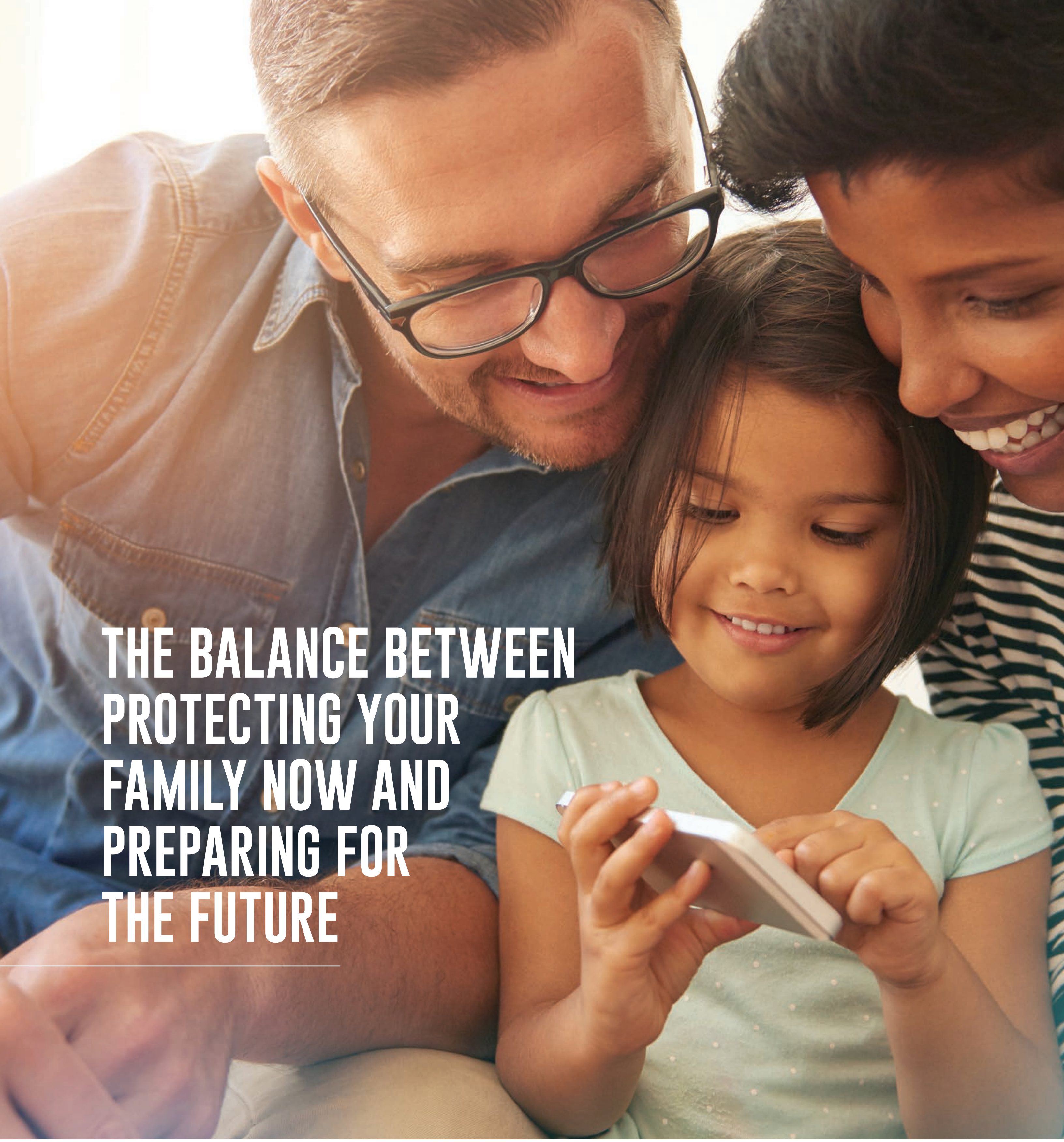
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

A GUIDE TO THE *TFLIC FINANCIAL FOUNDATION IUL®*
LIFE INSURANCE POLICY

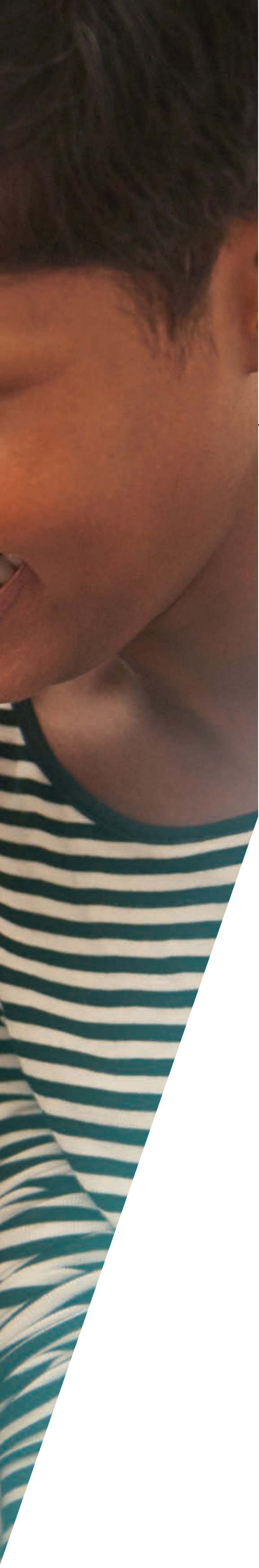
TRANSAMERICA®



THE BALANCE BETWEEN PROTECTING YOUR FAMILY NOW AND PREPARING FOR THE FUTURE

Index universal life insurance is not a security, and index universal life insurance policies are not an investment in the stock market or in financial market 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.



