

TRANSAMERICA LIFE ILLUSTRATOR TOOL

FREQUENTLY ASKED QUESTIONS

Transamerica Life Illustrator is now available to run quotes for our *Final Expense Solutions Portfolio* and *Transamerica LifetimeSM* products.

Transamerica Life Illustrator provides industry-leading quotations with:

- Ability to run quotes offline using the offline desktop version of the tool
- Agent single sign-on (SSO) from Transamerica's Agent Home
- Customizable quote output for clients
- More streamlined user experience for agents
- Simple input fields and an intuitive interface to run illustrations

[HOW TO ACCESS](#)

TAN and Brokerage

Q1. How can TAN and Brokerage agents access Transamerica Life Illustrator?

A. Brokerage and TAN agents will go to Transamerica.com and log in using their credentials, which will direct them to secure.transamerica.com to access the Agent Home page. From there, click on the Transamerica Life Illustrator tile. Agents who have not registered for secure.transamerica.com will need to do so to access Transamerica Life Illustrator.

Brokerage agents can also continue to use the Winflex platform and will have access to the newly designed output.

Q2. How can TAN and Brokerage agents use Transamerica Life Illustrator offline?

A. Agents can use Transamerica Illustrator offline. This will require a Windows 10 or higher, Intel 5th generation (or newer) CPU or AMD Ryzen (or newer) CPU, and 8GB of RAM system. This is **not** available for Mac or Apple products or with Windows emulators.

To use offline, go to Agent Home at secure.transamerica.com, select TRANSAMERICA LIFE ILLUSTRATOR, and then DOWNLOAD NOW. You'll see an option to save a copy of the tool to your computer for use when you're offline.

You will be provided a unique download code you'll need later. Copy the download code and simply follow the directions on the screen (sample below).

From your download folder, click on the file labeled ".exe," and a series of messages/windows will guide you through the installation. See below.

Prompts you'll see

1. Trust Transamerica Life Illustrator
2. An expanded view of #1
3. Windows Defender Protected Your Screen
4. An expanded view of #3
5. Welcome to the Installation Wizard
6. Select Destination (WELIS branded)
7. Completing the Installation Wizard - info is gathered
8. Completing the Installation Wizard - completed

Select

SHOW MORE
KEEP ANYWAY
MORE INFO
RUN ANYWAY
NEXT
NEXT
NEXT
FINISH



When finished, an icon will appear on the desktop. This should take less than 1 minute.

Should you decide to *uninstall* this feature:

1. On your computer, open Settings/ Apps & Features/Transamerica Life Illustrator
2. Click UNINSTALL
3. Click UNINSTALL again
4. Are you sure? YES
5. Completed the Installation Wizard- click FINISH

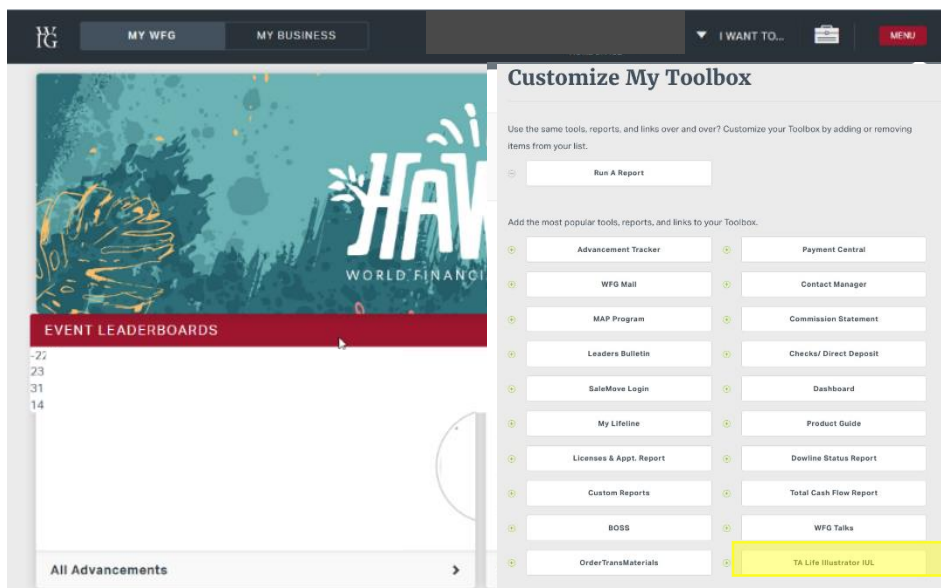
WFG

Q3. How can WFG agents access the Transamerica Life Illustrator tool?

A. Agents can go to MyWFG.com and select Transamerica as the preferred carrier. If you have not created an account on MyWFG.com, you must do so to access the illustration tool. Once logged in, agents have two options to get to the Transamerica Life Illustrator tool:

