

# GROWTH, BALANCE, AND PEACE OF MIND

INSURANCE PRODUCT PORTFOLIO



Permanent life insurance allows net premiums to earn interest so the cash value can grow over time, while the death benefit can provide peace of mind to the insured knowing they've helped their family maintain their lifestyle if they pass away. This flexibility provides the balance clients are looking for.



TRANSAMERICA®

# TRENDSETTER® SERIES

POLICY TYPE	TERM LIFE			
<b>PRODUCT NAME</b>	<i>Trendsetter® Super Series</i>		<i>Trendsetter® LB Series</i>	
<b>DESCRIPTION</b>	Guaranteed level premium Term Life Insurance Term Life Insurance to age 105		Simplified Issue Term Available to \$249,999 Accelerated Death Benefit options included Term Life Insurance to age 105	
<b>ISSUE AGES</b>	Issue Ages under \$100,000	Issue Ages over \$100,000		Band 1    Band 2    Band 3 & 4
	10-Year    18-80	18-80	10-Year	18-60    18-80    18-80
	15-Year    18-75 (NS) 18-70 (S)	18-78 (NS) 18-73 (S)	15-Year	18-60    18-75 (NS)    18-75 (NS) 18-73 (S)    18-73 (S)
	20-Year    18-65 18-70 (NS)	18-65 (S)	20-Year	18-60    18-70 (NS)    18-70 (NS) 18-65 (S)    18-65 (S)
	25-Year    18-60 (N) 18-55 (S)	18-65 (NS) 18-60 (S)	25-Year	18-60 (NS)    18-63 (NS)    18-65 (NS) 18-49 (S)    18-57 (S)    18-60 (S)
	30-Year    18-50 (NS) 18-45 (S)	18-58 (NS) 18-53 (S)	30-Year	18-50 (NS)    18-57 (NS)    18-58 (NS) 18-40 (S)    18-46 (S)    18-53 (NS)
<b>ISSUE AGES BASED UPON</b>	National: Age last birthday		Age last birthday	
<b>MINIMUM FACE AMOUNT</b>	\$25,000 Standard Plus and Preferred classes are available for face amounts starting at \$100,000 and higher (\$250,000 Preferred Plus class)		\$25,000	
<b>MINIMUM PREMIUM AMOUNT</b>	For direct monthly, the base policy annual premium must be \$1,000 or higher		N/A	
<b>GUARANTEE PERIOD</b>	Initial level premium guarantee periods are 10, 15, 20, 25, and 30		Initial level premium guarantee periods are 10, 15, 20, 25, and 30	
<b>DEATH BENEFIT</b>	Level		Level	
<b>BANDING</b>	1) \$25,000-\$99,999 2) \$100,000-\$249,999 3) \$250,000-\$499,999 4) \$500,000-\$999,999 5) \$1,000,000-\$3,000,000 6) \$3,000,001-\$10,000,000 7) \$10,000,001 and Up		1) \$25,000-\$99,999 2) \$100,000-\$249,999 3) \$250,000-\$499,999 4) \$500,000-\$2,000,000	
<b>POLICY FEE</b>	Band 1: \$60 Band 2-7: \$30		Band 1: \$60 Band 2-4: \$30	
<b>AVAILABLE RIDERS &amp; ENDORSEMENTS</b>	Accidental Death Benefit Rider Children's Insurance Rider Disability Waiver of Premium Rider		Accidental Death Benefit Rider Children's Insurance Rider Monthly Disability Income Rider Disability Waiver of Premium Rider	
<b>SPECIAL FEATURES &amp; BENEFITS</b>	Terminal Illness Accelerated Death Benefit <sup>1</sup> Income Protection Option* (IPO)		Terminal Illness Accelerated Death Benefit Option <sup>1</sup> Chronic Illness Accelerated Death Benefit Option <sup>1</sup> Critical Illness Accelerated Death Benefit Option <sup>1</sup> Income Protection Option* (IPO)	

\* A portion of each monthly payment and a portion of the final lump sum payable under the policy's Income Protection Option are reportable as interest income. The policy illustration provides the tax-reportable percentage for each monthly income payment and the final lump sum based on a 3% guaranteed minimum interest rate and the illustrated face amount. Upon the insured's death, the actual taxable portion of each monthly payment will be calculated and communicated to the beneficiary(ies) based on the actual payout amounts. The taxable portion of the final lump-sum payment will be determined when the payment is made.

<sup>1</sup> 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.