TFLIC FINANCIAL FOUNDATION IUL® (FFIUL)

A MULTIPURPOSE LIFE INSURANCE POLICY BUILT FOR YOUR MULTIFACETED LIFE

When you're planning for your family's future, it's important to cover all your bases. Taxes, inflation, and market volatility are just a few of the concerns that can make it seem overwhelming.

Should you pass too soon, you want to help your family have the means to maintain their lifestyle without you. Also, when you retire, you hope to have enough money so you don't outlive your savings. The FFIUL has four key features for you and your family that may help make the planning process easier:

- Death benefit protection
- Growth potential
- Downside protection
- Tax advantages

This policy is first and foremost a life insurance policy. The main purpose of the policy is to provide a death benefit. It is not a short-term savings vehicle nor is it ideal for short-term insurance needs. It is designed to be long term in nature and should be purchased only if you have the financial ability to keep it in force for a substantial period of time.

PROTECT THE ONES WHO NEED IT MOST

CLASSIC LIFE INSURANCE PROTECTION MEETS POTENTIAL POLICY VALUE GROWTH

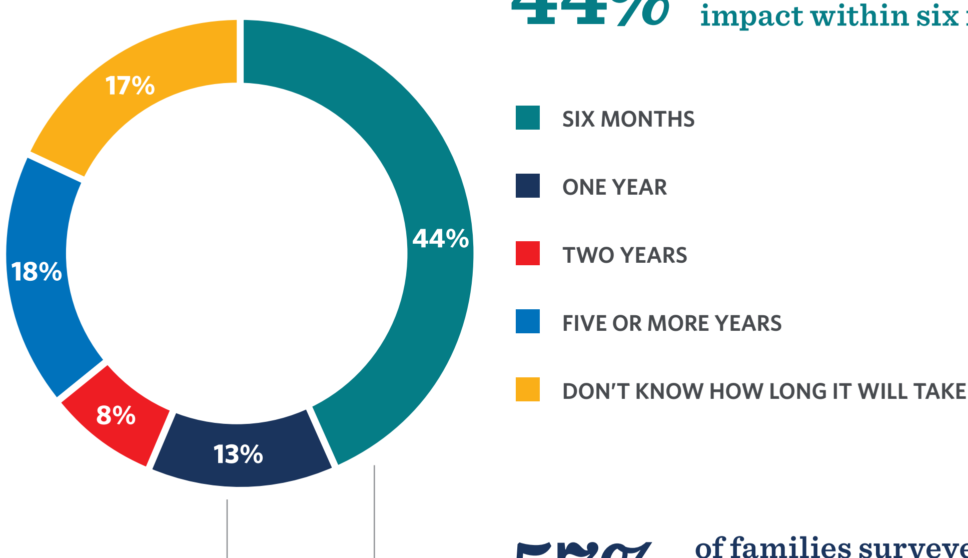
If you passed away unexpectedly, would you be able to leave a little something behind for your loved ones, or would they have trouble making ends meet and paying the bills?

Planning for life's unpredictability is a challenge, but the FFIUL may help.

When you pass away, the death benefit from the FFIUL may help your family replace the loss of income, assist with mortgage, child care, education costs — or leave a financial legacy for your children or grandchildren.

HOW LONG WOULD IT TAKE YOUR FAMILY TO FEEL THE FINANCIAL IMPACT OF THE LOSS OF YOUR PRIMARY WAGE EARNER?

44% of families surveyed would feel the impact within six months or less.*



57% of families surveyed would feel the impact within one year or less.*

* "2022 Insurance Barometer Study," LIMRA, 2022

HOW YOUR CASH VALUE CAN ACCUMULATE

When you make a payment, we allocate the net premium[1] to the index account(s) or the Basic Interest Account, based on your instructions. These account options have the potential to earn interest on a tax-deferred basis, increasing the cash value of the policy. Monthly deductions and index account monthly charges will be taken from the policy to cover the cost of insurance, monthly policy fee, per unit charge, and charges for any additional rider or substandard rating. You may opt to use a cash accumulation strategy that allocates net premiums to more than one account option for the opportunity to earn different rates of interest. Choose from the following account types:

- S&P 500® Index Account
- Global Index Account
- Basic Interest Account

The FFIUL gives you the opportunity to grow your policy value through excess index interest (earnings above the guaranteed minimum rate) that may be credited to your policy based partly on changes in the major stock indexes below. Guarantees are based on the claims-paying ability of the insurance company.

There are limitations on when you can transfer policy value between account options, but since transfers are tax-free, any earnings are protected from the erosive effect of taxes.

We'd love to talk you through the different account options and help you to select an account option that's right for you.