Option 1

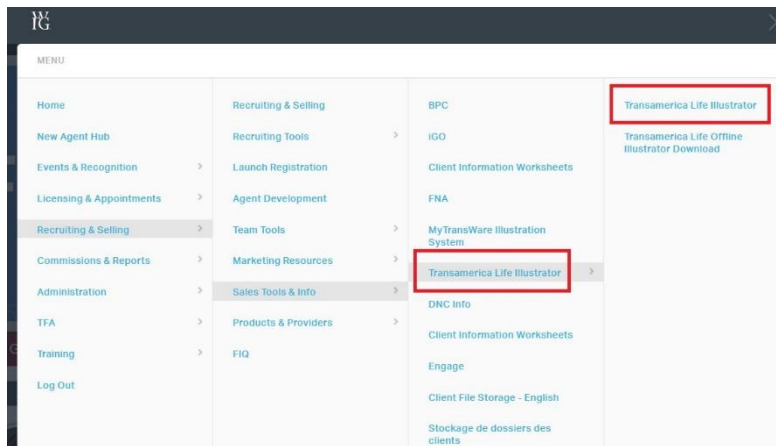
Via MY TOOLBOX



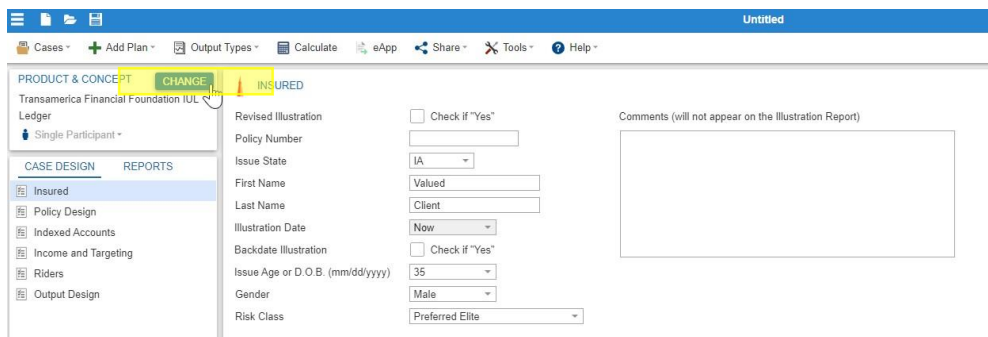
Continued on next page.

Option 2

Transamerica Carrier Landing page – Menu > Recruiting & Selling > Products & Providers > Preferred Providers > Transamerica Life Insurance Company



After selecting Transamerica Life Illustrator, the system will launch and automatically default to FFIUL. You can then change the type of policy by selecting CHANGE.



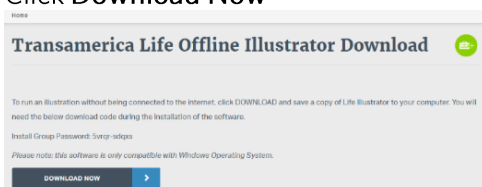
Q4. How can WFG agents access the offline version of Transamerica Life Illustrator tool?

A. You can run Transamerica Life IUL illustrations or quotes without being connected to the internet using the **Transamerica Life Illustrator Offline Download**. It's available offline for those with Windows 10 or higher, Intel 5th generation (or newer) CPU or AMD Ryzen (or newer) CPU, and 8GB of RAM. This is **not** available for Mac or Apple products or with Windows emulators.

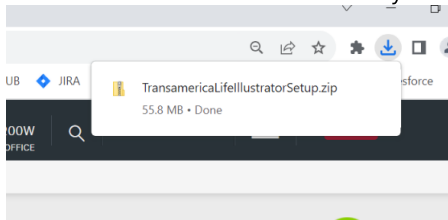
Download from TLIC.Transamerica.com: Log in, click **Resources** at the top of the screen, select **Web Based Tools**, from the dropdown menu, click **Transamerica Life Illustrator**, lastly click **Download Now**.

Download from myWFG:

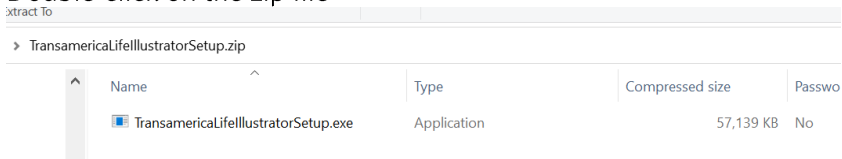
1. To access the **Transamerica Life Offline Illustrator Download**, please follow this path on MyWFG.com: **Recruiting & Selling > Sales Tools & Info > Transamerica Life Offline Illustrator Download**.
2. Select **Transamerica Life Offline Illustrator Download**.
3. Save **Transamerica Life Offline Illustrator Download** to your Toolbox
4. Click **Download Now**



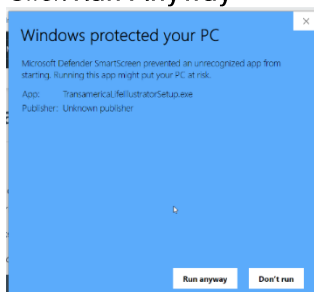
5. The file will now be available in your browser. Click the arrow and the file will open



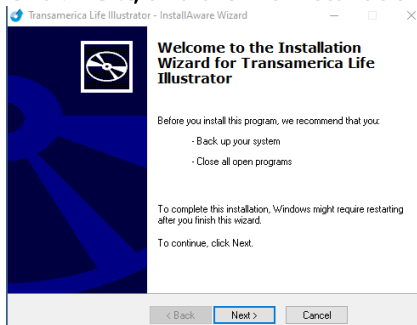
6. Double-click on the zip file



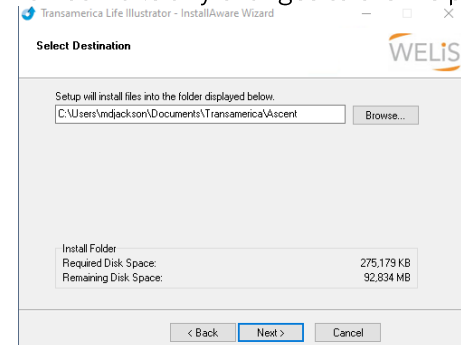
7. Click Run Anyway



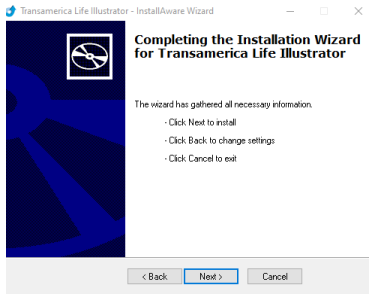
8. Click Next, and the file installation process will begin