# TRENDSETTER SERIES

(continued)

POLICY TYPE	TERM LIFE	
<b>GUARANTEED MINIMUM INTEREST RATE</b>	N/A	N/A
<b>ADDITIONAL INFORMATION</b>	No face increases are allowed	No face increases are allowed
<b>CONVERSION OPTION</b>	This option must be exercised before the earlier of the end of the initial level premium period or the insured's 70 <sup>th</sup> birthday (75 <sup>th</sup> birthday for Preferred Plus class).	This option must be exercised before the earlier of the end of the initial level premium period or the insured's 70 <sup>th</sup> birthday (75 <sup>th</sup> birthday for Preferred Plus class).
<b>REQUIRED PREMIUM PERIOD</b>	N/A	N/A

# TRANSAMERICA FINANCIAL FOUNDATION IUL®

POLICY TYPE	INDEX UNIVERSAL LIFE	
<b>DESCRIPTION</b>	Index Universal Life Insurance with multiple account options	
<b>ISSUE AGES AND RISK CLASSES</b>	0-17 Juvenile 18-70 Preferred Elite 18-70 Preferred Plus 18-75 Preferred	18-85 Nontobacco 18-75 Preferred Tobacco 18-85 Tobacco
<b>ISSUE AGES BASED UPON</b>	Age last birthday	
<b>MINIMUM FACE AMOUNT</b>	25,000 Preferred classes are available for face amounts of \$100,000 or higher.	No preferred classes available over age 75, and no Preferred Elite or Preferred Plus over age 70.
<b>MINIMUM PREMIUM AMOUNT</b>	\$25 or calculated premium, whichever is greater	
<b>NO-LAPSE GUARANTEE PERIOD<sup>1</sup></b>	Provided the cumulative Minimum Monthly No-Lapse Premium requirements are met, each policy has a No-Lapse Period as follows:	Issue Ages 0-60: lesser of 20 years or until age 65 Issue Ages 61-85: 5 years
<b>DEATH BENEFIT OPTIONS</b>	Level: face amount Increasing: face amount plus policy value	Graded: Same as Increasing to age 70, grading to level at age 95 These amounts may be increased to meet IRS guidelines.
<b>BANDING</b>	1) \$25,000- \$99,999 2) \$100,000-\$249,999	3) \$250,000-\$499,999 4) \$500,000 and above
<b>RIDERS AND ADDITIONAL FEATURES</b>	Accidental Death Benefit Rider Additional Insured Rider Base Insured Rider Children's Benefit Rider Chronic Illness Accelerated Death Benefit Rider <sup>2</sup> Critical Illness Accelerated Death Benefit Rider <sup>2</sup> Disability Waiver of Monthly Deductions Rider <sup>3</sup>	Disability Waiver of Premium Rider <sup>4</sup> Guaranteed Insurability Benefit Rider Income Protection Option <sup>5</sup> Overloan Protection Rider Long Term Care Rider <sup>6</sup> Terminal Illness Accelerated Death Benefit Rider <sup>1</sup>
<b>SPECIAL FEATURES &amp; BENEFITS</b>	Intended for individuals who are looking for a product that could offer the potential to earn interest based upon outside indexes and are willing to assume certain risks. The FFIUL offers both an S&P 500® Index Account, which utilizes the S&P 500® Index to determine Excess Index Interest, and a Global Index Account which uses the S&P 500® Index, the EURO STOXX 50® Index, and the Hang Seng Index to determine Excess Index Interest. Additionally, there is a Basic Interest Account which earns interest at a rate declared by the company.	
<b>GUARANTEED MINIMUM INTEREST RATE</b>	2% for the Basic Interest Account; 0.75% for the S&P 500® and Global Index Accounts	

<sup>1</sup> After the no-lapse period or if the cumulative Minimum Monthly No-Lapse Premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force. Guarantees are based on the claims-paying ability of the company.

<sup>2</sup> Accelerated Death Benefits may 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.

<sup>3</sup> It is possible that additional payments will be required to keep a policy in force while the monthly deductions are being waived. For example, loan interest accruing on an outstanding loan may require additional payments.

<sup>4</sup> It is possible that additional payments will be required to keep a policy in force while the Disability Waiver of Premium Benefit is being paid. For example, an increase in monthly deductions or decrease in policy value may require additional payments.

<sup>5</sup> A portion of each monthly payment and a portion of the final lump sum payable under the policy's Income Protection Option are reportable as interest income. The policy illustration provides the tax-reportable percentage for each monthly income payment and the final lump sum based on a 3% guaranteed minimum interest rate and the illustrated face amount. Upon the insured's death, the actual taxable portion of each monthly payment will be calculated and communicated to the beneficiary(ies) based on the actual payout amounts. The taxable portion of the final lump-sum payment will be determined when the payment is made.

<sup>6</sup> Not all riders are available if the LTC Rider is selected.