INDEX DESCRIPTIONS

S&P 500® INDEX	Tracks 500 large-cap U.S. equities in leading industries of the U.S. economy
EURO STOXX 50® INDEX	Comprised of 50 large-cap stocks from leading European blue chip companies
HANG SENG INDEX	One of the most recognized indicators of the stock market performance in Hong Kong

[1] Net premiums are equal to gross premiums paid less applicable premium expense charges.

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®, S&P®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC (S&P); Dow Jones® 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 EURO STOXX 50® (Index Trademark) is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland (STOXX), Deutsche Börse Group or their licensors, which is used under license. This fixed indexed life product (licensed product) is neither sponsored nor promoted, distributed, or in any other manner supported by STOXX, Deutsche Börse Group, or their licensors, research partners, or data providers, and STOXX, Deutsche Börse Group and their licensors, research partners, or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions, or interruptions in the EURO STOXX 50® or its data.

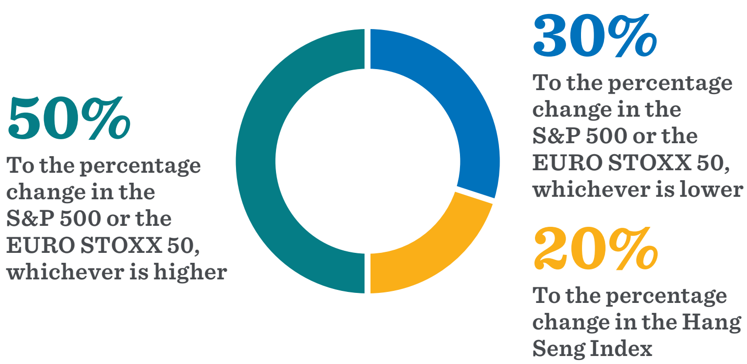
Please read the full disclaimer in the *TFLIC Financial Foundation IUL®* policy regarding the Hang Seng Index in relation to the policy.

INDEX ACCOUNT OPTIONS

GLOBAL INDEX ACCOUNT

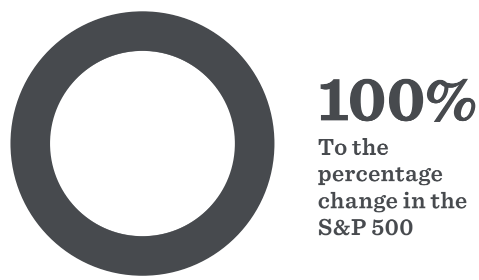
The Global Index Account may be credited with excess index interest based partly on a weighted average of changes in the S&P 500, EURO STOXX 50, and Hang Seng indexes, excluding dividend income.

To arrive at the weighted average, we apply the following factors:



S&P 500® INDEX ACCOUNT

The S&P 500 Index Account may be credited with excess index interest based partly on changes in the S&P 500® index, excluding dividend income.



The Global Index Account and S&P 500 Index Account may be credited with excess interest based on changes in the indexes. Note that even though the interest credited to an index account option may be affected by stock indexes, index universal life insurance policies are not an investment in the stock market or the indexes and do not participate directly in any stock or investment.

The Basic Interest Account is credited with a rate of interest declared by the company.

The Global and S&P 500 Index Accounts have the potential to credit higher interest rates than the Basic Interest Account, up to their caps.

The cap is the maximum percentage of index change your index account may be credited.

Monthly deductions and index account monthly charges along with policy owner transactions such as loans or withdrawals will reduce the amount of excess index interest that is credited to a policy. If you take withdrawals or loans during a segment period, no excess index interest is credited on that amount. Excess index interest is only credited at the end of a segment period. Any policy values determined during the segment period, including the death benefit or cash surrender value, will be based only on the guaranteed minimum interest credited through the date of the activity.

