

FINDING THE PATH FORWARD

TRANSAMERICA FINANCIAL FOUNDATION IUL[®]

Flexible Premium Adjustable Life Insurance with
Index Account Options

Life Insurance Policy Illustration

Designed For: Valued Client
Prepared On: June 14, 2023 6:42 PM

Agent/Representative: Test Agent
123 Main St
Frisco, TX 75033
(111) 222-3333

test@test.com
Agent Number: 123456

Policy Form ICC16 IUL09



THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE OF THE POLICY. INTEREST RATES AND VALUES THAT ARE SHOWN IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.

For information about your privacy rights under applicable law, please visit [transamerica.com](https://www.transamerica.com)

THIS IS NOT A SECURITY.

Transamerica Life Insurance Company

Home Office: Cedar Rapids, IA Administrative Office: 6400 C Street SW, Cedar Rapids, IA 52499



TRANSAMERICA[®]

SUMMARY OF YOUR POLICY DETAILS

Insurance Coverage

\$482,000

Initial Face Amount

Premium

\$10,000.00

Initial Annual Premium including all Riders

Insured Information

Valued Client

Male, Age 45

Issue State: Iowa

Risk Class: Preferred Elite

Additional Details

Initial Death Benefit Option: Level

Life Insurance Test: Guideline Premium Test

Annual Minimum

No Lapse Premium: \$3,817.44

As illustrated, this policy is NOT a Modified Endowment Contract (MEC).

Additional Policy Benefits

Terminal Illness Accelerated Death Benefit Rider (TI)

Overloan Protection Rider (OPR)

Chronic Illness Accelerated Death Benefit Rider (CRN)

Critical Illness Accelerated Death Benefit Rider (CRT)

Concierge Planning Rider (CPR)

ACCOUNT OPTION(S) ILLUSTRATED	ALLOCATION
S&P 500® Index Account	25%
Global Index Account	75%
Basic Interest Account	0%



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

SCAN ME

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Agent: Test Agent
6/14/2023 06:42:28
ICC16 IUL09
ICC 2723511

Policy Details
1 of 1

TP: \$7,634.88
7Pay: \$35,351.00
State: IA
Ver: 1.0.0

A PERSONAL ACCUMULATION STRATEGY USING LIFE INSURANCE

For high-income individuals who have maxed out their retirement savings and have an insurance need, cash value life insurance can be a smart option for accumulating additional savings with flexible access to cash value as needs arise. When structured properly, policy cash values may be accessed tax-free and may be a source of supplemental income that can be used for multiple purposes.

Potential Cash Needs

- A flexible source of cash for major expenditures such as a home addition or renovation
- A vacation and adventure fund
- An emergency fund for the unexpected
- Supplemental retirement savings
- Supplemental education savings
- A fund to help start a business or to support an existing business

TRANSAMERICA FINANCIAL FOUNDATION IUL®

How does it work?



Protection

Index universal life (IUL) provides permanent life insurance protection that may be used to help replace income, fund major expenses, or leave a legacy for your heirs.



Growth Potential

Allocate your cash value to any index account with the opportunity to provide growth over time with protection against market declines.



Tax-Free Access

Tax-free access to cash value through loans and withdrawals¹ can provide a source of supplemental income in retirement or as needs arise.

¹ Loans, withdrawals and death benefit accelerations will reduce the policy value and death benefit and may increase the chance of the policy lapsing. Provided the policy is not and does not become a Modified Endowment Contract (MEC), 1) withdrawals are tax-free to the extent that they do not exceed the policy basis (generally, premiums paid less withdrawals) and 2) policy loans are tax-free as long as the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.

BENEFITS OF A PERSONAL ACCUMULATION STRATEGY

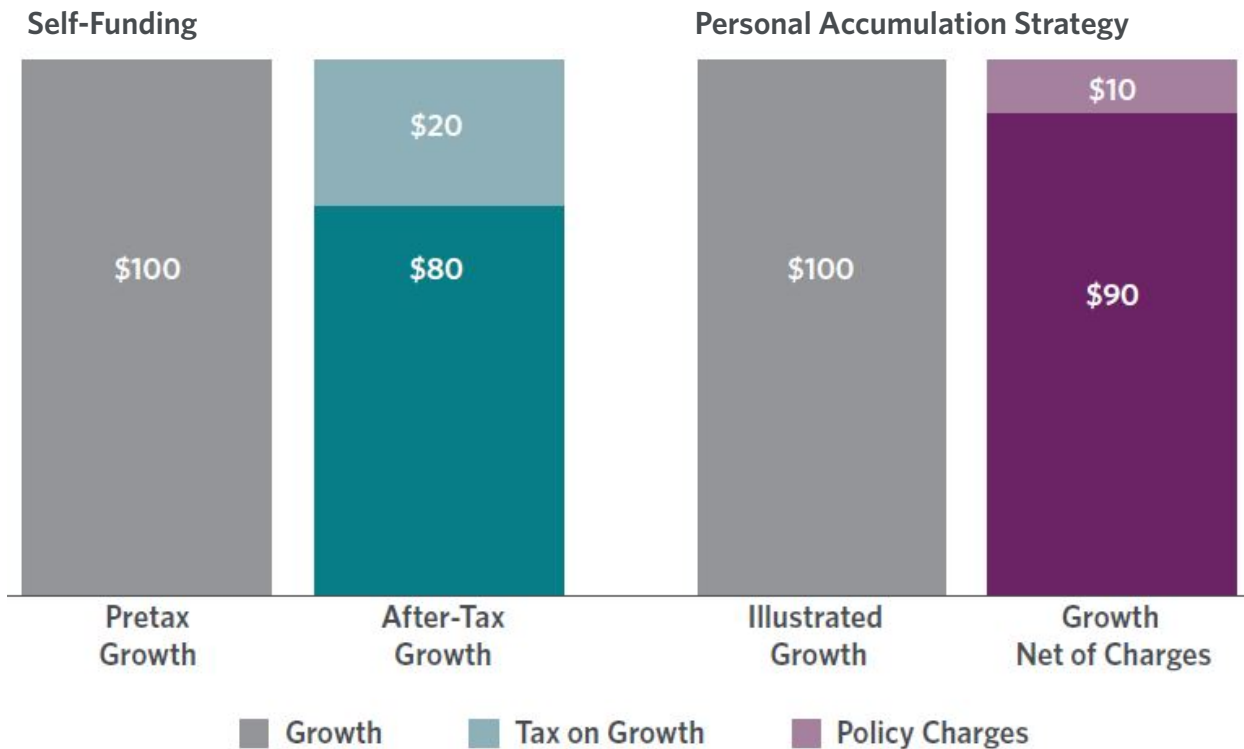


A Personal Accumulation Strategy using cash value life insurance can provide tax-deferred growth potential of policy cash values, tax-free income via policy withdrawals to basis and loans, as well as a federal income tax-free death benefit to your chosen beneficiaries. A cash value life insurance policy assesses ongoing monthly fees and charges which should be considered when evaluating if a Personal Accumulation Strategy is right for you.

Self-funding with a taxable asset may not provide the same level of protection and after-tax growth as a Personal Accumulation Strategy depending on the growth rate of the asset. Below is an example of how self-funding compares to a Personal Accumulation Strategy using the same rate of growth for both the taxable asset and the life insurance policy's cash value.

SELF-FUNDING vs. PERSONAL ACCUMULATION STRATEGY

(HYPOTHETICAL EXAMPLE)¹



¹ Hypothetical example above for Self-Funding assumes a hypothetical investment generating simple interest of \$100 subject to a 20% applied tax rate. Various investments have varying potential rates of taxation. The Personal Accumulation Strategy assumes a hypothetical life insurance policy with tax-favored cash value growth from which ongoing policy charges and fees will be deducted. The illustrated growth on the Personal Accumulation Strategy is assumed to be the same as the pre-tax growth of the Self-Funding Strategy and does not refer to any particular rate of return on either the investment or the insurance illustrated growth.

SELF-FUNDING VS. PERSONAL ACCUMULATION STRATEGY (HYPOTHETICAL EXAMPLE)

Self-Funding Strategy: Details

- Self-Funding Contribution: \$10,000 per year for 76 years
- Self-Funding Pretax Growth Rate: 6.00%
- Insured Tax Bracket: 40.00% on Investment Gains
- Self-Funding After-Tax Growth Rate: 3.60%
- Distributions: Equal to life policy distributions as long as sufficient account value remains

Personal Accumulation Strategy: Details

- Male, Age 45, Preferred Elite
- Premium: \$10,000 annualized premium for 76 years
- Face Amount: \$482,000
- Initial Illustrated Rate: Weighted 7.00%
- Income Ages: 66-101
- Insured Tax Bracket: 40%

Summary Comparison (Non-Guaranteed Values)

End of Year Age	SELF-FUNDING STRATEGY		PERSONAL ACCUMULATION STRATEGY: TRANSAMERICA FINANCIAL FOUNDATION IUL®		
	Annual After-Tax Outlay	After-Tax Account Value	Premium Outlay	Cash Surrender Value	Death Benefit
46	\$10,000	\$10,360	\$10,000	\$0	\$482,000
47	\$10,000	\$21,093	\$10,000	\$4,396	\$482,000
48	\$10,000	\$32,212	\$10,000	\$14,654	\$482,000
49	\$10,000	\$43,732	\$10,000	\$25,266	\$482,000
50	\$10,000	\$55,666	\$10,000	\$36,582	\$482,000
51	\$10,000	\$68,030	\$10,000	\$48,530	\$482,000
52	\$10,000	\$80,839	\$10,000	\$61,017	\$482,000
53	\$10,000	\$94,110	\$10,000	\$74,341	\$482,000
54	\$10,000	\$107,858	\$10,000	\$88,421	\$482,000
55	\$10,000	\$122,100	\$10,000	\$103,309	\$482,000
60	\$10,000	\$201,385	\$10,000	\$191,300	\$482,000
65	\$10,000	\$296,006	\$10,000	\$310,030	\$482,000
66	\$0	\$306,663	\$0	\$328,168	\$472,000
70	\$0	\$353,264	\$0	\$413,388	\$475,396
75	\$0	\$421,598	\$0	\$553,808	\$581,498
80	\$0	\$503,150	\$0	\$743,591	\$780,771
85	\$0	\$600,477	\$0	\$995,414	\$1,045,185
90	\$0	\$716,630	\$0	\$1,322,280	\$1,388,395
95	\$0	\$855,252	\$0	\$1,754,387	\$1,754,387
100	\$0	\$1,020,687	\$0	\$2,372,950	\$2,396,680
101	\$0	\$1,057,432	\$0	\$2,512,451	\$2,537,576
105	\$10,000	\$1,261,856	\$10,000	\$3,196,090	\$3,228,051
110	\$10,000	\$1,561,609	\$10,000	\$4,280,070	\$4,322,871
115	\$10,000	\$1,919,345	\$10,000	\$5,686,958	\$5,743,828
120	\$10,000	\$2,346,280	\$10,000	\$7,536,927	\$7,612,297

SELF-FUNDING VS. PERSONAL ACCUMULATION STRATEGY (HYPOTHETICAL EXAMPLE)

Summary Comparison at Age 101

(Non-Guaranteed Values)

STRATEGY	CUMULATIVE OUTLAY	CUMULATIVE DISTRIBUTIONS	DEATH BENEFIT AT AGE 101	CUMULATIVE DISTRIBUTIONS PLUS DEATH BENEFIT
Self-Funding	\$400,000	\$0	\$0	\$0
Life Insurance Strategy	\$400,000	\$360,000	\$2,537,576	\$2,897,576
Life Insurance Advantage	-	\$360,000	\$2,537,576	\$2,897,576

Values shown are based on the current rates and charges. In the case of nonpayment of premium or insufficient premium amounts, the monthly deductions will continue to be applied against the Policy Value and additional premiums may be required to keep the policy in force. *This example does not show all years.*



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The non-guaranteed projections shown are hypothetical and may not apply to an actual policy. Non-guaranteed rates and values are not guaranteed, based on the company's current scale of non-guaranteed elements and subject to change by the company. In the case of nonpayment of premium or insufficient premium amounts the monthly deductions will continue to be applied against the policy value and additional premiums may be required to keep the policy in force. Actual results may be more or less favorable. **PLEASE SEE THE BASIC LIFE ILLUSTRATION FOR GUARANTEED ELEMENTS AND OTHER IMPORTANT INFORMATION.** Coverage is subject to the terms and conditions of the policy.

WHY TRANSAMERICA?

Helping to protect your financial future lies at the heart of everything we do. That means adapting to the times with innovative solutions designed to help you protect what matters most. It means strategies that offer you choice and flexibility so you can prepare for your future with confidence. Just as we've done for more than 100 years.

Industry-Leading Innovation & Extensive Experience



By the numbers



¹ As of 12/31/21

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Why Transamerica
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 State: IA
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MULTIPURPOSE LIFE INSURANCE BUILT FOR YOUR MULTIFACETED LIFE

The *Transamerica Financial Foundation IUL®* (FFIUL) is a flexible premium adjustable life insurance policy that offers domestic and global index account options, a guaranteed minimum interest rate and a variety of living benefits and coverage options to help meet your needs.

For individuals needing life insurance protection, FFIUL provides the following benefits:



Life insurance protection

When you pass away, the death benefit from FFIUL may help replace income, fund major expenses, or leave a financial legacy for your children or grandchildren.

- Federal income tax-free death benefit



Build cash value through index-linked growth

An FFIUL policy systematically builds cash value¹ as you make premium payments over time.

- Index options for tax-deferred growth potential
- Guaranteed² downside protection



Tax-free supplemental income opportunity

Flexible, tax-free access to cash value helps reduce the effects of taxes while giving you financial flexibility to use however you wish.

- Tax-free loans and withdrawals³
- Tax deferral on any earnings
- Tax-free transfers



Living benefits

Customize your coverage with a wide range of optional living benefits and riders.

- Access a portion of your death benefit for qualifying long term care services, or critical, chronic, and terminal illnesses^{4,5}
- Funeral planning with Concierge Planning RiderSM ⁶ available at no additional cost

This illustration, or any other illustration, is not considered a proper written request for policy changes, termination of benefits, or election of options to purchase additional insurance.

¹ Premium payments must exceed monthly charges and fees in order for cash value to grow.

² Guarantees are based on the claims-paying ability of the issuing insurance company.

³ Loans, withdrawals, and death benefit accelerations will reduce the policy value and death benefit. Provided the policy is not and does not become a Modified Endowment Contract (MEC), 1) withdrawals are tax-free to the extent that they do not exceed the policy basis (generally, premiums paid less withdrawals) and 2) policy loans are tax-free as long as the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.

⁴ Riders are available at an additional cost. Riders and rider benefits have specific limitations and may not be available in all jurisdictions. For complete details including the terms and conditions of each rider and exact coverage provided, please refer to the riders.