# TRANSAMERICA FINANCIAL FOUNDATION IUL

POLICY TYPE	INDEX UNIVERSAL LIFE
<b>TRANSFERS</b>	Transfers from the S&P 500® Index Account or Global Index Account to the other accounts are allowed at the end of a Segment Period. Transfers from the Basic Interest Account to the other accounts are only allowed on the first day of a policy month, which generally does not correspond to the calendar month. Automatic Transfer Rule (ATR) is for those policy owners who would like to maintain a specific percentage of their policy value in certain accounts. The ATR only applies to segments; not to the total policy value. At the end of the segment, the policy value in that segment is rebalanced to match the policy owner's requested allocation.
<b>WITHDRAWALS<sup>7</sup></b>	Maximum is cash surrender value minus \$500. Minimum withdrawal amount allowed is \$500. Subject to a \$25 withdrawal fee. Excess Index Interest will not be credited on amounts taken as withdrawals from an Index Account Segment prior to the end of the Segment Period. Available after the free-look period ends.
<b>CONVERSION OPTION</b>	Conversions from term policies are allowed during the term contract's first five years, subject to conversion guidelines.
<b>LOANS<sup>7</sup></b>	Minimum: \$500 Maximum: The policy value minus the loan balance, minus the loan interest that will accrue prior to the next anniversary, minus the greater of the surrender charge or two monthly deductions Availability: After the free-look period ends Excess Index Interest will not be credited on amounts taken as loans from an Index Account Segment prior to the end of the Segment Period.
<b>POLICY FEE<sup>8</sup></b>	\$10/month current; \$12/month guaranteed
<b>COST OF INSURANCE<sup>8</sup></b>	Charge varies based on insured's age, class of risk and gender, and the policy's face amount and duration.
<b>PER UNIT CHARGE<sup>8</sup> (PUC)</b>	A charge per thousand of the face amount of the Base Policy and Additional Insured Rider (AIR). This charge varies by gender, tobacco use, age of the insured, and the face amount band. Base: On a current basis, the charge applies for 10 years from issue and 10 years from the date of any face amount increase. On a guaranteed basis, the charge remains level and applies for all years. State variations may apply. AIR: This charge applies to any Additional Insured Rider for 10 years from rider issue date and 10 years from the date of any increase in rider face amount.
<b>PREMIUM EXPENSE CHARGE<sup>8</sup></b>	As premiums are paid: 4% current; 6% guaranteed. PR: 6% current; 8% guaranteed
<b>INDEX ACCOUNT MONTHLY CHARGE</b>	0.06% monthly (0.72% annually) of the value in the index accounts, taken on the monthly policy date through age 120, pro rata by account value, then pro rata across segments within each account

<sup>7</sup> Loans, withdrawals, and death benefit accelerations will reduce the policy value and death benefit. Provided the policy is not and does not become a modified endowment contract (MEC), 1) withdrawals are tax-free to the extent that they do not exceed the policy basis (generally, premiums paid less withdrawals) and 2) policy loans are tax-free as long as 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.

<sup>8</sup> The company has the right to change current charges and cost of insurance rates. The company may not charge more than the guaranteed maximum charges or rates. Any changes to charges or rates will be based on our expectations as to future cost factors. Such cost factors may include, but are not limited to, mortality, interest, persistency, expenses, reinsurance costs, and state and federal taxes. Any increased policy charges, partial withdrawals or loans, failure to pay planned premiums, or worse than expected index performance can (a) reduce the amount of future withdrawals or loans that can be taken and (b) in many cases, increase the risk of policy lapse, reduce the death benefit proceeds, and increase the amount of monthly deductions.

This is a brief overview of the FFIUL issued by Transamerica Life Insurance Company, Cedar Rapids, Iowa. For further details, including fees and charges associated with this product, please refer to the consumer brochure. Certain features, terms, and charges associated with this product may vary by jurisdiction.

**Index universal life insurance is not a security** and index universal life insurance policies are not an investment in the stock market or in financial market indexes. Index Account Interest is based, in part, on index performance. Past performance of an index is not an indication of future index performance.

There is no guarantee that any Excess Index Interest will be credited above the guaranteed minimum interest rate for the Index Account(s). Additionally, there is no guarantee that the company will declare an interest rate greater than the guaranteed minimum interest rate for the Basic Interest Account.

