

# TRANSAMERICA LIFE INSURANCE COMPANY

## RATES AT A GLANCE

INDEX UNIVERSAL LIFE INSURANCE		
<b>Transamerica Financial Choice IUL<sup>SM</sup> (FCIUL)</b>	<b>Current Rate*</b>	<b>Minimum Rate</b>
Basic Interest Account	2.50%	1.00%
Fidelity Small-Mid Multifactor Index 5% ER <sup>SM</sup> Account	N/A	0.25%
Cap Rate	N/A	N/A
Maximum Illustrated Rate (after applying participation rate)	4.75%	N/A
Global Index Account	N/A	0.25%
Cap Rate	10.75%	N/A
Maximum Illustrated Rate	6.00%	N/A
Global Plus Index Account	N/A	0.25%
Cap Rate	14.00%	N/A
Maximum Illustrated Rate	7.00%	N/A
S&P 500 <sup>®</sup> Index Account	N/A	0.25%
Cap Rate	9.50%	N/A
Maximum Illustrated Rate	6.00%	N/A
S&P 500 <sup>®</sup> Plus Index Account	N/A	0.25%
Cap Rate	12.00%	N/A
Maximum Illustrated Rate	7.00%	N/A
<b>Transamerica Financial Foundation IUL<sup>®</sup> (IUL09)</b>	<b>Current Rate*</b>	<b>Minimum Rate</b>
Basic Interest Account	3.50%	2.00%
Global Index Account	N/A	0.75%
Cap Rate	13.00%	N/A
Maximum Illustrated Rate	7.00%	N/A
S&P 500 <sup>®</sup> Index Account	N/A	0.75%
Cap Rate	12.00%	N/A
Maximum Illustrated Rate	7.00%	N/A
<b>Transamerica Financial Foundation IUL<sup>®</sup> (IUL06)**</b>	<b>Current Rate*</b>	<b>Minimum Rate</b>
Basic Interest Account	3.50%	2.00%
Global Index Account	N/A	0.75%
Cap Rate	10.50%	N/A
S&P 500 <sup>®</sup> Index Account	N/A	0.75%
Cap Rate	9.50%	N/A
<b>WRL Freedom Index Universal Life** and WRL Freedom Equity Index Universal Life**</b>	<b>Current Rate*</b>	<b>Minimum Rate</b>
Basic Interest Account	2.50%	2.00%
Index Account	N/A	1.00%
Cap Rate	7.00%	N/A

**Not all products are available for all distribution channels.**

\* Current rates are as of 12/16/2023 and are subject to change.

\*\* Products are no longer sold.

The S&P 500 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 this product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

The Fidelity Small-Mid Multifactor Index<sup>SM</sup> 5% ER, also called the Fidelity SMID Multifactor Index<sup>SM</sup>, (the "Index") is a product of Fidelity Product Services LLC ("FPS"). It is a rules-based index that utilizes a dynamic asset allocation approach which blends multiple factors with the characteristics of stocks of small and mid-capitalization U.S. companies along with U.S. Treasuries, which may reduce volatility over time. Fidelity is a trademark of FMR LLC. The Index has been licensed for use by Transamerica Life Insurance Company ("the Company") in connection with the Transamerica Financial Choice IUL<sup>SM</sup> ("policy"). The Index is the exclusive

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

property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the policy, or the policy owners. The policy is not sold, sponsored, endorsed, or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the policy will be linked to the value of the Index. FPS does not provide investment advice to the policy owners, nor to any other person or entity with respect to the Index and in no event shall any policy owner be deemed to be a client of FPS.

Neither FPS nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the policy. Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, life insurance generally or the policy particularly.

**FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. FPS shall have no responsibility or liability whatsoever with respect to the policy.**



TRANSAMERICA<sup>®</sup>

# TRANSAMERICA LIFE INSURANCE COMPANY

## RATES AT A GLANCE (CONTINUED)

INDEX UNIVERSAL LIFE INSURANCE (CONTINUED)		
<i>Freedom Index Universal Life II**</i>	Current Rate*	Minimum Rate
Basic Interest Account	2.50%	2.00%
Index Account	N/A	1.00%
Cap Rate	9.75%	N/A
<i>Freedom Global IUL**</i>	Current Rate*	Minimum Rate
Basic Interest Account	2.50%	2.00%
Index Account	N/A	1.00%
Cap Rate	7.75%	N/A
<i>Freedom Global IUL II**</i>	Current Rate*	Minimum Rate
Basic Interest Account	2.50%	2.00%
Index Account	N/A	1.00%
Cap Rate	9.75%	N/A
VARIABLE UNIVERSAL LIFE INSURANCE FIXED ACCOUNT		
	Current Rate*	Minimum Rate
<i>Transamerica Freedom Elite Builder II**</i>	2.50%	2.00%
<i>WRL Freedom Elite Builder**</i>	3.00%	3.00%
<i>Transamerica Freedom Asset Advisor &amp; WRL Evolution**</i>	2.50%	2.00%
<i>WRL Freedom Wealth Protector issued before January 1, 2009**</i>	4.00%	4.00%
<i>WRL Freedom Wealth Protector applied for after May 1, 2009**</i>	2.50%	2.00%
<i>WRL Xcelerator**, WRL Xcelerator Focus**, &amp; Transamerica Xcelerator Exec**</i>	2.50%	2.00%
<i>WRL Benefactor**</i>	2.50%	2.00%
<i>WRL Financial Freedom Builder**</i>	4.00%	4.00%
<i>WRL ForLife**</i>	2.50%	2.00%
<i>WRL Freedom Elite**</i>	3.00%	3.00%
<i>WRL Freedom Elite Advisor**</i>	3.00%	3.00%
<i>WRL Freedom Equity Protector**</i>	4.00%	4.00%
UNIVERSAL LIFE INSURANCE		
	Current Rate*	Minimum Rate
<i>WRL Financial Freedom Accumulator**</i>	Years 1-10: 3.00%	3.00%
	Years 11+: 3.00%	3.00%
<i>WRL Accumulation UL and Accumulation UL**</i>	Years 1-10: 4.00%	4.00%
	Years 11+: 4.00%	4.00%
<i>Alliance Solutions UL</i> Policy Years 1-15**	4.00%	3.00%
<i>Alliance Solutions UL</i> Policy Years 16+**	4.50%	3.00%
Universal Life Products (for Conversions only)	Current Rate*	Minimum Rate
<i>TransACE CV 2013 – TLIC**</i>	2.00%	2.00%
<i>TransACE CV NY – TFLIC**</i>	3.00%	3.00%

Not all products are available for all distribution channels.

\* Current rates are as of 12/16/2023 and are subject to change.

\*\* Products are no longer sold.

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

113242R9

© 2024 Transamerica Corporation. All Rights Reserved.

