

More growth potential for current customers

Cap rate increases for in force IUL policies



Great news for your clients with existing IUL policies: We're increasing cap rates to help retain these long-term clients. See all the impacted products and rate changes below.

Policy Form	Product Name and Index Account	Date Sold	Current Cap Rate	New Cap Rate as of 03/22/2025
EIUL01	Freedom® Equity Index Universal Life S&P 500® Index Account	June 2005 - October 2008	7.00%	7.50%
EIUL01 NY	TFLIC Freedom® Equity Index Universal Life S&P 500® Index Account	June 2006 - October 2008	7.00%	7.50%
EIUL02	Freedom® Index Universal Life S&P 500® Index Account	October 2008 - January 2012	7.00%	7.50%
EIUL02 NY	TFLIC Freedom® Index Universal Life S&P 500® Index Account	October 2008 - January 2012	7.00%	7.50%
IUL03	Freedom Global IUL Global Index Account	March 2009 - October 2011	7.75%	8.75%
IUL03 NY	TFLIC Freedom Global IUL Global Index Account	September 2009 - October 2011	7.75%	8.75%
IUL05	Freedom Global IUL II Global Index Account	July 2011- February 2016	9.75%	10.25%
IUL05 NY	TFLIC Freedom Global IUL II Global Index Account	August 2011 - October 2017	9.75%	10.25%
IUL06	<i>Transamerica Financial Foundation IUL®</i> Global Index Account	November 2012 - November 2018	10.50%	11.00%
IUL06 NY	<i>TFLIC Financial Foundation IUL®</i> Global Index Account	January 2013 - November 2019	10.50%	11.00%
IUL08	TransNavigator® IUL S&P 500® Index Account	June 2014 - October 2017	7.25%	7.75%
IUL08	TransNavigator® IUL Global Index Account	June 2014 - October 2017	8.25%	8.75%
IUL08	TransNavigator® IUL Global Plus Index Account	June 2014 - October 2017	13.00%	13.25%

Policy Form	Product Name and Fund	Date Sold	Old Cap Rate	New Cap Rate as of 03/22/2025
IUL09*	<i>Transamerica Financial Foundation IUL</i> [®] S&P 500 [®] Index Account	May 2017 - Present	12.25%	12.75%
IUL09*	<i>Transamerica Financial Foundation IUL</i> [®] Global Index Account	May 2017 - Present	13.25%	14.00%
IUL09 NY**	<i>TFLIC Financial Foundation IUL</i> [®] S&P 500 [®] Index Account	November 2019 - Present	12.25%	12.75%
IUL09 NY**	<i>TFLIC Financial Foundation IUL</i> [®] Global Index Account	November 2019 - Present	13.25%	14.00%



Any questions? Just reach out to your sales desk.

* Cap changes for IUL09 only apply to policies in force prior to the June 2023 (September 2023 in South Carolina) reprice. The IUL09 2023 repriced product is excluded from the cap changes.

** Both in force and new business policies in NY will receive the cap increase as not included in 2023 IUL09 reprice.

Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, IA, or Transamerica Financial Life Insurance Company, Harrison, NY. Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states. All products may not be available in all jurisdictions.

The NY Statement of Understanding will be updated with this release.

For Agent Use Only. Not for Use With the Public.