

A game-changing experience in final expense

*Transamerica FE Express Solution*SM



As an agent, your time is your most valuable resource in helping your customers and growing your business.

Transamerica FE Express Solution is a new, game-changing final expense product designed to provide guaranteed,¹ permanent life insurance coverage while making the sales process more efficient.

Explore the advantages FE Express has to offer:

10-minute process



- Digital application with instant decision on every case
- Go from application to eDelivery in as fast as 10 minutes
- Integrated prequalification tool can help save time

Convenient payment options



- Premiums can be paid by direct payments from checking/savings account (ACH), credit card, debit card, or Social Security Direct Express[®] Debit MasterCard[®]
- Expiring cards or cards canceled for fraud are usually updated automatically to maintain payment

Opportunity to upsell



- If approved, we will inform you if the insured qualifies for more coverage, allowing you to update the quote and application instantly to sell more coverage, faster

Faster commissions



- Competitive commissions are scheduled to be paid out via EFT

Optional funeral planning benefit at no additional premium



- Policy owners can get [24/7/365](#) access to licensed funeral directors, will preparation, document storage, and funeral pricing comparisons at no additional cost

Helping you stand apart

Start offering *Transamerica FE Express Solution* and start standing out from the competition today. It's a game-changing experience for you and likely a life-changing one for clients.

¹ Death benefit is not guaranteed during contestability and suicide exclusion periods.



Competitive comparison at-a-glance

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FE Express is changing the game for agents and clients alike. It offers 100% instant decisions, electronic policy delivery in as fast as 10 minutes, a one-of-a-kind concierge funeral planning benefit, and more. See how this exciting new offering stacks up against the competition.

	Transamerica <i>Transamerica FE Express Solution</i> <i>Transamerica Graded FE Express SolutionSM</i>	Transamerica <i>Immediate Solution</i> <i>10-Pay Solution</i> <i>Easy Solution</i>	Americo Eagle Select Final Expense	Mutual of Ohamha Living Promise	American-Amicable Senior Choice	Corebridge SimpliNow Legacy	CVS (Accendo) Final Expense
Issue Ages	18–85	0–85	40–85	45–85 (Immediate) 45–80 (Graded)	50–85	50–80	40–89 (Immediate) 40–75 (Graded)
Tele-interview	No	No	No	Yes: Random	Yes If payor is other than insured, spouse, significant other, or child. Applicants ages 71–85. Not found in prescription database.	No	No
Instant Decision	Yes	Yes	Yes	Yes	Potentially	Yes	Yes
Instant eDelivery	Yes	No	Yes	No	No	No	No
Risk Class Options	Select	Preferred, Standard	Preferred, Standard	Standard	Standard	Standard	Preferred, Standard
Minimum Face Amount	\$5,000	\$1,000	\$5,000	\$2,000	\$2,500	\$5,000	\$2,000
Maximum Face Amount: Immediate DB	Ages 18–75: \$100,000 Ages 76–85: \$25,000	Ages 0–55: \$50,000 Ages 56–65: \$40,000 Ages 66–75: \$30,000 Ages 76–85: \$25,000	\$50,000	\$50,000	Ages 50–75: \$50,000 Ages 76–85: \$25,000	Ages 50–60: \$25,000 Ages 61–70: \$30,000 Ages 71–80: \$35,000	Ages 40–55: \$50,000 Ages 56–65: \$40,000 Ages 66–75: \$30,000 Ages 76–89: \$25,000
Maximum Face Amount: Graded/Modified DB	\$25,000	\$25,000	\$25,000	\$20,000	\$25,000	\$25,000	\$25,000
Graded/Modified Death Benefit	GDB for 2 Years	GDB for 2 Years	GDB for 2 Years	GDB for 2 Years	GDB for 2 Years ROP for 3 Years (Ages 50–64) ROP for 2 Years (Ages 65+)	GDB for 2 Years	MDB for 2 Years
Concierge Planning Funeral Benefit	Yes	No	No	No	No	No	No
ADBR For Nursing Home Benefit Included	Yes: Only on Immediate DB	Yes: <i>Immediate Solution</i> or <i>10-Pay Solution</i>	No	Yes	Yes: Only on Immediate DB	Yes	No
Credit Card Payment Options	Yes	Yes	Yes	No	No	Yes	No
Convenience Of Paying With Social Security Direct Express	Yes	Yes	Unknown	No	No	Yes	No
Commission Payments	Daily, Depending on Channel	Daily, Depending on Channel	Daily	Daily	Unknown	Unknown	2x/week



Let's fast track your business.



Visit transamerica.com

Transamerica FE Express Solution, Policy Form # ICC23 TPWL14IC-0123 and *Transamerica Graded FE Express Solution*, Policy Form # ICC23 TPWL15IC-0123 are whole life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy form and number may vary, and this product and riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. Not all applicants will qualify for nonmedical underwriting. It is not guaranteed issue and the underwriter reserves the right to request additional medical exams and data.

Not available in New York.

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