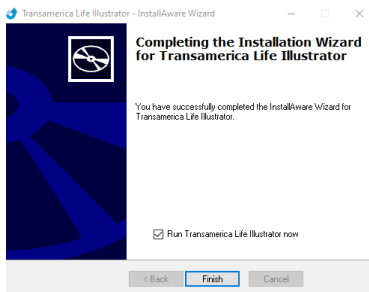
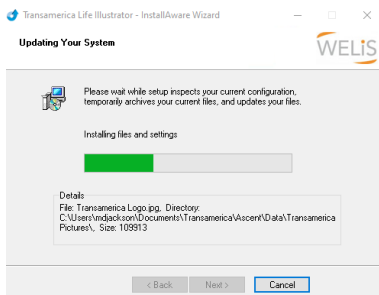
9. Do not make any changes to the file path, click Next and go through the file installation process



10. Select Next

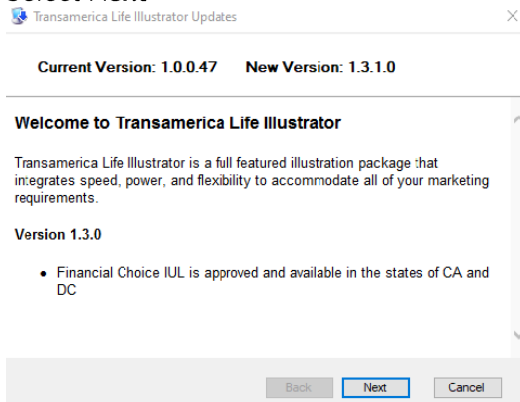


11. Allow any updates to automatically run and then select Finish

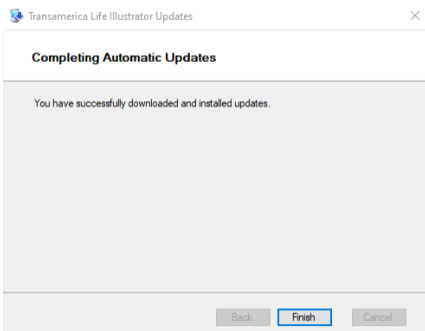


12. Enter the Install Group Password

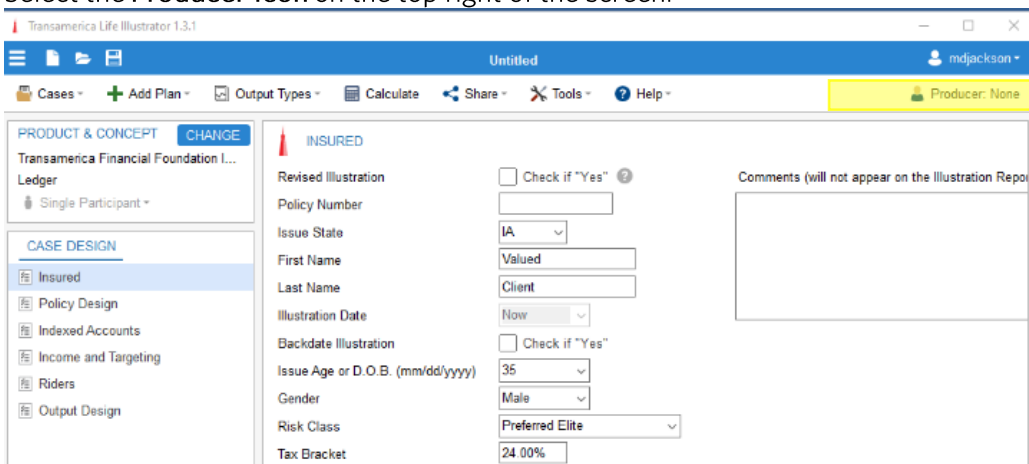
13. Select Next



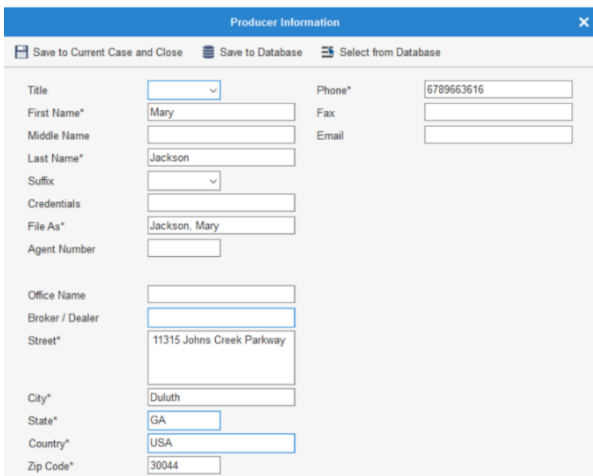
14. Select **Finish**. After the installation process is complete, *Transamerica Life Offline Illustrator Download* will automatically open.



15. Select the **Producer Icon** on the top right of the screen.



16. Enter First Name, Last Name, Street, City, State, Country, Zip Code, Phone and then select **Save to Database**



Q5. If an agent runs an illustration using the Transamerica Life Illustrator offline/desktop version, will they see their illustration cases in the online version of the tool?

A. Yes, only if they name and save the case to their computer. When the agents log in to secure.transamerica.com and access the Transamerica Life Illustrator tool from the Agent Home page, they can click the CASES tab and select Upload. This allows them to search for the illustration case(s) saved to their computer and upload it to the online version of the illustration tool.

TRANSAMERICA LIFE ILLUSTRATOR TOOL FUNCTIONALITY

INSURED SECTION

Q6. Where can agents change the product to run an illustration?

A. Once in the Transamerica Life Illustrator:

- Click on the CHANGE button located in the PRODUCT & CONCEPT box at the upper left corner
- A new window will open, displaying the products

Q7. Once the agent selects a product, how can they start running the illustration?

A. Agents will see a navigation box with CASE DESIGN to the left of the screen, below the PRODUCT & CONCEPT box. This is where they will input client and illustration information and options for the following sections to run an illustration:

- Insured
- Policy Design
- Riders
- Output Design

Q8. Will the agent need to know the client's date of birth (DOB) to run an illustration?

A. No, not at the time of illustration. However, it's recommended that a DOB is provided on the Insured screen so agents don't have to go back to the Case Design and Insured section and enter the client's DOB later.