⁵ Benefits provided through the Critical, Chronic, and Terminal Illness Accelerated Death Benefit Riders are subject to certain limitations and exclusions. The actual benefit paid to the policy owner will be less than the amount that is accelerated because the amount is discounted to reflect early payment of the policy's death benefit. Administrative fees per request apply. Amounts payable under the Critical and Chronic Illness Riders vary based in part on the nature and severity of the insured's health condition and the insured's remaining life expectancy at the time of the acceleration as determined by the company. Riders should not be the sole basis to purchase any life insurance policy. Benefits paid under accelerated death benefit riders will reduce the life insurance policy's death benefit and policy value. Consideration should be given to whether life insurance needs would still be met if rider benefits are paid out in full.

⁶ The Concierge Planning RiderSM is available on policies that have face amounts of \$250,000 and not on direct bill monthly.

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MULTIPURPOSE LIFE INSURANCE BUILT FOR YOUR MULTIFACETED LIFE

Transamerica Financial Foundation IUL®

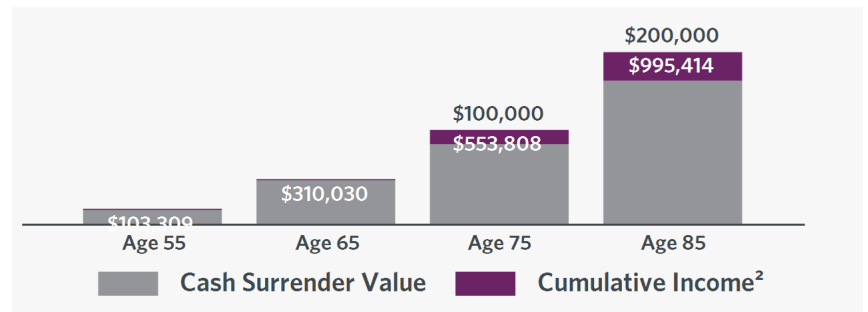
Protection for your loved ones

- Replace lost income
- Pay off loan mortgage
- Inheritance for heirs

Day 1 Death Benefit	\$482,000
Planned Premium	\$10,000 Annual

Tax-free access to cash¹

- Supplemental retirement income
- Emergency expenses
- College savings
- Vacation



Protection if you become ill

Minimum and Maximum Accelerated Payout at Age 120

	A	B	C	D	A - B
Living Benefit Rider ³	Death Benefit	Maximum Initial Death Benefit Acceleration	Minimum Non-Guaranteed Accelerated Payout	Maximum Non-Guaranteed Accelerated Payout	Death Benefit Remaining After Maximum Acceleration
Terminal Illness	\$482,000	\$482,000	\$0	\$0	\$0
Chronic Illness ⁴		\$115,680	\$0	\$0	\$366,320
Critical Illness ⁴		\$433,800	\$0	\$0	\$48,200

¹ Premium payments must exceed monthly charges and fees in order for cash value to grow.

² Cumulative income represents any loans or withdrawals that have already been deducted from the cash surrender value. Loans, withdrawals, and death benefit accelerations will reduce the policy value and death benefit. Provided the policy is not and does not become a Modified Endowment Contract (MEC), 1) withdrawals are tax free to the extent that they do not exceed the policy basis (generally, premiums paid less withdrawals) and 2) policy loans are tax free as long as the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.

³ Riders are available at an additional cost. Riders and rider benefits have specific limitations and may not be available in all jurisdictions. For complete details including the terms and conditions of each rider and exact coverage provided, please refer to the riders.

⁴ Benefits provided through the Critical, Chronic, and Terminal Illness Accelerated Death Benefit Riders are subject to certain limitations and exclusions. The actual benefit paid to the policy owner will be less than the amount that is accelerated because the amount is discounted to reflect early payment of the policy's death benefit. Administrative fees per request apply. Amounts payable under the Critical and Chronic Illness Riders vary based in part on the nature and severity of the insured's health condition and the insured's remaining life expectancy at the time of the acceleration as determined by the company. Riders should not be the sole basis to purchase any life insurance policy. Benefits paid under accelerated death benefit riders will reduce the life insurance policy's death benefit and policy value. Consideration should be given to whether life insurance needs would still be met if rider benefits are paid out in full.

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HYPOTHETICAL LIFE INSURANCE ILLUSTRATION SNAPSHOT

Valued Client

Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

Initial Face Amount: \$482,000
 Death Benefit Option: Level

Projected Values Based on Non-Guaranteed Current Rates and Charges

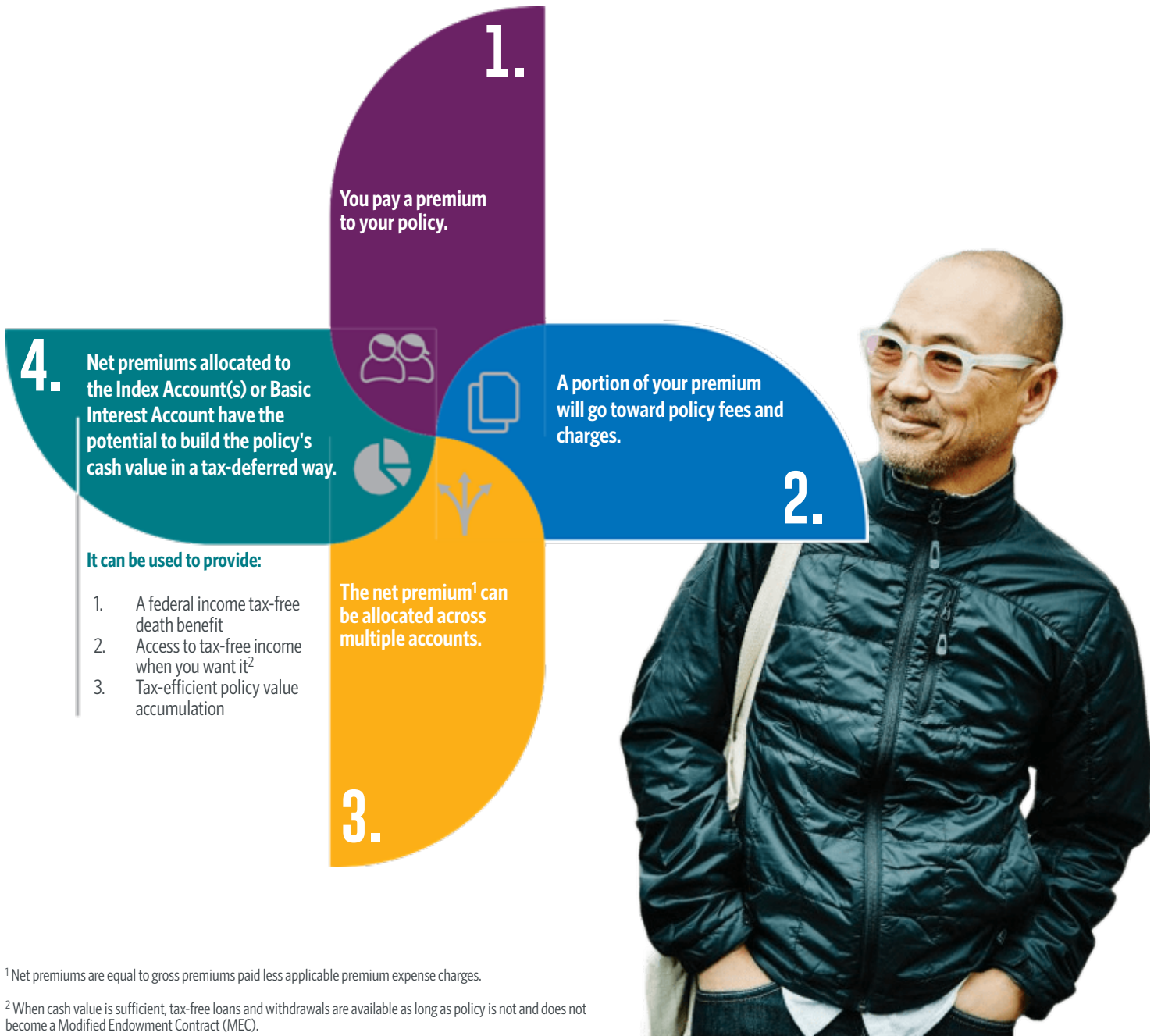
FUNDING YOUR POLICY	
Initial annual premium:	\$10,000
Illustrated years to pay:	76 years
Total premiums paid:	\$760,000
Cash Surrender Value at age 65	\$310,030
Death benefit at age 65	\$482,000
DISBURSEMENTS	
Annual tax-free income	\$10,000
Illustrated years of accessing your Policy Value	36
Total tax-free income	\$360,000
Death benefit when income ends	\$2,537,576
TOTAL COST VS. TOTAL BENEFITS	
Total tax-free income	\$360,000
Death benefit when income ends	+ \$2,537,576
Total premium	- \$760,000
Tax-free total policy benefit (if death occurs when income ends)	= \$2,137,576
Internal rate of return on death benefit at age 10 ¹	5.51%
Tax Equivalent Yield ²	9.18%

¹Your Death Benefit IRR is the compounded annual interest rate which the cumulative premiums paid minus distributions would have to earn in order to generate the total death benefit your beneficiaries would receive if the insured passed away in a given year. The Death Benefit IRR includes any withdrawals and loans taken from the policy when determining this rate. Because death benefits are generally paid income tax free and withdrawals up to basis and loans during the lifetime of the insured are income tax free so long as the policy is not a MEC, taxes are not included in the Death Benefit IRR calculation.

²The Tax Equivalent Yield is the rate of return that would be required to equal the Death Benefit IRR shown, assuming a hypothetical 40% applied tax rate. Various investments have varying potential rates of taxation. Tax Equivalent Yield = Tax Exempt Yield / (1 - assumed tax rate). In this illustration, we have substituted Tax Exempt Yield with the Death Benefit IRR in the previous formula to demonstrate the benefits of the tax treatment of life insurance, but this illustration does not portray the taxation of other types of assets.

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HOW YOUR POLICY WORKS



¹ Net premiums are equal to gross premiums paid less applicable premium expense charges.

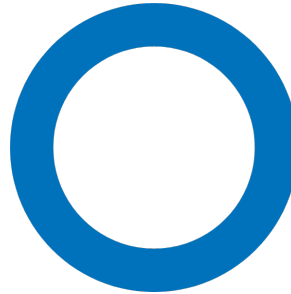
² When cash value is sufficient, tax-free loans and withdrawals are available as long as policy is not and does not become a Modified Endowment Contract (MEC).

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INDEX ACCOUNT OPTIONS FOR GROWTH POTENTIAL

S&P 500® INDEX ACCOUNT

The S&P 500® Index Account may be credited with excess index interest based partly on changes in the S&P 500® index, excluding dividend income.



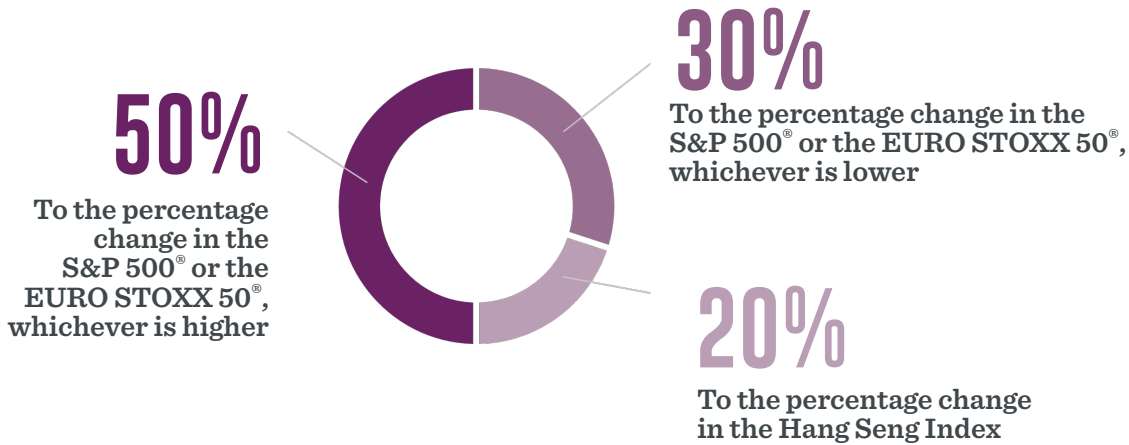
100%

To the percentage change in the S&P 500®

GLOBAL INDEX ACCOUNT

The Global Index Account may be credited with excess index interest based partly on a weighted average of changes in the S&P 500®, EURO STOXX 50®, and Hang Seng indexes, excluding dividend income.

To arrive at the weighted average, we apply the following factors:



S&P 500® INDEX

Tracks 500 large-cap U.S. equities in leading industries of the U.S. economy

EURO STOXX 50® INDEX

Comprised of 50 large-cap stocks from leading European blue chip companies

HANG SENG INDEX

One of the most recognized indicators of the stock market performance in Hong Kong

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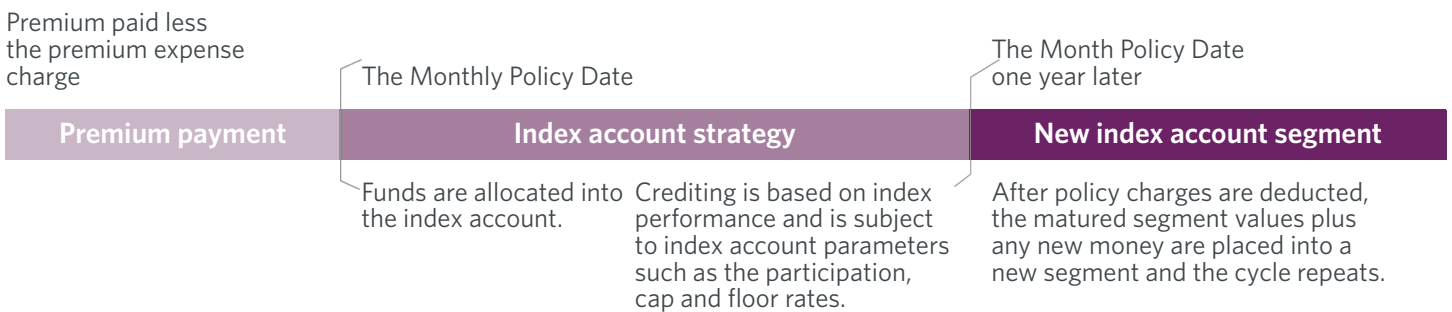
EXCESS INDEX INTEREST STRATEGIES

INDEX ACCOUNT	PARTICIPATION RATE	CAP RATE	GUARANTEED MINIMUM INTEREST RATE (FLOOR)	GUARANTEED INDEX ACCOUNT CHARGE
Cap Rate Strategies				
S&P 500® Index Account	100%	12.00%	0.75%	0.06% monthly 0.72% annually
Global Index Account	100%	13.00%	0.75%	0.06% monthly 0.72% annually

How excess index interest strategies work:

1. The FFIUL index account options use an annual point-to-point strategy that compares the start and end date values of their respective indexes over a one-year period to determine the percentage of change in the index.
2. Segments are components of the index account options to which net premiums and or/transfers of policy values are allocated. Any premiums, incoming transfers or loan repayments to an Index Account that are received off the Monthly Policy Date will not be eligible for Excess Index Interest until they are placed in the following segment. These payments will receive the Index Account guaranteed interest rate until the next Monthly Policy Date.
3. On the Monthly Policy Date, a new segment is created, and money is placed in the index account(s) for the following year(s).
4. Any excess index interest is now tied to the performance of that index and the strategy parameters.

