

PROTECTION TODAY, LEGACY TOMORROW

YOUR GUIDE TO TRANSAMERICA FINANCIAL
FOUNDATION IUL® LIVING BENEFIT RIDERS

Index universal life insurance is not a security and index universal life insurance policies are not an investment in the stock market or in the 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.



TRANSAMERICA®



WE'VE GOT YOUR BACK

MULTI-PURPOSE LIFE INSURANCE PLUS OPTIONAL LIVING BENEFITS RIDERS

When you're planning for your family's future, it's important to cover all your bases. When you retire, you need enough money in the bank so you don't outlive your savings. But should you pass too soon, you also want to help your family have the means to maintain their lifestyle without you. That's where the Transamerica Financial Foundation IUL® (FFIUL) comes in. A truly flexible product, the FFIUL provides more than a simple death benefit. It offers that, plus the potential for cash accumulation. With FFIUL, you'll breathe easier knowing you've helped lay a firm foundation for yourself and your family.

BUT WHAT IF THE UNEXPECTED STRIKES?

The terminal illness benefit and optional chronic and critical illness riders can be used to accelerate a portion of the policy's death benefit prior to death.

This is a brief overview of the living benefit riders available with the FFIUL, and must be accompanied by the FFIUL Consumer Brochure. Please refer to the individual rider forms for complete details regarding their benefits and limitations.

Benefits advanced under the accelerated death benefit riders may be taxable in certain circumstances. As with all tax matters, you should consult with your tax advisor regarding the tax treatment of receiving an Accelerated Death Benefit.

FINANCIAL FOUNDATION IUL[®] LIVING BENEFIT RIDERS

A CRITICAL ILLNESS COULD DERAIL YOUR FAMILY FINANCES

Transamerica Financial Foundation IUL[®] offers flexibility if the unexpected arises: life insurance to protect your family, potential to build policy value, and with Transamerica's optional living benefit riders, you can customize your policy even further. Living benefit riders can provide help when you need it most, and payments can be used for any purpose, including non-medical expenses such as a mortgage, a car payment, or groceries.

THIS WORKSHEET CAN HELP DEMONSTRATE HOW EXPENSES MAY ADD UP SHOULD THE UNEXPECTED HAPPEN.

MONTHLY EXPENSES

CHILD CARE \$ _____

EDUCATION \$ _____

LOANS \$ _____

TRANSPORTATION \$ _____

CLOTHING \$ _____

HOUSING \$ _____

FOOD \$ _____

TOTAL MONTHLY EXPENSES

IF YOU CAN'T WORK

LOSS OF INCOME \$ _____

HOSPITAL BILLS \$ _____

MEDICAL TREATMENT \$ _____

ADDED EXPENSES

TOTAL EXPENSES

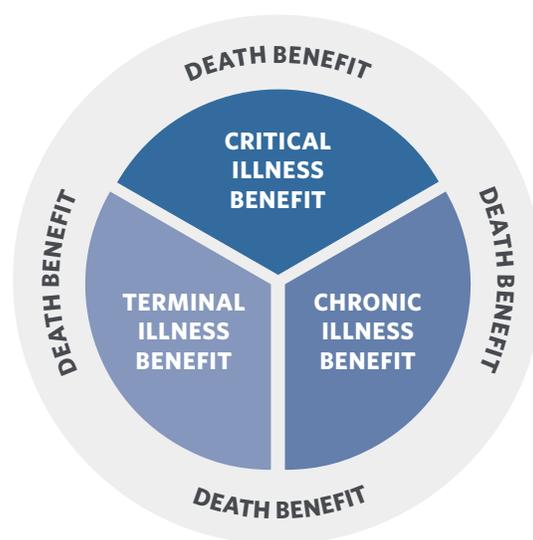
FLEXIBILITY FOR YOUR NEEDS AS INDIVIDUAL AS YOU

Transamerica's optional living benefit riders can provide early access to your policy's death benefit, should you experience a qualifying chronic, critical, or terminal illness such as a stroke, cancer, heart attack or paralysis.

When you're planning for the future, it's good to know you'll have protection for you and your family should the unexpected arise.

The Transamerica Financial Foundation IUL® offers face amounts from \$25,000 and up, with up to \$1.5 million available in accelerated living benefits.* Keep in mind, the issuance of the policy may depend upon answers to the health questions on the application.

With a Transamerica Financial Foundation IUL, you can customize the policy to fit your lifestyle and needs.



HOW LIVING BENEFITS WORK

Illness isn't something anyone wants to think about, but life happens. Take a look at the following examples to see how Transamerica living benefit riders may help.

The terminal illness rider is automatically included on all FFIUL policies. The critical and chronic illness riders may be requested only at the time of application. There is no cost for these living benefit riders unless they are exercised, at which time an administrative fee will be assessed. The accelerated payment depends upon the life expectancy of the insured person as determined by the company physician's assessment at claim time.

