

# LIFE PRODUCTS RIDER STATE AVAILABILITY

10/24

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 <sup>SM1</sup>		BASE INSURED RIDER	CHILDREN'S AND GRANDCHILDREN'S RIDER
	Final Expense (Immediate Solution and 10-Pay Only)	Transamerica FE Express Solution <sup>SM13</sup>	Transamerica Lifetime <sup>SM</sup> , Final Expense (Immediate Solution only), Trendsetter <sup>®</sup> LB and Super, FFIUL, FFIUL II, FCIUL, FCIUL II	FFIUL, FFIUL II, FCIUL, FCIUL II	FFIUL, FFIUL II	Transamerica FE Express Solution <sup>SM</sup> , Transamerica Graded FE Express Solution <sup>SM</sup>	FFIUL, FFIUL II, FCIUL, FCIUL II	Final Expense (Immediate Solution only)
Alabama	YES	YES	YES	NO	YES	YES	YES	YES
Alaska	YES	YES	YES	NO	NO	NO	YES	YES
Arizona	YES	YES	YES	NO	YES	YES	YES	YES
Arkansas	YES	YES	YES	NO	YES	YES	YES	YES
California	NO	NO	YES <sup>3</sup>	YES <sup>3</sup>	YES <sup>3</sup>	NO	YES <sup>3</sup>	YES
Colorado	YES	YES	YES	NO	YES	YES	YES	YES
Connecticut	YES	YES	YES	NO	YES	YES	YES	YES
Delaware	YES	YES	YES	NO	YES	YES	YES	YES
Florida	NO <sup>2</sup>	NO <sup>2</sup>	YES	YES <sup>3</sup>	YES	YES	YES	YES
Georgia	YES	YES	YES	NO	YES <sup>4</sup>	YES	YES	YES
Guam <sup>5</sup>	YES <sup>6</sup>	YES	YES <sup>6,7</sup>	NO	YES <sup>5</sup>	NO	YES <sup>5</sup>	YES <sup>5</sup>
Hawaii	YES	YES	YES	NO	YES	YES	YES	YES
Idaho	YES	YES	YES	NO	YES	YES	YES	YES
Illinois	YES	YES	YES	NO	YES	YES	YES	YES
Indiana	YES	YES	YES	NO	YES	YES	YES	YES
Iowa	YES	YES	YES	NO	YES	YES	YES	YES
Kansas	YES	YES	YES	NO	YES <sup>4</sup>	YES	YES	YES
Kentucky	YES	YES	YES	NO	YES	YES	YES	YES
Louisiana	YES	YES	YES	NO	YES	YES	YES	YES
Maine	YES	YES	YES	NO	YES	YES	YES	YES
Maryland	YES	YES	YES	NO	YES <sup>4</sup>	NO	YES	YES
Massachusetts	YES	YES	YES	NO	YES	YES	YES	YES
Michigan	YES	YES	YES	NO	NO	NO	YES	YES
Minnesota	YES	YES	YES	NO	YES <sup>4</sup>	YES	YES	YES
Mississippi	YES	YES	YES	NO	YES	YES	YES	YES
Missouri	YES	YES	YES	NO	YES	YES	YES	YES
Montana	YES	YES	YES	NO	YES <sup>4</sup>	YES	YES	YES
Nebraska	YES	YES	YES	NO	YES	YES	YES	YES
Nevada	YES	YES	YES	NO	YES	YES	YES	YES
New Hampshire	YES	YES	YES	NO	YES	YES	YES	YES
New Jersey	YES	YES	YES	NO	YES	YES	YES	YES
New Mexico	YES	YES	YES	NO	YES	YES	YES	YES
New York	NO	YES	YES <sup>8</sup>	YES <sup>8</sup>	NO	NO	YES <sup>8</sup>	YES
North Carolina	YES	YES	YES	NO	YES	YES	YES	YES
North Dakota	YES	YES	YES	NO	YES	YES	YES	YES
Ohio	YES	YES	YES	NO	YES	YES	YES	YES
Oklahoma	YES	YES	YES	NO	YES	YES	YES	YES
Oregon	YES	YES	YES <sup>9</sup>	YES <sup>9</sup>	NO	NO	YES <sup>9</sup>	YES
Pennsylvania	YES	YES	YES	NO	YES <sup>4</sup>	YES	YES	YES
Puerto Rico	NO	NO	YES <sup>10</sup>	YES <sup>10</sup>	YES <sup>10</sup>	NO	YES <sup>10</sup>	NO
Rhode Island	YES	YES	YES	NO	YES	YES	YES	YES
South Carolina	YES	YES	YES <sup>11</sup>	YES <sup>11</sup>	YES <sup>8</sup>	YES	YES <sup>11</sup>	YES
South Dakota	YES	YES	YES	YES <sup>11</sup>	YES <sup>4</sup>	YES	YES	YES
Tennessee	YES	YES	YES	NO	YES	YES	YES	YES
Texas	YES	YES	YES	NO	YES	YES	YES	YES
Utah	YES	YES	YES	NO	YES	YES	YES	YES
Vermont	YES	YES	YES	NO	YES	YES	YES	YES
Virgin Islands	NO	NO	NO	NO	NO	NO	NO	NO
Virginia	YES	YES	YES	NO	NO	NO	YES	YES
Washington	YES	YES	YES	NO	YES <sup>4</sup>	YES	YES	YES
Washington, DC	YES	YES	YES	NO	YES	YES	YES	YES
West Virginia	YES	YES	YES	NO	YES	YES	YES	YES
Wisconsin	YES	YES	YES	NO	YES	YES	YES	YES
Wyoming	YES	YES	YES	NO	YES	YES	YES	YES