POLICY DESIGN

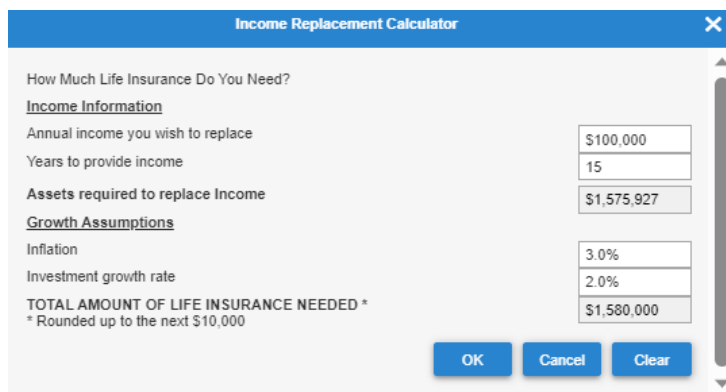
Premium and Death Benefit

Q9. What solve options are available in the Policy Design section?

A. Agents will be able to solve for the death benefit and premium based on options available for the Final Expense and Lifetime products and the needs of their clients.

Q10. Can agents determine income replacement when solving for premium or death benefit?

A. Yes. For Lifetime only, agents will see a link to the Income Replacement Calculator (see below) next to the death benefit option, allowing them to calculate how much life insurance they need.



The screenshot shows a window titled "Income Replacement Calculator" with a close button (X) in the top right corner. The main content area is titled "How Much Life Insurance Do You Need?" and is divided into sections: "Income Information", "Assets required to replace Income", and "Growth Assumptions".

Section	Field	Value
Income Information	Annual income you wish to replace	\$100,000
	Years to provide income	15
Assets required to replace Income	Assets required to replace Income	\$1,575,927
Growth Assumptions	Inflation	3.0%
	Investment growth rate	2.0%
TOTAL AMOUNT OF LIFE INSURANCE NEEDED *		\$1,580,000

* Rounded up to the next \$10,000

At the bottom of the form are three buttons: "OK", "Cancel", and "Clear".

OUTPUT DESIGN

Q11. What is the purpose of the REPORTS & FLYERS screen?

A. This feature allows agents to customize the report (illustration) designs for their clients. It offers approximately 30 cover photo images to select from and all the information and disclosures on the illustration. Below is a list of these items:

- Bank Option (typically used for Brokerage agents working with other financial institutions)
- Cover Photo Options
- Why Transamerica
- Input Summary
- Internal Rate of Return
- Term duration comparison
- Tax Bracket Option

Q12. What illustration output options are available?

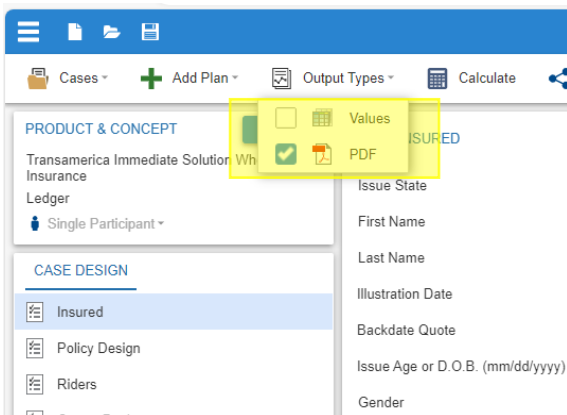
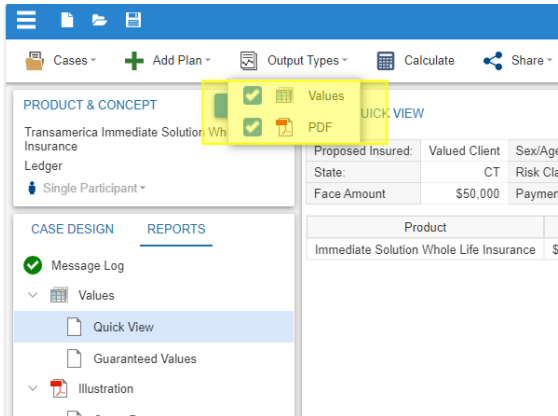
A. Agents can select from a Values output, PDF output, or both by clicking the OUTPUT TYPES button on the top Tool Bar. The Values option provides the quote's Tabular Detail (summary), and the PDF option offers a new color and easier-to-follow marketing style quotes.

Q13. Can agents still use the myTransware® to run product illustrations?

A. No, myTranswareSM is not available to run quotes as of April 26, 2024. Please use Transamerica Life Illustrator to run illustrations/quotes.

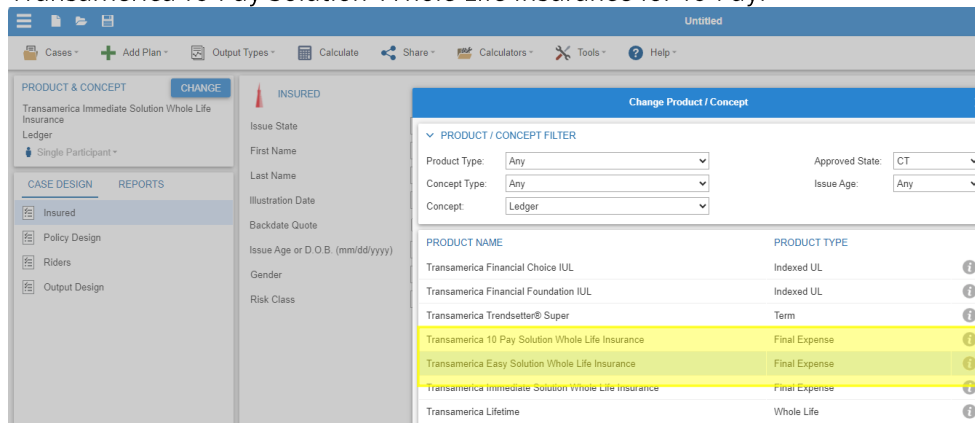
Q14. How do agents calculate a quick view illustration?

