

Life products rider state availability

The table below provides a list of states and territories in which Transamerica life insurance product riders are currently available.

State	Accelerated Death Benefit Rider (With Nursing Home Benefit)		Accidental Death Benefit Rider		Additional Insured Rider		Additional Services Rider/ Concierge Planning Rider ^{SM 1}		Base Insured Rider		Children's and Grandchildren's Rider
	Final Expense (Immediate Solution and 10-Pay Only)	Transamerica FE Express Solution SM	Transamerica Lifetime SM , Final Expense (Immediate Solution Only), Trendsetter [®] LB and Super, FFIUL, FFIUL II, FCIUL II	Transamerica Financial Foundation IUL [®] II Express (FFIUL II Express)	FFIUL, FFIUL II, FCIUL II	Transamerica Financial Foundation IUL II Express (FFIUL II Express)	FFIUL II, FFIUL II Express	Transamerica FE Express Solution, Transamerica Graded FE Express Solution SM	FFIUL, FFIUL II, FCIUL II	Transamerica Financial Foundation IUL II Express (FFIUL II Express)	Final Expense (Immediate Solution Only)
Alabama	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Alaska	YES	YES	YES	NO	NO	NO	NO	NO	YES	NO	YES
Arizona	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Arkansas	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
California	NO	NO	YES	NO	NO	NO	YES	YES	YES	NO	YES
Colorado	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Connecticut	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Delaware	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Florida	NO ²	NO ²	YES	NO	NO	NO	YES	YES	YES	NO	YES
Georgia	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Guam ³	YES	YES	YES	NO	NO	NO	YES	NO	YES	NO	YES
Hawaii	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Idaho	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Illinois	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Indiana	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Iowa	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Kansas	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Kentucky	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Louisiana	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Maine	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Maryland	YES	YES	YES	NO	NO	NO	YES	YES ¹	YES	NO	YES
Massachusetts	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Michigan	YES	YES	YES	NO	NO	NO	NO	NO	YES	NO	YES
Minnesota	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Mississippi	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Missouri	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES
Montana	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES

¹ Concierge Planning Benefit CA, FL, and MD; ² Available without nursing home benefit; ³ WFG is not licensed to sell in Guam; ⁴ Only available on FFIUL; ⁵ PR is available on IUL products only.
CPR is not available in PR

Life products rider state availability

The table below provides a list of states and territories in which Transamerica life insurance product riders are currently available.

State	Accelerated Death Benefit Rider (With Nursing Home Benefit)		Accidental Death Benefit Rider		Additional Insured Rider			Additional Services Rider/ Concierge Planning Rider ^{SM 1}		Base Insured Rider		Children's and Grandchildren's Rider
	Final Expense (Immediate Solution and 10-Pay Only)	Transamerica FE Express Solution SM	Transamerica Lifetime SM , Final Expense (Immediate Solution Only), Trendsetter [®] LB and Super, FFIUL, FFIUL II, FCIUL II	Transamerica Financial Foundation IUL [®] II Express (FFIUL II Express)	FFIUL, FFIUL II, FCIUL II	Transamerica Financial Foundation IUL II Express (FFIUL II Express)	FFIUL II, FFIUL II Express	Transamerica FE Express Solution, Transamerica Graded FE Express Solution SM	FFIUL, FFIUL II, FCIUL II	Transamerica Financial Foundation IUL II Express (FFIUL II Express)	Final Expense (Immediate Solution Only)	
Nebraska	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
Nevada	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
New Hampshire	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
New Jersey	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
New Mexico	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
New York	NO	NO	YES	NO	YES ⁴	NO	NO	NO	YES ⁴	NO	YES	
North Carolina	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
North Dakota	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
Ohio	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
Oklahoma	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
Oregon	YES	YES	YES	NO	NO	NO	NO	NO	YES	NO	YES	
Pennsylvania	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
Puerto Rico ⁵	NO	NO	YES	NO	NO	NO	NO	NO	YES	NO	NO	
Rhode Island	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
South Carolina	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
South Dakota	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
Tennessee	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
Texas	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
Utah	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
Vermont	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
Virgin Islands	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	
Virginia	YES	YES	YES	NO	NO	NO	NO	NO	YES	NO	YES	
Washington	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
Washington, DC	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
West Virginia	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
Wisconsin	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	
Wyoming	YES	YES	YES	NO	NO	NO	YES	YES	YES	NO	YES	

