



EVEN MORE TO LOVE

WHAT SETS TRANSAMERICA FINANCIAL FOUNDATION IUL® II (FFIUL II) APART

With even more choices, benefits, and growth opportunities, it's there for every chapter of your client's story.

Here are a few of the many ways our enhanced FFIUL II gives your clients even more reasons to love life insurance.

Transamerica has the only IULs available with *Concierge Planning Rider*SM1

Available with Critical, Chronic, and Terminal Illness Accelerated Death Benefit Riders

Available with living benefit riders and LTC Rider on the same policy²

Industry-leading caps³

Positive **0.75%** index account floor

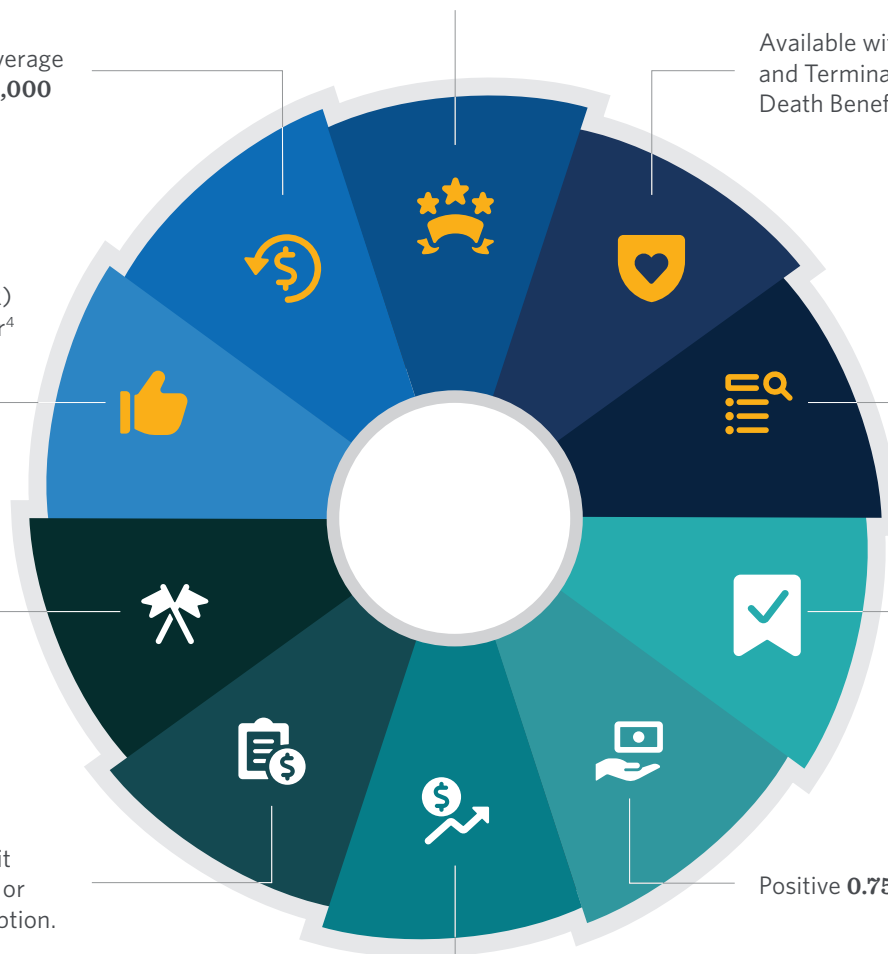
Graded death benefit option that switches from increasing to level automatically over time

Potential for LTC benefit growth with increasing or graded death benefit option.

Balanced, uncapped index account with no spread

Base Insured Rider (BIR) available with LTC Rider⁴

LTC Rider coverage up to **\$2,000,000**





TRANSAMERICA®

**Learn more about why FFIUL II is now
an even better option for your clients.**



Call: Your dedicated sales desk



Visit: transamerica.com/insurance-updates

¹ In CA, FL, and MD this benefit is called the *Concierge Planning Benefit*SM. The benefit's services are not provided through a contractual rider; they are offered outside of the life insurance policy. The Concierge Planning Rider is not available in AK, MI, NY, OR, PR, VA and VI.

² Chronic Illness Rider is not available if the LTC Rider is selected.

³ This cap is a non-guaranteed element. Cap information is also based on Wink's Indexed Universal Life product Comparison, February 25, 2025.

⁴ Up to \$3 million total face amount with a maximum of \$2 million on the base/LTC, and \$1.5 million on the BIR. Maximum issue age is 60 for BIR with LTC.

Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, IA.
Not available in New York.

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