07/25

THERE'S MORE TO LOVE

Transamerica Financial Foundation IUL® II
Index Accounts At-A-Glance

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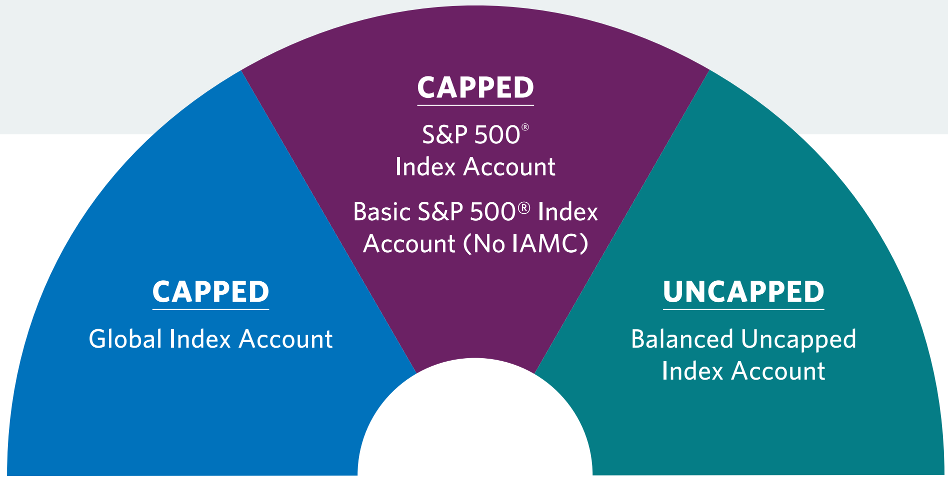
Now there are even more reasons to love index universal life.

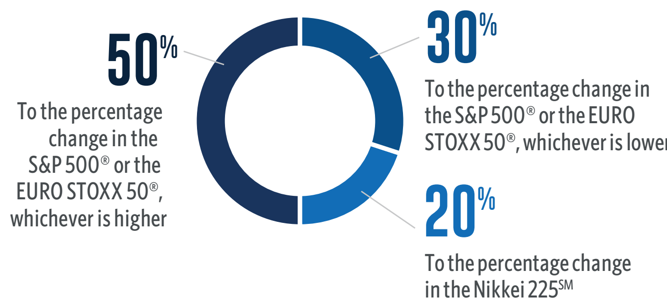
Introducing our new flagship IUL — *Transamerica Financial Foundation IUL® II (FFIUL II).* We've kept the features that made it an industry top seller, and we added thoughtful updates to maintain the protection and ease of doing business that you and your clients value.

INDEX ACCOUNT OPTIONS FOR GROWTH POTENTIAL



GLOBAL INDEX ACCOUNT

The company credits Excess Index Interest, if any, to this index account based on a weighted average of the index change percentages of three indexes, excluding dividends. The weighted index change percentages are added together and compared to the cap. To arrive at the weighted index change percentage, we apply the following factors:



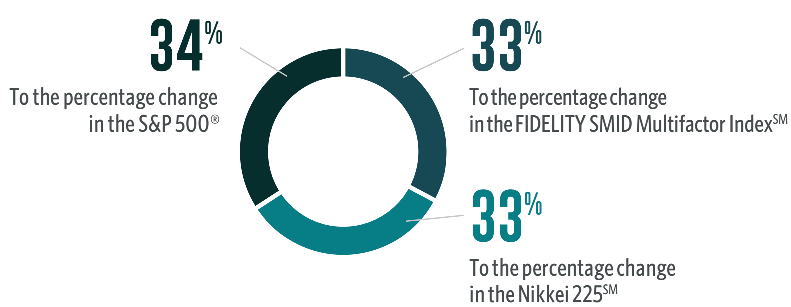
S&P 500® INDEX ACCOUNT AND BASIC S&P 500® INDEX ACCOUNT (NO IAMC)

The company credits Excess Index Interest, if any, to these index accounts using a formula based on changes in the S&P 500® Index, excluding dividends. The index change percentage is then compared to the cap.

BALANCED UNCAPPED INDEX ACCOUNT

The company credits Excess Index Interest, if any, to this index account based on a weighted average of the index change percentages of three indexes, excluding dividends.

