age 121, with no restrictions on how the cash value may be allocated to receive it
- Competitive on income solves with short-pay funding (5-7 years) and pay to retirement designs
- Two optional plus accounts offering a higher cap for an additional 1% annualized index account charge allow for competitive upside growth potential
- Balanced Uncapped Index Account offers 110% uncapped participation with no limit on growth and is comprised of the S&P 500[®], Nikkei 225SM, and Fidelity SMID Multifactor IndexSM for added diversification

FCIUL II is not available in New York. Another version of this product is available in New York.



Term products

Trendsetter[®] Super

Available in durations of 10, 15, 20, 25, and 30 years, *Trendsetter Super* is designed to provide life insurance protection to help meet needs for income replacement, mortgage protection, and more.

- Competitive rates, particularly on 10-, 15-, and 25- year policies

Enhanced conversion privilege allows for conversion to IUL products and *Transamerica LifetimeSM* within the Early Conversion Period

- 10-year term - 5 years
- 15- and 20-year terms - 10 years
- 25- and 30-year terms - 15 years

Trendsetter[®] LB

Term protection combined with included living benefit riders that accelerate the death benefit for a qualifying terminal, chronic, or critical illness. Term durations available of 10, 15, 20, 25, and 30 years.

- Up to \$1.5 million of death benefit may be accelerated for any qualifying event with the living benefit riders
- Commissionable policy fees (\$60 in Band 1; \$30 in Bands 2-4)
- Competitive pricing based on age last birthday

⁵ 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.

⁶ The Persistency Credit is a discretionary credit that may or may not be paid.

Whole life products

Transamerica LifetimeSM

Permanent life insurance coverage that offers guaranteed death benefit protection, guaranteed level premiums, and guaranteed cash value accumulation

- Multiple premium payment options give clients choice in how they fund the policy: To age 100, 10-year pay option, 20-year pay option, and 30-year pay option are available.
- Term Insurance Rider offers option to add additional coverage for a period of 10, 20, or 30 years with the same competitive rates as *Trendsetter Super*.
- Terminal, Chronic, and Critical Illness Riders are available with no additional charge unless the rider is activated.
 - Chronic Illness Accelerated Death Benefit Rider covers temporary and permanent conditions.
 - Critical Illness Accelerated Death Benefit Rider covers 12 different health conditions, including heart attack, stroke, and major organ transplant.

Transamerica FE Express SolutionSM

A new final expense product designed to provide guaranteed, permanent life insurance coverage while making the sales process more efficient

- Streamlined, fully integrated, digital experience, with 100% instant decisions and electronic policy delivery in as fast as 10 minutes
- Premiums can be paid by credit card, debit card, or Social Security Direct Express[®] Debit MasterCard[®]
- If the insured qualifies for more coverage, you can update the quote and application instantly to sell more coverage, faster
- Optional Funeral Planning Benefit at no additional premium that provides access to licensed funeral directors, will preparation, document storage, and funeral pricing comparisons

Transamerica Final Expense Solutions Portfolio

Permanent life insurance coverage that can be used by beneficiaries to help with burial, end-of-life expenses, and can help pay off debt like credit cards or a car loan

- Budget-friendly premiums: *Immediate Solution* (lifetime pay) and *10-Pay Solution* (premiums payable for 10 years) offer some of the most competitive final expense premiums in the industry¹
- Can pay premiums with Social Security benefits using Direct Express[®] Debit MasterCard[®]
- Competitive underwriting on conditions such as COPD, Crohn's disease, and rheumatoid arthritis with ability to receive up to Preferred rating



¹ The sales data has been obtained from FlexQuotes and is believed to be accurate as of March 5, 2024. Accelerated death benefit riders, including the Long Term Care Rider, 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.

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