



HOW DOES TRANSAMERICA STACK UP AGAINST THE FINAL EXPENSE COMPETITION?

A FEW WAYS TRANSAMERICA RISES ABOVE THE REST

ISSUE AGES AND FACE AMOUNTS¹

Transamerica has a broad range of issue ages — from 15 days up to age 85. Face amounts range from as low as \$1,000 to \$50,000.

RISK CLASSES

Transamerica is one of the few carriers that offers a variety of risk class options. This helps ensure your healthiest clients get the best rates.

ACCELERATED DEATH BENEFIT RIDER WITH NURSING HOME BENEFIT²

Transamerica is one of the few carriers that offers an Accelerated Death Benefit Rider with Nursing Home Benefit through two of our final expense solutions. This offers loved ones the added flexibility to access the death benefit for a qualifying event or confinement to a nursing home (subject to state availability).

CHILDREN'S & GRANDCHILDREN'S BENEFIT RIDER

This rider allows up to nine of the insured's children and/or grandchildren to be covered on the same policy. It also offers options for insured children and grandchildren to convert to a permanent policy at a later date.

SOCIAL SECURITY DIRECT EXPRESS[®] PREMIUM PAYMENT

Clients receiving federal benefits like Social Security have the added convenience of paying with the Direct Express[®] Debit MasterCard[®], which may help your persistency ratio.

FAST, EASY UNDERWRITING³

Our products offer more real-time underwriting decisions, a short, streamlined digital application, and updated Policy eDelivery to save time and hassle.

OPTIONAL FUNERAL PLANNING BENEFITS INCLUDED AT NO ADDITIONAL PREMIUM COST

Beyond a simple death benefit, Transamerica FE Express Solution offers the *Concierge Planning Rider*^{SM4} from Everest Funeral Concierge.⁵

It provides clients with funeral planning resources and benefits, including:

- Expert online assistance with legal documents so they can put their wishes in writing
- Help selecting a funeral home based on what clients want
- The secure storage of personal information

WHERE WE WIN — FINAL EXPENSE LIFE INSURANCE

	TRANSAMERICA <i>Transamerica FE Express SolutionSM</i> <i>Transamerica Graded FE Express SolutionSM</i>	TRANSAMERICA <i>Immediate Solution</i> <i>10-Pay Solution</i> <i>Easy Solution</i>		AMERICAN AMICABLE Golden Solution Immediate Golden Solution Graded Golden Solution ROP	AMERICO Eagle Premier Series Eagle Guarantee	FORESTERS PlanRight Preferred PlanRight Standard PlanRight Basic	MUTUAL OF OMAHA Living Promise
ISSUE AGES	18–85 ¹	0–85 ¹	40–89	50–85	40–85	50–85	45–85, (50–75 IN NY)
MINIMUM ISSUE AMOUNT ¹	\$5,000	\$1,000	\$2,000	\$2,500	\$5,000	\$5,000	\$2,000
MAXIMUM ISSUE AMOUNT ¹	\$50,000	\$50,000	\$50,000 (Lower for ages 56+)	\$35,000	\$40,000	\$35,000 (Lower at Std. class)	\$50,000
RISK CLASS OPTIONS	Select Nontobacco/ Select Tobacco (Nontobacco/ Tobacco for Graded)	Preferred Standard	Standard	Standard	Standard	Preferred Standard	Standard
GRADED/ MODIFIED DEATH BENEFIT	GDB for 2 years	GDB for 2 years	MDB for 2 years	GDB for 2 years MDB for 3 years	MDB for 3 years GDB in year 4	MDB for 2 years	GDB for 2 years
ADBR FOR NURSING HOME BENEFIT INCLUDED	Yes ²	Yes ²	No	Available on Immediate only	No	No	Yes
OPTIONAL RIDER COVERING GRANDCHILDREN	No	Child or grandchild (up to 9 riders)	Yes	Child, grandchild, or great grandchild	Child or grandchild	No	No
CONVENIENCE OF PAYING WITH SOCIAL SECURITY DIRECT EXPRESS®	Yes	Yes	Yes	No	Unknown	Unknown	No
AUTOMATED UNDERWRITING	Instant Decision	<i>Express Protect Underwriting^{SM 3}</i>	Jet Issue	Automated Underwriting	Instant Decision	Point of Sale Underwriting	Automated Underwriting

¹ May vary based on issue age and/or products

² May not be available in all jurisdictions. Not available in New York. In Florida, the Accelerated Death Benefit is available without Nursing Home Benefit. In California, the Terminal Illness Accelerated Death Benefit Rider is available.

³ Available for applications submitted with iGO® e-App

⁴ Availability of the *Concierge Planning RiderSM* is subject to state approval, and it is not available in all states. In Florida, this is a service called the *Concierge Planning BenefitSM*, offered outside the life insurance policy. The benefit's services are not provided through a contractual rider, they are offered outside of the life insurance policy.

⁵ The funeral concierge services and any associated warranty provided by Everest Funeral Package, LLC, are solely provided by Everest Funeral Package, LLC, not by Transamerica Corporation or any of its affiliates. Everest® is a federally registered service mark of Everest Funeral Package, LLC. See rider for full details.

This comparison is not a comprehensive analysis and does not account for possible advantages or disadvantages of the policies compared. Competitors' information has been obtained from publicly available sources and is believed to be accurate as of December 15, 2023.