The weighted index change percentages are added together. The 113% participation rate is then applied. To arrive at the weighted index change percentage, we apply the following factors:



GLOBAL INDEX ACCOUNT

The Global Index Account will never be credited less than the guaranteed minimum interest rate, or "floor," and has the potential to be credited with Excess Index Interest up to the current cap.

GUARANTEED MINIMUM INTEREST RATE	CURRENT CAP	INDEX ACCOUNT CHARGE
0.75%	**13.25%**	**0.72%** annually; **0.0600%** monthly

HISTORICAL INDEX LOOK-BACK PERIODS

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. Participation (Par) Rates and Caps are subject to change at the discretion of the Company and will be different over different time periods. Any change to those rates would produce different hypothetical results. Index changes measured on different dates would produce different hypothetical results. The 5, 10, 15, 20 and 25-year averages shown are the geometric averages of one-year historical index changes (excluding dividends) ending December 15 for each calendar year shown. Monthly deductions and other policy fees and charges are not taken into consideration. Past index performance is not an indication of future index performance.

LOOK-BACK PERIOD	25-YEAR	20-YEAR	15-YEAR	10-YEAR	5-YEAR	1-YEAR
Average Index Change	4.31%	6.87%	9.32%	9.57%	11.20%	21.27%
Average Index Change after applying Cap & Floor	7.73%	8.42%	8.53%	8.76%	9.67%	13.25%

20-Year Look-Back Overview

Calendar Year	S&P 500® Index Change	EURO STOXX 50® Index Change	Nikkei 225SM Index Change	Weighted Index Change	Weighted Index Change After Cap & Floor
2005	5.41%	21.41%	38.89%	20.10%	13.25%
2006	12.29%	16.12%	11.79%	14.10%	13.25%
2007	1.32%	4.42%	-10.09%	0.58%	0.75%
2008	-39.93%	-43.18%	-43.82%	-41.68%	0.75%
2009	27.56%	19.43%	18.78%	23.37%	13.25%
2010	11.49%	-2.76%	1.32%	5.18%	5.18%
2011	-1.58%	-22.60%	-18.52%	-11.27%	0.75%
2012	17.65%	19.31%	16.99%	18.35%	13.25%
2013	24.90%	13.35%	54.17%	27.29%	13.25%
2014	11.37%	2.39%	10.57%	8.52%	8.52%
2015	2.70%	6.45%	13.69%	6.78%	6.78%
2016	10.70%	0.34%	1.84%	5.82%	5.82%
2017	18.29%	10.79%	18.04%	15.99%	13.25%
2018	-4.85%	-15.12%	-6.09%	-8.18%	0.75%
2019	25.35%	23.15%	11.37%	21.89%	13.25%
2020	15.77%	-6.09%	11.71%	8.40%	8.40%
2021	27.48%	18.60%	8.63%	21.04%	13.25%
2022	-17.29%	-9.47%	-5.30%	-10.98%	0.75%
2023	21.14%	18.85%	19.01%	20.03%	13.25%
2024	28.71%	9.42%	20.45%	21.27%	13.25%
20-Year Average	**8.42%**	**2.65%**	**6.63%**	**6.87%**	**8.42%**

S&P 500® INDEX ACCOUNT

The S&P 500® Index Account option will never be credited less than the guaranteed minimum interest rate, or "floor," and has the potential to be credited with Excess Index Interest up to the current cap.

GUARANTEED MINIMUM INTEREST RATE	CURRENT CAP	INDEX ACCOUNT CHARGE
0.75%	**12.25%**	**0.72%** annually; **0.0600%** monthly

HISTORICAL INDEX LOOK-BACK PERIODS

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. Participation (Par) Rates and Caps are subject to change at the discretion of the Company and will be different over different time periods. Any change to those rates would produce different hypothetical results. Index changes measured on different dates would produce different hypothetical results. The 5, 10, 15, 20 and 25-year averages shown are the geometric averages of one-year historical index changes (excluding dividends) ending December 15 for each calendar year shown. Monthly deductions and other policy fees and charges are not taken into consideration. Past index performance is not an indication of future index performance.

