



# Not just for small cases

*Transamerica Financial Foundation IUL® II Express*



## Flexible solutions for larger premiums

With *Transamerica Financial Foundation IUL® II Express* (FFIUL II Express), you can handle cases up to \$500,000 in face amount with competitive premiums and flexible solve options. Ideal for clients seeking strong protection and cash value potential.

- Fast issue process
- Competitive premiums
- Not just for small cases – think big!

Maximum premium with optimal switch (increasing DB)

## Maximum annual premium – optimal switch: \$500K face

Age	Males	Females
30	\$10,885	\$9,898
35	\$13,654	\$12,131
40	\$19,590	\$17,323
45	\$25,883	\$22,944
50	\$33,777	\$28,274
55	\$40,321	\$33,478
60	\$47,677	\$39,622

## Range of annual premiums by solve type – level DB: \$500K face

Gender	Age	Maximize Protection	Target Solve	Maximize Cash Value
Male	30	\$2,155	\$4,030	\$6,298
Male	35	\$2,788	\$4,995	\$7,385
Male	40	\$3,598	\$6,525	\$8,683
Male	45	\$4,830	\$8,820	\$10,373
Male	50	\$6,505	\$11,335	\$12,617
Male	55	\$9,095	\$14,595	\$15,503
Male	60	\$12,465	\$19,890	\$19,521
Female	30	\$1,897	\$3,765	\$5,754
Female	35	\$2,459	\$4,680	\$6,694
Female	40	\$3,159	\$5,925	\$7,843
Female	45	\$4,278	\$8,115	\$9,385
Female	50	\$5,695	\$10,125	\$11,329
Female	55	\$7,865	\$13,070	\$13,837
Female	60	\$10,660	\$17,065	\$17,244



The increasing death benefit option will result in higher monthly deductions over the life of the policy than the level death benefit option. 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 0.75% index growth rate with guaranteed charges, this policy lapses in year 33 with no cash value. The range in which policies could lapse is a minimum of six to a maximum of 60 years.

*Transamerica Financial Foundation IUL® II*, Policy 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.

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