

MULTIPURPOSE LIFE INSURANCE, BUILT FOR YOUR MULTIFACETED LIFE

More than a century ago, Transamerica was among the first financial services companies in America to serve everyday people from all walks of life. Today, we're still working hard to protect all types of Americans and help them live their best lives.

That's why we're proud to offer a flexible tool like *Transamerica Financial Foundation IUL® II* to help you plan for life's unpredictability.

PROTECT THE ONES WHO NEED IT MOST

If you passed away unexpectedly, would you be able to leave a financial legacy behind for your loved ones? How would they replace the loss of income, pay the mortgage, child care costs, education costs, and more?

FFIUL II has five key features for you and your family that may help make the planning process easier:

- Death benefit protection
- Growth potential
- Downside protection
- Tax advantages
- Optional riders to customize your protection¹

Scan the QR code for a deeper look at
Transamerica Financial Foundation IUL® II



MORE THAN JUST A DEATH BENEFIT

38%

of Americans say their household would face financial hardship within six months should a wage earner die unexpectedly²

PASS AWAY PREMATURELY

\$4 trillion

estimated annual healthcare cost for people with chronic and mental health conditions³

SERIOUS ILLNESS OR INJURY

51%

of surveyed respondents classify themselves as being concerned or very concerned about outliving their assets⁴

OUTLIVE SAVINGS

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.

¹ Riders and benefits have specific limitations, may incur additional costs, and may not be available in all jurisdictions. For complete details, including charges, terms, and conditions of each rider and the exact coverage provided, please consult your agent.

² "2023 Life Insurance Fact Sheet," Insurance Barometer Study, LIMRA, 2023.

³ "Fast Facts: Health and Economic Costs of Chronic Conditions," CDC, July 12, 2024.

⁴ "Savings Shortfall and Fear Over Social Security's Future Have Americans Leaving Money on the Table," Schroders.com, August 22, 2024.

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

Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form and number may vary, and this product and riders may not be available in all jurisdictions. *Transamerica Financial Foundation IUL® II* (Policy Form ICC24 TPIU12IC-0224). Insurance eligibility and premiums are subject to underwriting.

Not available in New York.