








CONCIERGE PLANNING RIDER

NOW OFFERING EXCLUSIVE FUNERAL PLANNING BENEFITS ON IUL, AT NO ADDITIONAL COST

The *Transamerica Financial Foundation IUL® II* (FFIUL II) and *Transamerica Financial Foundation IUL®* (FFIUL) are highly customizable insurance solutions that offer versatile options to individualize each client's policy. The *Concierge Planning RiderSM* (CPR)*, also known as the Additional Services Rider, offers clients more options and gives you even more to bring to the table.

GIVE MORE, GET MORE WITH IUL

Families are seeking life insurance protection, now more than ever. They are also asking for solutions that can do more than provide a simple death benefit. The *Concierge Planning Rider* on FFIUL II and FFIUL may be that solution with a policy that offers a death benefit, living benefits, and now funeral planning benefits.

 DEATH BENEFITS Federal Income Tax-Free Death Benefit	 LIVING BENEFITS Long Term Care Rider Critical Illness Rider Chronic Illness Rider Terminal Illness Rider			
 FUNERAL PLANNING BENEFITS Full suite of services from Everest	24/7/365 Advisor Assistance	 Access to Will PrepSM	 TenzingTM Secure Document Storage	 PriceFinderSM

A RIDER THAT SELLS ITSELF

Powered by Everest Funeral Package, LLC, the planning benefits available with the CPR go beyond planning a funeral. It can provide families 24/7 advisor support, online preparation of legal documents, and can help ensure a family is prepared for their funeral, years in advance. More importantly, it can help remove the family from a high-pressure, sales-focused environment when their loved one passes away.

Families can be certain they will have the support they need every step of the way with a rider available:



At no additional cost to the client



On new and existing IUL policies



To be added or removed at any time

* In California and Florida, this benefit is called the *Concierge Planning BenefitSM*. The benefit's services are not provided through a contractual rider; they are offered outside of the life insurance policy.

WHAT'S IN IT FOR YOU?



EXCLUSIVITY

The only IUL with funeral-planning benefits



ECONOMICAL

Doesn't increase premiums



GOOD WILL

Strengthen long-term client relationships



SUPPORT

Transamerica & Everest here to help every step of the way

RIDER DETAILS	
Rider Eligibility:	FFIUL II and FFIUL 2017 CSO policies with a face amount of \$250,000 and above and not on direct monthly bill
Rider Charge:	None
Available After Issue:	Yes, providing the policy meets the eligibility requirements
Rider Addition:	This rider may be added at any time the policy meets the above requirements. Transamerica will communicate eligibility to the client and the client must submit the necessary consent form to add the rider.
Rider Removal:	Clients may request to have the rider removed from their policy at any time. If the policy no longer qualifies, the rider will be removed from the policy and the client will no longer be eligible for benefits. See FFIUL Agent Guide for more details.

Transamerica & Everest: Stronger Together

If you have questions on IUL, the CPR, or Everest services, we are here to help.



For rider or product questions, call The National Sales Desk



For questions on Everest and Everest benefits, call **800-913-8318** at any time



Visit: everestfuneral.com/TAAgent

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Products not available in all jurisdictions.

Not available in New York.

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