Example of a one-year segment:



Index Change



The percentage change in the applicable Index Values from an Index Account segment's beginning date to its ending date.

The index Change will be used to determine the Excess Index Interest, if any.

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Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

 Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

 Initial Face Amount: \$482,000
 Death Benefit Option: Level

TABULAR DETAIL

Code	Year	Age	Premium Outlay	GUARANTEED PROJECTIONS Weighted Interest Rate 0.75%			NON-GUARANTEED ALTERNATE PROJECTIONS Weighted Interest Rate 3.50%			NON-GUARANTEED CURRENT PROJECTIONS Weighted Interest Rate 7.00%		
				Policy Value	Cash Surrender Value	Death Benefit	Policy Value	Cash Surrender Value	Death Benefit	Policy Value	Cash Surrender Value	Death Benefit
	1	46	10,000	4,141	0	482,000	8,070	0	482,000	8,374	0	482,000
	2	47	10,000	8,259	0	482,000	16,310	3,489	482,000	17,218	4,396	482,000
	3	48	10,000	12,352	557	482,000	24,616	12,820	482,000	26,450	14,654	482,000
	4	49	10,000	16,414	5,516	482,000	33,056	22,158	482,000	36,164	25,266	482,000
	5	50	10,000	20,439	10,567	482,000	41,699	31,826	482,000	46,454	36,582	482,000
			50,000									
	6	51	10,000	24,415	15,568	482,000	50,567	41,720	482,000	57,377	48,530	482,000
	7	52	10,000	28,315	20,366	482,000	59,662	51,713	482,000	68,966	61,017	482,000
	8	53	10,000	32,120	25,196	482,000	68,990	62,066	482,000	81,265	74,341	482,000
	9	54	10,000	35,824	29,927	482,000	78,558	72,660	482,000	94,319	88,421	482,000
	10	55	10,000	39,427	34,555	482,000	88,377	83,505	482,000	108,181	103,309	482,000
			100,000									
	11	56	10,000	42,933	38,958	482,000	98,461	94,487	482,000	122,910	118,935	482,000
	12	57	10,000	46,353	43,404	482,000	108,789	105,840	482,000	138,533	135,584	482,000
	13	58	10,000	49,683	47,760	482,000	119,370	117,447	482,000	155,113	153,190	482,000
	14	59	10,000	52,917	51,891	482,000	130,177	129,151	482,000	172,679	171,654	482,000
	15	60	10,000	56,030	56,030	482,000	141,215	141,215	482,000	191,300	191,300	482,000
			150,000									
	16	61	10,000	58,989	58,989	482,000	152,497	152,497	482,000	211,052	211,052	482,000
	17	62	10,000	61,744	61,744	482,000	165,595	165,595	482,000	233,609	233,609	482,000
	18	63	10,000	64,260	64,260	482,000	178,973	178,973	482,000	257,547	257,547	482,000
	19	64	10,000	66,504	66,504	482,000	192,668	192,668	482,000	282,985	282,985	482,000
	20	65	10,000	68,452	68,452	482,000	206,681	206,681	482,000	310,030	310,030	482,000
			200,000									
D	21	66	0	60,171	60,171	472,000	210,735	210,735	472,000	328,168	328,168	472,000
D	22	67	0	51,636	51,636	462,000	214,801	214,801	462,000	347,476	347,476	462,000
D	23	68	0	42,809	42,809	452,000	218,863	218,863	452,000	368,054	368,054	452,000
D	24	69	0	33,647	33,647	442,000	222,900	222,900	442,000	390,023	390,023	452,427
D	25	70	0	24,076	24,076	432,000	226,945	226,945	432,000	413,388	413,388	475,396
			200,000									
D	26	71	0	14,001	14,001	422,000	230,996	230,996	422,000	438,148	438,148	495,108
D	27	72	0	3,304	3,304	412,000	235,137	235,137	412,000	464,457	464,457	515,547
D	28	73	0	Lapse	Lapse	Lapse	239,385	239,385	402,000	492,423	492,423	536,741
D	29	74	0				243,757	243,757	392,000	522,167	522,167	558,719
D	30	75	0				248,213	248,213	382,000	553,808	553,808	581,498
			200,000									

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

 Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

 Initial Face Amount: \$482,000
 Death Benefit Option: Level

TABULAR DETAIL

Code	Year	Age	Premium Outlay	GUARANTEED PROJECTIONS Weighted Interest Rate 0.75%			NON-GUARANTEED ALTERNATE PROJECTIONS Weighted Interest Rate 3.50%			NON-GUARANTEED CURRENT PROJECTIONS Weighted Interest Rate 7.00%		
				Policy Value	Cash Surrender Value	Death Benefit	Policy Value	Cash Surrender Value	Death Benefit	Policy Value	Cash Surrender Value	Death Benefit
D	31	76	0				252,775	252,775	372,000	587,496	587,496	616,871
D	32	77	0				257,449	257,449	362,000	623,207	623,207	654,367
D	33	78	0				262,274	262,274	352,000	661,050	661,050	694,103
D	34	79	0				267,302	267,302	342,000	701,139	701,139	736,196
D	35	80	0				272,598	272,598	332,000	743,591	743,591	780,771
			200,000									
D	36	81	0				278,244	278,244	322,000	788,523	788,523	827,949
D	37	82	0				284,346	284,346	312,000	836,055	836,055	877,857
D	38	83	0				291,043	291,043	305,596	886,307	886,307	930,622
D	39	84	0				297,984	297,984	312,883	939,393	939,393	986,362
D	40	85	0				305,016	305,016	320,267	995,414	995,414	1,045,185
			200,000									
D	41	86	0				312,124	312,124	327,730	1,054,466	1,054,466	1,107,189
D	42	87	0				319,286	319,286	335,250	1,116,629	1,116,629	1,172,460
D	43	88	0				326,480	326,480	342,804	1,181,974	1,181,974	1,241,073
D	44	89	0				333,670	333,670	350,354	1,250,519	1,250,519	1,313,045
D	45	90	0				340,823	340,823	357,865	1,322,280	1,322,280	1,388,395
			200,000									
D	46	91	0				347,900	347,900	361,816	1,397,239	1,397,239	1,453,129
D	47	92	0				355,278	355,278	365,937	1,477,064	1,477,064	1,521,376
D	48	93	0				363,069	363,069	370,330	1,562,517	1,562,517	1,593,767
D	49	94	0				371,406	371,406	375,120	1,654,539	1,654,539	1,671,085
D	50	95	0				380,470	380,470	380,470	1,754,387	1,754,387	1,754,387
			200,000									
D	51	96	0				390,464	390,464	390,464	1,863,562	1,863,562	1,863,562
D	52	97	0				400,735	400,735	400,735	1,979,566	1,979,566	1,979,566
D	53	98	0				411,290	411,290	411,290	2,102,824	2,102,824	2,102,824
D	54	99	0				422,137	422,137	422,137	2,233,792	2,233,792	2,233,792
D	55	100	0				433,284	433,284	437,617	2,372,950	2,372,950	2,396,680
			200,000									
D	56	101	0				443,240	443,240	447,672	2,512,451	2,512,451	2,537,576
	57	102	10,000				463,541	463,541	468,177	2,669,994	2,669,994	2,696,694
	58	103	10,000				484,209	484,209	489,051	2,836,100	2,836,100	2,864,461
	59	104	10,000				505,260	505,260	510,313	3,011,303	3,011,303	3,041,416
	60	105	10,000				526,701	526,701	531,968	3,196,090	3,196,090	3,228,051
			240,000									

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

 Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

 Initial Face Amount: \$482,000
 Death Benefit Option: Level

TABULAR DETAIL

Code	Year	Age	Premium Outlay	GUARANTEED PROJECTIONS Weighted Interest Rate 0.75%			NON-GUARANTEED ALTERNATE PROJECTIONS Weighted Interest Rate 3.50%			NON-GUARANTEED CURRENT PROJECTIONS Weighted Interest Rate 7.00%		
				Policy Value	Cash Surrender Value	Death Benefit	Policy Value	Cash Surrender Value	Death Benefit	Policy Value	Cash Surrender Value	Death Benefit
	61	106	10,000				548,540	548,540	554,025	3,390,988	3,390,988	3,424,897
	62	107	10,000				570,768	570,768	576,475	3,596,452	3,596,452	3,632,417
	63	108	10,000				593,354	593,354	599,287	3,812,812	3,812,812	3,850,940
	64	109	10,000				616,286	616,286	622,449	4,040,529	4,040,529	4,080,934
	65	110	10,000				639,551	639,551	645,947	4,280,070	4,280,070	4,322,871
			290,000									
	66	111	10,000				663,134	663,134	669,765	4,531,908	4,531,908	4,577,227
	67	112	10,000				687,141	687,141	694,012	4,797,371	4,797,371	4,845,345
	68	113	10,000				711,667	711,667	718,783	5,077,796	5,077,796	5,128,574
	69	114	10,000				736,722	736,722	744,089	5,374,029	5,374,029	5,427,769
	70	115	10,000				762,318	762,318	769,941	5,686,958	5,686,958	5,743,828
			340,000									
	71	116	10,000				788,467	788,467	796,352	6,017,526	6,017,526	6,077,701
	72	117	10,000				815,181	815,181	823,333	6,366,727	6,366,727	6,430,394
	73	118	10,000				842,472	842,472	850,897	6,735,611	6,735,611	6,802,967
	74	119	10,000				870,352	870,352	879,056	7,125,287	7,125,287	7,196,540
	75	120	10,000				898,834	898,834	907,823	7,536,927	7,536,927	7,612,297
			390,000									
	76	121	10,000				927,932	927,932	937,211	7,971,771	7,971,771	8,051,488
			400,000									

The non-guaranteed projections shown are hypothetical and may not apply to an actual policy. Non-guaranteed rates and values are not guaranteed, based on the company's current scale of non-guaranteed elements and subject to change by the company. In the case of nonpayment of premium or insufficient premium amounts the monthly deductions will continue to be applied against the policy value and additional premiums may be required to keep the policy in force. Actual results may be more or less favorable. Please see the guaranteed projections and the description of guaranteed projections in the narrative summary. This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 40 pages.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

 Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, T1
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

 Initial Face Amount: \$482,000
 Death Benefit Option: Level

INTERNAL RATE OF RETURN

Projected Values Based on Non-Guaranteed Current Rates and Charges

The internal rate of return (IRR) is a calculation that is often used to measure and compare investments. For life insurance, the IRR is the annual interest rate which the cumulative premiums paid would have to earn from the date they are paid to produce the Death Benefit or the Cash Surrender Value in any particular year. A life insurance policy, being intended primarily to protect against the financial consequences of death, should not be purchased on the basis of its IRRs. This supplemental illustration is for comparison purposes only.

Year	Age	Premium Outlay	Withdrawal	END OF YEAR					
				Policy Value	Cash Surrender Value	Cash Surrender Value IRR	Death Benefit	Death Benefit IRR	Tax Equivalent Yield
1	46	10,000	0	8,374	0	0.00%	482,000	4720.00%	7866.67%
2	47	10,000	0	17,218	4,396	0.00%	482,000	546.06%	910.10%
3	48	10,000	0	26,450	14,654	0.00%	482,000	225.15%	375.25%
4	49	10,000	0	36,164	25,266	0.00%	482,000	130.65%	217.75%
5	50	10,000	0	46,454	36,582	0.00%	482,000	88.16%	146.93%
6	51	10,000	0	57,377	48,530	0.00%	482,000	64.65%	107.76%
7	52	10,000	0	68,966	61,017	0.00%	482,000	49.97%	83.28%
8	53	10,000	0	81,265	74,341	0.00%	482,000	40.02%	66.70%
9	54	10,000	0	94,319	88,421	0.00%	482,000	32.90%	54.83%
10	55	10,000	0	108,181	103,309	0.59%	482,000	27.57%	45.95%
		100,000	0						
11	56	10,000	0	122,910	118,935	1.30%	482,000	23.46%	39.10%
12	57	10,000	0	138,533	135,584	1.86%	482,000	20.21%	33.68%
13	58	10,000	0	155,113	153,190	2.32%	482,000	17.57%	29.29%
14	59	10,000	0	172,679	171,654	2.68%	482,000	15.41%	25.68%
15	60	10,000	0	191,300	191,300	2.98%	482,000	13.60%	22.66%
16	61	10,000	0	211,052	211,052	3.19%	482,000	12.07%	20.11%
17	62	10,000	0	233,609	233,609	3.44%	482,000	10.76%	17.93%
18	63	10,000	0	257,547	257,547	3.65%	482,000	9.63%	16.05%
19	64	10,000	0	282,985	282,985	3.84%	482,000	8.65%	14.42%
20	65	10,000	0	310,030	310,030	4.01%	482,000	7.79%	12.98%
		200,000	0						

The non-guaranteed projections shown are hypothetical and may not apply to an actual policy. Non-guaranteed rates and values are not guaranteed, based on the company's current scale of non-guaranteed elements and subject to change by the company. In the case of nonpayment of premium or insufficient premium amounts the monthly deductions will continue to be applied against the policy value and additional premiums may be required to keep the policy in force. Actual results may be more or less favorable. Please see the guaranteed projections and the description of guaranteed projections in the narrative summary. This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 40 pages.

TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

 Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

 Initial Face Amount: \$482,000
 Death Benefit Option: Level

INTERNAL RATE OF RETURN

Projected Values Based on Non-Guaranteed Current Rates and Charges

Year	Age	Premium Outlay	Withdrawal	END OF YEAR					
				Policy Value	Cash Surrender Value	Cash Surrender Value IRR	Death Benefit	Death Benefit IRR	Tax Equivalent Yield
21	66	0	10,000	328,168	328,168	4.15%	472,000	7.04%	11.74%
22	67	0	10,000	347,476	347,476	4.28%	462,000	6.39%	10.65%
23	68	0	10,000	368,054	368,054	4.39%	452,000	5.81%	9.69%
24	69	0	10,000	390,023	390,023	4.48%	452,427	5.45%	9.09%
25	70	0	10,000	413,388	413,388	4.57%	475,396	5.43%	9.05%
26	71	0	10,000	438,148	438,148	4.65%	495,108	5.36%	8.93%
27	72	0	10,000	464,457	464,457	4.72%	515,547	5.30%	8.83%
28	73	0	10,000	492,423	492,423	4.79%	536,741	5.24%	8.73%
29	74	0	10,000	522,167	522,167	4.85%	558,719	5.18%	8.64%
30	75	0	10,000	553,808	553,808	4.90%	581,498	5.13%	8.55%
		200,000	100,000						
31	76	0	10,000	587,496	587,496	4.95%	616,871	5.17%	8.62%
32	77	0	10,000	623,207	623,207	5.00%	654,367	5.21%	8.68%
33	78	0	10,000	661,050	661,050	5.04%	694,103	5.24%	8.74%
34	79	0	10,000	701,139	701,139	5.08%	736,196	5.28%	8.79%
35	80	0	10,000	743,591	743,591	5.12%	780,771	5.30%	8.84%
36	81	0	10,000	788,523	788,523	5.15%	827,949	5.33%	8.88%
37	82	0	10,000	836,055	836,055	5.18%	877,857	5.35%	8.92%
38	83	0	10,000	886,307	886,307	5.21%	930,622	5.38%	8.96%
39	84	0	10,000	939,393	939,393	5.23%	986,362	5.40%	8.99%
40	85	0	10,000	995,414	995,414	5.25%	1,045,185	5.41%	9.02%
		200,000	200,000						
41	86	0	10,000	1,054,466	1,054,466	5.27%	1,107,189	5.43%	9.05%
42	87	0	10,000	1,116,629	1,116,629	5.29%	1,172,460	5.44%	9.07%
43	88	0	10,000	1,181,974	1,181,974	5.31%	1,241,073	5.45%	9.09%
44	89	0	10,000	1,250,519	1,250,519	5.32%	1,313,045	5.46%	9.11%
45	90	0	10,000	1,322,280	1,322,280	5.33%	1,388,395	5.47%	9.12%
46	91	0	10,000	1,397,239	1,397,239	5.34%	1,453,129	5.45%	9.08%
47	92	0	10,000	1,477,064	1,477,064	5.35%	1,521,376	5.43%	9.05%
48	93	0	10,000	1,562,517	1,562,517	5.36%	1,593,767	5.41%	9.02%
49	94	0	10,000	1,654,539	1,654,539	5.37%	1,671,085	5.40%	9.00%
50	95	0	10,000	1,754,387	1,754,387	5.39%	1,754,387	5.39%	8.98%
		200,000	300,000						

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Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

 Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

 Initial Face Amount: \$482,000
 Death Benefit Option: Level

INTERNAL RATE OF RETURN

Projected Values Based on Non-Guaranteed Current Rates and Charges

Year	Age	Premium Outlay	Withdrawal	END OF YEAR					
				Policy Value	Cash Surrender Value	Cash Surrender Value IRR	Death Benefit	Death Benefit IRR	Tax Equivalent Yield
51	96	0	10,000	1,863,562	1,863,562	5.41%	1,863,562	5.41%	9.02%
52	97	0	10,000	1,979,566	1,979,566	5.43%	1,979,566	5.43%	9.05%
53	98	0	10,000	2,102,824	2,102,824	5.45%	2,102,824	5.45%	9.08%
54	99	0	10,000	2,233,792	2,233,792	5.46%	2,233,792	5.46%	9.10%
55	100	0	10,000	2,372,950	2,372,950	5.48%	2,396,680	5.50%	9.17%
56	101	0	10,000	2,512,451	2,512,451	5.49%	2,537,576	5.51%	9.18%
57	102	10,000	0	2,669,994	2,669,994	5.49%	2,696,694	5.52%	9.19%
58	103	10,000	0	2,836,100	2,836,100	5.50%	2,864,461	5.52%	9.20%
59	104	10,000	0	3,011,303	3,011,303	5.51%	3,041,416	5.53%	9.21%
60	105	10,000	0	3,196,090	3,196,090	5.51%	3,228,051	5.53%	9.22%
		240,000	360,000						
61	106	10,000	0	3,390,988	3,390,988	5.52%	3,424,897	5.54%	9.23%
62	107	10,000	0	3,596,452	3,596,452	5.52%	3,632,417	5.54%	9.23%
63	108	10,000	0	3,812,812	3,812,812	5.52%	3,850,940	5.54%	9.24%
64	109	10,000	0	4,040,529	4,040,529	5.53%	4,080,934	5.55%	9.25%
65	110	10,000	0	4,280,070	4,280,070	5.53%	4,322,871	5.55%	9.25%
66	111	10,000	0	4,531,908	4,531,908	5.53%	4,577,227	5.55%	9.25%
67	112	10,000	0	4,797,371	4,797,371	5.53%	4,845,345	5.55%	9.25%
68	113	10,000	0	5,077,796	5,077,796	5.54%	5,128,574	5.55%	9.26%
69	114	10,000	0	5,374,029	5,374,029	5.54%	5,427,769	5.55%	9.26%
70	115	10,000	0	5,686,958	5,686,958	5.54%	5,743,828	5.56%	9.26%
		340,000	360,000						
71	116	10,000	0	6,017,526	6,017,526	5.54%	6,077,701	5.56%	9.26%
72	117	10,000	0	6,366,727	6,366,727	5.54%	6,430,394	5.56%	9.26%
73	118	10,000	0	6,735,611	6,735,611	5.54%	6,802,967	5.56%	9.27%
74	119	10,000	0	7,125,287	7,125,287	5.54%	7,196,540	5.56%	9.27%
75	120	10,000	0	7,536,927	7,536,927	5.55%	7,612,297	5.56%	9.27%
76	121	10,000	0	7,971,771	7,971,771	5.55%	8,051,488	5.56%	9.27%
		400,000	360,000						

Guaranteed rates and charges will produce different results.

The Tax Equivalent Yield is the rate of return, compounded annually, that would have to be earned on a hypothetical investment equivalent to the premium outlay in order to accumulate an amount equal to the illustrated income and remaining death benefit shown above. The Tax Equivalent Yield assumes a hypothetical 0.00% applied tax rate on investment gains. Various investments have varying potential rates of taxation.

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Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

 Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

 Initial Face Amount: \$482,000
 Death Benefit Option: Level

LOANS AND WITHDRAWALS

Projected Values Based on Non-Guaranteed Current Rates and Charges

Year	Age	Premium Outlay	Withdrawals	Loans	Loan Interest Charges	Loan Balance	Loan Repayments	Cash Surrender Value	Death Benefit
1	46	10,000	0	0	0	0	0	0	482,000
2	47	10,000	0	0	0	0	0	4,396	482,000
3	48	10,000	0	0	0	0	0	14,654	482,000
4	49	10,000	0	0	0	0	0	25,266	482,000
5	50	10,000	0	0	0	0	0	36,582	482,000
6	51	10,000	0	0	0	0	0	48,530	482,000
7	52	10,000	0	0	0	0	0	61,017	482,000
8	53	10,000	0	0	0	0	0	74,341	482,000
9	54	10,000	0	0	0	0	0	88,421	482,000
10	55	10,000	0	0	0	0	0	103,309	482,000
		100,000	0	0					
11	56	10,000	0	0	0	0	0	118,935	482,000
12	57	10,000	0	0	0	0	0	135,584	482,000
13	58	10,000	0	0	0	0	0	153,190	482,000
14	59	10,000	0	0	0	0	0	171,654	482,000
15	60	10,000	0	0	0	0	0	191,300	482,000
16	61	10,000	0	0	0	0	0	211,052	482,000
17	62	10,000	0	0	0	0	0	233,609	482,000
18	63	10,000	0	0	0	0	0	257,547	482,000
19	64	10,000	0	0	0	0	0	282,985	482,000
20	65	10,000	0	0	0	0	0	310,030	482,000
		200,000	0	0					
21	66	0	10,000	0	0	0	0	328,168	472,000
22	67	0	10,000	0	0	0	0	347,476	462,000
23	68	0	10,000	0	0	0	0	368,054	452,000
24	69	0	10,000	0	0	0	0	390,023	452,427
25	70	0	10,000	0	0	0	0	413,388	475,396
26	71	0	10,000	0	0	0	0	438,148	495,108
27	72	0	10,000	0	0	0	0	464,457	515,547
28	73	0	10,000	0	0	0	0	492,423	536,741
29	74	0	10,000	0	0	0	0	522,167	558,719
30	75	0	10,000	0	0	0	0	553,808	581,498
		200,000	100,000	0					

The non-guaranteed projections shown are hypothetical and may not apply to an actual policy. Non-guaranteed rates and values are not guaranteed, based on the company's current scale of non-guaranteed elements and subject to change by the company. In the case of nonpayment of premium or insufficient premium amounts the monthly deductions will continue to be applied against the policy value and additional premiums may be required to keep the policy in force. Actual results may be more or less favorable. Please see the guaranteed projections and the description of guaranteed projections in the narrative summary. This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 40 pages.

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 ICC16 IUL09
 ICC 2756861

TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

 Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

 Initial Face Amount: \$482,000
 Death Benefit Option: Level

LOANS AND WITHDRAWALS

Projected Values Based on Non-Guaranteed Current Rates and Charges

Year	Age	Premium Outlay	Withdrawals	Loans	Loan Interest Charges	Loan Balance	Loan Repayments	Cash Surrender Value	Death Benefit
31	76	0	10,000	0	0	0	0	587,496	616,871
32	77	0	10,000	0	0	0	0	623,207	654,367
33	78	0	10,000	0	0	0	0	661,050	694,103
34	79	0	10,000	0	0	0	0	701,139	736,196
35	80	0	10,000	0	0	0	0	743,591	780,771
36	81	0	10,000	0	0	0	0	788,523	827,949
37	82	0	10,000	0	0	0	0	836,055	877,857
38	83	0	10,000	0	0	0	0	886,307	930,622
39	84	0	10,000	0	0	0	0	939,393	986,362
40	85	0	10,000	0	0	0	0	995,414	1,045,185
		200,000	200,000	0					
41	86	0	10,000	0	0	0	0	1,054,466	1,107,189
42	87	0	10,000	0	0	0	0	1,116,629	1,172,460
43	88	0	10,000	0	0	0	0	1,181,974	1,241,073
44	89	0	10,000	0	0	0	0	1,250,519	1,313,045
45	90	0	10,000	0	0	0	0	1,322,280	1,388,395
46	91	0	10,000	0	0	0	0	1,397,239	1,453,129
47	92	0	10,000	0	0	0	0	1,477,064	1,521,376
48	93	0	10,000	0	0	0	0	1,562,517	1,593,767
49	94	0	10,000	0	0	0	0	1,654,539	1,671,085
50	95	0	10,000	0	0	0	0	1,754,387	1,754,387
		200,000	300,000	0					
51	96	0	10,000	0	0	0	0	1,863,562	1,863,562
52	97	0	10,000	0	0	0	0	1,979,566	1,979,566
53	98	0	10,000	0	0	0	0	2,102,824	2,102,824
54	99	0	10,000	0	0	0	0	2,233,792	2,233,792
55	100	0	10,000	0	0	0	0	2,372,950	2,396,680
56	101	0	10,000	0	0	0	0	2,512,451	2,537,576
57	102	10,000	0	0	0	0	0	2,669,994	2,696,694
58	103	10,000	0	0	0	0	0	2,836,100	2,864,461
59	104	10,000	0	0	0	0	0	3,011,303	3,041,416
60	105	10,000	0	0	0	0	0	3,196,090	3,228,051
		240,000	360,000	0					

The non-guaranteed projections shown are hypothetical and may not apply to an actual policy. Non-guaranteed rates and values are not guaranteed, based on the company's current scale of non-guaranteed elements and subject to change by the company. In the case of nonpayment of premium or insufficient premium amounts the monthly deductions will continue to be applied against the policy value and additional premiums may be required to keep the policy in force. Actual results may be more or less favorable. Please see the guaranteed projections and the description of guaranteed projections in the narrative summary. This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 40 pages.

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 TP: \$7,634.88
 7Pay: \$35,351.00
 State: IA
 Ver: 1.0.0

TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

Initial Face Amount: \$482,000
 Death Benefit Option: Level

LOANS AND WITHDRAWALS

Projected Values Based on Non-Guaranteed Current Rates and Charges

Year	Age	Premium Outlay	Withdrawals	Loans	Loan Interest Charges	Loan Balance	Loan Repayments	Cash Surrender Value	Death Benefit
61	106	10,000	0	0	0	0	0	3,390,988	3,424,897
62	107	10,000	0	0	0	0	0	3,596,452	3,632,417
63	108	10,000	0	0	0	0	0	3,812,812	3,850,940
64	109	10,000	0	0	0	0	0	4,040,529	4,080,934
65	110	10,000	0	0	0	0	0	4,280,070	4,322,871
66	111	10,000	0	0	0	0	0	4,531,908	4,577,227
67	112	10,000	0	0	0	0	0	4,797,371	4,845,345
68	113	10,000	0	0	0	0	0	5,077,796	5,128,574
69	114	10,000	0	0	0	0	0	5,374,029	5,427,769
70	115	10,000	0	0	0	0	0	5,686,958	5,743,828
		340,000	360,000	0					
71	116	10,000	0	0	0	0	0	6,017,526	6,077,701
72	117	10,000	0	0	0	0	0	6,366,727	6,430,394
73	118	10,000	0	0	0	0	0	6,735,611	6,802,967
74	119	10,000	0	0	0	0	0	7,125,287	7,196,540
75	120	10,000	0	0	0	0	0	7,536,927	7,612,297
76	121	10,000	0	0	0	0	0	7,971,771	8,051,488
		400,000	360,000	0					

Guaranteed rates and charges will produce different results.

