

Transamerica Financial Foundation IUL[®] II Express

Flexible design: Solve for target face amount






Meet Anna - Age 35¹

Client goals	Illustration design	
<ul style="list-style-type: none"> Permanent coverage with potential to grow over time to keep pace with the rising cost of living Ability to access cash value to help pay her kids' college tuition, fund a vacation, or pay for emergency expenses Help pay bills and other expenses in the event of a serious illness or injury 	Solve Type:	Target Solve
	Death Benefit Option:	Graded
	Premium Duration:	Age 65

FFIUL II Express: Policy summary

Planned Premium: \$300 / Month

Initial Face Amount: \$385,000

 Life insurance protection	A federal income tax-free death benefit can help provide for loved ones, replace lost income, or create a legacy	Death benefit coverage:	
		Death benefit at age 50:	\$442,321
		Death benefit at age 65:	\$589,019
 Flexible access to cash value	Premium payments help build cash value, which can be accessed tax-free through loans and withdrawals ²	Cash value coverage:	
		Cash surrender value at age 50:	\$57,321
		Cash surrender value at age 65:	\$204,019
 Living benefits	Access a portion of the death benefit for qualifying critical, chronic, and terminal illnesses ³	Maximum initial accelerated payout at age 65⁴:	
		Critical Illness:	\$449,338
		Chronic Illness:	\$119,159
		Terminal Illness:	\$554,998

¹ This hypothetical example assumes a female, age 35, select non-tobacco risk class, \$300 monthly premium with target face solve, assuming a 7.25% index growth rate in the Balanced Uncapped Index Account, graded death benefit.

² Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided 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.

³ Riders are available at an additional cost. Riders and rider benefits have specific limitations and may not be available in all jurisdictions. Benefits paid under accelerated death benefit riders will reduce the life insurance policy's death benefit and policy value. For complete details including the terms and conditions of each rider and exact coverage provided, please refer to the riders.

⁴ Assumed remaining life expectancy is 3 years when benefit is elected.

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How to run an illustration

Target solve

- Step 1:** Select Target Solve
- Step 2:** Select Face Amount or Premium under “Solve for”
 - Solve for Face amount if you wish to specify a premium
 - Solve for Premium if you wish to specify a Face amount
- Step 3:** Enter either the Premium or desired Face Amount depending on your selection in step #2
- Step 4:** Click Customize to change the Premium duration and Death benefit option in the Advanced options section

Transamerica Financial Foundation IUL® II
Configure your client's policy to meet their needs.

BIRTHDATE	GENDER	STATE	RISK CLASS
1/1/1990	Female	Alabama	Select NT

Target Solve Maximize Protection Maximize Cash Value

Solve for
Premium **Face amount** Monthly \$ 300

Advanced options ? **Customize**

Premium duration Lifetime
Income No
Death benefit option Level

Premium allocation Customize
Balanced Uncapped Index Account 100%
Illustrated rate: 7.25%

- Step 5:** Select Age 65 from the Premium duration dropdown
- Step 6:** Select Graded from the Death benefit option dropdown
- Step 7:** Click on the Save changes button to apply the updated case design and run a quote

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BIRTHDATE	GENDER	STATE	RISK CLASS
1/1/1990	Female	Alabama	Select NT

Target Solve Maximize Protection Maximize Cash Value

Solve for
Premium **Face amount** Monthly \$ 300

Advanced options ? **Cancel** **Save changes**

Premium duration **Age 65**
How long does your client want to pay?
Options: Enter age, Age 65, Lifetime

Income **No**
Withdrawals and loans from policy value.

Death benefit option **Graded**
Choose how your death benefit is calculated.
Options: Level, Increasing, Graded

Premium allocation
Balanced Uncapped Index Account 100%
Illustrated rate: 7.25%

Life doesn't wait – neither should protection.

Let's get started today.

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The example shown is derived from a complete hypothetical illustration that assumes non-guaranteed elements will continue for all years. This is not likely to occur and actual results will be more or less favorable. All non-guaranteed elements are subject to change by the company. Keep in mind that the purpose of hypothetical illustrations is to show how a policy might work under different scenarios, including minimum interest rates at maximum guaranteed charges. Illustrations may not be used to predict or project future policy values. Prospective policy owners should refer to a complete, personalized sales illustration for guaranteed elements and other important information as well as the consumer brochure for the *Transamerica Financial Foundation IUL® II*. **At a 0.75% index growth rate with guaranteed charges, this policy lapses in year 33 with no cash value.**

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