¹ Concierge Planning Benefit CA, FL, and MD; ² Available without nursing home benefit; ³ WFG is not licensed to sell in Guam; ⁴ Only available on FFIUL; ⁵ PR is available on IUL products only and Lifetime Wholelife conversions. CPR is not available in PR

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Life products rider state availability

The table below provides a list of states and territories in which Transamerica life insurance product riders are currently available.

State	Chronic Illness Accelerated Death Benefit Rider			Critical Illness Accelerated Death Benefit Rider		Disability Waiver of Monthly Deductions Rider	Disability Waiver of Premium Rider	Guaranteed Insurability Benefit Rider
	Children's Benefit Rider	Transamerica Lifetime, Trendsetter LB, FFIUL, FFIUL II, FCIUL II	Transamerica Financial Foundation IUL® II Express (FFIUL II Express)	Transamerica Lifetime, Trendsetter LB, FFIUL, FFIUL II, FCIUL II	Transamerica Financial Foundation IUL II Express (FFIUL II Express)			
Alabama	YES	YES	YES	YES	YES	YES	YES	YES
Alaska	YES	YES	YES	YES	YES	YES	YES	YES
Arizona	YES	YES	YES	YES	YES	YES	YES	YES
Arkansas	YES	YES	YES	YES	YES	YES	YES	YES
California	YES	YES	YES	YES	YES	YES	YES	YES
Colorado	YES	YES	YES	YES	YES	YES	YES	YES
Connecticut	YES	YES	YES	YES	YES	YES	YES	YES
Delaware	YES	YES ¹	YES	YES ¹	YES	YES	YES	YES
Florida	YES	YES	YES	YES	YES	YES	YES	YES
Georgia	YES	YES	YES	YES	YES	YES	YES	YES
Guam ²	YES	YES	NO	YES	NO	YES	YES	YES
Hawaii	YES	YES	YES	YES	YES	YES	YES	YES
Idaho	YES	YES	YES	YES	YES	YES	YES	YES
Illinois	YES	YES	YES	YES	YES	YES	YES	YES
Indiana	YES	YES	YES	YES	YES	YES	YES	YES
Iowa	YES	YES	YES	YES	YES	YES	YES	YES
Kansas	YES	YES	YES	YES	YES	YES	YES	YES
Kentucky	YES	YES	YES	YES	YES	YES	YES	YES
Louisiana	YES	YES	YES	YES	YES	YES	YES	YES
Maine	YES	YES	YES	YES	YES	YES	YES	YES
Maryland	YES	YES	YES	YES	YES	YES	YES	YES
Massachusetts	YES	YES	YES	YES	YES	YES	YES	YES
Michigan	YES	YES	YES	YES	YES	YES	YES	YES
Minnesota	YES	YES	YES	YES	YES	YES	YES	YES
Mississippi	YES	YES	YES	YES	YES	YES	YES	YES
Missouri	YES	YES	YES	YES	YES	YES	YES	YES
Montana	YES	YES	YES	YES	YES	YES	YES	YES

¹ Not available on *Trendsetter LB*

² WFG is not licensed to sell in Guam; ³ Only available on FFIUL; ⁴ Only available on FFIUL II and FCIUL II