A. When you click Output Types, it defaults to selecting both Values and PDF, as shown in image 1. To conduct a quick view illustration, make sure to unselect Values and only have PDF selected, as shown in image 2.



Q15. How do agents run a graded or 10 pay illustration?

A. To run a graded 10 pay illustration, select Transamerica Easy Solution Whole Life Insurance and Transamerica 10 Pay Solution Whole Life Insurance for 10 Pay.



USER INTERFACE AND NAVIGATION

Q16. Where can agents save illustration cases?

A. Cases can be saved by clicking the Cases tab on the top Tool Bar. This tab also allows agents to do the following:

- View Recent Cases
- Start a New Illustration
- Open an Existing Illustration Cases
- Open Favorite
- Save & Save As Options
- Upload & Download Options for Saved Illustrations

Q17. How can agents run multiple illustration scenarios for a client?

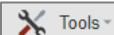
A. Agents can click on the  dropdown and select one of the options shown below:

- New Business Plan (illustration)
- New Plan (See Plan Manager for details)
- New Plan with Same Client Data

Q18. Can agents email an illustration to their clients or themselves?

A. Yes. Clicking on the  icon on the top Task Bar allows agents to email or save reports.

Q19. What other tools are available in the Transamerica Life Illustrator tool?

A. The  icon on the top Task Bar provides the ability to manage producer information such as name, agent number, address, etc. Agents can select Options that provide pre-set defaults for new illustration cases that can be changed and saved as their favorites. Another option is changing the display setting, output settings, and the display mode for illustration PDFs.

GENERAL

Q20. Will Brokerage agents still be able to run illustrations using the Winflex illustration platform?

A. Yes. The experience on the Winflex illustration platform will be similar to the Transamerica Life Illustrator tool.

Q21. Who can agents contact for questions about the Transamerica Life Illustrator tool?

A. Agents can contact their respective Transamerica Sales Desk for assistance with running illustrations. If you are experiencing technical web issues, please use the following contact information.

- Brokerage: Transamerica Website Technical Support at 866-301-2473
- TAN: TAN Tech at 800-779-5502 or 410-223-4485, option 7
- WFG: WFG Sales Desk at 800-322-3796, option 6

Q22. Are there any other updates to Transamerica Life Illustrator besides Final Expense and Whole Life?

A. Yes, several enhancements have been made.

A) FFIUL has a newly designed LTCR Supplemental Illustration in the pdf output.

(Note: The state of SC has not approved the new design and will continue with the old design for now)

To include the LTCR Supplemental Illustration in the output, on the User Interface, in Case Design, under Riders, be sure to select the "Illustrate Long Term Care Scenario."

Long Term Care Rider Check if "Yes"

To sell the Long Term Care Rider, you must be licensed as required by the state of issue, and have fulfilled any continuing education requirements.

LTC Risk Class Preferred

Illustrate Long Term Care Scenario Check if "Yes"

HIPAA Per Diem Estimated Growth Rate 3%

Projected LTC Benefit Starting Age 70

Desired Daily LTC benefit Maximum

B) In the pdf output,

1.) the LTCR Overview shows a sample of the Cost of Care and is specific for each state.

LONG TERM CARE RIDER OVERVIEW

The Long Term Care (LTC) Rider is an optional benefit that accelerates a portion of the policy's death benefit to help pay for monthly expenses incurred by the insured for qualified long term care services. These benefits are generally income tax-free¹ in accordance with the terms of the LTC Rider.

How the LTC Rider works

To be eligible for monthly long term care benefits, the following conditions must be satisfied:

- The insured is certified as chronically ill by a licensed healthcare practitioner.
- A plan of care prescribed and approved by a licensed healthcare practitioner must be provided to Transamerica.
- Proof of loss documentation must be provided to Transamerica each month showing expenses incurred for qualified long term care services, in accordance with the plan of care.
- 90-day elimination period must be met.

Choose the type of care that fits your needs

- Home Healthcare
- Skilled Nursing
- Nursing Home
- Hospice care
- Adult daycare centers
- Assisted Living
- Respite care
- Personal care from family and friends

Freedom to choose

Use your LTC benefit to help pay for care, home modifications, transportation, or other expenses.

Protection now and later

If care is never needed or only some benefits are used, any part of the policy's death benefit which was not paid as a LTC benefit will be passed to your chosen beneficiaries.

Domestic and international coverage

Helps to cover your stay in any qualified domestic or international Long Term Care Facility.

COST OF CARE IN IOWA²

The cost of long term care depends on the type and amount of care you need and where the care is received. For example:

 \$62,400 The yearly cost of an at-home health aide, 40 hours per week	 \$100,010 The yearly cost of a private room in a nursing home
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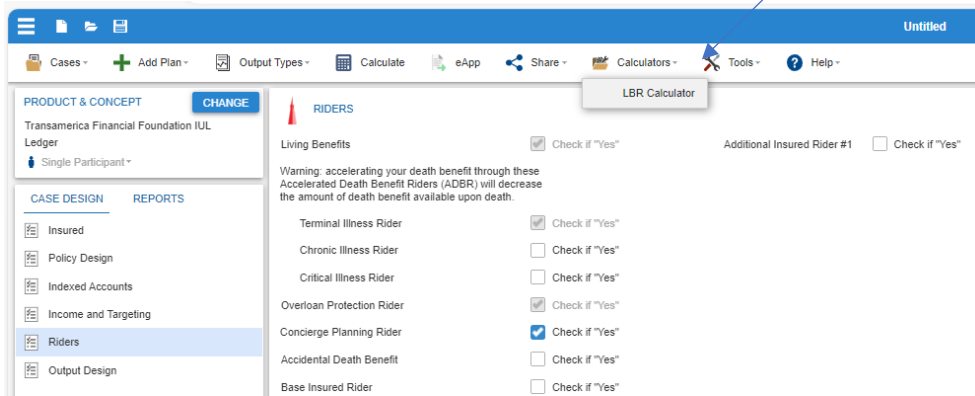
2.) There is a new LTCR Benefit Summary section.

