

MORE COMPETITIVE THAN EVER

Winning by design. That's part of why agents continue to make *Transamerica Financial Foundation IUL*[®] (FFIUL) the industry's top-selling IUL year after year.

► HIGHER CRITICAL ILLNESS LIVING BENEFIT NOW AVAILABLE FOR OUR IUL PORTFOLIO

We've tripled the maximum benefit with the Critical Illness Accelerated Death Benefit Rider from \$500,000 to \$1.5 million for new claims on all new and in force FFIUL and *Transamerica Financial Choice*SM (FCIUL) policies to help your clients access a greater portion of their death benefit.¹

HYPOTHETICAL EXAMPLE - INCREASED ACCESS TO DEATH BENEFIT

POLICY YEAR	HYPOTHETICAL DEATH BENEFIT	MAXIMUM LIFETIME DEATH BENEFIT ACCELERATION		
		OLD FFIUL	NEW FFIUL	INCREASE IN MAX. DB ACCELERATION
1	\$600,000	\$500,000	\$540,000	\$40,000
10	\$854,000	\$500,000	\$768,600	\$268,600
20	\$1,265,000	\$500,000	\$1,138,500	\$638,500
30	\$1,874,000	\$500,000	\$1,500,000	\$1,000,000

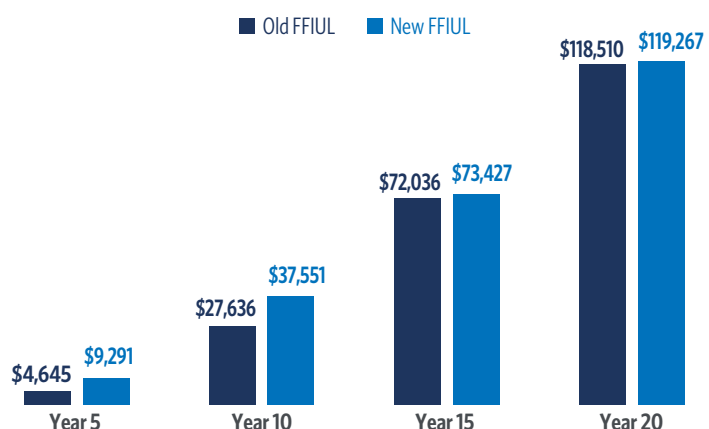
► IMPROVED EARLY YEAR ACCUMULATION FOR FFIUL

Thanks to lower and extended per unit charges (PUC) and reduced surrender charges, FFIUL now provides more cash value potential in early policy years.

HYPOTHETICAL CASE STUDY 1²

MALE, AGE 35 \$500,000 DEATH BENEFIT PAY TARGET PREMIUM TO AGE 65 - LEVEL	
IMPROVEMENT IN CASH VALUE	
Year 5	100%
Year 10	36%
Year 15	2%
Year 20	1%

Cash Value Available for Loan/Withdrawal³



¹ The maximum amount that may be accelerated is the lesser of 90% of the death benefit at the time of claim, or \$1.5 million. Not available in New York. May not be available in all jurisdictions.

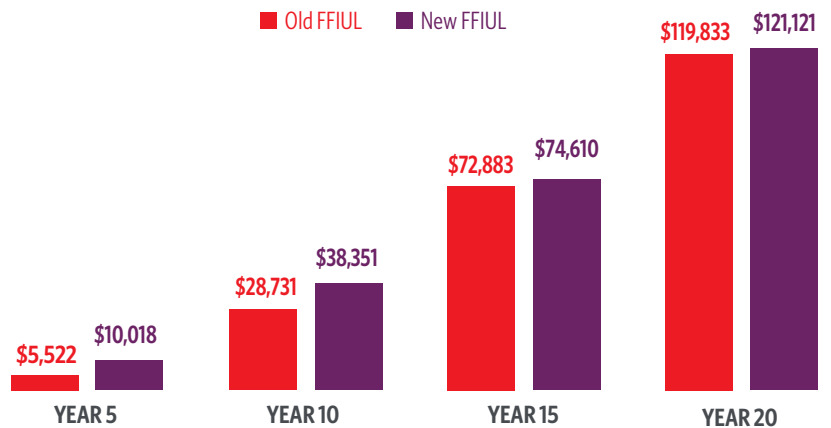
² The example shown is derived from a complete hypothetical illustration which assumes nonguaranteed elements will continue for all years. This is not likely to occur and actual results may be more or less favorable. All nonguaranteed elements are subject to change by the company. Keep in mind that the 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 and producers should refer to a complete, personalized hypothetical sales illustration for guaranteed elements and other important information as well as the consumer brochure for the *Transamerica Financial Foundation IUL*. The complete illustration is available upon request.

³ 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.

HYPOTHETICAL CASE STUDY 2¹

FEMALE, AGE 35 \$500,000 DEATH BENEFIT PAY TARGET PREMIUM TO AGE 65 - LEVEL	
IMPROVEMENT IN CASH VALUE	
Year 5	81%
Year 10	33%
Year 15	2%
Year 20	1%

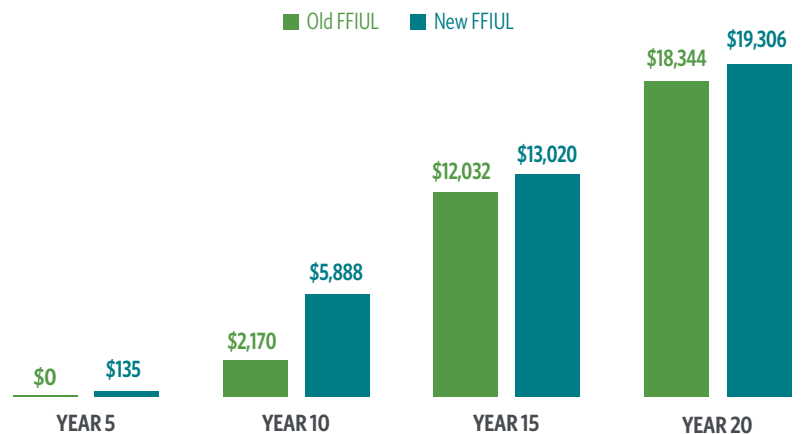
Cash Value Available for Loan/Withdrawal²



HYPOTHETICAL CASE STUDY 3¹

JUVENILE, AGE 0 \$500,000 DEATH BENEFIT PAY TARGET PREMIUM TO AGE 65 - LEVEL	
IMPROVEMENT IN CASH VALUE	
Year 5	135%
Year 10	171%
Year 15	8%
Year 20	2%

Cash Value Available for Loan/Withdrawal²



Planning for the future starts today.

Let's get started today.

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¹ The example shown is derived from a complete hypothetical illustration which assumes nonguaranteed elements will continue for all years. This is not likely to occur and actual results may be more or less favorable. All nonguaranteed 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 and producers should refer to a complete, personalized hypothetical sales illustration for guaranteed elements and other important information as well as the consumer brochure for the *Transamerica Financial Foundation IUL*. The complete illustration is available upon request.

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Life insurance products issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Not all products available in all jurisdictions.

Not available in New York.

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