

# FFIUL KEEPS GETTING BETTER

LOWER FEES ARE JUST THE BEGINNING



Transamerica Financial Foundation IUL® (FFIUL) features several exciting enhancements to offer your clients. From lower charges to expanded coverage, FFIUL may now be an even more attractive option for your clients. Take a peek at the number of ways we're working hard to make your job easier.

## More Competitive With Lower Per Unit Charges (PUC)

New lower PUC means many new policies with a face amount of \$100,000 and above are even more affordable.<sup>1</sup>

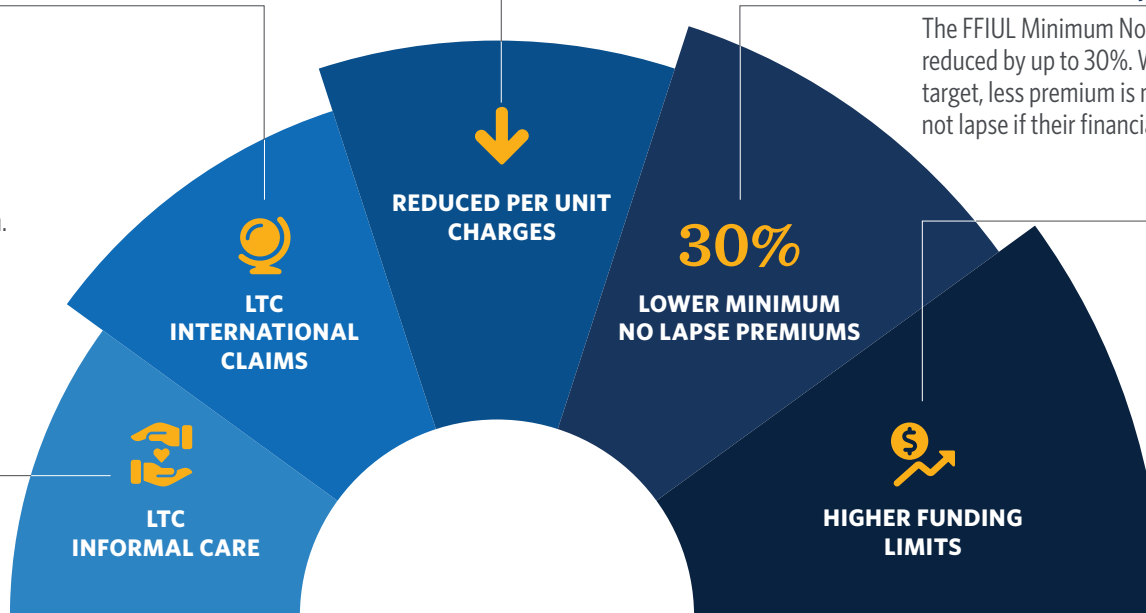
Band 2 \$100,000-\$249,999: **2% Lower**  
Band 3 \$250,000-\$499,999: **5% Lower**  
Band 4 \$500,000+: **10% Lower**

## New International Coverage Benefit

U.S.-based clients who purchase an FFIUL (IUL09) policy with the Long Term Care (LTC) Rider and incur qualified LTC expenses at an international long term care facility outside the U.S., District of Columbia, and Canada can now file an LTC claim. This new *International Coverage Benefit* is suited for your clients who have decided to permanently move or retire abroad.<sup>2</sup>

## Additional Care Options

The LTC Rider now allows clients to pay family members, friends, or even neighbors for providing care as outlined in the plan of care.<sup>2</sup>



## New Lower MNLP Requirements<sup>3</sup>

The FFIUL Minimum No Lapse Premium (MNLP) has been reduced by up to 30%. With a new MNLP floor of 50% of target, less premium is needed to guarantee<sup>4</sup> the policy will not lapse if their financial circumstances change.<sup>1</sup>

## 7702 & 7702A Guidelines Updates

Transamerica's illustration and administrative systems have been updated to reflect new regulatory interest rates under the 7702 & 7702A guidelines. New guidelines have lowered the minimum interest rate assumptions used in calculating premium limits. This will increase policy funding limits to qualify as life insurance and allow for higher premiums relative to the specified amount before becoming a modified endowment contract.



TRANSAMERICA®

## Get to know our expanded offering.

Learn more about how FFIUL may now be an even better option for your clients.

 **Visit:** [transamerica.com/insurance-updates](https://transamerica.com/insurance-updates)

<sup>1</sup> Available on all new policies issued December 4, 2021, or later

<sup>2</sup> Please note: This new feature is available on all in force FFIUL (IULO9) policies with the LTCR03 Rider. Currently not approved in AZ, MT, and NY. Informal care is not available under the *International Coverage Benefit*.

<sup>3</sup> Provided the Minimum No Lapse Premiums are paid; the policy will remain in force for the No Lapse Guarantee Period. Fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force after the No Lapse Guarantee Period has ended.

<sup>4</sup> Guarantees are based on the claims-paying ability of the issuing company.

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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