<sup>1</sup> Concierge Planning Benefit<sup>SM</sup> (CA, FL, and MD); <sup>2</sup> Available without Nursing Home Benefit; <sup>3</sup> Not available for FFIUL II or FCIUL II; <sup>4</sup> FFIUL II only; <sup>5</sup> WFG is not licensed to sell in Guam; <sup>6</sup> Available in Guam for certain distribution channels. Not available for WFG in Guam; <sup>7</sup> FCIUL only (not available on FCIUL II, FFIUL, or FFIUL II); <sup>8</sup> FFIUL only (not available on FCIUL, FCIUL II, or FFIUL II); <sup>9</sup> FFIUL II, FCIUL II, and FFIUL only; Accidental Death Benefit Rider not available on FCIUL; <sup>10</sup> PR is available on all IUL products but not on FE, Whole Life, or Trendsetter Series; Everest rider not available in PR on any product as of 4/6/23; Additional Insured Rider not available on FFIUL II or FCIUL II; <sup>11</sup> FFIUL and FCIUL only (not available on FFIUL II or FCIUL II); <sup>12</sup> FFIUL II and FCIUL II only (not available on FFIUL or FCIUL); <sup>13</sup> Terminal Illness Accelerated Death Benefit Rider is only available in CA.

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

STATE	CHILDREN'S BENEFIT RIDER	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
	<i>Transamerica Lifetime, Trendsetter LB and Super, FFIUL, FFIUL II, FCIUL, FCIUL II</i>	<i>Transamerica Lifetime, Trendsetter LB, FFIUL, FFIUL II, FCIUL, FCIUL II</i>	<i>Transamerica Lifetime, Trendsetter LB, FFIUL, FFIUL II, FCIUL, FCIUL II</i>	FFIUL, FFIUL II, FCIUL, FCIUL II	<i>Transamerica Lifetime, Trendsetter LB and Super, FFIUL, FFIUL II, FCIUL, FCIUL II</i>	<i>Transamerica Lifetime, FFIUL, FFIUL II</i>
Alabama	YES	YES	YES	YES	YES	YES
Alaska	YES	YES	YES	YES	YES	YES
Arizona	YES	YES	YES	YES	YES	YES
Arkansas	YES	YES	YES	YES	YES	YES
California	YES <sup>1</sup>	YES <sup>1</sup>	YES <sup>1</sup>	YES <sup>1</sup>	YES <sup>1</sup>	YES <sup>2</sup>
Colorado	YES	YES	YES	YES	YES	YES
Connecticut	YES	YES <sup>3</sup>	YES <sup>3</sup>	YES	YES	YES
Delaware	YES	YES	YES	YES	YES	YES
Florida	YES	YES	YES	YES	YES	YES
Georgia	YES	YES	YES	YES	YES	YES
Guam <sup>4</sup>	YES <sup>5</sup>	YES <sup>5</sup>	YES <sup>5</sup>	YES <sup>5</sup>	YES <sup>5</sup>	NO