LOOK-BACK PERIOD	25-YEAR	20-YEAR	15-YEAR	10-YEAR	5-YEAR	1-YEAR
Average Index Change	6.01%	8.42%	12.01%	11.81%	13.74%	28.71%
Average Index Change after applying Cap & Floor	7.68%	8.31%	8.99%	8.73%	9.85%	12.25%

20-Year Look-Back Overview

Calendar Year	S&P 500® Index Change	Account Index Change After Cap & Floor
2005	5.41%	5.41%
2006	12.29%	12.25%
2007	1.32%	1.32%
2008	-39.93%	0.75%
2009	27.56%	12.25%
2010	11.49%	11.49%
2011	-1.58%	0.75%
2012	17.65%	12.25%
2013	24.90%	12.25%
2014	11.37%	11.37%
2015	2.70%	2.70%
2016	10.70%	10.70%
2017	18.29%	12.25%
2018	-4.85%	0.75%
2019	25.35%	12.25%
2020	15.77%	12.25%
2021	27.48%	12.25%
2022	-17.29%	0.75%
2023	21.14%	12.25%
2024	28.71%	12.25%
20-Year Average	**8.42%**	**8.31%**

BASIC S&P 500® INDEX ACCOUNT (NO IAMC)

The Basic S&P 500® Index Account option will never be credited less than the guaranteed minimum interest rate, or "floor," and has the potential to be credited with Excess Index Interest up to the current cap.

GUARANTEED MINIMUM INTEREST RATE	CURRENT CAP	INDEX ACCOUNT CHARGE
0.75%	9.00%	Not Applicable

HISTORICAL INDEX LOOK-BACK PERIODS

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. Participation (Par) Rates and Caps are subject to change at the discretion of the Company and will be different over different time periods. Any change to those rates would produce different hypothetical results. Index changes measured on different dates would produce different hypothetical results. The 5, 10, 15, 20 and 25-year averages shown are the geometric averages of one-year historical index changes (excluding dividends) ending December 15 for each calendar year shown. Monthly deductions and other policy fees and charges are not taken into consideration. Past index performance is not an indication of future index performance.

LOOK-BACK PERIOD	25-YEAR	20-YEAR	15-YEAR	10-YEAR	5-YEAR	1-YEAR
Average Index Change	6.01%	8.42%	12.01%	11.81%	13.74%	28.71%
Average Index Change Cap & Floor	5.92%	6.41%	6.87%	6.66%	7.30%	9.00%

20-Year Look-Back Overview

Calendar Year	S&P 500® Index Change	Account after applying Index Change After Cap & Floor
2005	5.41%	5.41%
2006	12.29%	9.00%
2007	1.32%	1.32%
2008	-39.93%	0.75%
2009	27.56%	9.00%
2010	11.49%	9.00%
2011	-1.58%	0.75%
2012	17.65%	9.00%
2013	24.90%	9.00%
2014	11.37%	9.00%
2015	2.70%	2.70%
2016	10.70%	9.00%
2017	18.29%	9.00%
2018	-4.85%	0.75%
2019	25.35%	9.00%
2020	15.77%	9.00%
2021	27.48%	9.00%
2022	-17.29%	0.75%
2023	21.14%	9.00%
2024	28.71%	9.00%
20-Year Average	**8.42%**	**6.41%**

BALANCED UNCAPPED INDEX ACCOUNT

The Balanced Uncapped Index Account option will never be credited less than the guaranteed minimum interest rate, or "floor," and has the potential to be credited with Excess Index Interest. The Participation Rate will be applied to the Index Change Rate before the floor is applied.

GUARANTEED MINIMUM INTEREST RATE	CURRENT PARTICIPATION RATE	CURRENT CAP	INDEX ACCOUNT CHARGE
0.75%	**113%**	Not Applicable (uncapped)	**0.72%** annually; **0.0600%** monthly

HISTORICAL INDEX LOOK-BACK PERIODS

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. Participation (Par) Rates and Caps are subject to change at the discretion of the Company and will be different over different time periods. Any change to those rates would produce different hypothetical results. Index changes measured on different dates would produce different hypothetical results. The 5, 10, 15, 20 and 25-year averages shown are the geometric averages of one-year historical index changes (excluding dividends) ending December 15 for each calendar year shown. Monthly deductions and other policy fees and charges are not taken into consideration. Past index performance is not an indication of future index performance.

