



**TRANSAMERICA FINANCIAL FOUNDATION IUL**

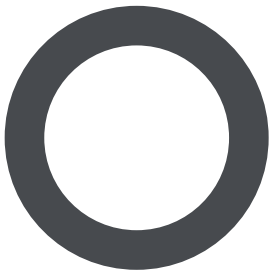
# INDEX ACCOUNTS AT-A-GLANCE

An index universal life policy is permanent life insurance that combines the protection of a tax-free death benefit with the potential to be credited Excess Index Interest (interest exceeding the guaranteed minimum interest) based, in part, on changes in an index or multiple indexes. The *Transamerica Financial Foundation IUL*® offers the policy owner the flexibility to allocate net premiums to the Global Index Account, the S&P 500® Index Account, the Basic Interest Account, or a combination of the three.

## S&P 500 INDEX ACCOUNT

### INTEREST CREDITING METHOD

The company credits Excess Index Interest, if any, to this Index Account using a formula based on changes in the S&P 500 Index, excluding dividends. The index change percentage is then compared to the cap.



**100%**  
To the percentage change in the S&P 500

## GLOBAL INDEX ACCOUNT

### INTEREST CREDITING METHOD

The company credits Excess Index Interest, if any, to this Index Account based on a weighted average of the index change percentages of three indexes, excluding dividends. The weighted index change percentages are added together and compared to the cap. To arrive at the weighted index change percentage, we apply the following factors:

**50%**  
To the percentage change in the S&P 500 or the EURO STOXX 50®, whichever is higher



**30%**

To the percentage change in the S&P 500 or the EURO STOXX 50, whichever is lower

**20%**

To the percentage change in the Hang Seng Index

## S&P 500 INDEX

Tracks 500 large-cap equities in leading industries of the U.S. economy, and is one of the most well-known market benchmarks

## EURO STOXX 50 INDEX

Comprised of 50 large-cap stocks from leading European blue-chip companies

## HANG SENG INDEX

Has a long history beginning in the 1960s and is one of the most recognized indicators of the stock market performance in Hong Kong

**Index universal life insurance is not a security** and index universal life insurance policies are not an investment in the stock market or in the indexes. Index Account Interest is based, in part, on index performance. Past performance of an index is not an indication of future index performance.

There is no guarantee that any Excess Index Interest will be credited above the guaranteed minimum interest rate for the Index Account(s). Additionally, there is no guarantee that the company will declare an interest rate greater than the guaranteed minimum interest rate for the Basic Interest Account.

Index Accounts At-A-Glance must be accompanied by the IUL consumer brochure that includes details about how the policy works, its features, fees, and charges. Please read the brochure carefully. Even though interest may be credited to the accounts, monthly deductions and index account monthly charges (if applicable) will impact the policy value.

## S&P 500 INDEX ACCOUNT

The S&P 500 Index Account option will never be credited less than the guaranteed minimum interest rate, or “floor,” and has the potential to be credited with Excess Index Interest up to the current cap.

**0.75%** Guaranteed minimum interest rate

**12%** Current cap

### HISTORICAL INDEX LOOK-BACK PERIODS

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. The caps are subject to change at the discretion of the company and will be different over different time periods. A lower or higher cap would produce different hypothetical results. Further, index changes measured on different dates would produce different hypothetical results. The “Average Index Change” shows the geometric averages of one-year historical index changes (excluding dividends) ending December 31 for each year during the time period shown. “Average Index Change Using Cap & Floor” shows the averages that would have resulted from applying the policy’s current cap and floor to the index changes for the same time periods.

LOOK-BACK PERIOD	25-YEAR 1998-2023	20-YEAR 2003-2023	15-YEAR 2008-2023	10-YEAR 2013-2023	5-YEAR 2018-2023	1-YEAR 2022-2023
Average Index Change	5.55%	7.52%	11.69%	9.88%	13.60%	24.02%
Average Index Change Using Cap & Floor	7.45%	8.05%	8.78%	8.29%	9.65%	12.00%