LONG TERM CARE RIDER BENEFIT SUMMARY		
LTC Specified Amount	Maximum Lifetime Rider Benefit	Maximum Monthly LTC Benefit Amount ¹
\$300,000	Year 1 \$300,000 Claim at age 70 \$300,000	Year 1 \$6,000 Claim at age 70 \$5,992
The LTC Specified Amount is equal to the base policy's face amount. The LTC Specified Amount may be reduced if the Policy's Face Amount is reduced and increased if the Policy's Face Amount is increased due to a death benefit option change.	The Maximum Lifetime Rider Benefit is the maximum amount of death benefit that may be accelerated for long term care over your lifetime.	The Maximum Monthly LTC Benefit Amount is determined by multiplying your Maximum LTC Benefit Amount by 2%. This amount would be limited by the HIPAA Per Diem maximum for a calendar month. Assuming maximum acceleration each month, LTC benefits will last up to 50 months. Taking less than the maximum benefit will extend the duration of benefits.

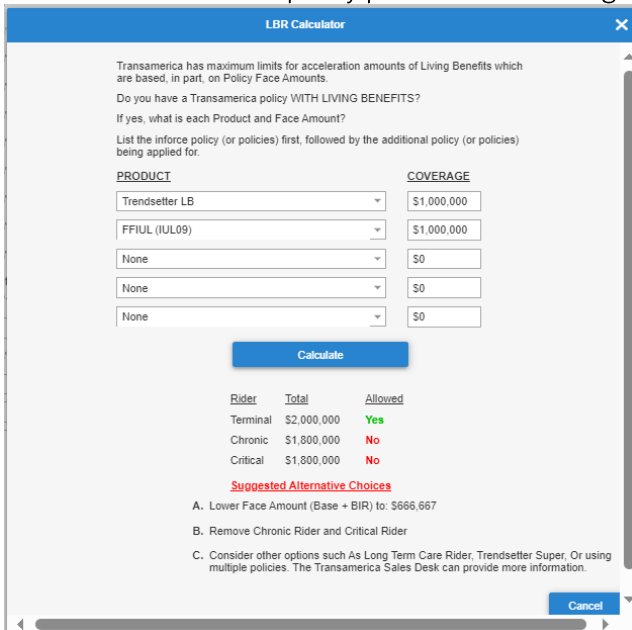
3.) The Hypothetical LTC Benefit Scenario is redesigned to print on one page.

HYPOTHETICAL LONG TERM CARE BENEFIT SCENARIO								
				Non-Guaranteed Assumptions				
				End of Year				
Age	Year	Annual Premium Outlay	Annualized LTC Benefit	Cumulative Loan	Policy Value	Cash Surrender Value	Death Benefit	Remaining LTC Benefit
70	35	0	0	0	213,658	213,658	300,000	300,000
Claim Begins:								
71	36	0	71,905	0	219,896	147,991	228,095	228,095
72	37	0	71,905	0	226,826	83,016	156,190	156,190
73	38	0	71,905	0	233,982	18,267	84,285	84,285
74	39	0	71,905	0	241,382	0	12,380	12,380
75	40	0	12,380	0	249,047	0	10,000	0
76	41	0	0	0	257,004	0	10,000	0
Values at advanced ages:								
80	45	0	0	0	292,368	0	10,000	0
90	55	0	0	0	400,447	100,447	120,469	0
100	65	0	0	0	552,684	252,684	258,211	0
121	86	0	0	0	1,015,408	715,408	725,562	0

C) The User Interface has a new Living Benefit Rider "LBR" Calculator.



The calculator will help determine if any new Coverage/Face Amounts being applied for would exceed the Company's aggregate maximum for acceleration, including any existing in force policies. The agent must enter the in force policy product and coverage amount(s).



D) IUL User Interface - the new Narrative Summary Loan Rates page is bookmarked to help navigate to that page in the pdf.

PRODUCT & CONCEPT CHANGE
Transamerica Financial Foundation IUL
Ledger
Single Participant

CASE DESIGN REPORTS
Message Log
Values
Illustration
Cover Page
Policy Details
Life Insurance Built For
How Your Policy Works
Options for Growth Potential
Excess Index Interest Strategies
Tabular Detail
Narrative Summary
Narrative Summary Loan Rates
Narrative Summary Historical Performance
Narrative Summary Disclosures
Numeric Summary
Living Benefits
Input Summary

NARRATIVE SUMMARY HISTORICAL PERFORMANCE
Save (enables eSignature) 18 / 33 110%

TRANSAMERICA Life Insurance Illustration
TRANSAMERICA FINANCIAL FOUNDATION IUL®
Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

What are the loan interest rates?

		Loan Credited Rate	Loan Charge Rate	Net Loan Rate ¹
Standard (Years 1-10)	Non-Guaranteed	2.00%	2.75%	-0.75%
	Guaranteed	2.00%	3.00%	-1.00%
Preferred (Years 11+)	Non-Guaranteed	2.00%	2.00%	0.00%
	Guaranteed	2.00%	2.25%	-0.25%

¹ Net Loan Rate is the difference between the Loan Charged Rate and the Loan Credited Rate.

E) IUL User Interface — the Narrative Summary Historical Performance page is bookmarked to help navigate that page in the pdf.

