



# Which IUL app process fits your clients best?

To help determine the best customer experience for your clients, explore the differences between the *Transamerica Financial Foundation IUL® II* (FFIUL II) traditional application and the new express application process (FFIUL II Express), which uses an all-digital platform, providing instant decisions on 100% of applications.

Feature	FFIUL II	FFIUL II Express
States available	All except NY	Not available in GU, NY, PR
Issue age	0–85	0–70
Minimum face amount	\$25K	\$50K
Maximum face amount	Subject to reinsurance and underwriting	Ages 0–17 is \$250,000 Ages 18–60 is \$500,000 Ages 61–70 is \$300,000
Risk classes	<b>Seven:</b> Preferred Elite Preferred Plus Preferred Nontobacco Preferred Tobacco Tobacco Juvenile	<b>Three:</b> Select Nontobacco Select Tobacco Juvenile
Substandard	Table ratings and Perm and Temp Flat Extra	No substandard
Riders	Accidental Death Benefit Rider (ADB) Base Insured Rider (BIR) Children's Insured Rider (CIR) <i>Concierge Planning Rider</i> <sup>SM</sup> (CPR) Chronic Illness Rider (CRN) Critical Illness Rider (CRT) Disability Waiver of Monthly Deductions Rider (WMD) Disability Waiver of Premium Rider (DWP) Guaranteed Insurability Rider (GIR) Income Protection Option (IPO) Long Term Care Rider (LTCR) Overloan Protection Rider (OPR) Terminal Illness Rider (TI)	<i>Concierge Planning Rider</i> <sup>SM</sup> (CPR) automatic on policies* \$250K or above with signed consent Chronic Illness Rider (CRN) automatic unless declined** Critical Illness Rider (CRT) automatic unless declined** Overloan Protection Rider (OPR) automatic Terminal Illness Rider (TI) automatic
Conversions	Yes	No
1035 exchange	Yes	No

\* Available in most states on cases above \$250,000. In California, Florida, and Maryland, this benefit is called the *Concierge Planning Benefit*<sup>SM</sup>. Not available in AK, MI, OR, and VA.

\*\* Only available on ages 18+.

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<b>Lump-sum payments at issue</b>	Yes	No; therefore no MECs at issue
<b>Backdating</b>	Yes	No
<b>Conditional receipt</b>	Yes	No
<b>Improvement to class of risk</b>	Yes, with underwriting	No
<b>Increases</b>	After 1 <sup>st</sup> anniversary with UW (unless LTCR); min \$25K	After 1 <sup>st</sup> anniversary with UW; min \$25K; up to the maximum face amount based on age at time of increase
<b>Payment options</b>	ACH/EFT Direct Bill Federal Allotment Western Union Speed Pay (n/a for WFG) for recurring payments	ACH/EFT only at issue
<b>Premium modes</b>	Monthly, Quarterly, Semiannually, Annually	Monthly or Annual only at issue; May be changed post issue
<b>Index accounts</b>	Global, S&P 500 <sup>®</sup> , Basic S&P 500 <sup>®</sup> (No IAMC), Balanced Uncapped	Global, S&P 500 <sup>®</sup> , Basic S&P 500 <sup>®</sup> (No IAMC), Balanced Uncapped
<b>Index account floor</b>	0.75%	0.75%
<b>Basic Interest Account</b>	Current: 3.50%; Guaranteed 2%	Current: 3.50%; Guaranteed 2%
<b>IAMC</b>	0.06% on Global, S&P 500 <sup>®</sup> , and Balanced Uncapped	0.06% on Global, S&P 500 <sup>®</sup> , and Balanced Uncapped
<b>Death benefit options</b>	Level, Increasing, Graded	Level, Increasing, Graded
<b>Premium duration</b>	to age 121	to age 121
<b>No lapse period</b>	Age 0–45: 20 years Age 46–60: to Age 65 Age 61+: 5 years	Age 0–45: 20 years Age 46–60: to Age 65 Age 61+: 5 years
<b>Loans</b>	Standard after free-look period; preferred beginning in year 10	Standard after free-look period; preferred beginning in year 10
<b>Withdrawals</b>	After 1 <sup>st</sup> anniversary	After 1 <sup>st</sup> anniversary
<b>Premium expense charge</b>	4% current; 6% guaranteed	4% current; 6% guaranteed
<b>PUCs</b>	16 years from issue/increase, level in all years	16 years from issue/increase, level in all years
<b>Surrender charges</b>	15 years	15 years
<b>Policy fee</b>	\$10/month current; \$12/month guaranteed	\$10/month current; \$12/month guaranteed

## Protection starts now.

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*The Transamerica Financial Foundation IUL<sup>®</sup> II (Policy Form ICC24 TPIU121C-0224)* is an index universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form and number may vary, and this product may not be available in all jurisdictions. Not available in New York. The express application process is not available in Guam, New York, or Puerto Rico. Not available for juveniles in the state of Washington. The S&P 500<sup>®</sup> Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by the company. Standard & Poor's<sup>®</sup>, S&P<sup>®</sup>, and S&P 500<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the company. This policy is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing such policy, nor do they have any liability for any errors, omissions, or interruptions of the S&P 500<sup>®</sup> Index.

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