# FINAL EXPENSE SOLUTIONS PORTFOLIO

POLICY TYPE	FINAL EXPENSE		
PRODUCT NAME	<i>Immediate Solution (LP121)</i>	<i>10-Pay Solution (10-Pay Life)</i>	<i>Easy Solution (Graded Death Benefit)</i>
DESCRIPTION	Immediate Level Death Benefit – first day full coverage	Immediate Level Death Benefit – first day full coverage	Graded Death Benefit or year 2 of premium
UNDERWRITING	Simplified. <i>Express Protect Underwriting<sup>SM</sup></i> is available with iGO e-App <sup>e</sup>	Simplified. <i>Express Protect Underwriting</i> is available with iGO e-App	Simplified. <i>Express Protect Underwriting</i> is available with iGO e-App
ISSUE AGES	0–85	0–85	18–80
ISSUE AGES BASED UPON	Age last birthday	Age last birthday	Age last birthday
MINIMUM FACE AMOUNT	\$1,000	\$1,000	\$1,000
MINIMUM PREMIUM OUTLAY	N/A	N/A	N/A
GUARANTEE PERIOD	Level premiums to age 121 This product matures at age 121.	Level premiums for 10 years This product matures at age 121.	Level premiums to age 121 This product matures at age 121.
DEATH BENEFIT	Level	Level	Graded
MAXIMUM FACE AMOUNTS	0–55      \$50,000 56–65      \$40,000 66–75      \$30,000 76–85      \$25,000	0–55      \$50,000 56–65      \$40,000 66–75      \$30,000 76–85      \$25,000	\$25,000
POLICY FEE	Face amounts \$5,000+ Annual: \$42.00 Semiannual: N/A Quarterly: N/A Monthly: N/A  Face amounts < \$5,000 Annual: \$60.00 Semiannual: N/A Quarterly: N/A Monthly: N/A	Face amounts \$5,000+ Annual: \$42.00 Semiannual: N/A Quarterly: N/A Monthly: N/A  Face amounts < \$5,000 Annual: \$60.00 Semiannual: N/A Quarterly: N/A Monthly: N/A	Face Amounts \$5,000+ Annual: \$42.00 Semiannual: N/A Quarterly: N/A Monthly: N/A  Face amounts < \$5,000 Annual: \$60.00 Semiannual: N/A Quarterly: N/A Monthly: N/A
AVAILABLE RIDERS & BENEFITS	Accidental Death Benefit Rider (ADR) Children/Grandchildren Benefit Rider (CGR) Accelerated Death Benefit Rider (ADBR) – Florida only <sup>1</sup> Accelerated Death Benefit Rider with Nursing Home Benefit (NHB) <sup>1</sup>	Accelerated Death Benefit Rider (ADBR) – Florida only <sup>1</sup> Accelerated Death Benefit Rider with Nursing Home Benefit (NHB) <sup>1</sup>	No riders available
GUARANTEED MINIMUM INTEREST RATE	4.5%	4.5%	4.5%
ADDITIONAL INFORMATION	Potential for same day approval for policies submitted with iGO-eApp	Potential for same day approval for policies submitted with iGO-eApp	Potential for same day approval for policies submitted with iGO-eApp
CONVERSION OPTION	Children’s and Grandchildren’s Benefit Rider (CGR) may be converted to a new policy of permanent insurance we make available at the time of conversion.	N/A	N/A
REQUIRED PREMIUM PERIOD	N/A	N/A	N/A

<sup>1</sup> 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.

# TRANSAMERICA LIFETIME<sup>SM</sup>

<b>PRODUCT TYPE</b>	<b>WHOLE LIFE</b>	
<b>PRODUCT NAME</b>	<i>Transamerica Lifetime</i>	
<b>DESCRIPTION</b>	Traditional whole life insurance with guaranteed level premiums, cash values, and death benefits.	
<b>ISSUE AGES</b>	To Age 100 (0-80) 10-Year-Pay Option (0 to 80) 20-Year-Pay Option (0 to 79) 30-Year-Pay Option (0 to 69)	
<b>FACE AMOUNT</b>	\$25,000 and over	
<b>CONVERSION OPTION</b>	N/A	
<b>REQUIRED PREMIUM PERIOD</b>	To age 100	
<b>LOAN AVAILABILITY</b>	Yes, when cash value is present	
<b>BANDING</b>	Band 1    \$25,000-\$99,999 Band 2    \$100,000-\$249,999 Band 3    \$250,000-\$499,999 Band 4    \$500,000-\$2,000,000	
<b>DEATH BENEFIT OPTIONS</b>	Level	
<b>AVAILABLE RIDERS</b>	Accidental Death Benefit Rider Children's Benefit Rider Chronic Illness Rider (Above \$100K face amount) Critical Illness Rider (Above \$100K face amount) Disability Waiver of Premium Guaranteed Insurability Rider	Income Protection Option Term Insurance Rider (provides temporary insurance up to age 105 with level premium options for 10, 20, or 30 years). Terminal Illness Accelerated Death Benefit Rider
<b>IDEAL PROSPECT</b>	This prospect is looking for an affordable permanent insurance solution with guaranteed death benefit, cash value, and level premium payment.	

See Product Help File for specific details for all policies and riders/benefits.

# MORE INFORMATION

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