

FINAL EXPENSE

PRODUCTS

IMMEDIATE SOLUTION, 10-PAY SOLUTION, AND EASY SOLUTION

TRANSAMERICA LIFE INSURANCE COMPANY | ACCELERATED DEATH BENEFIT RIDER WITH NURSING HOME BENEFIT (NHB)¹ | TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

Fast, easy, guaranteed. Transamerica's final expense life insurance with iGO e-App[®] and *Express Protect Underwriting*SM can help protect families from unexpected end-of-life costs for a lost loved one — making a world of difference in a difficult time. For our agents, this quick-reference guide outlines the key benefits and requirements of our three final expense policies: *Immediate Solution*, *10-Pay Solution*, and *Easy Solution*.¹

IMMEDIATE SOLUTION OVERVIEW:

Premium Paying Period: Level premiums to age 121

Age Last Birthday Issue Ages: 0²-85

Minimum Issue Amount: \$1,000

Maximum Issue Amount: \$50,000 (0²-55), \$40,000 (56-65), \$30,000 (66-75), \$25,000 (76-85)

Benefit Period: Product matures at age 121

Policy Loans: Loan rate is variable, not to exceed 8%

Additional Benefits/Riders:

- Accelerated Death Benefit Rider (ADBR) for Florida Only
- Accelerated Death Benefit Rider with Nursing Home Benefit (NHB)³
- Terminal Illness Accelerated Death Benefit Rider (TIR) for California Only

Optional Rider:

- Accidental Death Benefit Rider (ADBR)
- Children's and Grandchildren's Benefit Rider

10-PAY SOLUTION OVERVIEW:

Premium Paying Period: Level premiums for 10 years

Age Last Birthday Issue Ages: 0²-85

Minimum Issue Amount: \$1,000

Maximum Issue Amount: \$50,000 (0²-55), \$40,000 (56-65), \$30,000 (66-75), \$25,000 (76-85)

Benefit Period: Product matures at age 121

Policy Loans: Loan rate is variable, not to exceed 8%

Additional Benefits/Riders:

- Accelerated Death Benefit Rider (ADBR) for Florida Only
- Accelerated Death Benefit Rider with Nursing Home Benefit (NHB)³
- Terminal Illness Accelerated Death Benefit Rider (TIR) for California Only

¹ Graded death benefit is not available for all ages in New York.

² Minimum insured age is 15 days.

³ Accelerated Death Benefits will be available when the insured has been diagnosed with a qualifying event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and exclusions apply. Refer to the rider for complete details.



**EASY
SOLUTION
OVERVIEW:****Premium Paying Period:** Level premiums to age 121**Age Last Birthday Issue Ages:** 18-80; In New York, 50-75¹**Minimum Issue Amount:** \$1,000**Maximum Issue Amount:** \$25,000**Benefit Period:** Product matures at age 121**Death Benefit:** Death Benefit during first two policy years is based on face amount for accidental death of insured or will be limited to 110% of the sum of premiums paid (minus any loan balance) for death of insured from any other cause. Death Benefit after first two years is based on face amount (minus the loan balance) for death of insured regardless of cause of death.**Policy Loans:** Loan rate is variable, not to exceed 8%**Additional Benefits/Riders:** No riders available on this policy**MODAL FACTORS**

- Monthly PAC: 0.086
- Quarterly: 0.2575
- Semiannually: 0.51
- Annually: 1.00

POLICY FEES

(face amounts less than \$5,000, fully commissionable)

- Annually: \$60.00

POLICY FEES

(face amounts \$5,000+, fully commissionable)

- Annually: \$42.00

FINAL EXPENSE COSTS**Funeral Cost Estimates⁴**

| | |
|--|----------------|
| • Professional services, embalming, visitation, etc. | \$7,848 |
| • Metal casket | \$2,500 |
| • Burial vault | \$1,572 |

Cemetery Cost Estimates⁵


| | |
|---|-------------------------|
| • Cemetery plot | \$400 - \$10,000 |
| • Monument | \$500 - \$12,000 |
| • Opening and closing of the grave (varies by cemetery) | \$300 - \$1,000 |
| • Graveside service fee | \$300 - \$1,000 |

RANGE OF ESTIMATED FUNERAL EXPENSES**\$13,320 - \$36,620****Other Possible Final Expenses**

- May include immediate household expenses, car loans, and loss of income

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\$13,320 to \$36,620
Average estimated final expenses^{4,5}

⁴"2021 NFDA General Price List Study Shows Funeral Costs Not Rising as Fast as Rate of Inflation," National Funeral Directors Association, 2021

⁵"Cemetery and Gravesite Costs," funeralresources.com, accessed September 2022

Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states.

Immediate Solution, 10-Pay Solution, and Easy Solution are whole life insurance policies issued by Transamerica Financial Life Insurance Company, Harrison, New York, 10528 in New York and by Transamerica Life Insurance Company, Cedar Rapids, Iowa, in all other jurisdictions. Policy form and number may vary, and these products and riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

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