The non-guaranteed projections shown are hypothetical and may not apply to an actual policy. Non-guaranteed rates and values are not guaranteed, based on the company's current scale of non-guaranteed elements and subject to change by the company. In the case of nonpayment of premium or insufficient premium amounts the monthly deductions will continue to be applied against the policy value and additional premiums may be required to keep the policy in force. Actual results may be more or less favorable. Please see the guaranteed projections and the description of guaranteed projections in the narrative summary. This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 40 pages.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

 Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

 Initial Face Amount: \$482,000
 Death Benefit Option: Level

COST AND VALUES LEDGER

Ledger of Charges and Values Calculations Based on Non-Guaranteed Current Rates and Charges

Year	Age	Premium Outlay	Premium Expense Charges	COI	IAMC	PUC	Policy Fee	Rider Charges	Total Charges	Credited Interest	Policy Value
1	46	10,000	400	89	63	1,562	120	0	2,234	608	8,374
2	47	10,000	400	142	123	1,562	120	0	2,347	1,190	17,218
3	48	10,000	400	301	187	1,562	120	0	2,569	1,801	26,450
4	49	10,000	400	394	253	1,562	120	0	2,728	2,442	36,164
5	50	10,000	400	423	323	1,562	120	0	2,828	3,118	46,454
6	51	10,000	400	435	397	1,562	120	0	2,913	3,836	57,377
7	52	10,000	400	450	476	1,562	120	0	3,008	4,597	68,966
8	53	10,000	400	466	559	1,562	120	0	3,107	5,405	81,265
9	54	10,000	400	479	648	1,562	120	0	3,208	6,262	94,319
10	55	10,000	400	487	742	1,562	120	0	3,310	7,172	108,181
		100,000	4,000	3,665	3,769	15,617	1,200	0	28,251	36,431	
11	56	10,000	400	488	841	1,562	120	0	3,411	8,139	122,910
12	57	10,000	400	513	947	1,562	120	0	3,542	9,166	138,533
13	58	10,000	400	533	1,060	1,562	120	0	3,675	10,255	155,113
14	59	10,000	400	582	1,179	1,562	120	0	3,843	11,409	172,679
15	60	10,000	400	625	1,306	1,562	120	0	4,012	12,633	191,300
16	61	10,000	400	658	1,440	1,562	120	0	4,179	13,931	211,052
17	62	10,000	400	697	1,587	0	120	0	2,804	15,361	233,609
18	63	10,000	400	727	1,749	0	120	0	2,996	16,934	257,547
19	64	10,000	400	723	1,922	0	120	0	3,165	18,603	282,985
20	65	10,000	400	708	2,105	0	120	0	3,334	20,378	310,030
		200,000	8,000	9,919	17,907	24,987	2,400	0	63,212	173,240	
21	66	0	400	682	2,228	0	120	0	3,430	21,568	328,168
22	67	0	400	647	2,359	0	120	0	3,526	22,834	347,476
23	68	0	400	587	2,498	0	120	0	3,605	24,183	368,054
24	69	0	400	486	2,647	0	120	0	3,653	25,622	390,023
25	70	0	400	465	2,805	0	120	0	3,790	27,155	413,388
26	71	0	400	528	2,973	0	120	0	4,022	28,782	438,148
27	72	0	400	529	3,152	0	120	0	4,201	30,509	464,457
28	73	0	400	517	3,341	0	120	0	4,379	32,345	492,423
29	74	0	400	488	3,543	0	120	0	4,551	34,296	522,167
30	75	0	400	454	3,757	0	120	0	4,732	36,372	553,808
		200,000	12,000	15,302	47,212	24,987	3,600	0	103,101	456,906	

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 Life Insurance Illustration
 Page 16 of 40

 TP: \$7,634.88
 7Pay: \$35,351.00
 State: IA
 Ver: 1.0.0

TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

 Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

 Initial Face Amount: \$482,000
 Death Benefit Option: Level

COST AND VALUES LEDGER

Ledger of Charges and Values Calculations Based on Non-Guaranteed Current Rates and Charges

Year	Age	Premium Outlay	Premium Expense Charges	COI	IAMC	PUC	Policy Fee	Rider Charges	Total Charges	Credited Interest	Policy Value
31	76	0	400	388	3,986	0	120	0	4,893	38,581	587,496
32	77	0	400	469	4,228	0	120	0	5,217	40,928	623,207
33	78	0	400	567	4,485	0	120	0	5,572	43,415	661,050
34	79	0	400	684	4,757	0	120	0	5,962	46,051	701,139
35	80	0	400	825	5,046	0	120	0	6,390	48,842	743,591
36	81	0	400	994	5,351	0	120	0	6,865	51,797	788,523
37	82	0	400	1,199	5,674	0	120	0	7,393	54,924	836,055
38	83	0	400	1,443	6,016	0	120	0	7,978	58,231	886,307
39	84	0	400	1,742	6,377	0	120	0	8,639	61,725	939,393
40	85	0	400	2,115	6,758	0	120	0	9,393	65,415	995,414
		200,000	16,000	25,727	99,891	24,987	4,800	0	171,405	966,815	
41	86	0	400	2,574	7,160	0	120	0	10,255	69,306	1,054,466
42	87	0	400	3,138	7,584	0	120	0	11,242	73,405	1,116,629
43	88	0	400	3,822	8,030	0	120	0	12,372	77,717	1,181,974
44	89	0	400	4,682	8,498	0	120	0	13,699	82,245	1,250,519
45	90	0	400	5,720	8,988	0	120	0	15,228	86,989	1,322,280
46	91	0	400	6,971	9,501	0	120	0	16,992	91,951	1,397,239
47	92	0	400	6,799	10,042	0	120	0	17,360	97,185	1,477,064
48	93	0	400	6,183	10,619	0	120	0	17,322	102,774	1,562,517
49	94	0	400	4,995	11,238	0	120	0	16,754	108,776	1,654,539
50	95	0	400	2,988	11,908	0	120	0	15,416	115,264	1,754,387
		200,000	20,000	73,600	193,457	24,987	6,000	0	318,044	1,872,427	
51	96	0	400	0	12,637	0	120	0	13,157	122,333	1,863,562
52	97	0	400	0	13,424	0	120	0	13,944	129,947	1,979,566
53	98	0	400	0	14,260	0	120	0	14,780	138,038	2,102,824
54	99	0	400	0	15,148	0	120	0	15,668	146,635	2,233,792
55	100	0	400	0	16,091	0	120	0	16,611	155,770	2,372,950
56	101	0	400	8,105	17,067	0	120	0	25,693	165,193	2,512,451
57	102	10,000	400	9,373	18,140	0	120	0	28,033	175,576	2,669,994
58	103	10,000	400	10,624	19,271	0	120	0	30,415	186,521	2,836,100
59	104	10,000	400	11,876	20,464	0	120	0	32,860	198,063	3,011,303
60	105	10,000	400	13,208	21,722	0	120	0	35,450	210,236	3,196,090
		240,000	24,000	126,786	361,682	24,987	7,200	0	544,655	3,500,739	

The non-guaranteed projections shown are hypothetical and may not apply to an actual policy. Non-guaranteed rates and values are not guaranteed, based on the company's current scale of non-guaranteed elements and subject to change by the company. In the case of nonpayment of premium or insufficient premium amounts the monthly deductions will continue to be applied against the policy value and additional premiums may be required to keep the policy in force. Actual results may be more or less favorable. Please see the guaranteed projections and the description of guaranteed projections in the narrative summary. This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 40 pages.

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 Life Insurance Illustration
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 TP: \$7,634.88
 7Pay: \$35,351.00
 State: IA
 Ver: 1.0.0

TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client Male, Age 45 Preferred Elite Riders: CRN, CRT, CPR, OPR, TI Life Insurance Test: Guideline Premium Test	Initial Annual Premium: \$10,000.00 Initial Face Amount: \$482,000 Death Benefit Option: Level
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COST AND VALUES LEDGER

Ledger of Charges and Values Calculations Based on Non-Guaranteed Current Rates and Charges

Year	Age	Premium Outlay	Premium Expense Charges	COI	IAMC	PUC	Policy Fee	Rider Charges	Total Charges	Credited Interest	Policy Value
61	106	10,000	400	14,610	23,049	0	120	0	38,178	223,076	3,390,988
62	107	10,000	400	16,182	24,448	0	120	0	41,150	236,615	3,596,452
63	108	10,000	400	18,078	25,922	0	120	0	44,520	250,879	3,812,812
64	109	10,000	400	20,186	27,474	0	120	0	48,180	265,897	4,040,529
65	110	10,000	400	22,529	29,107	0	120	0	52,156	281,698	4,280,070
66	111	10,000	400	25,132	30,824	0	120	0	56,476	298,314	4,531,908
67	112	10,000	400	27,193	32,632	0	120	0	60,345	315,808	4,797,371
68	113	10,000	400	28,783	34,539	0	120	0	63,842	334,267	5,077,796
69	114	10,000	400	30,462	36,554	0	120	0	67,536	353,768	5,374,029
70	115	10,000	400	32,236	38,683	0	120	0	71,438	374,368	5,686,958
		340,000	28,000	362,177	664,912	24,987	8,400	0	1,088,476	6,435,429	
71	116	10,000	400	34,109	40,931	0	120	0	75,560	396,128	6,017,526
72	117	10,000	400	36,089	43,306	0	120	0	79,915	419,116	6,366,727
73	118	10,000	400	38,180	45,815	0	120	0	84,515	443,399	6,735,611
74	119	10,000	400	40,388	48,466	0	120	0	89,374	469,051	7,125,287
75	120	10,000	400	42,722	51,266	0	120	0	94,508	496,148	7,536,927
76	121	10,000	400	45,186	54,224	0	120	0	99,930	524,773	7,971,771
		400,000	30,400	598,851	948,921	24,987	9,120	0	1,612,279	9,184,044	

Guaranteed rates and charges will produce different results.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

Death Benefit

The death benefit is paid to the beneficiary upon the insured's death. The initial death benefit is assumed to be \$482,000. The actual amount payable at death may be decreased by policy withdrawals or any Loan Balance or increased by additional insurance benefits you purchase. We will adjust the amount of the payment in accordance with any attached Rider, subject to its terms. The Death Benefit columns show the value, if paid upon death, at the end of the policy year.

Face Amount

An amount used to determine the death benefit. The policy owner may increase the Face Amount after the first policy anniversary. Decreases are available only after the third policy anniversary.

Death Benefit Options

Either an Increasing, Level, or Graded death benefit is available. Changes to the death benefit options are allowed once per year after the third policy year and before age 95.

- Level** The death benefit is the Face Amount.
- Increasing** The death benefit is the Face Amount plus the Policy Value.
- Graded** The death benefit is the greater of the Level death benefit, the Face Amount multiplied by a graded factor determined by attained age, plus the policy value.

The death benefit determined above will be increased if necessary to comply with the minimum death benefit requirements of the applicable Life Insurance Compliance Test.

The death benefit will also be increased if necessary to maintain the policy's status as a life insurance contract under Section 7702 of the Internal Revenue Code.

After the insured's Age 121, the death benefit will be the Policy Value.

Life Insurance Qualification Test

For purposes of determining whether a contract qualifies as a life insurance contract under § 7702 of the Internal Revenue Code, you have chosen the Guideline Premium Test ("GPT") for this illustration. This selection cannot be changed after issue.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

Premium Outlay

Flexible premiums mean the owner has some flexibility in the frequency and amount of the premium paid to the company. The Premium Outlay in this illustration is the gross amount of premium assumed to be paid by the owner and is shown net of any withdrawals or loans taken. Cumulative Premium Outlay is the sum of the premium outlay.

THE POLICY VALUES IN THIS ILLUSTRATION ARE BASED ON THESE ILLUSTRATED NET PREMIUM ALLOCATIONS:

Account Option:	S&P 500® Index	Global Index	Basic Interest
Net Premium Allocation:	25%	75%	0%

The first year Premium Outlay is \$10,000. The amount of premium that may be paid is subject to any applicable limits set by Section 7702 of the Internal Revenue Code.

This illustration describes values and benefits if premiums are paid on the dates and in the amounts shown on the ledger pages and assumes application of indicated interest rates, insurance costs, expense charges and Illustrated rates. This is not a paid-up policy. If premium payments stop, the monthly deductions and Index Account Monthly Charge will continue to be applied against the Policy Value. Additional premiums may be required to keep the policy in force. The illustration assumes that all premiums are made as planned, are received and credited, and are applied to account options at the beginning of each modal period on the monthly policy date.

Different levels of premium payments will result in different levels and periods of benefits. The annual premium that will guarantee coverage through age 121 is \$3,817.44, based on the options illustrated and the death benefit pattern that would result from payment of this premium. This premium amount reflects the payment mode that you have chosen, and any lump-sum contributions.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

Policy Value

The policy value is the starting point for calculating important values under the policy, such as the Cash Surrender Value and death benefit. The Policy Value equals the sum of the values of the Basic Interest Account, and the Index Accounts, plus the Loan Value, if any. Policy Value is shown on a guaranteed basis and on a non-guaranteed basis. If the policy's actual premium payment amounts, dates of allocations, transfers or interest rates, Index Change percentages, or any other assumptions or policy activities are different than indicated in this illustration, then the Policy Values will be different from those in this illustration.

Surrender Charges

Surrender charges will be applied upon full surrender within the first 15 policy years and for 15 years from the date of any Face Amount increase.

Cash Surrender Value ("CSV")

The amount available to the owner upon surrender of the policy provided the policy is in force and the insured is living. The CSV equals the Policy Value, less any surrender charges less any Loan Balance. Excess Index Interest is not credited for partial years upon surrender of the policy.

Account Options

The Account Options currently available in the policy are the Basic Interest Account and the Index Accounts.

Basic Interest Account

This portion of the Policy Value earns daily interest at current interest rates declared by the company. The Basic Interest Account consists of 12 Basic Interest Account Segments. Each segment may have a different current interest crediting rate. Once an interest rate is declared for a segment, the rate applies until the next segment anniversary. The current interest rates may change but will never be less than the guaranteed interest rate.

Premium Expense Charge

A percentage of each premium payment that is deducted from the paid premium prior to allocation to the Account Options.

	NON-GUARANTEED CURRENT	GUARANTEED
Premium Expense Charge Rate	4% in all years	6% in all years

Index Account Monthly Charge

("IAMC") A charge we deduct from the Policy Value based on the value of each Index Account. This is sometimes referred to as an asset-based charge since the charge amount will be a percentage of the value in that Index account. We assess this charge on the Monthly Policy Date up to the Insured's age 121.

IAMC - GUARANTEED AND NON-GUARANTEED CHARGES	
S&P 500® Index Account	0.06% per month
Global Index Account	0.06% per month

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

Monthly Deduction

Each monthly deduction consists of the Monthly Cost of Insurance, the Monthly Policy Fee, the Per Unit Charge, any charges for additional benefits provided by riders and any charges for substandard premium class rating. Monthly Deduction rates may vary by gender, age, underwriting risk class, and amount of coverage. Therefore, any change to those inputs will require a revised illustration. Monthly deductions will be deducted pro rata from the account options, then pro rata across segments within each account. We assess these on each Monthly Policy Date up to the Insured's age 121.

Cost of Insurance

("COI") The amount the company charges for providing life insurance coverage under the base policy. The COI rates may be changed by the company. Any change in the COI rates will be on a uniform basis for insureds of the same face amount, age, sex, class of risk, and any substandard rating whose policies or increases in the face amount have been in effect for the same length of time.

Policy Fee

An expense charge that will be deducted from the policy value each month. Current: \$10 Guaranteed: \$12

Per Unit Charge

("PUC") Equal to the Face Amount divided by 1,000 then multiplied by the applicable PUC Per Thousand

Minimum Monthly No Lapse Premium

("MNLP") Your current Minimum Monthly No Lapse Premium is \$318.12. The Monthly MNLP for your Base Plan is \$318.12. The Minimum Monthly No Lapse Premium is the minimum premium necessary to avoid lapse of the policy during the No Lapse Period regardless of the Policy Value. The premium will be calculated for each policy issued. Policy and rider changes will alter the Minimum Monthly No Lapse Premium. Under certain circumstances, extra premiums may be required to prevent lapse.