PRODUCT & CONCEPT CHANGE
Transamerica Financial Foundation IUL
Ledger
Single Participant

CASE DESIGN REPORTS
Message Log
Values
Illustration
Cover Page
Policy Details
Life Insurance Built For
How Your Policy Works
Options for Growth Potential
Excess Index Interest Strategies
Tabular Detail
Narrative Summary
Narrative Summary Loan Rates
Narrative Summary Historical Performance
Narrative Summary Disclosures
Numeric Summary
Living Benefits
Input Summary

NARRATIVE SUMMARY HISTORICAL PERFORMANCE
Save (enables eSignature) 23 / 33 110%

TRANSAMERICA Life Insurance Illustration
TRANSAMERICA FINANCIAL FOUNDATION IUL®
Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

Historical Index Return

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. Caps 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. Index changes measured on different dates would produce different hypothetical results. The 5, 10, 15, 20, and 25-year averages shown are the geometric averages of one-year historical index changes (excluding dividends) ending December 31 for each calendar year shown. Monthly deductions and other policy fees and charges are not taken into consideration. Past index performance is not an indication of future index performance. To see a full breakdown of index account performance, [click here](#).

CALENDAR YEAR	SAP 500 [®] INDEX ACCOUNT		GLOBAL INDEX ACCOUNT	
	Cap Rate	Index Floor	Cap Rate	Index Floor
	12.00%	0.75%	13.00%	0.75%
		ACCOUNT CHANGE AFTER APPLYING THE CAP & FLOOR		ACCOUNT CHANGE AFTER APPLYING THE CAP & FLOOR
2003	28.38%	12.00%	23.80%	13.00%
2004	8.99%	8.99%	8.59%	8.59%
2005	4.69%	4.69%	12.25%	12.00%
2006	11.65%	11.65%	10.75%	13.00%
2007	3.65%	3.65%	9.99%	9.99%
2008	-38.49%	0.75%	-40.79%	0.75%
2009	23.65%	12.00%	26.65%	12.00%
2010	12.78%	12.00%	6.70%	6.70%
2011	1.54%	1.54%	-7.87%	0.75%
2012	11.68%	11.68%	14.82%	13.00%
2013	29.69%	12.00%	18.69%	13.00%
2014	11.39%	11.39%	6.80%	6.80%
2015	-0.73%	0.75%	-1.83%	0.75%
2016	10.46%	10.46%	7.43%	7.43%
2017	10.40%	12.00%	10.84%	13.00%
2018	-7.01%	0.75%	-11.31%	0.75%
2019	28.88%	12.00%	24.98%	13.00%
2020	16.26%	12.00%	5.72%	5.72%
2021	26.89%	12.00%	16.85%	13.00%
2022	-30.77%	0.75%	-31.87%	0.75%
5-YEAR AVERAGE	7.24%	7.30%	3.37%	6.50%
10-YEAR AVERAGE	13.07%	8.59%	6.99%	7.30%
15-YEAR AVERAGE	16.59%	8.00%	1.00%	7.00%
20-YEAR AVERAGE	7.62%	8.00%	5.88%	8.15%
25-YEAR AVERAGE	5.64%	7.60%	4.72%	7.61%

The Index Accounts will never be credited less than the Index Account Guaranteed Minimum Interest Rate and have the potential to be credited with Excess Index Interest up to the current Cap. The Index Change Net of IAMC (Index Account Monthly Charge) does not take into account policy charges deducted from the policy value.

ILLUSTRATION SNAPSHOT
Total Face Amount: 300,000
Base Coverage: 300,000
Initial Modal Premium: 224.25
Target Premium: 2,691.00
7 Pay Premium: 18,324.00
Guideline Annual Premium: 4,480.00
Guideline Single Premium: 64,883.00

F) IULs – Non-Guaranteed Current Ledger now separates Premium, Withdrawals, and Loans into three columns.

The screenshot shows the 'NON-GUARANTEED CURRENT LEDGER' interface. The table below displays the data for a policy with a 7.00% interest rate. The columns are: Code, Year, Age, Premium, Withdrawals, Loans, Premium Outlay Cumulative, Policy Value, Cash Surrender Value, and Death Benefit.

Code	Year	Age	Premium	Withdrawals	Loans	Premium Outlay Cumulative	Policy Value	Cash Surrender Value	Death Benefit
1	46	5,000	0	0	5,000	3,917	0	300,000	
2	47	5,000	0	0	10,000	8,044	0	300,000	
3	48	5,000	0	0	15,000	12,325	4,983	300,000	
4	49	5,000	0	0	20,000	16,812	10,029	300,000	
5	50	5,000	0	0	25,000	21,558	15,413	300,000	
6	51	5,000	0	0	30,000	26,592	21,086	300,000	
7	52	5,000	0	0	35,000	31,928	26,981	300,000	
8	53	5,000	0	0	40,000	37,585	33,276	300,000	
9	54	5,000	0	0	45,000	43,584	39,913	300,000	
10	55	5,000	0	0	50,000	49,949	46,917	300,000	
11	56	5,000	0	0	55,000	56,708	54,235	300,000	
12	57	5,000	0	0	60,000	63,868	62,032	300,000	
13	58	5,000	0	0	65,000	71,455	70,258	300,000	
14	59	5,000	0	0	70,000	79,474	78,836	300,000	
15	60	5,000	0	0	75,000	87,954	87,954	300,000	
16	61	5,000	0	0	80,000	96,929	96,929	300,000	
17	62	5,000	0	0	85,000	107,422	107,422	300,000	
18	63	5,000	0	0	90,000	118,527	118,527	300,000	
19	64	5,000	0	0	95,000	130,303	130,303	300,000	
20	65	5,000	0	0	100,000	142,792	142,792	300,000	
D	21	66	0	9,146	0	90,854	141,199	141,199	290,854
D	22	67	0	9,146	0	81,708	139,444	139,444	281,708
D	23	68	0	9,146	0	72,562	137,501	137,501	272,562
D	24	69	0	9,146	0	63,416	135,346	135,346	263,416
D	25	70	0	9,146	0	54,270	132,980	132,980	254,270
D	26	71	0	9,146	0	45,124	130,385	130,385	245,124
D	27	72	0	9,146	0	35,978	127,592	127,592	235,978
D	28	73	0	9,146	0	26,832	124,593	124,593	226,832
D	29	74	0	9,146	0	17,686	121,375	121,375	217,686
D	30	75	0	9,146	0	8,540	117,882	117,882	208,540
D	31	76	0	8,540	606	-606	114,713	114,095	199,382
D	32	77	0	0	9,146	-9,752	119,919	109,959	190,041
D	33	78	0	0	9,146	-18,898	124,954	105,467	180,512
D	34	79	0	0	9,146	-28,044	129,800	100,593	170,794
D	35	80	0	0	9,146	-37,190	134,434	95,315	160,881
D	36	81	0	0	9,146	-46,336	138,833	89,602	150,769
D	37	82	0	0	9,146	-55,482	142,966	83,422	140,456
D	38	83	0	0	9,146	-64,628	146,808	76,744	129,936
D	39	84	0	0	9,146	-73,774	150,317	69,523	119,206

