

# A STRONGER FINANCIAL FOUNDATION

**TFLIC FINANCIAL FOUNDATION IUL JUST GOT BETTER**

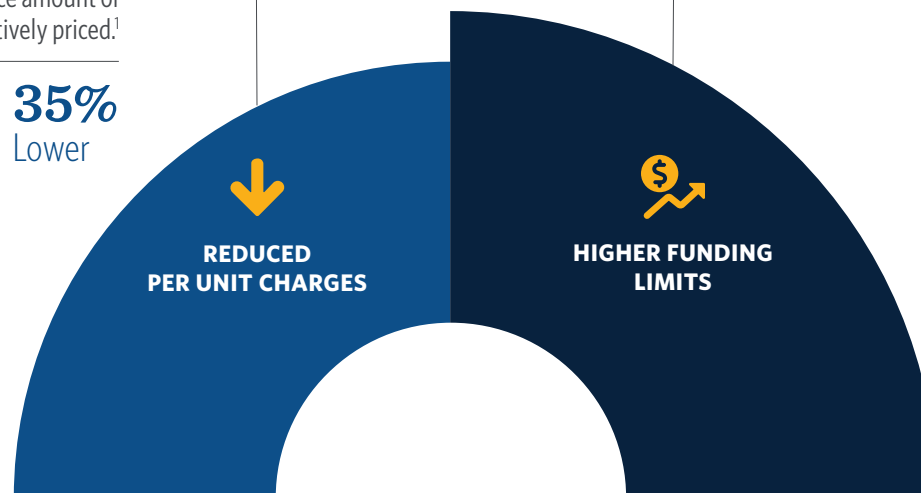


Effective December 4, 2021, *TFLIC Financial Foundation IUL*® features exciting new enhancements to offer your clients. With significantly lower charges and new 7702 guidelines, FFIUL may now be an even more attractive option for your clients. Take a peek at the ways we're working hard to make your job easier.

## More competitive with lower Per Unit Charges (PUC)

New lower PUC means new policies with a face amount of \$100,000 and above are even more competitively priced.<sup>1</sup>

Band 2 \$100,000 - \$249,999: **35%**  
Band 3 \$250,000 - \$499,999: Lower  
Band 4 \$500,000+:



## 7702 & 7702A Guidelines Updates

Transamerica's illustration and administrative systems have been updated to reflect new regulatory interest rates under the 7702 & 7702A guidelines. New guidelines have lowered the minimum interest rate assumptions used in calculating premium limits. This will increase policy funding limits to qualify as life insurance and allow for higher premiums relative to the specified amount before becoming a modified endowment contract.<sup>1</sup>



TRANSAMERICA®

**Get to know our expanded offering.**

Learn more about how FFIUL may now be an even better option for your clients.

 **Visit:** [transamerica.com/insurance-updates](https://transamerica.com/insurance-updates)

<sup>1</sup> Available on all new policies issued December 4, 2021, or later

Life insurance products issued by Transamerica Financial Life Insurance Company, Harrison, NY.

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