No Lapse Period

Issue Ages 0-60: lesser of 20 years or until age 65
Issue Ages 61-85: 5 years

During the No Lapse Period, the policy will not lapse even if the Cash Surrender Value on any Monthly Policy Date is insufficient to pay the monthly deduction due, as long as the premiums paid (net of outstanding loans and/or withdrawals) meet or exceed the cumulative Minimum Monthly No Lapse Premium requirements to date.

If you take a withdrawal or a loan, if you increase or decrease your Face Amount, if you change the death benefit option, or if you add, increase or decrease a rider, you may need to pay additional premiums in order to keep the No Lapse Guarantee in effect. If the requirements of the No Lapse Guarantee are not met and the Cash Surrender Value is not enough to meet the monthly deductions and the Index Account Monthly Charge, a grace period will begin and the policy will lapse unless sufficient payment is made. Allowing the policy to lapse and terminate may result in adverse tax consequences.

After the No Lapse Period or if the cumulative Minimum Monthly No Lapse Premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

No Lapse Guarantee

Timely payment of the Minimum Monthly No Lapse Premium assures that the policy will remain in force during the guarantee period. The Face Amount will be guaranteed regardless of Cash Surrender Value during the guarantee period, provided that the cumulative Minimum Monthly No Lapse Premium requirements are met.

Accessing your policy value

Withdrawals

The policy owner may make withdrawals after the first policy year up to the available withdrawal amount. There is no fee for withdrawals. The minimum withdrawal is \$500.00.

Loan Balance

Equals all outstanding policy loans, if any, and accrued loan interest charged. Interest is due on each loan each year on the Policy Anniversary. If you do not pay the interest when it is due, the interest on the Loan Balance will be treated as an additional loan at the applicable interest rate. The Loan Balance decreases the death benefit proceeds and the Cash Surrender Value. An outstanding loan balance may also impact accelerated death benefit payments on certain riders.

Loans

The maximum loan interest rate on an outstanding loan balance is 3.0% with a maximum preferred rate of 2.25%, charged in arrears.

Preferred Loans

After the 10th Policy Anniversary, all loans will be classified as preferred loans.

How much can you take in a loan?

The maximum loan that can be taken will equal 100% of the Policy Value, minus any Loan Balance, minus Loan Interest on the old and new loan to the end of the Policy Year, minus the greater of the Surrender Charge or two Monthly Deductions.

When can you take a loan?

Any time after the free look period

What happens to your Policy Value?

The portion of the Policy Value borrowed is secured by identifying part of your Account Value as a "Loaned Value." The loan amount will be deducted from the unloaned value in the Basic Interest Account first, then pro rata across the unloaned values in all of the Index Account(s). Within each index account, loans are taken pro rata across segments.

The "Loaned Value" earns interest at 2.0% annually.

A Loan Balance is set up in order to track the outstanding loan amount plus loan interest charged. The Loan Balance will not be charged higher than a 3.0% rate annually.

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Flexible Premium Adjustable Life Insurance with Index Account Options

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

What are the loan interest rates?

		Loan Credited Rate	Loan Charge Rate	Net Loan Rate ¹
Standard (Years 1-10)	Non-Guaranteed	2.00%	2.75%	-0.75%
	Guaranteed	2.00%	3.00%	-1.00%
Preferred (Years 11+)	Non-Guaranteed	2.00%	2.00%	0.00%
	Guaranteed	2.00%	2.25%	-0.25%

¹ Net Loan Rate is the difference between the Loan Charged Rate and the Loan Credited Rate.



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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

Rider Description(s)

The benefits below are automatically included as part of your policy at no additional monthly charge.

Additional Services Rider (Concierge Planning RiderSM)

This Rider provides funeral concierge services that assist customers in aspects of planning and carrying out funeral services with the use of preplanning and price finder tools, 24/7 access to licensed funeral directors, document storage, Will preparation, coordination, and paperwork assistance for prepayment of a portion of the death benefit. This Rider is available to policies with current face amounts of \$250,000 or higher, and is not available if the policy is set up for Monthly Direct Billing Mode. If a Policy has an Initial Face Amount less than \$250,000 and then incurs a policy change which increases the Base Face Amount to \$250,000 or higher, then the Owner and/or Insured can sign and return the Consent Form and request that the rider be added to the Policy. If a policy's Face Amount reduces below \$250,000, the Rider will be removed from the policy. However, if the base face amount is reduced below \$250,000, solely due to an accelerated death benefit claim, the rider will not be suspended. If a Policy's Face Amount is \$2 million or higher, the policy will not qualify for the expedited claims payout process, but will still qualify to carry the funeral concierge rider, and will have access to all other benefits under the rider. There is no charge for this rider. This Rider will terminate if the billing mode is changed to Direct Bill Monthly or if the Owner revokes the Consent Form.

Terminal Illness Accelerated Death Benefit Rider

Allows the policy owner to accelerate a portion of the death benefit if the insured becomes terminally ill. Eligibility for acceleration is determined by a condition resulting from bodily injury or disease, or both, which is expected to result in the death of the Insured within 12 months of diagnosis. The Policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this option. Benefits advanced for terminal illness may be subject to taxation. An administrative charge for each Accelerated Death Benefit request will be assessed, but will not exceed \$1,000.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

Overloan Protection Rider

The Overloan Protection Rider is designed primarily for policy owners who plan to maximize distributions from their policy. This rider may be used to prevent the policy from lapsing in the event the policy meets the conditions below. If the policy owner exercises this benefit, the policy will become a paid-up policy as set forth in the rider and will not lapse.

This rider is automatically included on this policy. If the rider is exercised by the Owner, a one-time charge will be assessed. The following conditions must be met to exercise this rider:

1. The policy must have been In Force for at least 15 Policy Years.
2. The Insured must be at least Age 75, but not older than Age 120.
3. The sum of all withdrawals, including long term care rider benefits paid, taken from the policy must not be less than the total premiums paid.
4. The sum of the Loan Balance and any long term care benefits paid must exceed the Face Amount of the policy.
5. There must be sufficient Policy Value to cover the charge for this rider. The Loan Balance must not exceed 99.9% of the Policy Value after deduction of the charge for this rider.
6. Exercising the Rider Benefit must not cause the policy to violate the Guideline Premium Test under Section 7702 of the Internal Revenue Code, as amended, at any duration and must not cause the policy to become a Modified Endowment Contract under Section 7702A of the Internal Revenue Code, as amended.
7. The sum of the guideline level premiums, as defined for purposes of Section 7702 of the Internal Revenue Code, as amended, cannot become negative at any time.
8. The Death Benefit Option must be Level. If it is not, we will treat the owner's Written Request as a request to change the Death Benefit Option to Level.
9. You must not be receiving benefits under a long term care rider.

For illustration purposes, the Overloan Protection Rider is assumed to be exercised at a point in time when the policy is eligible based on the Non-Guaranteed set of assumptions. It is assumed to be exercised in the same year for all ledgers. For each illustration basis the Overloan Protection Rider charge is assessed on the Policy Value for that particular basis, and the charge percentage is based on the Insured's Age as of the date the Rider Benefit is exercised.

AGE	PERCENTAGE
75-90	5%
91	4%
92	3%
93	2%
94-120	1%

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Once the Rider Benefit has been exercised and the policy has become a paid-up policy, certain policy provisions will be altered in keeping with a paid-up policy.

This rider will terminate on the earliest of the following dates or events:

1. The date the policy terminates;
2. The next Monthly Policy Date following the date you request termination of this rider;
3. The death of the Insured;
4. The date the policy is surrendered or continued under any nonforfeiture option
5. The Policy Anniversary at the Insured's Age 121;
6. The date the policy becomes a Modified Endowment Contract under Section 7702A of the Internal Revenue Code, as amended.

The benefits below can be added as part of your policy at no additional monthly charge and may be subject to additional underwriting.

Chronic Illness Accelerated Death Benefit Rider:

Allows the policy owner to accelerate a portion of the death benefit if the insured becomes chronically ill. Chronically ill means that the insured is unable to perform, without substantial assistance from another person for a period of at least 90 days, at least two out of the six Activities of Daily Living; or requires substantial supervision by another person, for a period of at least 90 consecutive days, to protect the Insured from threats to health and safety due to Severe Cognitive Impairment. The Activities of Daily Living include bathing, continence, dressing, eating, toileting and transferring. The Policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this option. Benefits advanced for chronic illness may be subject to taxation. Chronic Illness Rider is underwritten independently from the base policy. An administrative charge for each Accelerated Death Benefit request will be assessed, but will not exceed \$1,000.

Critical Illness Accelerated Death Benefit Rider:

Allows the policy owner to accelerate a portion of the death benefit if the insured becomes critically ill. A critical illness is having been diagnosed by a Physician with one or more of the following health conditions or underwent one or more of the following medical procedures: heart attack, stroke, cancer, kidney failure, major organ transplant, blindness, and paralysis (loss of use of two or more limbs). Please see the policy for complete definitions of qualifying conditions. The Policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this option. Benefits advanced for critical illness may be subject to taxation. Critical Illness Rider is underwritten independently from the base policy. An administrative charge for each Accelerated Death Benefit request will be assessed, but will not exceed \$1,000.

Riders Illustrated: None

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NARRATIVE SUMMARY

Key Illustration Concepts/Column Headers

Age	The issue age plus the number of years the policy is assumed to have been in force. This is the age at the end of the policy year.
Class	The class of risk of the proposed insured used in preparing this illustration. The actual class will be determined when the application is underwritten and may vary from the class chosen for this illustration. If so, a revised illustration will be delivered with the policy.
Guaranteed Projections	The Guaranteed projections are based on the company's guaranteed rates and charges and are determined at issue. These include a guaranteed minimum interest rate of 2.00% for the Basic Interest Account, 0.75% for each of the Index Accounts, guaranteed Policy Fee, guaranteed Premium Expense Charge, guaranteed Per Unit Charge, guaranteed Index Account Monthly Charge and guaranteed Monthly Cost of Insurance rates.
Non-Guaranteed Projections	<p>Non-Guaranteed values are based on non-guaranteed elements and assumptions.</p> <ul style="list-style-type: none"> The premiums, credited interest rates, benefits, values, charges, or elements of formulas used to determine any of these, that are subject to company discretion and are not guaranteed. An element is considered non-guaranteed if any of the underlying non-guaranteed elements are used in its calculation. The non-guaranteed values are based on the company's current rates and charges. These include the interest rates, Policy Fee, Premium Expense Charge, Per Unit Charge, Index Account Monthly Charge and Monthly Cost of Insurance rates. These benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the company. Any such changes will depend on future costs and factors such as, but not limited to, mortality, interest, option costs, persistency, expenses, reinsurance costs, and state and federal taxes. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable. In the case of nonpayment of premium or insufficient premium amounts the monthly deductions will continue to be applied against the Policy Value and additional premiums may be required to keep the Policy in force. Please also see the Guaranteed values and definition in the Narrative Summary.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

Account Option Concepts

Basic Interest Account	Any net premium allocated to the Basic Interest Account ("BIA") goes immediately into this fixed fund on the date the premium is applied. The Basic Interest Account consists of 12 Basic Interest Account Segments. Each segment may have a different current interest crediting rate. Once an interest rate is declared for a segment, the rate applies until the next segment anniversary. Basic Interest Account interest is compounded daily and credited monthly on the Monthly Date.
Beginning Date	The Beginning Date is the first day of a Segment period. The Beginning Date is reset on the Segment's Ending Date.
Cap	The Cap is the maximum Index Change that can be used to determine the Excess Index interest credited to an Index Account segment. Each Index Account segment may have a different Cap. A Cap will be declared for each Index Account segment. The Cap may increase or decrease on each segment beginning date and may differ between Index Account segments. Once a Cap is declared for an Index Account segment it applies until the segment ending date. Each subsequent Cap will be determined as of each Index Account segment's beginning date.
Ending Date	The Ending Date is the last day of an Index Account Segment period which becomes the Beginning Date of the next Segment period.
Floor	This is the Guaranteed Minimum Interest Rate that the Company will credit on the Index Accounts. This product has a 0.75% floor for the Index Accounts.
Index Account Segment	A component of an Index Account. Each Index Account segment will have its Index Interest calculated separately from other Index Account segments. Excess Index Interest is only calculated on the Ending Date of the segment.
Segment Period	12 month point to point
Participation Rate	A value used to determine the Excess Index Interest rate for Index Accounts. The Participation Rate is applied before the Cap and Floor are applied. The illustrated rate selected is assumed to be after the participation rate is applied. The illustrated rates you choose will be the rates used in determining excess interest. The Participation Rate for Index Accounts will be 100%.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

Index Value

The value of an Index as stated by its publisher. The values we use are based on the following currencies:

- S&P 500®: United States Dollars
- Euro STOXX 50®: Euros
- Hang Seng Index: Hong Kong Dollars

If the Index is published for the applicable date, we use the closing value for that date. Otherwise, we use the next published closing value.

For each of the EURO STOXX 50® and the Hang Seng Index, we use the value that is published on the next day after the applicable date on which both that Index and the S&P 500® are published.

Excess Index Interest

Any interest credited to an Index Account segment in excess of interest credited at the Index Account Guaranteed Minimum Interest Rate. Any Excess Index Interest for a segment will only be credited as of that segment's ending date. Excess Index Interest for an Index Account segment as of its ending date is calculated as follows:

{(A multiplied by B) minus C} where:

A is the Index Change percentage.

B is the segment's adjusted beginning value.

C is any interest previously credited to the Segment during the Segment Period at the Index Account

We determine the segment's adjusted beginning value by starting with any value renewing from a prior segment period, after we have applied any Excess Index Interest for that period and deducted any transfers from the segment occurring at that time. Then we add any net premiums, loan repayments and transfers applied to the segment on its beginning date.

Finally, we subtract the following activity occurring in the segment during the segment period:

1. Any amounts deducted on account of withdrawals;
2. Any amounts transferred on account of policy loans;
3. One half of the amounts taken for Monthly Deductions; and
4. One half of the amounts taken for Index Account Monthly Charges.

The Excess Index Interest credited to an Index Account segment will never be less than zero.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

Minimum and Maximum of the 25-Year Compounded Average Annual Rates

The Benchmark Index Account is a hypothetical index account defined in the NAIC Actuarial Guideline 49 which governs many aspects of Index Universal Life illustrations. This product has index accounts which differ from this Benchmark Index Account. The minimum and maximum compounded average annual rates are shown for the Benchmark Index Account and the index accounts offered in this product.