THE POWER OF A GUARANTEED FLOOR

FLOORS

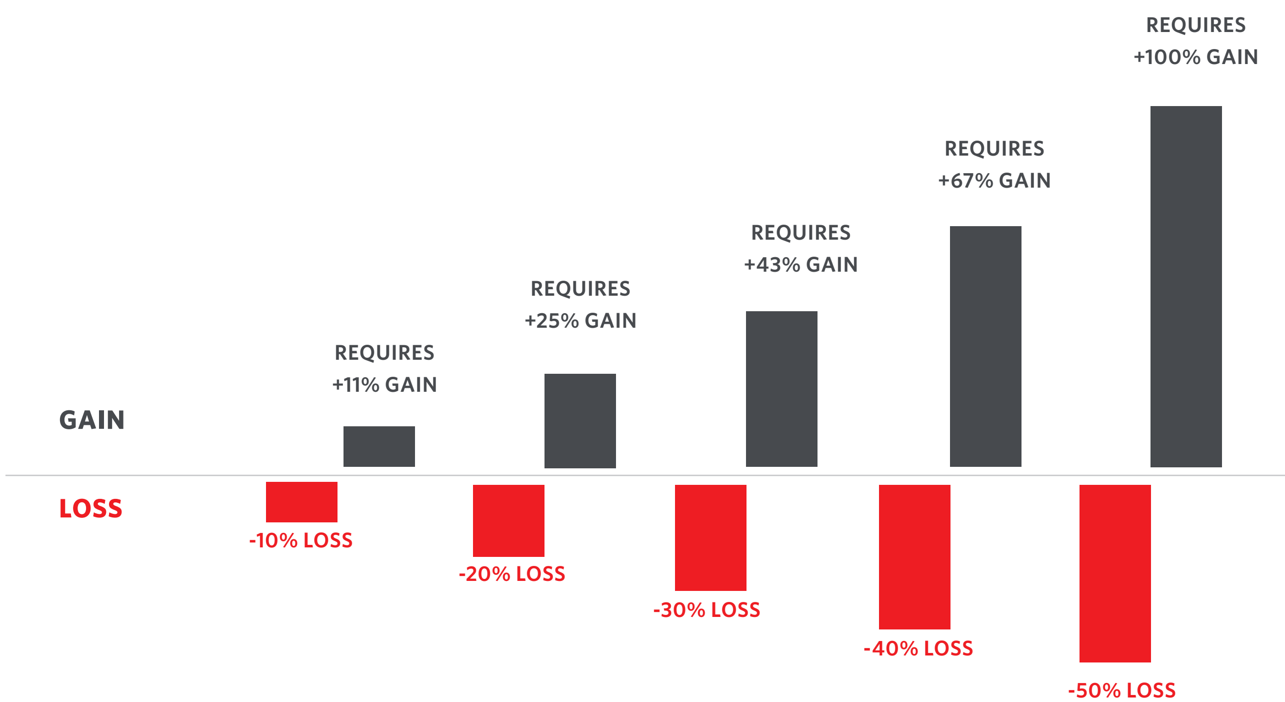
Index changes may be positive or negative. However, with the FFIUL, you have the security of knowing you will never be credited less than the guaranteed minimal interest rate or “floor.” A floor is the minimum rate of interest guaranteed by the insurance company. The floor is the minimum interest credited to the account option and ensures the index account options will always be credited with positive interest.

AVOIDING LOSS CAN BE AS IMPORTANT AS REALIZING GAINS

This example helps illustrate the effects of a loss and what it takes to recover.

For example, a 10% loss requires an 11% gain.

A 20% loss requires a 25% gain, and so on ...



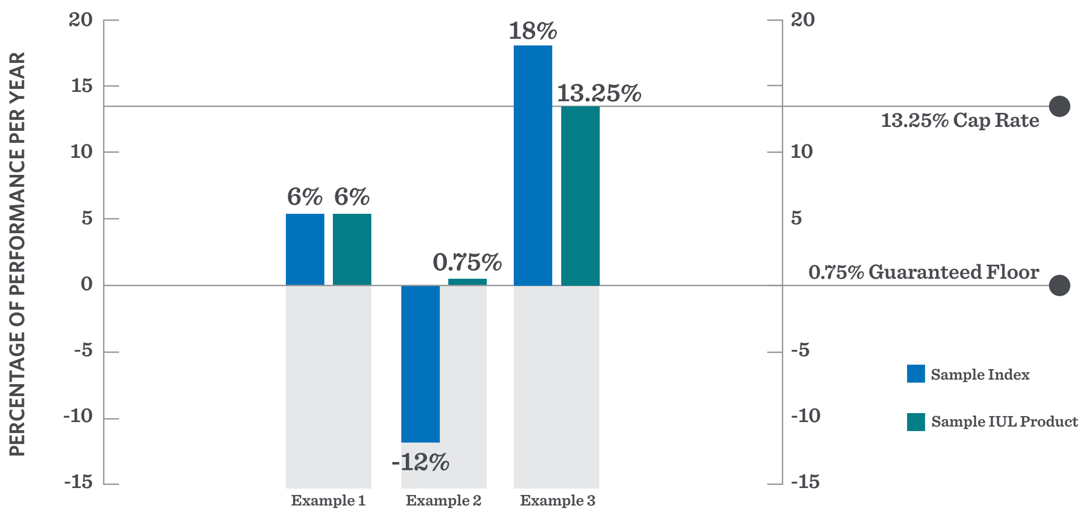
ACCOUNT FLOORS AND CURRENT CAPS

The cap is the maximum rate used to determine how much excess index interest that Transamerica will credit the index accounts. **The cap may increase or decrease at the end of each segment period but will never be less than the current interest rate for the Basic Interest Account.**

INDEX ACCOUNT OPTION	CAP	FLOOR
GLOBAL INDEX ACCOUNT Any excess index interest is credited annually at the end of each segment period.	13.25%	0.75%
S&P 500 INDEX ACCOUNT Any excess index interest is credited annually at the end of each segment period.	12.25%	0.75%
BASIC INTEREST ACCOUNT The company declares an annual interest rate that will never be less than 2.00%.	N/A	2.00%

A HYPOTHETICAL EXAMPLE OF HOW INDEX UNIVERSAL LIFE WORKS

The sample index universal life policy shown below has a 100% participation rate, meaning that it fully participates, a 13.25% cap rate, and a 0.75% floor rate.



Based on this hypothetical example, your policy would be credited interest in the following way:

Example 1: 6% (because of the 100% participation rate)

Example 2: 0.75% (because of the guaranteed 0.75% floor rate)

Example 3: 13.25% (because of the hypothetical 13.25% cap rate)

ANNUAL POINT-TO-POINT STRATEGY

The FFIUL index account options use an annual point-to-point strategy that compares the start and end date values of their respective indexes over a one-year period to determine the percentage of change in the index. If the result is positive, your account value may be credited with excess index interest. If the result is negative, your account value is protected by the guaranteed floor.

