

SETTING YOUR BUSINESS APART

**INSURANCE:
THE WEALTH + HEALTHSM CONNECTION**



There's been a shift within financial services to provide a more holistic approach to preparing for and protecting a client's future. That's why Transamerica is leading the charge to champion the connection between Wealth + HealthSM.

People want to live long, healthy lives with the financial means to do so. They're concerned about healthcare costs, retirement readiness, and protecting their family's quality of life. We're committed to helping them prepare for every part of that future — because a sound financial strategy is about more than dollars and cents. After all, what good is wealth if you're not healthy enough to enjoy it?

BRINGING IT ALL TOGETHER

People are living longer, and they need competitively priced, flexible strategies to protect their families and their financial futures. In addition to death benefit protection, term and permanent life insurance with an optional long term care rider and living benefit riders* can address costs stemming from qualifying critical, chronic, and terminal illnesses. And some permanent policies can offer tax-deferred cash accumulation with upside growth potential and downside protection.

63%

of people forgo life insurance because they think it's too expensive. It's the most common reason people cite for not buying life insurance.

*2018 Insurance Barometer Study, LIMRA and Life Happens, 2018

FRAMING THE DISCUSSION

Clients want their loved ones to have the financial means to live long, healthy lives after they're gone. They want agents who know the opportunities awaiting them, and can make appropriate suggestions for their individual situations.

Set your business apart by showing clients how Wealth + Health can work together to help them prepare for the unexpected and protect the things that matter. For example, even slight lifestyle changes may lead to better underwriting ratings.

We have business-building content designed for financial professionals to help you better prepare clients for the future.

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TRANSAMERICA[®]

CHOICES YOU CAN OFFER

Today, people are concerned about accumulating enough money to have the life they want. And to protect that life. Transamerica offers a variety of term and permanent options because life insurance may be one of the most important purchases your clients will ever make.

Help When It's Needed Most

The average, healthy 65-year-old couple can expect to pay almost \$364,000 (in today's dollars) in healthcare costs over the rest of their lives.¹ Clients may be able to use living benefit riders if they face a qualifying unexpected chronic, critical, or terminal illness.

Maintain their quality of life

Twenty percent of respondents surveyed said their households would suffer financially within a month if a primary wage earner died.² The death benefit life insurance provides can help loved ones maintain their quality of life at those times. Living benefit riders let clients customize their policy to help them be prepared for life's challenges.

Building Cash Value

A permanent life insurance policy can offer tax-deferred cash accumulation that, when sufficient, clients can use as they wish.** It provides upside growth potential through interest crediting strategies that are consistent, effective, and balanced. And some policies can also offer downside protection.

Help clients pursue the financial future they want

 **Visit:** transamerica.com/financial-professional/what-we-offer/products/insurance

 **Contact:** Your sales desk

¹ "Healthview Services: 2018 Retirement Healthcare Costs Data Report," 2018

² "2018 Insurance Barometer Study," LIMRA and Life Happens, 2018

* Riders are available at an additional cost. Riders and rider benefits have specific limitations and may not be available in all jurisdictions. Benefits paid under accelerated death benefit riders, including the Long Term Care Rider, will reduce the life insurance policy's death benefit and policy value. For complete details including the terms and conditions of each rider and exact coverage provided, please refer to the riders.

** Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided 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 cost basis.

Life insurance products are issued by Transamerica Premier Life Insurance Company, Cedar Rapids, IA. Policy form number ICC16 IUL09 or IUL09. All products and features may not be available in all jurisdictions.