LIFE WITH LONG-TERM CONFIDENCE

HELP MAKE A DIFFERENCE WITH TRANSAMERICA FINANCIAL FOUNDATION IUL® II

TRANSAMERICA[®]

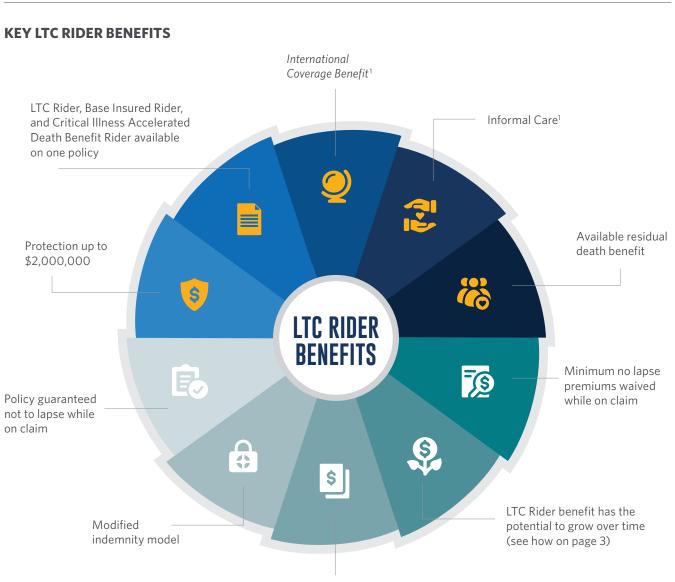
THE LONG TERM CARE DIFFERENCE

Transamerica is committed to helping customers identify and prepare for the potential challenges they may encounter in their financial futures.

People who have never needed to care for a loved one with a chronic illness may not understand the emotional, physical, and financial impacts on those who receive care as well as those who provide it. Helping them find a solution may make all the difference in preparing for the impacts and corresponding costs.

That's why we offer our new hybrid IUL policy, *Transamerica Financial Foundation IUL*[®] *II* (FFIUL II). FFIUL II offers an optional Long Term Care (LTC) Rider that allows clients to accelerate a portion of the policy's death benefit to help pay monthly expenses they may incur for qualified long term care services.

Understanding the benefits of the LTC Rider is key to helping clients understand the value in this important coverage, and we believe it makes FFIUL II a more attractive life insurance option for you and your clients.



Rider charges waived while on benefit²

² Other policy charges will continue to be assessed. Excludes rider benefits received under the International Coverage Benefit.

Product not available in all Jurisdictions.

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¹ Currently not approved in AZ, MT, and NY

THE INCREASING Advantage



By 2030, long term care costs are expected to more than double, reaching as high as 2.5 trillion.³

What sets this rider apart is how it calculates the available benefit, which your clients are sure to appreciate.

With FFIUL II, the LTC Rider's specified amount is always equal to the policy's face amount. This means if the policy death benefit increases, so does the LTC Rider benefit. It combines the protection of a death benefit with an LTC benefit. The advantage of choosing an increasing death benefit option* is it can potentially increase the LTC Rider benefit base, in turn increasing the amount available for qualified long term care expenses in the future.

The chart below shows hypothetical illustrations of how the death and LTC benefits for an FFIUL II policy might compare to other carriers.

FEMALE, AGE 35, PREFERRED ELITE. PREMIUMS PAID TO AGE 65	\$5,000 annual premium (\$417 per month)		
	Transamerica FFIUL II⁵	Nationwide IUL Accumulator II 2020 ⁶	Pacific Life Horizon IUL 2 LTP ⁷
Initial face amount	\$300,000	\$300,000	\$300,000
Initial LTC benefit	\$300,000	\$300,000	\$300,000
Nonguaranteed death benefit in policy year 30	\$641,734	\$630,532	\$610,379
Nonguaranteed LTC benefit in policy year 30	\$641,734	\$300,000	\$300,000
Illustrated death benefit in policy year 30 using guaranteed assumptions	\$366,199	\$337,760	\$300,000
Illustrated LTC benefit in policy year 30 using guaranteed assumptions	\$366,199	\$300,000	\$300,000
Nonguaranteed LTC monthly benefit payable min of 2% or HIPAA cap ⁴	\$12,835	\$6,000	\$6,000
Illustrated LTC monthly benefit payable min of 2% or HIPAA cap using guaranteed assumptions ⁴	\$7,324	\$6,000	\$6,000

The data is based on the most current illustration software for all the companies represented here as of August 8, 2024.

* The increasing death benefit option will result in higher monthly deductions over the life of the policy than the level death benefit option. For Agent Use Only. Not for Use With the Public.



BENEFITS TO YOUR BUSINESS

- One Sale
 - One PolicyMultiple Benefits



Fully Commissionable Rider



Earn Good Faith With Family Members



Build Your Center of Influence

It starts with trust.

With over 30 years of LTC claims experience, Transamerica is dedicated to helping our valued partners protect more families with a sense of reassurance.

Visit: transamerica.com

³ "The Ballooning Costs of Long-Term Care," American Action Forum, 2020

- ⁴ Long Term Care Rider benefit is the lesser of 2% of the LTC Rider specified amount, or the HIPAA per diem amount multiplied by the number of days in the month. HIPAA per diem in 2024 is \$410.
- $^{\rm 5}$ Illustration based on maximum illustrated rate of 7.25%

⁶ Illustration based on maximum illustrated rate of 7.86%

 $^{\rm 7}$ Illustration based on maximum illustrated rate of 2%

The Transamerica FFIUL II LTC Rider have separate underwriting. A client may be rated differently on the base policy and rider. Rates and values will differ based on age, gender, and health rating of the insured. Clients should receive a customized illustration in order to fully compare guaranteed and nonguaranteed elements.

Life insurance products issued by Transamerica Life Insurance Company, Cedar Rapids, Iowa.

Not available in all jurisdictions

Not available in New York.

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