

Transamerica Financial Foundation IUL[®] II Express

Help clients maximize their protection






Meet Michael - Age 35¹

Client goals	Illustration design	
<ul style="list-style-type: none"> Permanent death benefit coverage Focus on maximizing death benefit protection with monthly premium that fits within budget Desire for cash value at retirement to exceed total premiums paid if needs change 	Solve Type:	Maximize Protection
	Death Benefit Option:	Level
	Premium Duration:	Lifetime

FFIUL II Express: Policy summary

Planned premium: \$127 / Month

 <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:	
		Initial Face Amount:	\$250,000
 <p>Flexible access to cash value</p>	Premium payments help build cash value, which can be accessed tax-free through loans and withdrawals ²	Flexibility for changing needs:	
		Coverage Duration:	Age 121
		Total premium at age 65:	(\$45,558)
 <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:	
		Cash surrender value at age 65:	\$56,029
		Critical Illness:	\$189,523
		Chronic Illness:	\$49,875
		Terminal Illness:	\$235,170

¹ This hypothetical example assumes a male, age 35, select non-tobacco risk class, \$250,000 face amount with a monthly premium solve to endow, assuming a 7.25% index growth rate in the Balanced Uncapped Index Account, level death benefit.

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.

For Agent Use Only. Not for Use With the Public.

How to run an illustration

Maximize protection

- Step 1:** Select **Maximize Protection**
- Step 2:** Select **Premium** or **Face Amount** under “Solve for”
 - Solve for **Premium** if you wish to specify a Face amount
 - Solve for **Face Amount** if you wish to specify a premium
- Step 3:** Enter either the **Face Amount** or desired Premium depending on your selection in Step 2
- Step 4:** Click **Customize** if you wish to change the premium mode, premium duration, or death benefit option in the **Advanced options** section

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

BIRTHDATE	GENDER	STATE	RISK CLASS
1/1/1990	Male	Alabama	Select NT

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

Solve for

Premium | Face amount | Face amount: \$ 250,000

\$\$50K | \$500K

Advanced options ? **Customize**

Premium mode	Monthly
Premium duration	Lifetime
Death benefit option	Level

Premium allocation **Customize**

Balanced Uncapped Index Account	100%
Illustrated rate: 7.25%	

Life doesn't wait – neither should protection.

Let's get started today.



Visit transamerica.com

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% index growth rate with guaranteed charges, this policy lapses in year 21 with no cash value.**

Transamerica Financial Foundation IUL® II, 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.

For Agent Use Only. Not for Use With the Public.