



# A game-changing experience

*Transamerica FE Express Solution*<sup>SM</sup>



## Introducing the new *Transamerica FE Express Solution*<sup>SM</sup>

It starts with a streamlined, fully integrated, all-digital experience for you and your clients, with 100% instant decisions, text and email signature options, and electronic policy delivery in as fast as 10 minutes. Clients can choose from multiple, flexible payment options to meet their evolving needs in today's market place. And you get the competitive edge of a one-of-a-kind funeral planning benefit your clients will love.

## ***Transamerica FE Express Solution***

### **Instant decisioning**

Fast and convenient underwriting and an all-digital platform redefines how you sell and manage policies – virtually or in person. Save time, increase productivity, and improve placement rates! And, in most cases, in **10 minutes** or less.

### **Up to \$50,000 permanent life insurance protection with guaranteed level premiums**

Built to help keep promises for generations to come, the *Transamerica FE Express Solution* provides guaranteed level premiums and permanent lifetime protection.

### **Funeral planning services at no additional cost**

Give your clients more than life insurance protection with personalized, optional funeral planning support when they need it most. Preparing estate documents, selecting a preferred funeral home, and securing personal information are all made easy for your clients with **24/7/365** advisor assistance from Everest.<sup>1</sup>

<sup>1</sup> Everest services are not available in AK, MI, OR, & VA.

The funeral consultation and planning services and any associated warranty provided by Everest Funeral Package, LLC, are solely provided by Everest Funeral Package, LLC, not by Transamerica Corporation or any of its affiliates. Everest® is a federally registered service mark of Everest Funeral Package, LLC. Everest Funeral Package, LLC, and its respective affiliates have no affiliation with Everest RE Group LTD, Everest Reinsurance Company, or any of their affiliates.

## Products at-a-glance

	Transamerica FE Express Solution <sup>SM</sup>	Transamerica Graded FE Express Solution <sup>SM</sup>
Product Type	Nonparticipating whole life	Nonparticipating whole life
Product Description	Immediate level death benefit — first day full coverage can be obtained in as few as 10 minutes with the <i>Concierge Planning Rider<sup>SM</sup>/Benefit<sup>SM</sup></i> that provides funeral concierge services and legacy planning tools at no additional cost.	Graded death benefit during the first two policy years — coverage can be obtained in as few as 10 minutes with the <i>Concierge Planning Rider<sup>SM</sup>/Benefit<sup>SM</sup></i> that provides funeral concierge services and legacy planning tools at no additional cost.
Premium Paying Period	Level premiums to age 100	Level premiums to age 121
Risk Classes	Select Nontobacco Select Tobacco	Nontobacco Tobacco
Issue Ages	18-85	18-80
Ownership	Insured same as owner	Insured same as owner
Issue Ages Based Upon	Age last birthday	Age last birthday
Face Amounts	Minimum: \$5,000 Maximum: Ages 18-75: \$50,000 Ages 76-85: \$25,000	Minimum: \$5,000 Maximum: All ages: \$25,000
Benefit Period	This product matures at age 121.	This product matures at age 121.
Death Benefit <sup>1</sup>	Guaranteed	If the insured dies within the first two Policy Years and the Insured's death is not Accidental Death as defined in this policy, the death benefit will be limited to 110% of the premiums received from the Policy date to the date of death, minus any loan balance. Death Benefit after first two policy years is based on Face Amount for death of the Insured regardless of cause of death.
Policy Loans	The policy loan rate is variable, not to exceed 8%.	The policy loan rate is variable, not to exceed 8%.
Available Riders (Riders subject to state availability)	<ul style="list-style-type: none"> <li>Accelerated Death Benefit Rider with Nursing Home Benefit<sup>2</sup></li> <li>Accelerated Death Benefit Rider<sup>3</sup></li> <li><i>Concierge Planning Rider<sup>4</sup></i></li> <li>Terminal Illness Accelerated Death Benefit Rider<sup>5</sup></li> </ul>	<ul style="list-style-type: none"> <li><i>Concierge Planning Rider<sup>4</sup></i></li> </ul>
Premium Modes and Payment Options	Monthly or Annual Premium Modes <ul style="list-style-type: none"> <li>Direct payments from checking/savings account (ACH)</li> <li>Credit Card</li> <li>Debit Card</li> <li>Social Security Direct Express<sup>®</sup> Debit MasterCard<sup>®</sup></li> </ul>	Monthly or Annual Premium Modes <ul style="list-style-type: none"> <li>Direct payments from checking/savings account (ACH)</li> <li>Credit Card</li> <li>Debit Card</li> <li>Social Security Direct Express<sup>®</sup> Debit MasterCard<sup>®</sup></li> </ul>
Modal Factors	Annual: 1.000 Monthly: 0.0860	Annual: 1.000 Monthly: 0.0860
Policy Fee	\$42 per year	\$42 per year
State Availability Exclusions	GU, NY, PR, & VI	GU, NY, PR, & VI
State Exclusions for Replacements	Available in all states	Available in all states
Conversion	Conversions are not allowed.	Conversions are not allowed.
Citizenship	Available for all U.S. citizens. If the client is not a U.S. citizen, they must have a valid green card that does not expire within the next 90 days.	Available for all U.S. citizens. If the client is not a U.S. citizen, they must have a valid green card that does not expire within the next 90 days.

<sup>1</sup> Any death benefits paid will be paid minus the loan balance, if any. Death benefit is not guaranteed during contestability and suicide exclusion periods.

<sup>2</sup> Accelerated Death Benefit Rider with Nursing Home Benefit is not available in California and Florida.

<sup>3</sup> Accelerated Death Benefit Rider is available for Florida only.

<sup>4</sup> In California, Florida, and Maryland, this benefit is called the *Concierge Planning Benefit<sup>SM</sup>*. The benefit's services are not provided through a contractual rider; they are offered outside of the life insurance policy.

<sup>5</sup> Terminal Illness Accelerated Death Benefit Rider is available in California only.

*Transamerica FE Express Solution* Policy form # ICC23 TPWL14IC-0123 and *Transamerica Graded FE Express Solution* Policy form # ICC23 TPWL15IC-0123 issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form and number may vary, and this product and riders may not be available in all jurisdictions. Insurance eligibility and premiums subject to underwriting. Not all applicants will qualify for nonmedical underwriting. It is not guaranteed issue and the underwriter reserves the right to request additional medical exams and data. Not available in New York.

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Faster sales.**

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 **Transamerica<sup>SM</sup>**