

# 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 protection

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



## MORE THAN JUST A DEATH BENEFIT

# 42%

of American adults say they need life insurance or need to obtain more life insurance coverage<sup>2</sup>

**PASS AWAY PREMATURELY**

# \$4 trillion

estimated annual healthcare cost for people with chronic and mental health conditions<sup>3</sup>

**SERIOUS ILLNESS OR INJURY**

# 51%

of surveyed respondents classify themselves as being concerned or very concerned about outliving their assets<sup>4</sup>

**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.

<sup>1</sup> 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.

<sup>2</sup> "2024 Insurance Barometer Study," LIMRA, 2024

<sup>3</sup> "Fast Facts: Health and Economic Costs of Chronic Conditions," CDC, July 12, 2024

<sup>4</sup> "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 and TPIU12xx-0224). Insurance eligibility and premiums are subject to underwriting. Not available in New York.