Hawaii	YES	YES	YES	YES	YES	YES
Idaho	YES	YES	YES	YES	YES	YES
Illinois	YES	YES	YES	YES	YES	YES
Indiana	YES	YES	YES	YES	YES	YES
Iowa	YES	YES	YES	YES	YES	YES
Kansas	YES	YES	YES	YES	YES	YES
Kentucky	YES	YES	YES	YES	YES	YES
Louisiana	YES	YES	YES	YES	YES	YES
Maine	YES	YES	YES	YES	YES	YES
Maryland	YES	YES	YES	YES	YES	YES
Massachusetts	YES	YES	YES	YES	YES	YES
Michigan	YES	YES	YES	YES	YES	YES
Minnesota	YES	YES	YES	YES	YES	YES
Mississippi	YES	YES	YES	YES	YES	YES
Missouri	YES	YES	YES	YES	YES	YES
Montana	YES	YES	YES	YES	YES	YES
Nebraska	YES	YES	YES	YES	YES	YES
Nevada	YES	YES	YES	YES	YES	YES
New Hampshire	YES	YES	YES	YES	YES	YES
New Jersey	YES	YES	YES	YES	YES	YES
New Mexico	YES	YES	YES	YES	YES	YES
New York	YES <sup>6</sup>	NO	NO	YES <sup>6</sup>	YES <sup>6</sup>	YES <sup>6</sup>
North Carolina	YES	YES	YES	YES	YES	YES
North Dakota	YES	YES	YES	YES	YES	YES
Ohio	YES	YES	YES	YES	YES	YES
Oklahoma	YES	YES	YES	YES	YES	YES
Oregon	YES <sup>7</sup>	YES <sup>7</sup>	YES <sup>7</sup>	YES <sup>7</sup>	YES <sup>7</sup>	YES <sup>7</sup>
Pennsylvania	YES	YES	YES	YES	YES	YES
Puerto Rico	YES	YES	YES	YES	YES <sup>8</sup>	YES <sup>9</sup>
Rhode Island	YES	YES	YES	YES	YES	YES
South Carolina	YES <sup>1</sup>	YES <sup>1</sup>	YES <sup>1</sup>	YES <sup>1</sup>	YES <sup>1</sup>	YES <sup>2</sup>
South Dakota	YES	YES	YES	YES	YES	YES
Tennessee	YES	YES	YES	YES	YES	YES
Texas	YES	YES	YES	YES	YES	YES
Utah	YES	YES	YES	YES	YES	YES
Vermont	YES	YES	YES	YES	YES	YES
Virgin Islands	NO	NO	NO	NO	NO	NO
Virginia	YES	YES	YES	YES	YES	YES
Washington	YES	YES	YES	YES	YES	YES
Washington, DC	YES	YES	YES	YES	YES	YES
West Virginia	YES	YES	YES	YES	YES	YES
Wisconsin	YES	YES	YES	YES	YES	YES
Wyoming	YES	YES	YES	YES	YES	YES

<sup>1</sup> Not available on FFIUL II or FCIUL II; <sup>2</sup> Not available on FFIUL II; <sup>3</sup> Not available for *Trendsetter LB* or FFIUL; <sup>4</sup> WFG is not licensed to sell in Guam; <sup>5</sup> Not available on FCIUL II, FFIUL, or FFIUL II; <sup>6</sup> Not available on FCIUL, FCIUL II, or FFIUL II; <sup>7</sup> Not available on FCIUL; <sup>8</sup> Not available on FFIUL or FCIUL; <sup>9</sup> Not available on FFIUL