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	Children's Benefit Rider	Transamerica Lifetime, Trendsetter LB, FFIUL, FFIUL II, FCIUL II	Transamerica Financial Foundation IUL® II Express (FFIUL II Express)	Transamerica Lifetime, Trendsetter LB, FFIUL, FFIUL II, FCIUL II	Transamerica Financial Foundation IUL II Express (FFIUL II Express)			
Nebraska	YES	YES	YES	YES	YES	YES	YES	YES
Nevada	YES	YES	YES	YES	YES	YES	YES	YES
New Hampshire	YES	YES	YES	YES	YES	YES	YES	YES
New Jersey	YES	YES	YES	YES	YES	YES	YES	YES
New Mexico	YES	YES	YES	YES	YES	YES	YES	YES
New York	YES ³	NO	NO	NO	NO	YES ³	YES ³	YES ³
North Carolina	YES	YES	YES	YES	YES	YES	YES	YES
North Dakota	YES	YES	YES	YES	YES	YES	YES	YES
Ohio	YES	YES	YES	YES	YES	YES	YES	YES
Oklahoma	YES	YES	YES	YES	YES	YES	YES	YES
Oregon	YES	YES	YES	YES	YES	YES	YES	YES
Pennsylvania	YES	YES	YES	YES	YES	YES	YES	YES
Puerto Rico	YES	YES	NO	YES	NO	YES	YES ⁴	YES ⁴
Rhode Island	YES	YES	YES	YES	YES	YES	YES	YES
South Carolina	YES	YES	YES	YES	YES	YES	YES	YES
South Dakota	YES	YES	YES	YES	YES	YES	YES	YES
Tennessee	YES	YES	YES	YES	YES	YES	YES	YES
Texas	YES	YES	YES	YES	YES	YES	YES	YES
Utah	YES	YES	YES	YES	YES	YES	YES	YES
Vermont	YES	YES	YES	YES	YES	YES	YES	YES
Virgin Islands	NO	NO	NO	NO	NO	NO	NO	NO
Virginia	YES	YES	YES	YES	YES	YES	YES	YES
Washington	YES	YES	YES	YES	YES	YES	YES	YES
Washington, DC	YES	YES	YES	YES	YES	YES	YES	YES
West Virginia	YES	YES	YES	YES	YES	YES	YES	YES
Wisconsin	YES	YES	YES	YES	YES	YES	YES	YES
Wyoming	YES	YES	YES	YES	YES	YES	YES	YES

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Life products rider state availability

The table below provides a list of states and territories in which Transamerica life insurance product riders are currently available.

State	Income Protection Option	Long Term Care Rider	Monthly Disability Income Rider	Overloan Protection Rider		Term Insurance Rider	Terminal Illness Accelerated Death Benefit Rider	
	<i>Transamerica LifetimeSM, Trendsetter[®] LB and Super, FFIUL, FFIUL II, FCIUL II</i>	FFIUL, FFIUL II	<i>Trendsetter LB</i>	FFIUL, FFIUL II, FCIUL II	<i>Transamerica Financial Foundation IUL[®] II Express (FFIUL II Express)</i>	<i>Transamerica Lifetime</i>	<i>Transamerica Lifetime, Final Expense (Immediate Solution and 10-Pay Only), Trendsetter LB and Super, FFIUL, FFIUL II, FCIUL II</i>	<i>Transamerica Financial Foundation IUL II Express (FFIUL II Express)</i>
Alabama	YES	YES	YES	YES	YES	YES	YES	YES
Alaska	YES	YES	YES	YES	YES	YES	YES	YES
Arizona	YES	YES	YES	YES	YES	YES	YES	YES
Arkansas	YES	YES	YES	YES	YES	YES	YES	YES
California	YES	YES	YES	YES	YES	YES	YES	YES
Colorado	YES	YES	YES	YES	YES	YES	YES	YES
Connecticut	YES	YES	YES	YES	YES	YES	YES	YES
Delaware	YES	YES	YES	YES	YES	YES	YES	YES
Florida	YES	YES	YES	YES	YES	YES	YES	YES
Georgia	YES	YES	YES	YES	YES	YES	YES	YES
Guam ¹	YES	NO	NO	YES	NO	YES	YES	NO
Hawaii	YES	YES	NO	YES	YES	YES	YES	YES
Idaho	YES	YES	YES	YES	YES	YES	YES	YES
Illinois	YES	YES	YES	YES	YES	YES	YES	YES
Indiana	YES	YES	YES	YES	YES	YES	YES	YES
Iowa	YES	YES	YES	YES	YES	YES	YES	YES
Kansas	YES	YES	NO	YES	YES	YES	YES	YES
Kentucky	YES	YES	YES	YES	YES	YES	YES	YES
Louisiana	YES	YES	YES	YES	YES	YES	YES	YES
Maine	YES	YES	YES	YES	YES	YES	YES	YES
Maryland	YES	YES	YES	YES	YES	YES	YES	YES
Massachusetts	YES	YES	NO	YES	YES	YES	YES	YES
Michigan	YES	YES	YES	YES	YES	YES	YES	YES
Minnesota	YES	YES	YES	YES	YES	YES	YES	YES
Mississippi	YES	YES	YES	YES	YES	YES	YES	YES
Missouri	YES	YES	YES	YES	YES	YES	YES	YES
Montana	YES	YES	YES	YES	YES	YES	YES	YES

