

A GAME-CHANGING EXPERIENCE IN FINAL EXPENSE

TRANSAMERICA FE EXPRESS SOLUTIONSM



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 *Transamerica FE Express Solution* 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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Transamerica FE Express Solution 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 FE EXPRESS FE GRADED	AMERICO EAGLE PREMIER EAGLE GUARANTEED ²	AMERICAN-AMICABLE SENIOR CHOICE	CVS (ACCENDO)* CVS HEALTH Underwritten by Accendo Insurance Company*	FORESTERS PLANRIGHT PREFERRED PLANRIGHT STANDARD PLANRIGHT BASIC	MUTUAL OF OMAHA LIVING PROMISE
ISSUE AGES	18-85	40-85 (NS) 40-80 (Smoker)	50-85	40-89 (Immediate) 40-75 (Graded)	50-85 (Pfd./Std.) 50-80 (Basic)	45-85 (Immediate) 45-80 (Graded)
TELE-INTERVIEW	NO	NO	YES If payor is other than insured, spouse, significant other or child Applicants ages 71-85 not found in prescription database	NO	YES	YES: Random
INSTANT DECISION	YES	YES	POTENTIALLY	YES	NO	YES
INSTANT E-DELIVERY	YES	NO	NO	NO	NO	NO
RISK CLASS OPTIONS	Select	Standard	Standard	Preferred Standard	Preferred Standard	Standard
MAXIMUM ISSUE AMOUNT: IMMEDIATE DB	Ages 18-75: \$50,000 Age 76-85: \$25,000	\$40,000	Ages 50-75: \$50,000 Ages 76-85: \$25,000	Ages 40-55: \$50,000 Ages 56-65: \$40,000 Ages 66-75: \$30,000 Ages 76-89: \$25,000	Ages 50-80: \$35K (Preferred), \$20K (Standard) Ages 81-85: \$15K (Preferred), \$10K (Standard)	\$50,000
MAXIMUM ISSUE AMOUNT: GRADED/MODIFIED DB	\$25,000	\$15,000	\$25,000	\$25,000	\$15,000	\$20,000
GRADED/MODIFIED DEATH BENEFIT	GDB for 2 Years	GDB for 3 Years	GDB for 2 Years ROP for 3 Years (Ages 50-64) ROP for 2 Years (Ages 65+)	GDB for 2 Years	GDB for 2 Years	GDB for 2 Years
CONCIERGE PLANNING FUNERAL BENEFIT	YES	NO	NO	NO	NO	NO
ADBR FOR NURSING HOME BENEFIT INCLUDED	YES: Only on Immediate DB	NO	YES: Only on Immediate DB	NO	NO	YES
CREDIT CARD PAYMENT OPTIONS	YES	NO	NO	NO	NO	NO
CONVENIENCE OF PAYING WITH SOCIAL SECURITY DIRECT EXPRESS	YES	NO	NO	NO	NO	NO
COMMISSION PAYMENTS	DAILY, Depending on Channel	DAILY	UNKNOWN	2X/WEEK	DAILY	DAILY

SINGLE CONDITIONS: PRODUCT ELIGIBILITY Assumes Last Treatment Date Within Past Year						
CONDITION	TRANSAMERICA	AMERICO	AMERICAN-AMICABLE	CVS	FORESTERS	MUTUAL OF OMAHA
Angina (cardiac chest pain)	Select	Eagle Guaranteed	Return of Premium	Standard	Graded	Level
COPD	Select	Eagle Guaranteed	Return of Premium	Standard	Standard	Graded
Diabetes with neuropathy	Select	Eagle Guaranteed	Return of Premium	Graded	Graded	Graded
Heart Attack	Select	Eagle Guaranteed	Return of Premium	Standard	Graded	Graded
Hepatitis C	Select	Eagle Guaranteed	Return of Premium	Graded	Standard	Graded
Multiple Sclerosis	Select	Eagle Premier	Graded	Standard	Preferred	Graded
Parkinson's	Select	Eagle Premier	Graded	Standard	Standard	Graded
Systemic Lupus	Select	Eagle Premier	Return of Premium	Standard	Standard	Graded

RATE COMPARISON - 70 YEAR OLD MALE - \$15,000 DEATH BENEFIT						
Angina (cardiac chest pain)	\$127.30	\$329.34	\$178.46	\$181.87	\$176.09	\$110.31
COPD	\$127.30	\$329.34	\$178.46	\$154.31	\$173.08	\$129.50
Diabetes with neuropathy	\$127.30	\$329.34	\$178.46	\$181.87	\$176.09	\$129.50
Heart Attack	\$127.30	\$329.34	\$178.46	\$154.31	\$176.09	\$129.50
Hepatitis C	\$127.30	\$329.34	\$178.46	\$181.87	\$173.08	\$129.50
Multiple Sclerosis	\$127.30	\$127.83	\$125.16	\$154.31	\$110.22	\$129.50
Parkinson's	\$127.30	\$127.83	\$125.16	\$154.31	\$173.08	\$129.50
Systemic Lupus	\$127.30	\$127.83	\$178.46	\$154.31	\$173.08	\$129.50

This comparison is not a comprehensive analysis, is subject to our interpretation, and does not account for possible advantages or disadvantages of the policies compared. Competitors' information has been obtained from Insurance Toolkits and are believed to be accurate as of 06/04/2024.

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¹ Competitor product eligibility obtained from filed product applications. Immediate Death Benefit Graded/ROP Death Benefit
² Americo Eagle Guaranteed is a guaranteed issue product with a graded death benefit. The other products listed above are simplified issue products.
³ Product availability assumes the insured only has the individual condition listed and does not have multiple conditions.
*Accendo Insurance Company is part of the CVS Health® family of companies and Aetna affiliate.



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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 California and New York.

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