

WINNING BY DESIGN

THE INDUSTRY-LEADING IUL: 2 YEARS AND COUNTING



Thanks to our incredible agents, the *Transamerica Financial Foundation IUL*® (FFIUL) has been the top-selling IUL for nine quarters in a row¹ — and it's now even better.

Effective June 17, our IUL portfolio has a higher maximum benefit available with the Critical Illness Accelerated Death Benefit Rider (ADBR) for FFIUL and *Transamerica Financial Choice IUL*™ (FCIUL).² In addition, our FFIUL provides faster early year accumulation potential through updated per unit charges (PUCs) and reduced surrender charges.³

HIGHER CRITICAL ILLNESS ADBR FOR FFIUL and FCIUL

-  Increases from \$500,000 to \$1.5 million for new claims on all new and in force policies.
-  Clients can access a greater portion of their death benefit to help ease financial hardship due to a covered critical illness.

MORE COMPETITIVE PRICING FOR FFIUL

-  **Accelerated early year policy performance potential**
Lower charges improve early year cash value accumulation potential.
-  **Lower PUC rates across all face amount bands**
Lower PUC rates in the first 10 policy years. PUCs for 99% of quoting cells decreased by 25% or more with an average decrease of 31%. PUC rate duration extended from 10 years to 16 years.
-  **Reduced surrender charges**
Lower surrender charges for policy years four through 15

Help your clients live their best lives.

¹“Wink’s Sales & Market Report,” Wink, Inc., 2nd, 3rd, and 4th Quarters, 2021; published October 2021, December 2021, March 2022; 1st, 2nd, 3rd, and 4th Quarters, 2022; published June 2022, September 2022, December 2022, March 2023; 1st and 2nd Quarters, 2023; published June 2023, October 2023.

² The maximum amount that may be accelerated is the lesser of 90% of the death benefit at the time of claim, or \$1.5 million. Not available in New York. May not be available in all jurisdictions.

³ Not available in NY.

Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Transamerica Life Insurance Company is authorized to conduct business in all other jurisdictions.

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