G) IUL user interface — Income and Targeting/ Distribution Amounts (schedule button) Loan Repayment Solve will now spread the loan repayment over the duration chosen (ex: a67-a80).

The screenshot shows the 'INCOME AND TARGETING' interface. A 'Distribution Amounts' pop-up window is open, showing a table with columns: Amount, Action, From, and Thru. The table contains two rows: one for a 50,000.00 withdrawal/loan from a66 to a66, and another for a 'Solve' repayment from a67 to a80. A green circle highlights the 'Solve' row.

Amount	Action	From	Thru
50,000.00	Withdraw / Loan	a66	a66
Solve	Repayment	a67	a80

H) Term pdf output — Quote Details/ clarified language under the Conversion Option section.

Conversion Option

On or before the earlier of the insured's 75th birthday or the first premium increase date, the policy may be converted (subject to contract terms) without evidence of insurability to any company-designated permanent life insurance plan. Please refer to Transamerica's Conversion Guide for more information.

Conversion Period: 20 years

I) Term user interface – New Output Design choice

The new 'Quick view Product Comparison' will allow you to show either just one Term product or both the Term Products in the Quick View screen. Choose 'Yes' to display both products.

PRODUCT & CONCEPT CHANGE

Transamerica Trendsetter® Super Ledger
Single Participant

CASE DESIGN **REPORTS**

- Insured
- Policy Design
- Riders
- Income Protection Option
- Output Design**

REPORTS & FLYERS

Bank Option Check if "Yes"

Cover Photo: Transamerica Pyramid Daytime View all picture options

Why Transamerica Check if "Yes"

Internal Rate of Return Check if "Yes"

Term Duration Comparison Check if "Yes"

Tax Bracket: 24.00%

Quickview Product Comparison Check if "Yes"

Input Summary Check if "Yes"

PRODUCT & CONCEPT CHANGE

Transamerica Trendsetter® Super Ledger
Single Participant

CASE DESIGN **REPORTS**

- Message Log
- Values
- Quick View**
- Premium Summary
- Illustration
 - Cover Page
 - Quote Details
 - Premium Summary
 - Premium Detail

QUICK VIEW

Proposed Insured:	Valued Client	Sex/Age:	Male / 45
Risk Classification:	Preferred Plus	Sub-Standard Rating:	None
Flat Extra Rating:	\$0.00	Flat Extra Year(s):	0
Accidental Death Benefit:	\$0.00	Children's Insurance (Units):	0
Disability Waiver of Premium:	False	Face Amount	\$500,000

Product	Annual	Semi-Annual	Quarterly	Monthly
Trendsetter® Super 10	\$320.00	\$163.20	\$82.40	\$27.20
Trendsetter® Super 15	\$420.00	\$214.20	\$108.15	\$35.70
Trendsetter® Super 20	\$545.00	\$277.95	\$140.34	\$46.33
Trendsetter® Super 25	\$765.00	\$390.15	\$196.99	\$65.03
Trendsetter® Super 30	\$925.00	\$471.75	\$238.19	\$78.63
Trendsetter® LB 10	\$420.00	\$214.20	\$108.15	\$36.12
Trendsetter® LB 15	\$565.00	\$288.15	\$145.49	\$48.59
Trendsetter® LB 20	\$805.00	\$410.55	\$207.29	\$69.23
Trendsetter® LB 25	\$1,005.00	\$512.55	\$258.79	\$86.43
Trendsetter® LB 30	\$1,300.00	\$663.00	\$334.75	\$111.80

Both sets of Term premiums visible

Or

Leave blank to display just one Term Product:

REPORTS & FLYERS

Bank Option Check if "Yes"

Cover Photo: Transamerica Pyramid Daytime View all picture options

Why Transamerica Check if "Yes"

Internal Rate of Return Check if "Yes"

Term Duration Comparison Check if "Yes"

Tax Bracket: 24.00%

Quickview Product Comparison Check if "Yes"

Input Summary Check if "Yes"

PRODUCT & CONCEPT CHANGE

Transamerica Trendsetter® Super Ledger
Single Participant

CASE DESIGN **REPORTS**

- Message Log
- Values
- Quick View**
- Premium Summary
- Illustration
 - Cover Page
 - Quote Details

QUICK VIEW

Proposed Insured:	Valued Client	Sex/Age:	Male / 45
Risk Classification:	Preferred Plus	Sub-Standard Rating:	None
Flat Extra Rating:	\$0.00	Flat Extra Year(s):	0
Accidental Death Benefit:	\$0.00	Children's Insurance (Units):	0
Disability Waiver of Premium:	False	Face Amount	\$500,000

Product	Annual	Semi-Annual	Quarterly	Monthly
Trendsetter® Super 10	\$320.00	\$163.20	\$82.40	\$27.20
Trendsetter® Super 15	\$420.00	\$214.20	\$108.15	\$35.70
Trendsetter® Super 20	\$545.00	\$277.95	\$140.34	\$46.33
Trendsetter® Super 25	\$765.00	\$390.15	\$196.99	\$65.03
Trendsetter® Super 30	\$925.00	\$471.75	\$238.19	\$78.63

Only one Term set of premiums visible