EXCESS INDEX INTEREST CALCULATION

Segments are components of the index account options to which net premiums and/or transfers of policy values are allocated. There are up to 12 segments, which begin on a monthly policy date, and each segment lasts for 12 months (Index Account Segment Period). The value of an index account option is the sum of its segment values and any amount pending application to that segment.

At the end of each Index Account Segment Period, Transamerica determines whether any excess index interest (earnings above the guaranteed minimum rate) will be credited for the segment period just ended. The amount of excess index interest credited depends on the index change percentage, the minimum interest credited throughout the segment period, the applicable cap, and policy activity and charges during the segment period.

The index change percentage is determined by calculating the index values on the segment end date, subtracting the index value on the segment start date and dividing by index values on the segment start date.

INDEX VALUE ON SEGMENT END DATE − **INDEX VALUE ON SEGMENT START DATE** ÷ **INDEX VALUE ON SEGMENT START DATE** = **INDEX CHANGE PERCENTAGE**

TAX ADVANTAGES

THE FFIUL OFFERS IMPORTANT TAX ADVANTAGES

FEDERAL INCOME TAX-FREE DEATH BENEFIT

Life insurance proceeds pass to your beneficiaries free from federal income taxation (IRC SEC. 101(a)(1)).

TAX-DEFERRED EARNINGS

Life insurance contracts meet special IRS requirements that allow amounts credited to the policy value to accumulate on a tax-deferred basis. Policy value gains are not taxed in the policy during years in which they are earned or while they remain in the policy. Taxes are deferred until the policy is surrendered, lapses, or when certain distributions occur (IRC Sec. 72). This favorable treatment means higher policy value accumulation potential for you.

TAX-FREE TRANSFERS

Transfers among accounts inside a policy are on a tax-free basis. Tax-free transfers help protect your earnings from the effects of current taxes.

TAX-FREE ACCESS TO POLICY VALUE

TAX-FREE WITHDRAWALS AND LOANS[1]

You'll enjoy easy access to your policy value. When the policy value is sufficient, you may request withdrawals or loans to use for any purpose you wish.

Think of the possibilities: You could use the funds to supplement your retirement income, help pay for children's education, or unexpected expenses.

HERE'S HOW

After the free-look period, you have the flexibility to make tax-free withdrawals at any given time, up to the maximum allowed by the policy.

The policy loan interest rates on FFIUL are generally lower than loan rates charged by banks. An amount equal to the policy loan will be credited with a minimum guaranteed annual interest rate of 2%. An annual interest rate will be charged as follows:

LOAN RATES	CURRENT RATES			GUARANTEED RATES		
	Credit	Charge	Net effective rate	Credit	Charge	Net effective rate
Years 1–10	2.00%	2.75%	**0.75%**	2.00%	3.00%	**1.00%**
Years 11 + on cost basis	2.00%	2.00%	**0.00%**	2.00%	3.00%	**1.00%**
Years 11 + on gain	2.00%	2.00%	**0.00%**	2.00%	2.25%	**0.25%**

[1] Loans, withdrawals, and death benefit accelerations will reduce the policy value and death benefit. Provided the policy is not and does not become a modified endowment contract (MEC), 1) withdrawals are tax-free to the extent that they do not exceed the policy basis (generally, premiums paid less withdrawals) and 2) policy loans are tax-free as long as the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.

GIVING YOU FLEXIBILITY AND CONTROL

FLEXIBLE PREMIUM PAYMENT

The FFIUL allows flexible premium payments, which means you can adjust the amount of premium you pay (within limits) if your financial needs change. Premiums may be increased, decreased, skipped, or stopped altogether if there is enough policy value.

Of course, the risk of your policy lapsing increases if you don't at least regularly pay premiums equal to the current minimum monthly no lapse premium.

THE SECURITY OF A NO LAPSE GUARANTEE

Payment of the minimum monthly no lapse premium ensures that the policy will remain in force. However, by paying only the minimum monthly premium, you may be forgoing the opportunity to build up additional policy value.*

NO LAPSE PERIOD:

- Issue ages 0–45: 20 years
- Issue ages 46–60: until age 65
- Issue ages 61+: 5 years

* After the no lapse period or if the cumulative minimum monthly no lapse premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force. Guarantees are based on the claims-paying ability of the company.

If you take a cash withdrawal or a loan, if you increase your face amount, if you change the death benefit option, or if you add or increase the amount of a rider, you may need to pay additional premiums in order to keep the No Lapse Guarantee in effect. If the requirements of the No Lapse Guarantee are not met and the cash surrender value is not enough to meet the monthly deductions and index account monthly charges, a grace period will begin and the policy will lapse at the end of the grace period unless sufficient payment is made. Allowing the policy to lapse may result in adverse tax consequences.

