

MORE TO LOVE

TRANSAMERICA FINANCIAL FOUNDATION IUL II



Transamerica Financial Foundation IUL® II (FFIUL II) can help your clients with the death benefit protection they need while giving them flexible access to cash value and living benefits for the “what-ifs” in life. For clients who wish to prepare today for potential future long term care (LTC) needs, FFIUL II also offers an optional Long Term Care Rider¹ (for an additional charge) that can help keep up with the cost of care through the increasing and graded death benefit options.

FFIUL II offers a competitive charge structure, allowing for higher early cash surrender values. **See how FFIUL II can help you stand apart from the competition in each of the case studies below.**

CASE STUDY



Insured: 35-Year-Old Female, Preferred Elite NS

Client Need: Death benefit protection with access to LTC benefits

Initial Face Amount: \$300,000

Premium: \$400/month to age 65

Death Benefit Option: Increasing to age 65, level thereafter

Riders: Terminal Illness, LTC Rider

PREMIUM AND CASH SURRENDER VALUE SUMMARY

Product	Annual Premium Outlay	Year 1 Premium Expense Charge	Years 2+ Premium Expense Charge	Year 5 Cash Surrender Value	Year 10 Cash Surrender Value	Year 30 Cash Surrender Value
Transamerica FFIUL II ^{1,2,3}	\$4,800	\$192	\$192	\$16,543	\$48,111	\$324,716
Nationwide IUL Accumulator II (2020) ⁴	\$4,800	\$384	\$288	\$15,333	\$44,458	\$314,055
Pacific Life Horizon IUL 2 Balanced ⁴	\$4,800	\$283	\$283	\$10,461	\$34,828	\$280,953

LTC RIDER SUMMARY - CLAIM AT AGE 65

Product	LTC Rider	LTC Rider Benefit Growth Potential	Death Benefit	Lifetime Maximum LTC Benefit	Annualized LTC Benefit
Transamerica FFIUL II ^{1,2,3}	✓	✓	\$624,716	\$624,716	\$149,932
Nationwide IUL Accumulator II (2020) ⁴	✓		\$614,055	\$300,000	\$72,000
Pacific Life Horizon 2 IUL - Balanced ⁴	✓		\$580,953	\$300,000	\$72,000

¹ The policy owner cannot elect both the LTC Rider and Chronic Illness Rider on the same policy on Transamerica Financial Foundation IUL II.

² The increasing death benefit option will result in higher monthly deductions over the life of the policy than the level death benefit option.

³ The hypothetical results shown are based on the non-guaranteed illustrated rate of 7.25% in the Global Index Account. Actual results are based on a number of variable factors and could be lower. Age, gender, and risk class can dramatically impact the cost of insurance rates and premium. Illustration run on January 29, 2025, and is subject to change.

⁴ Competitor values were obtained from carrier illustration software and are valid as of January 29, 2025, and are subject to change.

Nationwide IUL Accumulator II (2020) values assume the 1-year Multi-Index Account is utilized with the maximum allowable illustrated rate and that the LTC Rider II is elected with a 2% acceleration option. Pacific Life Horizon IUL 2 LTC values assume the 1-Year Index Account is utilized with the maximum allowable illustrated rate and that the Premier LTC Rider is elected with a 2% acceleration option.

CASE STUDY #2



Insured: 40-Year-Old Male, Preferred Elite
Client Need: Death benefit protection with living benefits
Initial Face Amount: \$250,000
Premium: \$300 monthly for lifetime
Death Benefit Option: Level
Riders: Chronic Illness¹, Terminal Illness

PREMIUM AND CASH SURRENDER VALUE SUMMARY

Product	Annual Premium Outlay	Year 1 Premium Expense Charge	Years 2+ Premium Expense Charge	Year 5 Cash Surrender Value	Year 10 Cash Surrender Value	Year 30 Cash Surrender Value
Transamerica FFIUL II ²	\$3,600	\$144	\$144	\$10,348	\$33,016	\$236,924
Pacific Life Horizon IUL 2 Balanced ³	\$3,600	\$212	\$212	\$9,743	\$30,549	\$225,533
Nationwide IUL Accumulator II (2020) ³	\$3,600	\$288	\$216	\$8,792	\$28,879	\$223,211

CHRONIC ILLNESS RIDER SUMMARY - AGE 70

Product	Covers Both Temporary and Permanent Conditions	Maximum Accelerated Death Benefit May Grow	Death Benefit	Initial Maximum Death Benefit Acceleration	Rider Payout Payout Frequency
Transamerica FFIUL II ²	Yes	Yes	\$267,863	\$64,287	Annual
Pacific Life Horizon IUL 2 Balanced ³	Permanent Only	Yes	\$261,618	\$62,788	Annual or Monthly
Nationwide IUL Accumulator II (2020) ³	Permanent Only	Only with Option B	\$258,925	Determined by CI Reduction Factor ⁴	Annual

¹ Proceeds paid under this accelerated death benefit rider may receive favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)) to the extent that the benefit does not exceed the per diem limits set by the Internal Revenue Service.

