

# TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

## SUMMARY OF ACCELERATED DEATH BENEFITS

Transamerica Financial Foundation IUL® pays a death benefit designed to help beneficiaries, but it also offers additional flexibility throughout one's life with Living Benefits. The Living Benefit riders allow for the death benefit to be accelerated and paid to the policy owner in the event of a qualifying terminal illness, chronic illness, or critical illness.

**An Accelerated Payout results in a reduction in the death benefit. The death benefit will be reduced by an amount greater than the Accelerated Payout. The reduction in the policy's death benefit will reduce the amounts payable to the beneficiary(ies) upon death.**

LIVING BENEFIT	DESCRIPTION	ELIGIBILITY AND QUALIFICATIONS
<b>Terminal Illness</b> 	Allows access to part of the death benefit if the insured becomes terminally ill, helping to ease financial hardship	The insured is diagnosed with an illness or condition that reduces their life expectancy to be 12 months or less.
<b>Chronic Illness</b> 	Allows access to part of the death benefit if the insured is diagnosed with a qualifying chronic illness, helping reduce the financial burden caused from ongoing care and medical expenses	The insured is unable to perform without substantial assistance at least two of six Activities of Daily Living for a period of at least 90 days; or requires substantial supervision for a period of at least 90 consecutive days to protect them from threats to health and safety due to severe cognitive impairment.  The daily living activities include bathing, continence, dressing, eating, toileting, and transferring.
<b>Critical Illness</b> 	Allows access to part of the death benefit if the insured is diagnosed with a qualifying critical illness, providing additional funds to help with expenses	Covered conditions may include the following: (refer to the rider contract for complete list of qualifying conditions). <ul style="list-style-type: none"> <li>• AIDS</li> <li>• Aplastic anemia</li> <li>• Blindness</li> <li>• Cancer</li> <li>• Central nervous disease</li> <li>• End-stage renal failure</li> <li>• First coronary angioplasty</li> <li>• First coronary artery bypass</li> <li>• Heart attack</li> <li>• Major organ transplant</li> <li>• Motor neuron disease</li> <li>• Paralysis</li> <li>• Stroke</li> </ul>

If the policy's Death Benefit Option is not Level when we approve your request for an Accelerated Death Benefit, we will change the Death Benefit Option to Level, make any Face Amount changes in accordance with the policy, and adjust the Available Death Benefit accordingly.

The Accelerated Payout amounts are calculated as the actuarial present value of future benefits minus the actuarial present value of future premiums. Actuarial present values account for interest, the probability of death and an administrative charge. The present value calculations assume a 6% discount rate which is not guaranteed. The larger the discount rate, generally the smaller the accelerated payout amount will be. Probability of death is based on a mortality table determined by the company.

Benefits accelerated may be taxable and affect eligibility to public assistance in some jurisdictions. Neither Transamerica nor its agents or representatives may provide tax or legal advice. Anyone to whom this material is promoted, marketed, or recommended should consult with and rely on their own independent tax and legal professionals regarding their particular situation and the concepts presented herein.

This is a supplemental illustration, not an offer, contract, or promise of future policy performance, and must be accompanied by the basic life illustration. **PLEASE SEE THE BASIC LIFE ILLUSTRATION FOR GUARANTEED ELEMENTS AND OTHER IMPORTANT INFORMATION.** Coverage is subject to the terms and conditions of the policy.

# TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

**Valued Client**

Male, Age 35 Preferred Plus  
 Riders: CRN, CRT, OPR, TI  
 Life Insurance Test: Guideline Premium Test

**Initial Monthly Premium: \$224.25**

Initial Face Amount: \$300,000  
 Death Benefit Option: Increasing

## SUMMARY OF ACCELERATED DEATH BENEFITS



### Terminal Illness Accelerated Death Benefit Rider

The Maximum Accelerated Death Benefit is 100% of the Available Death Benefit or \$1,500,000, whichever is less. If 100% of the Maximum Accelerated Death Benefit has been accelerated, rider coverage terminates at the time of the Accelerated Payout.

### Non-Guaranteed Examples of Terminal Illness Accelerated Death Benefits

Claim Age	Death Benefit	Maximum Death Benefit Acceleration	Maximum Accelerated Payout	Remaining Death Benefit After Maximum Acceleration
37	\$303,815	\$303,815	\$280,698	\$0
63	\$424,857	\$424,857	\$392,385	\$0
76	\$578,702	\$578,702	\$534,835	\$0
90	\$748,320	\$748,320	\$691,888	\$0

At the time of claim, there will be an Administrative Charge for each Accelerated Death Benefit claim processed. Currently the Administrative Charge is \$375. This charge may be adjusted in the future as a result of cost of living increases.