INDEX ACCOUNT	MIN	MAX	FLOOR	CAP
BENCHMARK	3.46%	6.87%	0.00%	8.41%
S&P 500®	4.67%	8.95%	0.75%	12.00%
GLOBAL	6.71%	9.70%	0.75%	13.00%

The rates shown here are determined by, first, calculating the 12 month point to point returns applying a specified cap and floor to each return. This is done for each 12 month segment in a 25-year duration. Then 25-year compounded average annual rates are calculated. This step is repeated for each 25-year duration over the 65 year period ending 12/31/2022. These rates are not intended as an indication of future performance and are not guaranteed. Actual credited rates may be higher or lower.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

Historical Index Return

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. Caps are subject to change at the discretion of the Company and will be different over different time periods. Any change to those rates would produce different hypothetical results. Index changes measured on different dates would produce different hypothetical results. The 5, 10, 15, 20, and 25-year averages shown are the geometric averages of one-year historical index changes (excluding dividends) ending **December 31** for each calendar year shown. Monthly deductions and other policy fees and charges are not taken into consideration. Past index performance is not an indication of future index performance.

To see a full breakdown of index account performance, [click here](#).

CALENDAR YEAR	S&P 500® INDEX ACCOUNT		GLOBAL INDEX ACCOUNT	
	Cap Rate	12.00%	Cap Rate	13.00%
	Index Floor	0.75%	Index Floor	0.75%
	Index Charge (IAMC)	0.72% (Annualized)	Index Charge (IAMC)	0.72% (Annualized)
	S&P 500® INDEX CHANGE	ACCOUNT CHANGE AFTER APPLYING THE CAP & FLOOR, NET OF IAMC	GLOBAL INDEX CHANGE	ACCOUNT CHANGE AFTER APPLYING THE CAP & FLOOR, NET OF IAMC
2003	26.38%	11.28%	23.80%	12.28%
2004	8.99%	8.27%	8.59%	7.87%
2005	4.69%	3.97%	13.25%	12.28%
2006	11.65%	10.93%	18.75%	12.28%
2007	3.65%	2.93%	9.91%	9.19%
2008	-38.49%	0.03%	-40.79%	0.03%
2009	23.45%	11.28%	26.43%	12.28%
2010	12.78%	11.28%	6.10%	5.38%
2011	1.54%	0.82%	-7.87%	0.03%
2012	11.68%	10.96%	14.92%	12.28%
2013	29.60%	11.28%	18.68%	12.28%
2014	11.39%	10.67%	6.80%	6.08%
2015	-0.73%	0.03%	-1.83%	0.03%
2016	10.46%	9.74%	7.43%	6.71%
2017	19.40%	11.28%	18.84%	12.28%
2018	-7.01%	0.03%	-11.31%	0.03%
2019	28.88%	11.28%	24.98%	12.28%
2020	16.26%	11.28%	5.72%	5.00%
2021	26.89%	11.28%	16.85%	12.28%
2022	-19.77%	0.03%	-13.81%	0.03%
5-YEAR AVERAGE	7.24%	6.64%	3.37%	5.78%
10-YEAR AVERAGE	10.37%	7.57%	6.49%	6.58%
15-YEAR AVERAGE	6.59%	7.29%	3.08%	6.34%
20-YEAR AVERAGE	7.62%	7.33%	5.88%	7.43%
25-YEAR AVERAGE	5.64%	6.73%	4.72%	6.89%

The Index Accounts will never be credited less than the Index Account Guaranteed Minimum Interest Rate and have the potential to be credited with Excess Index Interest up to the current Cap. The Index Change Net of IAMC (Index Account Monthly Charge) does not take into account policy charges deducted from the policy value.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

Index License Disclosures

Important information regarding S&P 500® Index:

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Important information regarding EURO STOXX 50® Index:

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Important information regarding the Hang Seng Index:

Please read the full disclaimer in the *Transamerica Financial Foundation IUL®* policy regarding the Hang Seng Index in relation to the policy.

Allocations to an index account are not an investment in the stock market or index, nor do they participate directly in any equities, commodities, fixed income, or currencies.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

Taxation

Information regarding a Modified Endowment Contract

Amounts withdrawn or borrowed from a Modified Endowment Contract ("MEC"), or the pledge of a MEC, prior to the death of the Insured will be taxable to the extent of any gain in the contract. In addition, if the owner is not yet 59½ or if the owner is not an individual (such as a trust, for example), the taxable amounts may be subject to a 10% penalty tax. Under the Federal Income Tax Law, a life insurance contract becomes a MEC when actual premiums paid exceed a specified 7-Pay premium limit applicable initially for the first seven policy years and may also become a MEC when there are certain reductions in policy benefits. New 7-Pay premium limits for succeeding seven-year periods may be established for the policy as a result of certain changes in policy terms or benefits. All MECs issued by Transamerica Life Insurance Company and its affiliates to the same owner during any calendar year will be treated as one MEC. If there is an IRC Section 1035 Exchange of a life insurance contract that is not a MEC for another life insurance contract, the cash value in the existing contract will be reflected in the 7-pay premium limit calculation for the new contract following the exchange. If the original policy was a MEC, the new policy received in exchange will also be a MEC. You should consult with and rely on your qualified tax advisor as to the implications of any withdrawal, loan, surrender, pledge, exchange, or collateral assignment of a life insurance policy.

An "&" in the code column indicates a Modified Endowment Contract ("MEC"). Based on the premium payments and activities illustrated, this policy will not become a Modified Endowment Contract ("MEC").

Guideline Premium Test

The tax code defines a life insurance contract for federal income tax purposes. The illustrated policy satisfies the definition of life insurance for federal income tax purposes using the Guideline Premium Test (GPT). The GPT requires that the premiums paid on a life insurance policy must not exceed the maximum guideline premium limitation, calculated as set forth in IRC Section 7702. The limitation is equal to the greater of (a) the Guideline Single Premium or (b) the cumulative sum of the Guideline Annual Premiums. Additionally, the GPT requires that a certain minimum margin be maintained between the death benefit and the Policy Value.

To ensure compliance with federal income tax law, Transamerica Life Insurance Company will monitor the level of death benefit and premiums, and reserves the right to adjust the death benefit and limit or refund any amount of premium, to preserve the qualification of the policy as a life insurance contract. As provided in the policy, Transamerica Life Insurance Company will automatically adjust the death benefit to maintain the required minimum margin between the Policy Value and the death benefit in order to preserve the qualification of the policy as a life insurance contract. Please note that the death benefit may increase and then decrease to maintain the minimum margin.

Increasing the death benefit may increase the cost of insurance charges for the policy. Changes or transactions that result in a reduction of benefits may require a distribution of cash from the policy to you in order to maintain the status of the policy as a life insurance contract for federal tax purposes. If your policy is not a Modified Endowment Contract (MEC), some or all of a distribution that is required due to a benefit reduction in the first fifteen policy years may be taxable as ordinary income and distributions in later years will be non-taxable to the extent of your basis in the policy. If your policy is a MEC, a distribution in any year will be taxable as ordinary income to the extent of gain in the contract.

Under the GPT, distributions required as a result of a requested change or transaction may be required in the year of the change and in future years thereafter.

Transamerica Life Insurance Company and its agents cannot give tax, legal, or accounting advice. Please consult your personal tax advisor, attorney, or accountant.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

NARRATIVE SUMMARY

Target:	\$7,634.88	Guideline Single Premium:	\$146,008.00
7-Pay:	\$35,351.00	Guideline Annual Premium:	\$10,004.00
Initial Minimum No Lapse Premium:	\$3,817.44		

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, T1
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

Initial Face Amount: \$482,000
 Death Benefit Option: Level

ILLUSTRATED POLICY ACTIONS



Did you know?

The following policy action(s) used in this illustration are hypothetical and meant to help you understand the impact they may have on your policy. These actions will not occur automatically and will require a future action on your part to be taken. Contact your agent to learn more.

POLICY YEAR	AGE	POLICY ACTIONS
21-56	66-101	Withdrawals and/or loans

A "D" in the code column of the Tabular Detail page indicates that you have requested annual withdrawal and/or loan amounts. These disbursements will not occur automatically, you will have to contact the Company for each disbursement. The specific amount and timing of those transactions can be affected by your Policy Value and may not be available as illustrated.

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TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

 Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

 Initial Face Amount: \$482,000
 Death Benefit Option: Level

NUMERIC SUMMARY

Year	Age	Premium Outlay	GUARANTEED PROJECTIONS Weighted Interest Rate 0.75%		NON-GUARANTEED MIDPOINT PROJECTIONS Weighted Interest Rate 3.88%		NON-GUARANTEED CURRENT PROJECTIONS Weighted Interest Rate 7.00%	
			Cash Surrender Value	Death Benefit	Cash Surrender Value	Death Benefit	Cash Surrender Value	Death Benefit
5	50	\$10,000	\$10,567	\$482,000	\$22,693	\$482,000	\$36,582	\$482,000
10	55	\$10,000	\$34,555	\$482,000	\$64,434	\$482,000	\$103,309	\$482,000
20	65	\$10,000	\$68,452	\$482,000	\$159,940	\$482,000	\$310,030	\$482,000
25	70	\$0	\$24,076	\$432,000	\$159,886	\$432,000	\$413,388	\$475,396

Based on guaranteed rates and charges, coverage terminates in year 28.

Based on non-guaranteed midpoint rates and charges, coverage terminates in year 46.

Based on the non-guaranteed current rates and charges, coverage will not terminate.

If the planned premium payment is insufficient to provide the coverage desired, this illustration will show the death benefit to be expired (as indicated by "0"). This means that the policy and any riders will lapse unless a higher premium is paid, a higher interest rate has been credited, benefits are reduced, or current charges are more favorable than those used in this illustration. In the case of nonpayment of premium or insufficient premium amounts the monthly deductions will continue to be applied against the Policy Value and additional premiums may be required to keep the Policy in force.

The Minimum Monthly No Lapse Premium of \$3,817.44 is the minimum premium necessary to avoid lapse of the policy during your 20-year No Lapse Period. During the No Lapse Period, the policy will not lapse as long as the sum of the premiums paid (net of outstanding loans and/or withdrawals) meet or exceed the sum of the Minimum Monthly No Lapse Premium requirements to date. After the No Lapse Period expires, you may be required to pay additional premiums in order to avoid lapse of the policy.

Guaranteed Projections - Values and benefits shown in these columns are based on a guaranteed minimum interest rate of 2.00% for the Basic Interest Account and 0.75% for each of the Index Accounts, guaranteed policy fee, guaranteed premium expense charge, guaranteed per unit charge, guaranteed Index Account Monthly Charge and guaranteed Monthly Cost of Insurance rates.

The non-guaranteed projections shown are hypothetical and may not apply to an actual policy. Non-guaranteed rates and values are not guaranteed, based on the company's current scale of non-guaranteed elements and subject to change by the company. In the case of nonpayment of premium or insufficient premium amounts the monthly deductions will continue to be applied against the policy value and additional premiums may be required to keep the policy in force. Actual results may be more or less favorable. Please see the guaranteed projections and the description of guaranteed projections in the narrative summary. This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 40 pages.

TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client Male, Age 45 Preferred Elite Riders: CRN, CRT, CPR, OPR, T1 Life Insurance Test: Guideline Premium Test	Initial Annual Premium: \$10,000.00 Initial Face Amount: \$482,000 Death Benefit Option: Level
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NUMERIC SUMMARY

Non-Guaranteed Projections

This illustration includes three different sets of Non-Guaranteed projections:

Alternate	Values and benefits shown in these columns are based on an assumed interest rate of 3.50% for all Account options, and the company's current rates and charges.
Midpoint	Values and benefits shown in these columns are based on <ul style="list-style-type: none"> ▪ Credited interest at rates that are the average of the company's guaranteed rates and the hypothetical illustrated rates and ▪ Charges that are the average of the company's guaranteed charges and the current charges.
Current	Values and benefits shown in these columns are based on an assumed interest rate of 3.50% for the Basic Interest Account, current rates and charges and on the following hypothetical Illustrated Rates for the Index Account(s):

Non-Guaranteed Hypothetical Rates	INDEX ACCOUNTS	
	S&P 500®	Global
Illustrated Rates:	7.00%	7.00%
Maximum Illustrated Rates:	7.00%	7.00%

The Illustrated Rates used are not guaranteed. They are only hypothetical examples and are not a prediction of actual performance.

The non-guaranteed projections shown are hypothetical and may not apply to an actual policy. Non-guaranteed rates and values are not guaranteed, based on the company's current scale of non-guaranteed elements and subject to change by the company. In the case of nonpayment of premium or insufficient premium amounts the monthly deductions will continue to be applied against the policy value and additional premiums may be required to keep the policy in force. Actual results may be more or less favorable. Please see the guaranteed projections and the description of guaranteed projections in the narrative summary. This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 40 pages.

TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI
 Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

Initial Face Amount: \$482,000
 Death Benefit Option: Level

NUMERIC SUMMARY

SIGNATURES

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed and that this is a hypothetical illustration and it is not intended to predict actual performance of the policy.

I also understand that this contract is subject to an index formula. The changes in the indexes and application of the index formula may result in contract benefits that are higher or lower than are illustrated. The agent has described the index formula and how changes in the indexes may affect contract benefits.

OWNER

DATE

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have also explained the illustrated index formula and described the indexes. I have made no statements that are inconsistent with the illustration.

AUTHORIZED COMPANY REPRESENTATIVE

DATE

INDEX UNIVERSAL LIFE INSURANCE IS NOT A SECURITY and index universal life insurance policies are not an investment in the stock market or in the indexes. Index Account Interest is based, in part, on index performance.

Past performance of an index is not an indication of future index performance. There is no guarantee that any Excess Index Interest will be credited above the guaranteed minimum interest rate for the Index Account(s). Additionally, there is no guarantee that the company will declare an interest rate greater than the guaranteed minimum interest rate for the Basic Interest Account.

The non-guaranteed projections shown are hypothetical and may not apply to an actual policy. Non-guaranteed rates and values are not guaranteed, based on the company's current scale of non-guaranteed elements and subject to change by the company. In the case of nonpayment of premium or insufficient premium amounts the monthly deductions will continue to be applied against the policy value and additional premiums may be required to keep the policy in force. Actual results may be more or less favorable. Please see the guaranteed projections and the description of guaranteed projections in the narrative summary. This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 40 pages.

Agent: Test Agent
 6/14/2023 06:42:28
 ICC16 IUL09
 ICC 2756861

Life Insurance Illustration
 Page 40 of 40

TP: \$7,634.88
 7Pay: \$35,351.00
 State: IA
 Ver: 1.0.0

Transamerica Life Insurance Company
Transamerica Financial Foundation IUL®
Flexible Premium Adjustable Life Insurance with Index Account Options
Supplemental Illustration - Summary of Accelerated Death Benefits

Valued Client
Male, Age 45 Preferred Elite
Riders: CRN, CRT, CPR, OPR, TI

Initial Annual Premium: \$10,000.00
Initial Face Amount: \$482,000
Death Benefit Option Type: Guideline Premium Test / Level

Life Insurance

For the beneficiary
Initial Face Amount
• \$482,000

Living Benefits

For the insured person
See the following pages for more details on the living benefits that are available with your policy:

- Terminal Illness Accelerated Death Benefit Rider
- Chronic Illness Accelerated Death Benefit Rider
- Critical Illness Accelerated Death Benefit Rider

An Accelerated Payout results in a reduction in the Death Benefit. The Death Benefit will be reduced by an amount greater than the Accelerated Payout. The reduction in the policy's Death Benefit will reduce the amounts payable to the Beneficiary(ies) upon death.