PUTTING IT ALL TOGETHER

THE *TFLIC FINANCIAL FOUNDATION IUL®* OVERVIEW

FLEXIBLE PREMIUM PAYMENT*

(OWNER CONTROLLED)

LESS

Premium Expense Charge

Net Premium Allocation Choices

1 Global Index Account

2 S&P 500 Index

3 Basic Interest Account

Interest

Interest

POLICY VALUE

TAX-DEFERRED ACCUMULATION

LESS

- Index account monthly charge

MONTHLY DEDUCTIONS:

- Cost of insurance
- Per unit charges
- Monthly policy charges
- Additional rider charges

DISTRIBUTIONS

LIVING BENEFITS**

- Withdrawals
- Policy loans
- Accelerated Death Benefit Riders

DEATH BENEFITS

Federal income tax-free proceeds paid at death.

EARLY POLICY SURRENDER***

Surrender charges may apply and any gain is taxable.

* Subject to certain minimums and maximums

** Loans, withdrawals, and death benefit accelerations will reduce the policy value and death benefit. Provided the policy is not and does not become a modified endowment contract (MEC), 1) withdrawals are tax-free to the extent that they do not exceed the policy basis (generally, premiums paid less withdrawals) and 2) policy loans are tax-free as long as the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis. Please consult with and rely on your tax advisor regarding your particular situation.

*** If you surrender your policy, a surrender charge may apply. The surrender charge is a charge for each $1,000 of the initial face amount and each increase in face amount. The surrender charge applies for the first 15 policy years and for 15 years from the date of any face amount increase. Charges are based on the face amount of the policy and the insured's issue age, gender, and rate class. These charges may be significant and should be carefully considered before surrendering the contract.

CUSTOMIZE YOUR COVERAGE

OPTIONAL RIDERS PROVIDE VERSATILE OPTIONS TO INDIVIDUALIZE YOUR POLICY

THE FOLLOWING RIDERS HAVE ADDITIONAL COSTS:

Long Term Care Rider[1]

This rider can be used to accelerate a portion of the death benefit, prior to death, to pay for qualified long term care expenses. The Long Term Care Rider must be elected at issue. If qualifying requirements are met, long term care expenses paid are federal income tax-free. The Long Term Care Rider pays an indemnity style benefit. This rider has exclusions and limitations.

Overloan Protection Rider (OPR)[2]

The OPR can help prevent a policy lapse caused by outstanding loans. Exercising this rider can prevent any loans from being taxable, while still providing a small death benefit to your beneficiaries.

Guaranteed Insurability Benefit Rider

Allows you to increase your life insurance coverage, at certain intervals, without the need for additional underwriting

Base Insured Rider

Provides you with additional level term insurance coverage at term insurance rates

Children's Benefit Rider

Provides fixed-rate term insurance coverage for children, between the ages of 15 days and 18 years

Additional Insured Rider

Provides level term insurance coverage for up to five of your family members

Accidental Death Benefit Rider

Pays the face amount of the rider if your death is the result of an accidental bodily injury

Disability Waiver of Monthly Deductions Rider[3]

Waives the policy's monthly deductions should you become disabled

The optional rider information above is a general description of how riders work. Refer to your policy and personalized hypothetical illustration for a complete explanation of the terms. Riders and benefits have specific limitations.

Disability Waiver of Premium Rider[4]

If you become disabled, it waives the monthly premiums for the duration of the disability by applying the rider benefit shown in the policy as the policy's premium payment.

[1] The Long Term Care Rider has exclusions and limitations. For costs and complete details of the coverage, call your insurance agent or the company (whichever is applicable.) This is a solicitation for long term care insurance and a licensed insurance agent/producer will contact you. Coverage is subject to underwriting approval. Qualifying for benefits is required before receiving benefits under the policy. Benefits and premiums vary depending upon plan selected. For details regarding costs, exclusions, limitations and reductions, terms under which the policy may be continued in force or discontinued, and other complete details, please contact your licensed insurance agent/producer.

[2] The election to exercise the OPR is irrevocable. Once the rider benefit has been exercised, all other riders attached to the policy will terminate and no further policy activity will be allowed. Further loans will be allowed, and loan interest will continue to accrue. Once the OPR is exercised, there is a one-time charge assessed as a percentage of the policy value based on the age of the insured. Neither the IRS nor the courts have ruled on the tax consequences of exercising the Overloan Protection Rider. It may not be appropriate for your particular circumstance. Consult with a tax advisor regarding the risks associated with exercising this rider.

[3] It's possible that additional payments will be required to keep a policy in force while the monthly deductions are being waived. For example, loan interest accruing on an outstanding loan may require additional payments. Index account monthly charges are not part of monthly deductions and are not covered by this rider.

[4] It's possible that additional payments will be required to keep a policy in force while the Waiver of Premium Benefit is being paid. For example, an increase in monthly deductions or decrease in policy value may require additional payments.

Rider charges vary based on the insured's age, underwriting classification, gender, and the policy's face amount and duration. An illustration can provide an example of fees and charges that may apply.