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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 Lifetime, Trendsetter LB and Super, FFIUL, FFIUL II, FCIUL, FCIUL II</i>	FFIUL, FFIUL II	<i>Trendsetter LB</i>	FFIUL, FFIUL II, FCIUL, FCIUL II	<i>Transamerica Lifetime</i>	<i>Transamerica Lifetime, Final Expense<sup>1</sup> (Immediate Solution and 10-Pay Only), Trendsetter LB and Super, FFIUL, FFIUL II, FCIUL, FCIUL II</i>
Alabama	YES	YES	YES	YES	YES	YES
Alaska	YES	YES	YES	YES	YES	YES
Arizona	YES	YES	YES	YES	YES	YES
Arkansas	YES	YES	YES	YES	YES	YES
California	YES <sup>2</sup>	YES <sup>3</sup>	YES	YES <sup>2</sup>	YES	YES <sup>2</sup>
Colorado	YES	YES	YES	YES	YES	YES
Connecticut	YES	YES	YES	YES	YES	YES
Delaware	YES	YES	YES	YES	YES	YES
Florida	YES	YES	YES	YES	YES	YES
Georgia	YES	YES	YES	YES	YES	YES
Guam <sup>4</sup>	YES <sup>5,6</sup>	<b>NO</b>	<b>NO</b>	YES <sup>5,6</sup>	YES <sup>5</sup>	YES <sup>5,6</sup>
Hawaii	YES	YES	<b>NO</b>	YES	YES	YES
Idaho	YES	YES	YES	YES	YES	YES
Illinois	YES	YES	YES	YES	YES	YES
Indiana	YES	YES	YES	YES	YES	YES
Iowa	YES	YES	YES	YES	YES	YES
Kansas	YES	YES	<b>NO</b>	YES	YES	YES
Kentucky	YES	YES	YES	YES	YES	YES
Louisiana	YES	YES	YES	YES	YES	YES
Maine	YES	YES	YES	YES	YES	YES
Maryland	YES	YES	YES	YES	YES	YES
Massachusetts	YES	YES	<b>NO</b>	YES	YES	YES
Michigan	YES	YES	YES	YES	YES	YES
Minnesota	YES	YES	YES	YES	YES	YES
Mississippi	YES	YES	YES	YES	YES	YES
Missouri	YES	YES	YES	YES	YES	YES
Montana	YES	YES	YES	YES	YES	YES
Nebraska	YES	YES	YES	YES	YES	YES
Nevada	YES	YES	YES	YES	YES	YES
New Hampshire	YES	YES	<b>NO</b>	YES	YES	YES
New Jersey	YES	YES	YES	YES	YES	YES
New Mexico	YES	YES	YES	YES	YES	YES
New York	YES <sup>7</sup>	YES <sup>3</sup>	YES	YES <sup>7</sup>	<b>NO</b>	<b>NO</b>
North Carolina	YES	YES	YES	YES	YES	YES
North Dakota	YES	YES	YES	YES	YES	YES
Ohio	YES	YES	YES	YES	YES	YES
Oklahoma	YES	YES	YES	YES	YES	YES
Oregon	YES <sup>8</sup>	YES	YES	YES <sup>8</sup>	YES	YES <sup>8</sup>
Pennsylvania	YES	YES	YES	YES	YES	YES
Puerto Rico	YES <sup>8</sup>	YES	<b>NO</b>	YES	<b>NO</b>	YES <sup>9</sup>
Rhode Island	YES	YES	YES	YES	YES	YES
South Carolina	YES <sup>2</sup>	YES <sup>3</sup>	YES	YES <sup>2</sup>	YES	YES <sup>2</sup>
South Dakota	YES	YES	YES	YES	YES	YES
Tennessee	YES	YES	YES	YES	YES	YES
Texas	YES	YES	YES	YES	YES	YES
Utah	YES	YES	YES	YES	YES	YES
Vermont	YES	YES	<b>NO</b>	YES	YES	YES
Virgin Islands	<b>NO</b>	<b>NO</b>	<b>NO</b>	<b>NO</b>	<b>NO</b>	<b>NO</b>
Virginia	YES	YES	YES	YES	YES	YES
Washington	YES	YES	YES	YES	YES	YES
Washington, DC	YES	YES	YES	YES	YES	YES
West Virginia	YES	YES	YES	YES	YES	YES
Wisconsin	YES	YES	YES	YES	YES	YES
Wyoming	YES	YES	YES	YES	YES	YES


<sup>1</sup> Applies to CA only; <sup>2</sup> Not available on FFIUL II; <sup>3</sup> Not available on FFIUL; <sup>4</sup> WFG is not licensed to sell in Guam; <sup>5</sup> Available in Guam for certain distribution channels. Not available for WFG in Guam; <sup>6</sup> Not available on FCIUL II, FFIUL, or FFIUL II; <sup>7</sup> Not available on FCIUL, FCIUL II, or FFIUL II; <sup>8</sup> Not available on FCIUL; <sup>9</sup> Puerto Rico is only available for FFIUL and FCIUL riders

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