### 20-YEAR LOOK-BACK OVERVIEW

CALENDAR YEAR	S&P 500 INDEX CHANGE	S&P 500 INDEX CHANGE USING THE FLOOR & CURRENT 12% CAP
2004	8.99%	8.99%
2005	4.69%	4.69%
2006	11.65%	11.65%
2007	3.65%	3.65%
2008	-38.49%	0.75%
2009	23.45%	12.00%
2010	12.78%	12.00%
2011	1.54%	1.54%
2012	11.68%	11.68%
2013	29.60%	12.00%
2014	11.39%	11.39%
2015	-0.73%	0.75%
2016	10.46%	10.46%
2017	19.40%	12.00%
2018	-7.01%	0.75%
2019	28.88%	12.00%
2020	16.26%	12.00%
2021	26.89%	12.00%
2022	-19.77%	0.75%
2023	24.02%	12.00%
<b>20-YEAR AVERAGE</b>	<b>7.52%</b>	<b>8.05%</b>

## GLOBAL INDEX ACCOUNT

The Global Index Account option will never be credited less than the guaranteed minimum interest rate, or “floor,” and has the potential to be credited with Excess Index Interest up to the current cap.

**0.75%** Guaranteed minimum interest rate

**13%** Current cap

### HISTORICAL INDEX LOOK-BACK PERIODS

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. The caps are subject to change at the discretion of the company and will be different over different time periods. A lower or higher cap would produce different hypothetical results. Further, index changes measured on different dates would produce different hypothetical results. The “Average Index Weighted Change” shows the geometric averages of one-year historical index changes (excluding dividends) ending December 31 for each year during the time period shown. “Average Weighted Index Change Using Cap & Floor” shows the averages that would have resulted from applying the policy’s current cap and floor to the index changes for the same time periods.

LOOK-BACK PERIOD	25-YEAR 1998-2023	20-YEAR 2003-2023	15-YEAR 2008-2023	10-YEAR 2013-2023	5-YEAR 2018-2023	1-YEAR 2022-2023
Average Weighted Index Change	4.29%	5.40%	7.62%	5.97%	8.51%	13.05%
Average Weighted Index Change Using Cap & Floor	7.61%	8.15%	7.88%	7.30%	8.98%	13.00%

### 20-YEAR LOOK-BACK OVERVIEW

CALENDAR YEAR	S&P 500 INDEX CHANGE	EURO STOXX 50 INDEX CHANGE	HANG SENG INDEX CHANGE	WEIGHTED INDEX CHANGE	WEIGHTED INDEX CHANGE USING THE FLOOR & CURRENT 13% CAP
2004	8.99%	6.16%	11.22%	8.59%	8.59%
2005	4.69%	21.69%	4.97%	13.25%	13.00%
2006	11.65%	15.88%	36.59%	18.75%	13.00%
2007	3.65%	3.61%	35.01%	9.91%	9.91%
2008	-38.49%	-41.55%	-45.42%	-40.79%	0.75%
2009	23.45%	18.98%	45.07%	26.43%	13.00%
2010	12.78%	-5.91%	7.39%	6.10%	6.10%
2011	1.54%	-15.83%	-19.45%	-7.87%	0.75%
2012	11.68%	13.45%	23.49%	14.92%	13.00%
2013	29.60%	12.86%	0.12%	18.68%	13.00%
2014	11.39%	2.60%	1.63%	6.80%	6.80%
2015	-0.73%	0.81%	-10.09%	-1.83%	0.75%
2016	10.46%	4.75%	3.86%	7.43%	7.43%
2017	19.40%	5.28%	37.76%	18.84%	13.00%
2018	-7.01%	-14.24%	-17.65%	-11.31%	0.75%
2019	28.88%	26.07%	13.58%	24.98%	13.00%
2020	16.26%	-5.54%	-3.75%	5.72%	5.72%
2021	26.89%	21.53%	-15.28%	16.85%	13.00%
2022	-19.77%	-10.38%	-13.45%	-13.81%	0.75%
2023	24.02%	14.57%	-16.66%	13.05%	13.00%
<b>20-YEAR AVERAGE</b>	<b>7.52%</b>	<b>2.35%</b>	<b>1.37%</b>	<b>5.40%</b>	<b>8.15%</b>



This is a brief overview of the Index Account options available in the *Transamerica Financial Foundation IUL*®, Policy Form ICC16 IUL09 or IUL09 issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Transamerica Life Insurance Company is authorized to conduct business in all states other than NY. For complete details including fees and charges associated with this product, please refer to the consumer brochure.

Any guarantees associated with this policy are based on the claims-paying ability of the issuing insurance company.

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Please read the full disclaimer in the policy regarding the Hang Seng Index in relation to the policy.

Policy Form ICC16 IUL09 or IUL09  
Policy form number may vary by state. Not available in New York.

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