Please review Rider(s) for all terms, conditions, and exclusions of each benefit listed.

- This supplemental illustration shows non-guaranteed elements. Actual results may be more favorable or less favorable than shown. This supplemental illustration must be accompanied by a complete basic policy illustration, so please refer to the basic policy illustration for your life insurance policy's guaranteed elements and other important policy and rider information.
- Any benefits provided by the policy will be reduced if an accelerated death benefit is paid. Benefits accelerated may be taxable and affect eligibility to public assistance in some jurisdictions.
- Neither Transamerica nor its agents or representatives may provide tax or legal advice. Anyone to whom this material is promoted, marketed, or recommended should consult with and rely on their own independent tax and legal professionals regarding their particular situation and the concepts presented herein.
- If the policy's Death Benefit Option is not Level (when applicable) when we approve your request for an Accelerated Death Benefit we will change the Death Benefit Option to Level, make any Face Amount changes in accordance with the policy, and adjust the Available Death Benefit accordingly.

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LBR ILL 0121

Agent: Test Agent
June 14, 2023 6:42 PM
ICC16 IUL09
274228

Ver: 1.0.0
State: IA

Transamerica Life Insurance Company
Transamerica Financial Foundation IUL®
Flexible Premium Adjustable Life Insurance with Index Account Options
Supplemental Illustration - Summary of Accelerated Death Benefits

Valued Client
 Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI

Initial Annual Premium: \$10,000.00
 Initial Face Amount: \$482,000
 Death Benefit Option Type: Guideline Premium Test / Level

Please review Rider(s) for all terms, conditions, and exclusions of each benefit listed.

These benefits are offered as riders with your policy. These benefits give you the choice to accelerate a portion of the death benefit if the insured has a qualifying condition. If you choose to elect less than the amount shown below, the accelerated payment will be lower but remaining death benefit amount will be higher. These benefits may provide flexibility and protection at times when you may need it most.

Terminal Illness Accelerated Death Benefit Rider

The Maximum Accelerated Death Benefit is 100% of the Available Death Benefit or \$1,500,000, whichever is less.

If 100% of the Maximum Accelerated Death Benefit has been accelerated, rider coverage terminates at the time of the Accelerated Payout.

At the time of claim, there will be an Administrative Charge for each Accelerated Death Benefit claim processed. Currently the Administrative Charge is \$375. This charge may be adjusted in the future as a result of cost of living increases. Administrative Charge and cost of living increases may vary by jurisdiction.

Age at Claim	Non-Guaranteed Examples of Terminal Illness Accelerated Payout
47	\$445,685
68	\$417,519
90	\$1,284,550

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Transamerica Life Insurance Company
Transamerica Financial Foundation IUL®
Flexible Premium Adjustable Life Insurance with Index Account Options
Supplemental Illustration - Summary of Accelerated Death Benefits

Valued Client
Male, Age 45 Preferred Elite
Riders: CRN, CRT, CPR, OPR, TI

Initial Annual Premium: \$10,000.00
Initial Face Amount: \$482,000
Death Benefit Option Type: Guideline Premium Test / Level

Chronic Illness Accelerated Death Benefit Rider

The Accelerated Payout amounts shown below assume the maximum acceleration of the Available Death Benefit. The Available Death Benefit is not guaranteed and may be less than what is used in this illustration. The maximum benefit that can be accelerated over one year is 24% of the Available Death Benefit, and over the lifetime of the insured is 90% of the Available Death Benefit, or \$1,500,000, whichever is less. If the Insured continues to be Chronically Ill, you may request additional accelerations up to the lifetime maximum accelerated death benefit, provided that a Licensed Health Care Practitioner annually recertifies the Insured as being a Chronically Ill individual. The Accelerated Payout depends upon the insured's remaining life expectancy at the time of acceleration. An Accelerated Payout results in a reduction in the Death Benefit. The Death Benefit will be reduced by an amount greater than the Accelerated Payout. The reduction in the policy's Death Benefit will reduce the amounts payable to the Beneficiary (ies) upon death. Benefits may vary by jurisdiction.

Non-Guaranteed Examples of Chronic Illness Accelerated Payout for the First Claim Year

Age at Claim	Reduction in Life Expectancy			
	5%	20%	50%	80%
47	\$1,055	\$4,069	\$20,703	\$59,302
68	\$88,333	\$88,333	\$88,333	\$88,333
90	\$317,347	\$317,347	\$317,347	\$317,347

If your initial claim is at age 68, and your reduction in life expectancy is 50%, your Accelerated Payout would be \$88,333. The policy's Base Face Amount will be reduced by \$115,680. Note how the Total Face Amount reduces by more than the Accelerated Payout. Other policy values will also be reduced by the same proportion.

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June 14, 2023 6:42 PM
ICC16 IUL09
274228

Ver: 1.0.0
State: IA

Transamerica Life Insurance Company
Transamerica Financial Foundation IUL®
Flexible Premium Adjustable Life Insurance with Index Account Options
Supplemental Illustration - Summary of Accelerated Death Benefits

Valued Client
Male, Age 45 Preferred Elite
Riders: CRN, CRT, CPR, OPR, TI

Initial Annual Premium: \$10,000.00
Initial Face Amount: \$482,000
Death Benefit Option Type: Guideline Premium Test / Level

The Accelerated Payout depends upon the insured's life expectancy as determined by the company physician's assessment at claim time. The payouts shown above are examples based on 4 different levels of life expectancy reduction. The 5% reduction might represent a very minor reduction in life expectancy. The 20% reduction might be representative of a minor reduction in life expectancy. The 50% reduction might be representative of a moderate life expectancy reduction. The 80% reduction might be an example of a more severe life expectancy reduction. As set forth in the above table, in general, the greater the reduction in your life expectancy, the larger the Accelerated Payout, the less the reduction in your life expectancy, the smaller the Accelerated Payout. The life expectancy reductions shown above are only examples of the life expectancy reduction rates, other reduction rates may apply.

Accelerated Payout amounts are calculated as the actuarial present value of future benefits minus the actuarial present value of future premiums. Actuarial present values account for interest, the probability of death and an administrative charge. The present value calculations assume a 5% discount rate which is not guaranteed. The larger the discount rate, generally the smaller the accelerated payout amount will be. Probability of death is based on a mortality table determined by the company.

Please be advised that in certain situations, particularly when there is little to no reduction in life expectancy, the Accelerated Payout may be minimal. However, the Accelerated Payout is subject to a minimum net payment of \$300, assuming acceleration of the yearly maximum benefit. In the case of an acceleration of less than the yearly maximum benefit, the minimum payout amount will be reduced proportionately. For example, if 60% of the yearly maximum benefit is accelerated, the Accelerated Payout is subject to a minimum net payment of \$180 (60% of \$300).

Premiums will be reduced proportionately and will continue to be payable on the reduced face amount remaining.

At the time of claim, there will be an Administrative Charge for each Accelerated Death Benefit claim processed. Currently the Administrative Charge is \$375. This charge may be adjusted in the future as a result of cost of living increases. Administrative Charge and cost of living increases may vary by jurisdiction.

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State: IA

Transamerica Life Insurance Company
Transamerica Financial Foundation IUL®
Flexible Premium Adjustable Life Insurance with Index Account Options
Supplemental Illustration - Summary of Accelerated Death Benefits

Valued Client
 Male, Age 45 Preferred Elite
 Riders: CRN, CRT, CPR, OPR, TI

Initial Annual Premium: \$10,000.00
 Initial Face Amount: \$482,000
 Death Benefit Option Type: Guideline Premium Test / Level

Critical Illness Accelerated Death Benefit Rider

The Accelerated Payout amounts shown below assume the maximum annual acceleration of the Available Death Benefit. The Available Death Benefit is not guaranteed and may be less than what is used in this illustration. The maximum benefit over the lifetime of the insured is 90% of the Available Death Benefit or \$1,500,000, whichever is less. The Accelerated Payout depends upon the insured's remaining life expectancy at the time of acceleration. An Accelerated Payout results in a reduction in the Death Benefit. The Death Benefit will be reduced by an amount greater than the Accelerated Payout. The reduction in the policy's Death Benefit will reduce the amounts payable to the Beneficiary(ies) upon death. Benefits may vary by jurisdiction.

Non-Guaranteed Examples of Critical Illness Accelerated Payout

Age at Claim	Reduction in Life Expectancy			
	5%	20%	50%	80%
47	\$3,957	\$16,939	\$79,316	\$224,063
68	\$331,249	\$331,249	\$331,249	\$331,249
90	\$1,190,052	\$1,190,052	\$1,190,052	\$1,190,052

If your initial claim is at age 68, and your reduction in life expectancy is 50%, your Accelerated Payout would be \$331,249. The policy's Base Face Amount will be reduced by \$433,800. Note how the Total Face Amount reduces by more than the Accelerated Payout. Other policy values will also be reduced by the same proportion.

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Transamerica Life Insurance Company
Transamerica Financial Foundation IUL®
Flexible Premium Adjustable Life Insurance with Index Account Options
Supplemental Illustration - Summary of Accelerated Death Benefits

Valued Client
Male, Age 45 Preferred Elite
Riders: CRN, CRT, CPR, OPR, TI

Initial Annual Premium: \$10,000.00
Initial Face Amount: \$482,000
Death Benefit Option Type: Guideline Premium Test / Level

The Accelerated Payout depends upon the insured's life expectancy as determined by the company physician's assessment at claim time. The payouts shown above are examples based on 4 different levels of life expectancy reduction. The 5% reduction might represent a very minor reduction in life expectancy. The 20% reduction might be representative of a minor reduction in life expectancy. The 50% reduction might be representative of a moderate life expectancy reduction. The 80% reduction might be an example of a more severe life expectancy reduction. As set forth in the above table, in general, the greater the reduction in your life expectancy, the larger the Accelerated Payout, the less the reduction in your life expectancy, the smaller the Accelerated Payout. The life expectancy reductions shown above are only examples of the life expectancy reduction rates, other reduction rates may apply.

The Accelerated Payout amounts are calculated as the actuarial present value of future benefits minus the actuarial present value of future premiums. Actuarial present values account for interest, the probability of death and an administrative charge. The present value calculations assume a 5% discount rate which is not guaranteed. The larger the discount rate, generally the smaller the accelerated payout amount will be. Probability of death is based on a mortality table determined by the company.

Please be advised that in certain situations, particularly when there is little to no reduction in life expectancy, the Accelerated Payout may be minimal. However, the Accelerated Payout is subject to a minimum net payment of \$1,000 assuming acceleration of the yearly maximum benefit. In the case of an acceleration of less than the yearly maximum benefit, the minimum payout amount will be reduced proportionately. For example, if 60% of the yearly maximum benefit is accelerated, the Accelerated Payout is subject to a net minimum payment of \$600 (60% of \$1,000).

Premiums will be reduced proportionately and will continue to be payable on the reduced face amount remaining.

At the time of claim, there will be an Administrative Charge for each Accelerated Death Benefit claim processed. Currently the Administrative Charge is \$375. This charge may be adjusted in the future as a result of cost of living increases. Administrative Charge and cost of living increases may vary by jurisdiction.

This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact a financial professional.

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Agent: Test Agent
June 14, 2023 6:42 PM
ICC16 IUL09
274228

Ver: 1.0.0
State: IA

TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Valued Client

Male, Age 45 Preferred Elite
Riders: CRN, CRT, CPR, OPR, T1
Life Insurance Test: Guideline Premium Test

Initial Annual Premium: \$10,000.00

Initial Face Amount: \$482,000

Death Benefit Option: Level

UNDERWRITING GUIDELINES

Medical and Confidential Financial Questionnaire Recommendations:

1. Medical Underwriting Requirements:

Primary Insured - Valued Client Underwriting Amount: \$482,000

- Nonmed(U327 app)

Transamerica Life Insurance Company reserves the right to request additional requirements.

This is an illustration only, not an offer, contract, or promise of future policy performance. Non-guaranteed rates and values are based on the company's current scale of non-guaranteed elements and are subject to change by the company. Actual results may be more or less favorable. Coverage is subject to the terms and conditions of the policy.

Agent: Test Agent
6/14/2023 06:42:28
ICC16 IUL09

TP: \$7,634.88
7Pay: \$35,351.00
State: IA
Ver: 1.0.0

TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Input Summary - Ledger Case File: Valued Client

Screen: Insured

Revised Illustration	No	Backdate Illustration	No
Policy Number		Issue Age or D.O.B. (mm/dd/yyyy)	45
Issue State	IA	Gender	Male
First Name	Valued	Risk Class	Preferred Elite
Last Name	Client	Tax Bracket	40.00%
Illustration Date	Now		

Screen: Policy Design

Life Insurance Test	Guideline Premium Test	Planned Periodic Premiums	10,000.00
Death Benefit Option	Level	Premium Mode	Annual
Face Amount	Minimum Non-MEC	Planned Initial Lump Sum	0.00
Auto Face Reduction	No	1035 Exchange	No

Screen: Indexed Accounts

Allocation Global Index Account	75%	Maximum Rate S&P 500® Index Account	7.00%
Rate Global Index Account	Maximum	Allocation Basic Interest Account	0%
Maximum Rate Global Index Account	7.00%	Rate Basic Interest Account	Current
Allocation S&P 500® Index Account	25%	Maximum Rate Basic Interest Account	3.50%
Rate S&P 500® Index Account	Maximum		

Screen: Income and Targeting

Distribution Amounts	10,000.00 Withdraw / Loan From A66 To A101	Tax Due on Withdrawals	Cash
Distribution Mode	Annual	Target Cash Value	1,000
Withdrawal Cap	Basis	Thru Age/Target Year	A121

Screen: Riders

Living Benefits	Yes	Base Insured Rider	No
Terminal Illness Rider	Yes	Guaranteed Insurability	No
Chronic Illness Rider	Yes	Children's Benefit	No
Critical Illness Rider	Yes	Waiver Riders	No
Optional ADBR Age Displayed	No	Income Protection Option	No
Overloan Protection Rider	Yes	Long Term Care Rider	No
Concierge Planning Rider	Yes	Additional Insured Rider #1	No
Accidental Death Benefit	No		

**** Internal Use Only. Not for Client Presentation. ****

TRANSAMERICA FINANCIAL FOUNDATION IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Screen: Output Design

Bank Option	No	Underwriting Guidelines	Yes
Cover Photo	Bike	Input Summary	Yes
Why Transamerica	Yes	Internal Rate of Return	Yes
Snapshot	Yes	Personal Accumulation Strategy	Yes
Cost and Values Ledger	Yes	Self-Funding Pre-Tax Growth Rate	6%

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