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**Initial Monthly Premium: \$224.25**

Initial Face Amount: \$300,000  
 Death Benefit Option: Increasing

## SUMMARY OF ACCELERATED DEATH BENEFITS



### Chronic Illness Accelerated Death Benefit Rider

The maximum benefit that can be accelerated over one year is 24% of the Available Death Benefit, and over the lifetime of the insured is 90% of the Available Death Benefit, or \$1,500,000, whichever is less. If the insured continues to be chronically ill, they may request additional accelerations up to the lifetime Maximum Accelerated Death Benefit, provided that a Licensed Healthcare Practitioner annually recertifies the insured as being a chronically ill individual.

The Accelerated Payout depends upon the insured's remaining life expectancy at the time of acceleration. In general, the shorter the life expectancy, the larger the Accelerated Payout, the longer the life expectancy, the smaller the Accelerated Payout.

If a long-life expectancy is anticipated, the Accelerated Payout is subject to a minimum payment of \$300, assuming acceleration of the yearly maximum benefit. In the case of an acceleration of less than the yearly maximum benefit, the minimum payout amount will be reduced proportionately. For example, if 50% of the yearly maximum benefit is accelerated, the Accelerated Payout is subject to a minimum payment of \$150 (50% of \$300). The 3 life expectancies shown below are only examples, other life expectancies may apply.

### Non-Guaranteed Examples of Chronic Illness Accelerated Death Benefits for the First Claim Year

Claim Age	Death Benefit	Initial Maximum Death Benefit Acceleration	Accelerated Payout based on Life Expectancy (LE)	Remaining Death Benefit After Acceleration
37	\$303,815	\$72,916	\$20,900 20 Year LE	\$230,899
			\$38,754 10 Year LE	
			\$59,956 3 Year LE	
63	\$424,857	\$101,966	\$33,855 20 Year LE	\$322,891
			\$57,721 10 Year LE	
			\$84,601 3 Year LE	
76	\$578,702	\$138,888	\$66,888 20 Year LE	\$439,814
			\$78,841 10 Year LE	
			\$117,035 3 Year LE	
90	\$748,320	\$179,597	\$107,597 20 Year LE	\$568,723
			\$107,597 10 Year LE	
			\$137,414 3 Year LE	

At the time of claim, there will be an Administrative Charge for each Accelerated Death Benefit claim processed. Currently the Administrative Charge is \$375. This charge may be adjusted in the future as a result of cost of living increases.

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Actual results may be more or less favorable. PLEASE SEE THE BASIC LIFE ILLUSTRATION FOR GUARANTEED ELEMENTS AND OTHER IMPORTANT INFORMATION. Coverage is subject to the terms and conditions of the policy.

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Male, Age 35 Preferred Plus  
 Riders: CRN, CRT, OPR, TI  
 Life Insurance Test: Guideline Premium Test

**Initial Monthly Premium: \$224.25**

Initial Face Amount: \$300,000  
 Death Benefit Option: Increasing

## SUMMARY OF ACCELERATED DEATH BENEFITS



### Critical Illness Accelerated Death Benefit Rider

The maximum benefit over the lifetime of the insured is 90% of the Available Death Benefit or \$1,500,000, whichever is less. The Accelerated Payout depends upon the insured's remaining life expectancy at the time of acceleration. In general, the shorter the life expectancy, the larger the Accelerated Payout, the longer the life expectancy, the smaller the Accelerated Payout.

If a long-life expectancy is anticipated, the Accelerated Payout is subject to a minimum payment of \$1,000 assuming acceleration of the yearly maximum benefit. In the case of an acceleration of less than the yearly maximum benefit, the minimum payout amount will be reduced proportionately. For example, if 50% of the yearly maximum benefit is accelerated, the Accelerated Payout is subject to a minimum payment of \$500 (50% of \$1000). The 3 life expectancies shown below are only examples, other life expectancies may apply.

### Non-Guaranteed Lifetime Examples of Critical Illness Accelerated Death Benefits

Claim Age	Death Benefit	Maximum Death Benefit Acceleration	Accelerated Payout based on Life Expectancy (LE)	Remaining Death Benefit After Maximum Acceleration
37	\$303,815	\$273,433	\$80,055 20 Year LE	\$30,382
			\$147,005 10 Year LE	
			\$226,513 3 Year LE	
63	\$424,857	\$382,371	\$129,706 20 Year LE	\$42,486
			\$219,202 10 Year LE	
			\$320,003 3 Year LE	
76	\$578,702	\$520,832	\$250,832 20 Year LE	\$57,870
			\$298,405 10 Year LE	
			\$441,630 3 Year LE	
90	\$748,320	\$673,488	\$403,488 20 Year LE	\$74,832
			\$403,488 10 Year LE	
			\$518,054 3 Year LE	

At the time of claim, there will be an Administrative Charge for each Accelerated Death Benefit claim processed. Currently the Administrative Charge is \$375. This charge may be adjusted in the future as a result of cost of living increases.

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