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	<i>Transamerica LifetimeSM, Trendsetter[®] LB and Super, FFIUL, FFIUL II, FCIUL II</i>	FFIUL, FFIUL II	<i>Trendsetter LB</i>	FFIUL, FFIUL II, FCIUL II	<i>Transamerica Financial Foundation IUL[®] II Express (FFIUL II Express)</i>	<i>Transamerica Lifetime</i>	<i>Transamerica Lifetime, Final Expense (Immediate Solution and 10-Pay Only), Trendsetter LB and Super, FFIUL, FFIUL II, FCIUL II</i>	<i>Transamerica Financial Foundation IUL II Express (FFIUL II Express)</i>
Nebraska	YES	YES	YES	YES	YES	YES	YES	YES
Nevada	YES	YES	YES	YES	YES	YES	YES	YES
New Hampshire	YES	YES	NO	YES	YES	YES	YES	YES
New Jersey	YES	YES	YES	YES	YES	YES	YES	YES
New Mexico	YES	YES	YES	YES	YES	YES	YES	YES
New York	YES ²	YES ²	NO	YES ²	NO	NO	NO	NO
North Carolina	YES	YES	YES	YES	YES	YES	YES	YES
North Dakota	YES	YES	YES	YES	YES	YES	YES	YES
Ohio	YES	YES	YES	YES	YES	YES	YES	YES
Oklahoma	YES	YES	YES	YES	YES	YES	YES	YES
Oregon	YES	YES	YES	YES	YES	YES	YES	YES
Pennsylvania	YES	YES	YES	YES	YES	YES	YES	YES
Puerto Rico	YES	YES	NO	YES	NO	NO	YES	NO
Rhode Island	YES	YES	YES	YES	YES	YES	YES	YES
South Carolina	YES	YES	YES	YES	YES	YES	YES	YES
South Dakota	YES	YES	YES	YES	YES	YES	YES	YES
Tennessee	YES	YES	YES	YES	YES	YES	YES	YES
Texas	YES	YES	YES	YES	YES	YES	YES	YES
Utah	YES	YES	YES	YES	YES	YES	YES	YES
Vermont	YES	YES	NO	YES	YES	YES	YES	YES
Virgin Islands	NO	NO	NO	NO	NO	NO	NO	YES
Virginia	YES	YES	YES	YES	YES	YES	YES	YES
Washington	YES	YES	YES	YES	YES	YES	YES	YES
Washington, DC	YES	YES	YES	YES	YES	YES	YES	YES
West Virginia	YES	YES	YES	YES	YES	YES	YES	YES
Wisconsin	YES	YES	YES	YES	YES	YES	YES	YES
Wyoming	YES	YES	YES	YES	YES	YES	YES	YES

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**For more information, contact your
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