

FUEL THEIR POSSIBILITIES. FASTER.



Transamerica Financial Choice IULSM (FCIUL) is designed for affluent clients seeking choice and flexibility through tax-free supplemental income.¹ FCIUL offers life insurance protection and a variety of index options and policy features to help maximize accumulation potential.

PLANNING APPLICATIONS



IDEAL CLIENTS

Clients seeking maximum funding over short durations (five to 10 years) or up to retirement.

- 1. Affluent clients**
Individuals who contribute the maximum to qualified plans and are seeking additional tax-free strategies as well as life insurance protection with strong accumulation potential.
- 2. High net worth foreign nationals**
Individuals who regularly visit, do business, or own property in the U.S. and may face estate tax exposure, need life insurance protection, and would benefit from strong tax-free income distribution potential. Visit transamerica.com/foreign-nationals to learn about our industry-leading foreign national program.
- 3. Small business owners**
Entrepreneurs and business owners looking to protect, retain, and reward key executives with life insurance that provides additional accumulation and income opportunities.

¹ Clients may access the policy's cash value to receive tax-free supplemental income when needed, as long as the policy is not a modified endowment contract (MEC).



FEATURES

Diverse, versatile, index-linked crediting options

- Variety of index accounts with small-, mid-, large-cap, domestic, and international exposure
- Uncapped, participation-based volatility control index account²
- Domestic and global index accounts with buy-up options and high caps²
- Global and global plus index accounts with weighted average based on actual index performance and overweighting for better performing index

Convenient Coverage

- Nonmedical underwriting program:
 - All rate classes available
 - Ages 18-45, up to \$2 million face amount; ages 46-55 up to \$1 million face amount
 - Less invasive underwriting — removes initial exam and lab requirement for enhanced overall experience
 - Faster underwriting decisioning and quicker speed to issue
- Integrated digital application, electronic signature, and electronic policy delivery experience streamlines the application process and accelerates speed to issue

Designed to maximize accumulation & tax-free retirement income potential

- Designed for significant premiums at age/face amounts that support overfunding to help cash value growth and tax-free income potential.
- Potential is maximized through withdrawals to basis, along with the choice of conventional — standard and preferred — or index loans.³
- Simple and transparent Persistency Credit⁴ designed to boost growth regardless of account allocations.
 - 0.60% Persistency Credit⁴ is applied to the unloaned policy value on each policy anniversary after year 10.
 - Credit is the same across all index account options, starts the later of policy year 11 or age 60, and is paid through attained age 99.
 - One-time test to receive ongoing credit. The cumulative premium paid must be equal to or greater than the threshold amount (shown in illustration).

² The company reserves the right to change participation rates and/or add/modify cap rates in the future.

³ Preferred loans available in year 10. Index loans available after five years. The company reserves the right to discontinue index loans at any time and convert existing index loans to conventional loans.


⁴ The Persistency Credit is a discretionary credit that may or may not be paid.



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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 basis.

Life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Not all products available in all jurisdictions.

Not available in New York.

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