TFLIC FINANCIAL FOUNDATION IUL® DETAILS

ISSUE AGE	0–85 as of last birthday
UNDERWRITING CLASSIFICATIONS	Preferred Elite – Nontobacco Preferred Plus – Nontobacco Preferred – Nontobacco Nontobacco Preferred Tobacco Tobacco Juvenile
FACE AMOUNT BANDS	Band 1: \$25,000–\$99,999 Band 2: \$100,000–\$249,999 Band 3: \$250,000–\$499,999 Band 4: \$500,000 and up
DEATH BENEFIT OPTIONS	Level - Face amount Increasing - Face amount plus policy value
POLICY VALUE	There is no guaranteed minimum policy value. The policy may lapse if you do not have sufficient policy value to pay the monthly deductions, the index account monthly charge, the surrender charge, and/or any outstanding loans, and accrued loan interest. The policy value is comprised of the value of the Basic Interest Account, the S&P 500® Index Account, the Global Index Account, and the policy loan reserve.
CASH SURRENDER VALUE	If you surrender your policy, the cash surrender value of the policy is equal to the policy value less any applicable surrender charges and any loan balance.
SURRENDER CHARGE	Charge: Per \$1,000 of the initial face amount and of each increase in face amount Period for Charge: The surrender charge applies for the first 15 policy years and for 15 years from the date of any face amount increase. Basis for Charge: Face amount, insured's issue age, gender, and risk class These charges may be significant and should be carefully considered before surrendering the contract. **A surrender charge may result in the cash surrender value of your policy being zero. As a result, this policy is not intended for short-term savings or short-term insurance needs.** Excess index interest is not credited for partial years at the time of surrender on any index account segment.
PREMIUM EXPENSE CHARGE (AS PREMIUMS ARE PAID)	Current: 4% in all years Guaranteed: 6% in all years

MONTHLY DEDUCTIONS*	The monthly deduction includes the cost of insurance, monthly policy fee, per unit charge, rider costs, and any charges for substandard class ratings. Monthly deductions are taken from the Basic Interest Account, S&P 500® Index Account, and Global Index Account in proportion to the values of those accounts on the monthly policy date that the deduction is taken. Within each account, monthly deductions are taken pro rata across segments within each account.
COST OF INSURANCE CHARGES*	Cost of insurance charges vary based on the insured's age, underwriting classification, gender, and the policy's face amount and duration.
MONTHLY POLICY FEE*	Current: $10 Guaranteed Maximum: $12
PER UNIT CHARGE	A charge per thousand of the face amount of the base policy and Additional Insured Rider (AIR). This charge varies by gender, tobacco use, age of the insured, and the face amount band. Base: On a current basis, the charge applies for 15 years from issue and 15 years from the date of any face amount increase, and remains level over the 15-year period. On a guaranteed basis, the charge remains level and applies in all years. AIR: This charge applies to any Additional Insured Rider for 15 years from rider issue date and 15 years from the date of any increase in rider face amount.
INDEX ACCOUNT MONTHLY CHARGE	0.06% (0.72% annually) of the index account value Taken on the monthly policy date through age 120, pro rata by account value, then pro rata across segments within each account
WITHDRAWALS**	Minimum: $500 Maximum: Cash surrender value minus $500 Charge: no fee on withdrawals Excess index interest for a segment period will not be credited on amounts taken as withdrawals from an index account segment prior to the end of the segment period.
LOANS**	Minimum: $500 Maximum: Policy value minus the loan balance, minus the loan interest that will accrue prior to the next anniversary, minus the greater of the surrender charge or two monthly deductions Availability: After the free-look period ends Excess index interest for a segment period will not be credited on amounts taken as withdrawals from an index account segment prior to the end of the segment period.

* The company has the right to change current charges and cost of insurance rates. The company may not charge more than the guaranteed maximum charges or rates. Any changes to charges or rates will be based on our expectations as to future cost factors. Such cost factors may include, but are not limited to, mortality, interest, persistency, expenses, reinsurance costs, and state and federal taxes. Any increased policy charges, partial withdrawals or loans, failure to pay planned premiums, or worse than expected index performance can (a) reduce the amount of future withdrawals or loans that can be taken and (b) in many cases, increase the risk of policy lapse, reduce the death benefit proceeds, and increase the amount of monthly deductions.

** Loans, withdrawals, and death benefit accelerations will reduce the policy value and death benefit. Provided the policy is not and does not become a modified endowment contract (MEC), 1) withdrawals are tax-free to the extent that they do not exceed the policy basis (generally, premiums paid less withdrawals) and 2) policy loans are tax-free as long as the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis. Please consult with and rely on your tax advisor regarding your particular situation.

WHY TRANSAMERICA?

OVER 100 YEARS OF SERVING FAMILIES

Transamerica has stood for innovation since 1904, when a young entrepreneur named Amadeo P. Giannini founded a bank in San Francisco to make financial services available to everyone.

Today, there are so many more ways to live a fulfilling life. But with this opportunity comes the need to plan for it. And that's where Transamerica fits in. We're here to help people live their best lives and make the most of their time.

