

MORE TO LOVE

ENHANCEMENTS FOR FFIUL II



To help provide more value to your clients, we've made several enhancements to our flagship IUL, *Transamerica Financial Foundation IUL®*.

It's now known as *Transamerica Financial Foundation IUL® II*, and it has been thoughtfully updated to maintain the protection you and your clients expect while adding enhancements designed to maximize flexibility. Check out these improvements designed to help build your business.

INCREASED CAP RATES

- 0.25% higher cap rates for Global Index Account and S&P 500® Index Account
- New maximum illustrated rate
 - 7.25% for Global Index Account and S&P 500 Index Account

NEW INDEX ACCOUNT OPTIONS

Index Account	Participation Rate	Cap Rate	Floor	Index Account Charge	Max. Illustrated Rate	20-Year Historical (Gross)
Uncapped Strategies						
Balanced Uncapped Index Account	113%	Uncapped	0.75%	0.72% annually	7.25%	10.46%
Cap Rate Strategies						
Global Index Account	100%	13.25%	0.75%	0.72% annually	7.25%	8.28%
S&P 500 Index Account	100%	12.25%	0.75%	0.72% annually	7.25%	8.31%
Basic S&P 500 Index Account (no IAMC)	100%	9.00%	0.75%	No charge	6.50%	6.41%

Basic Interest Account is also available. This account will never be less than an effective annual rate of 2%, but there is no guarantee that the rates will be greater than 2%.

INCREASED TARGET PREMIUMS

- Improved competitiveness with focus on male cells (wider gap with competitors)
 - +11% on adult males and +6% on adult females
 - No change to juveniles

IMPROVED INCOME SOLVES

- New ability to illustrate monthly income solves
- Revised death benefit factors to adjust corridor factor after age 100
- Cost of insurance charges eliminated after age 95 when the death benefit is in corridor



NEW MONTHLY SWEEP DATES AND DOLLAR COST AVERAGING (DCA)

- One sweep date for all new policies
 - 15th of each month or next business day
 - Partial segment interest crediting after year seven
- DCA improvements
 - Lower minimum requirements for DCA — reduced from \$5,000 to \$2,000
 - DCA will reinstate automatically once the Basic Interest Account balance is sufficient

UPDATES TO BENEFITS AND RIDERS

- Long Term Care Rider
 - Remains competitive and unchanged
- Living benefits — Critical and Chronic Illness Accelerated Death Benefit Riders
 - Now available up to age 75 (previously age 70) for Preferred and Preferred Tobacco risk classes
- *Concierge Planning Rider*^{SM1}
 - Now available in: GA, KS, MN, MT, PA, SD, WA
 - *Concierge Planning Benefit*SM now available in CA, FL, and MD

There for every chapter.

 **Visit:** transamerica.com/ffiul-toolkit

¹Not available in AK, MI, NY, OR, PR, VA

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