

**TWO SMART IUL CHOICES.
ONE GREAT COMPANY.**



TRANSAMERICA®

Transamerica Financial Choice IULSM (FCIUL) is designed for affluent clients seeking choice and flexibility through tax-free* supplemental income. FCIUL offers life insurance protection and a variety of index options and policy features to help maximize accumulation potential and make it easy to access cash value. It can help your clients fuel their possibilities — only faster.

Transamerica Financial Foundation IUL[®] (FFIUL) is suitable for a wide variety of clients and provides growth potential and a tax-free* death benefit. FFIUL offers domestic and global index account options, a guaranteed minimum interest rate, and a variety of riders** — including living benefit riders for chronic, critical, and terminal illness, *Concierge Planning RiderSM*, and the Long Term Care Rider — to help customize protection for your clients' needs.

	FCIUL	FFIUL
Client Profile	Affluent clients who may have maxed out all qualified plans available or cannot contribute to Roth IRAs due to high income	Broad middle market, emerging affluent and small-business owners
Product Focus	Life insurance with flexible rider options designed for short-pay premiums to maximize cash value accumulation with tax-free* income distributions	Multipurpose life insurance with death benefit, growth potential, downside protection, tax advantages, and flexible riders to help clients personalize for comprehensive coverage
Optimal Design	Maximum funding over short durations (5 to 10 years) or to retirement with minimum non-MEC face amount	Fund at target premium (or more) up to planned retirement age with a needs-based initial death benefit face amount
Minimum Face Amount	\$250,000	\$25,000
Premium Funding	Max funding; large premiums (e.g., 7-pay, etc.)	Premiums (e.g., target solves) to fit with household budgeting
Index Account Options	Fidelity Small-Mid Multifactor Index SM Account, Global Index Account, S&P 500 [®] Index Account, Global Plus Index Account, S&P 500 [®] Plus Index Account	Global Index Account, S&P 500 [®] Index Account
Loan Options	Conventional loans (standard and preferred) and index loans (available at the fifth policy anniversary)	Conventional loans (standard and preferred)
Living Benefit Riders	Yes	Yes
Long Term Care Rider	Not available	Yes
Concierge Planning RiderSM, Powered by Everest Funeral Concierge	Not available	Yes
New York Availability	Not currently accepting New York applications	Available in New York for certain distribution channels. Not available for brokerage in New York.

* 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).

** Riders and benefits have specific limitations, may incur additional costs, and may not be available in all jurisdictions. For complete details, including charges, terms, and conditions of each rider and exact coverage provided, please contact the sales desk.



FCIUL

HYPOTHETICAL CLIENT SITUATION OVERVIEW

Matt

MALE

55-YEAR-OLD

IN GOOD HEALTH

- Corporate executive earning **\$350,000** per year
- Contributing maximum to 401(k) and would like to fund a Roth IRA, but earns too much to contribute

WANTS:

- Life insurance protection
- To fund additional savings over 10 years to supplement his retirement

ILLUSTRATION DETAILS

Product Risk Class: Preferred Elite

Account Option: Global Index Account (100%)

Illustrated Rate: 6%

FCIUL POLICY DESIGN

- **\$50,000** annual premium to age 65 and an initial face amount of **\$578,000**
- Cash surrender value of **\$573,855** at age 65 to supplement his retirement income

- Begin receiving **\$45,514** of tax-free* income starting at age 66 using withdrawals to basis and index loans
- Receive **\$910,280** of supplemental retirement income from ages 66–85 and is projected to leave a death benefit to his family of **\$237,661** at age 90



FFIUL

HYPOTHETICAL CLIENT SITUATION OVERVIEW

Mary

FEMALE

35-YEAR-OLD

IN GOOD HEALTH

- Primary earner of the household
- Has a budget of **\$300** per month and wants to purchase as much coverage as possible, funding until age 65

WANTS:

- Life insurance protection
- Access to policy cash value through loans and withdrawals**
- LTC coverage
- Critical illness protection
- Peace of mind offered through the *Concierge Planning Rider (Concierge Planning BenefitSM in CA & FL)*

ILLUSTRATION DETAILS

Product Risk Class: Preferred Nonsmoker

LTC Rider Risk Class: Preferred

Account Option: Global Index Account (100%)

Illustrated Rate: 7%

FFIUL POLICY DESIGN

- **\$300** per month Target Face Solve gives her an initial death benefit of **\$397,000** that grows each year as the policy cash value grows through the increasing death benefit.
- When Mary is 65 and has paid in **\$108,000** over 30 years, the policy cash value has grown to **\$192,157**; and after switching the death benefit to level at age 65, the death benefit has grown to **\$576,390**.

Scenario 1: Mary at age 71 decides she needs to begin taking money out of her policy to supplement her retirement income for the next 20 years.

Mary can take out **\$6,837** annually each year over the next 20 years. The total amount she will be able to access through withdrawals and loans over that 20-year span is **\$136,740**.

Scenario 2: At age 70, an unforeseen event happens that qualifies Mary for long term care. Mary has a benefit of **\$576,390** available to her through the Long Term Care Rider to help pay for the cost of her care, which is outlined in her plan of care.

If Mary exhausts her entire benefit of **\$576,390**, her policy will still have a residual paid-up death benefit of **\$10,000**. This ensures that the policy will not lapse while she is alive.

Scenario 3: At age 63 Mary is diagnosed with a critical illness that reduces her life expectancy by 50%, and she files a critical illness claim.

The accelerated payout that Mary would receive in this nonguaranteed example would be **\$196,021**, and the policy's base face amount would be reduced by **\$357,300**.

* 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). Illustrations include hypothetical values that reflect nonguaranteed elements continuing for all years.

** 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.



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The policy premium and death benefit amounts used for these hypothetical cases are intended only to help demonstrate the planning concept discussed and not to promote any specific product. The values are broadly representative of rates that would apply for a policy of this type and size for the insured's health and the ages noted in the example and are not guaranteed. To determine how this approach might work for your client, individual illustrations based on their individual age and underwriting class, containing both guaranteed charges and guaranteed interest rates as well as other important information, should be prepared.

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