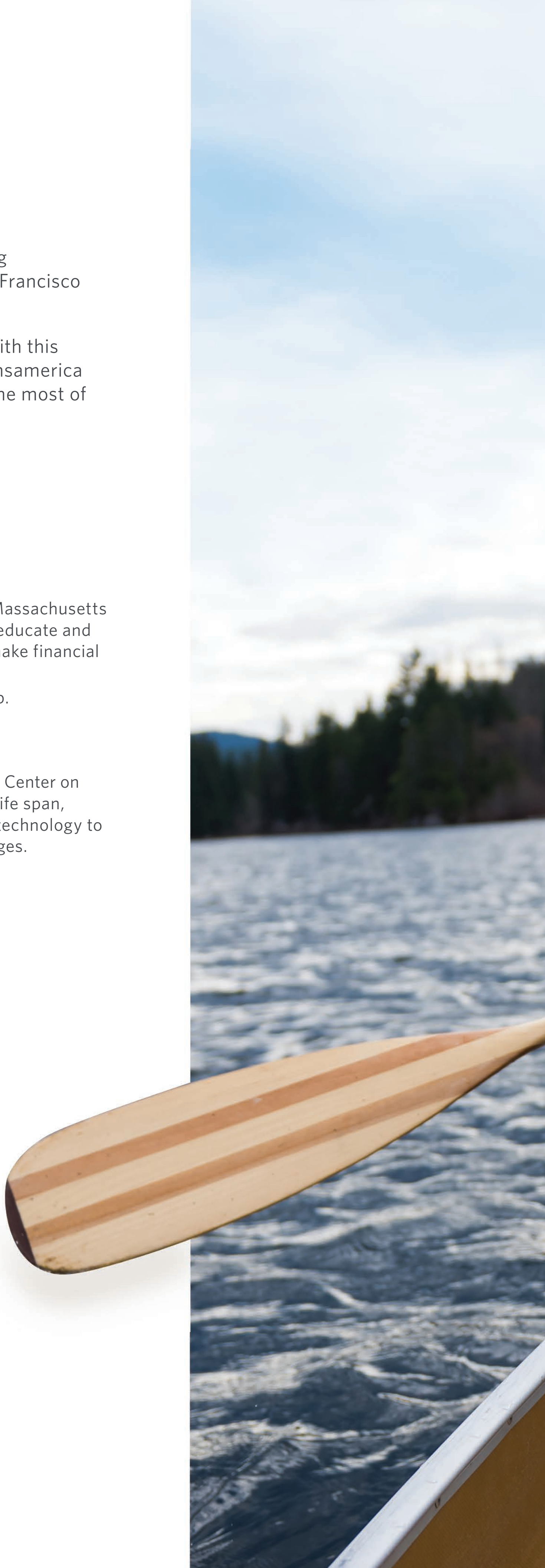
MIT AGELAB

Transamerica is proud to collaborate with the Massachusetts Institute of Technology's innovative AgeLab to educate and encourage caregivers as they help loved ones make financial decisions about their future.

Transamerica is a proud sponsor of MIT AgeLab.

STANFORD CENTER ON LONGEVITY

Transamerica has collaborated with the Stanford Center on Longevity since 2016, which studies the human life span, uncovering innovative ways to put science and technology to work to improve the well-being of people of all ages.



WHAT HAPPENS NEXT?

When you have decided that the *TFLIC Financial Foundation IUL®* is right for you, an application is submitted and the underwriting process begins.

Together with your financial professional you will complete the appropriate paperwork, available electronically or in paper, and they may ask you a few medical questions to get the process started. Depending on the amount of insurance applied for, you may then be contacted by a paramedical company to complete a quick assessment. Your financial professional can make these arrangements at the time of application to fit your schedule.

Your application, health information, and any required forms will be reviewed by an underwriter who will then make an offer of coverage. After the offer is accepted and premium received, you will receive a policy. We recommend you keep this policy with your important financial documents and notify your beneficiaries.

TRANSAMERICA®

Transamerica. Live your best life℠.

If you have questions about the TFLIC FFIUL, please contact your Transamerica insurance professional.

Visit: transamerica.com

Rider Form #LTCR03 NY. This is a solicitation for long term care insurance and a licensed insurance agent/producer will contact you. Coverage is subject to underwriting approval. The Long Term Care Rider has exclusions and limitations. For costs and complete details of the coverage, call your insurance agent or the company. Qualifying for benefits is required before receiving benefits under the rider.

This brochure is not intended to be a full description of the policy. Refer to your policy, Statement of Understanding, and personalized hypothetical illustration for a complete explanation of the terms.

Right to cancel (free look): Within 10 days after you receive your policy, if you're not completely satisfied with it for any reason, you may cancel it and receive a refund.

Annual Statement: Excess index interest is only credited at the end of the Index Account Segment Period. Upon receipt of your first annual statement, the policy value may appear to be low. This is because only net premiums received on or before the policy date, and allocated to the first index account segment, may have received any excess index interest. All other index account segments will have only been credited interest at the guaranteed minimum interest rate of 0.75% by the end of the first policy year when you receive your first annual statement. Any excess index interest that may be earned on index account segments two through 12, for their first year, will be credited during the second policy year and will be reflected on your second and ongoing annual statements.

In the event of suicide during the first two policy years, death benefits are limited to only the return of premiums paid.

Transamerica Financial Life Insurance Company and its representatives do not give investment recommendations, tax, or legal advice. This material and the concepts presented are for information purposes only and should not be viewed as an investment recommendation, tax, or legal advice. Any investment, tax, or legal advice you require should be based on your particular circumstances and should be obtained from an independent professional advisor.

Life insurance products are issued by Transamerica Financial Life Insurance Company, Harrison, NY. This policy is subject to the insurance laws and regulations of the state of New York. Policy Form # IUL09 NY.

133122R7 12/23