² The hypothetical results shown are based on the non-guaranteed illustrated rate of 7.25% in the Global Index Account. Actual results are based on a number of variable factors and could be lower. Age, gender, and risk class can dramatically impact the cost of insurance rates and premium. Illustration run on January 29, 2025, and is subject to change.

³ Competitor values were obtained from carrier illustration software and are valid as of January 29, 2025, and are subject to change. Nationwide IUL Accumulator II (2020) values assume the 1-year Multi-Index Account is utilized with the maximum allowable illustrated rate.

⁴ Nationwide Maximum Annual Chronic Illness (CI) Benefit is the lesser of 20% of the specified amount or the HIPAA Daily Rate multiplied by 365. The specified amount is reduced by the Maximum CI Annual Benefit multiplied by a specified amount reduction factor that varies by attained age.

TRANSAMERICA FINANCIAL FOUNDATION® IUL II

<p>PUT MORE PREMIUM TO WORK</p>	<p>4% Premium Expense Charge among lowest in industry¹</p>	<p>Allows more premium to go to the index accounts for growth potential</p>	<p>Balanced Uncapped Account with 113% participation and no spread²</p>	<p>Index account option with no IAMC is available</p>
<p>STRONG EARLY CASH VALUES (Non-Guaranteed)</p>	<p>Competitive year 10 cash surrender values available for loan or withdrawal</p>	<p>Per Unit Charges (PUCs) spread over 16 years to maximize growth potential in early years</p>		
<p>COMPETITIVE LIVING BENEFITS</p>	<p>Critical, Chronic, and Terminal Illness riders with no upfront charge</p>	<p>Maximum acceleration grows with the death benefit</p>	<p>Accelerate 90% of the death benefit, up to the \$1.5M lifetime maximum</p>	<p>Floor on benefit payout equal to cash surrender value</p>
<p>OPTIONAL LONG TERM CARE RIDER</p>	<p>Optional LTC Rider for additional charge</p>	<p>Potential for LTC benefit to grow with increasing or graded death benefit option.</p>		<p>LTC benefits available for informal care.</p>

¹ Premium expense charge data is based on publicly available illustrations or product guides as of January 29, 2025, and is subject to change.

² Participation Rates are subject to change at the discretion of the Company and will be different over different time periods. Any change to those rates would produce different hypothetical results.



The Long Term Care Rider has exclusions and limitations. Coverage is subject to underwriting approval. Qualifying for benefits is required before receiving benefits under the policy. For details regarding costs, exclusions, limitations, and reductions, terms under which the policy may be continued in force or discontinued and other complete details, please contact the sales desk. This rider is intended to be a federally tax-qualified long term care insurance contract under Section 7702B(b) of the Internal Revenue Code (26 U.S.C. Sec. 7702B(b)).

The Long Term Care Rider is intended to be a federally tax-qualified long term care insurance contract under section 7702B(b) of the Internal Revenue Code (26 U.S.C. Sec. 7702B(b)). Since the maximum income tax-free long term care benefits are based on benefits paid from all sources, benefit payments from the rider could be taxable if long term care benefit payments are received from other sources. Rider charges are deducted from the policy value each month. Charges are based on the insured's age, risk class, and face amount band and will vary each month.

Benefits provided through the critical, chronic, and terminal illness accelerated death benefit riders are subject to certain limitations and exclusions. Amounts payable under certain riders vary based in part on the nature and severity of the insured's health condition and the insured's remaining life expectancy at the time of the acceleration as determined by the company. The actual benefit paid to the policy owner may be less than the amount that is accelerated because the amount is discounted to reflect early payment of the policy's death benefit. Administrative fees per request apply. Riders should not be the sole basis to purchase any life insurance policy. Benefits paid under accelerated death benefit riders, including the Long Term Care Rider, will reduce the life insurance policy's death benefit and policy value. Consideration should be given to whether life insurance needs would still be met if rider benefits are paid out in full.

Riders are available at an additional cost. Riders and rider benefits have specific limitations and may not be available in all jurisdictions. The maximum base policy face amount may be limited by the addition of certain riders. For complete details, including the terms and conditions of each rider and exact coverage provided, please refer to the riders.

Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, IA. All products may not be available in all jurisdictions.

Policy Form #ICC24 TPIU12-0224 or # TPIU12xx-0224. LTC Rider Form #s LTCR03, ICC12 LTCR03. Form numbers may vary by jurisdiction.

Not available in New York.

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