



Real life. Real time.

100% instant-decision IUL



Life doesn't wait – neither should protection.

Transamerica Financial Foundation IUL® II Express (FFIUL II Express) provides 100% instant decisioning to put powerful coverage in clients' hands faster. With FFIUL II Express, your clients can protect what matters most in just a few minutes.

When it comes to life insurance, there's no time like the present.

See what FFIUL II Express has to offer:

Designed For	Product Details	Cutting-Edge Experience
<ul style="list-style-type: none"> ▪ \$50,000-\$500,000 in coverage, based on eligibility ▪ Issue ages 0-17 \$250,000 Issue ages 18-60 \$500,000 Issue ages 61-70 \$300,000 ▪ Available for U.S. citizens & green card holders only ▪ GPT only ▪ Owner & insured must be the same on issue ages 18-70 <ul style="list-style-type: none"> » For issue ages 0-17, owner must be the parent of the insured ▪ Third party payor coming soon ▪ 1035 exchanges not available ▪ Long Term Care Rider not available 	<ul style="list-style-type: none"> ▪ Robust index account options <ul style="list-style-type: none"> » Balanced Uncapped Index Account » Global Index Account » S&P 500® Index Account » Basic S&P 500® Index Account (no IAMC) ▪ Up to 7.25% max illustrated rate ▪ Access to living benefit riders <ul style="list-style-type: none"> » Terminal Illness Rider » Critical Illness Rider* » Chronic Illness Rider* ▪ Concierge funeral planning rider available** ▪ Three rate classes <ul style="list-style-type: none"> » Select Nontobacco » Select Tobacco » Juvenile 	<ul style="list-style-type: none"> ▪ 100% instant-decision underwriting ▪ Immediate coverage pending policy approval ▪ PIN-to-sign remote signature process ▪ Illustration software connected to the application ▪ Three competitive illustration solves ▪ No pending or underwriting requirements ▪ No revised illustrations required ▪ Intuitive upsell feature allowing the client to purchase more coverage if they qualify

* Only available on ages 18+

** Available in most states on cases above \$250,000. Not available in AK, MI, NY, OR, PR, VI, and VA.

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The *Transamerica Financial Foundation IUL® II Express* (Policy Form ICC24 TPIU12IC-0224) is an index universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form and number may vary, and this product may not be available in all jurisdictions. The express application process is not available in Guam, New York, or Puerto Rico. Not available for juveniles in the state of Washington.

Transamerica's instant-decision FFIUL II Express puts coverage at your clients' fingertips.



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