LOOK-BACK PERIOD	25-YEAR	20-YEAR	15-YEAR	10-YEAR	5-YEAR	1-YEAR
Average Index Change	4.89%	6.51%	8.64%	7.59%	8.09%	17.08%
Average Index Change After Participation Rate & Floor	9.94%	10.87%	11.48%	10.68%	11.91%	19.30%

20-Year Look-Back Overview

Calendar Year	S&P 500® Index Change	Nikkei 225SM Index Change	Fidelity SMID Multifactor IndexSM Account	Weighted Index Change	Weighted Index Change After Participation Rate & Floor
2005	5.41%	38.89%	0.53%	14.85%	16.78%
2006	12.29%	11.79%	1.07%	8.42%	9.52%
2007	1.32%	-10.09%	-0.96%	-3.20%	0.75%
2008	-39.93%	-43.82%	1.31%	-27.60%	0.75%
2009	27.56%	18.78%	3.69%	16.79%	18.97%
2010	11.49%	1.32%	10.19%	7.70%	8.70%
2011	-1.58%	-18.52%	10.51%	-3.18%	0.75%
2012	17.65%	16.99%	6.26%	13.67%	15.45%
2013	24.90%	54.17%	8.80%	29.24%	33.05%
2014	11.37%	10.57%	4.48%	8.83%	9.98%
2015	2.70%	13.69%	0.83%	5.71%	6.46%
2016	10.70%	1.84%	5.51%	6.06%	6.85%
2017	18.29%	18.04%	7.78%	14.74%	16.66%
2018	-4.85%	-6.09%	-4.63%	-5.19%	0.75%
2019	25.35%	11.37%	9.38%	15.47%	17.48%
2020	15.77%	11.71%	1.20%	9.62%	10.87%
2021	27.48%	8.63%	1.45%	12.67%	14.32%
2022	-17.29%	-5.30%	-7.47%	-10.09%	0.75%
2023	21.14%	19.01%	0.09%	13.49%	15.24%
2024	28.71%	20.45%	1.72%	17.08%	19.30%
20-Year Average	**8.42%**	**6.63%**	**2.98%**	**6.51%**	**10.87%**

NOTE ABOUT THE AVERAGE RETURNS

Why use geometric average instead of arithmetic average?

Geometric average is more accurate when negative numbers are included in a data set. Arithmetic average isn't accurate if negative numbers are included. Geometric takes into account the compounding that occurs from period to period, whereas the arithmetic does not.

Here is an example for a two-year period assuming you've invested **$1,000.**

Return in year one = +50%. At the end of year one, the invested value is **$1,500.**
Return in year two = -50%. At the end of year two, the invested value is **$750.**

An arithmetic average would imply the return after two years was 0%, which isn't representative because the ending value of $750 is less than the initial investment of **$1,000.**

The geometric average would imply your annual average growth was = ((150%)x(50%)^(1/2))-1 = -13.4%.

Self check: **$1,000** invested, loss of 13% the first year, and a loss of 13% the second year, is roughly close to a 25% loss overall.

The general formula for the geometric average of "n" numbers is the n^{th} root of their product, minus 1.

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The Fidelity Small-Mid Multifactor Index℠ 5% ER, also called the Fidelity SMID Multifactor Index℠, (the "Index") is a product of Fidelity Product Services LLC ("FPS"). It is a rules-based index that utilizes a dynamic asset allocation approach which blends multiple factors with the characteristics of stocks of small and mid-capitalization U.S. companies along with U.S. Treasuries, which may reduce volatility over time. Fidelity is a trademark of FMR LLC.

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This is a brief overview of the Index Account options available in the *Transamerica Financial Foundation IUL® II,* Policy Form ICC24 TPIU12IC-0224 or TPIU12xx-0224, issued by Transamerica Life Insurance Company, Cedar Rapids, IA.

Not available in New York.

For complete details including fees and charges associated with this product, please refer to the consumer brochure.

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