Accelerating a portion of the death benefit reduces the face amount and values of the policy and any affected riders and endorsements and the death benefit payable to the beneficiary(ies) upon death. The actual benefit paid to the policy owner will be less than the amount that is accelerated because the amount is discounted to reflect early payment. Premiums will be reduced proportionately to the reduction in face amount and will continue to be payable.



PRODUCT FEATURES

Available for issue ages: 0-85
Coverage available: \$25,000 and up

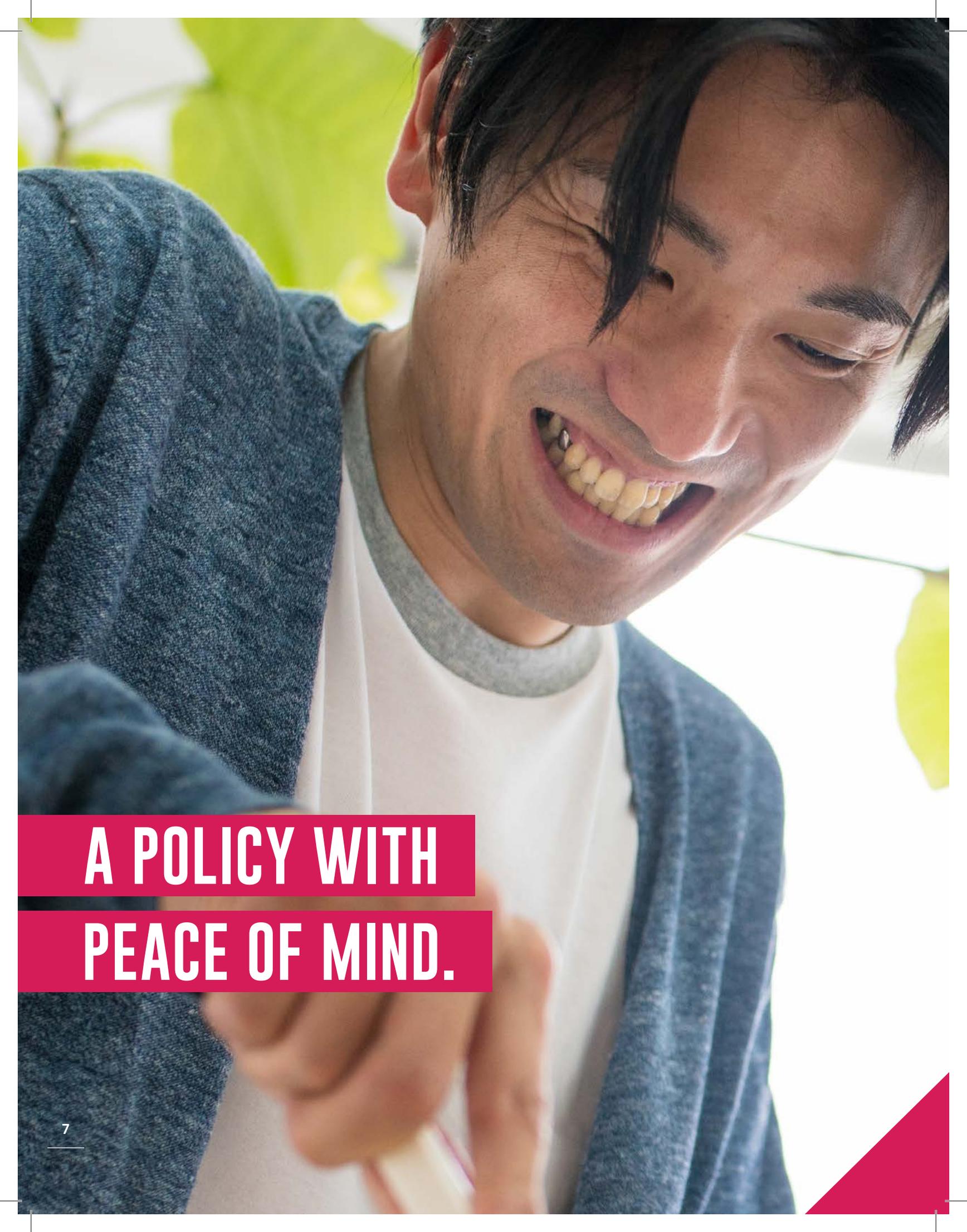
RIDERS:

- Accidental Death Benefit Rider
- Overloan Protection Rider
- Long Term Care Rider
- Additional Insured Rider
- Base Insured Rider
- Children's Benefit Rider
- Guaranteed Insurability Benefit Rider
- Disability Waiver of Monthly Deductions Rider
- Disability Waiver of Premium Rider

LIVING BENEFIT RIDERS:

- Chronic Illness Rider
- Critical Illness Rider
- Terminal Illness Accelerated Death Benefit Rider

Riders and benefits have specific limitations, may incur additional costs, and may not be available in all jurisdictions. The maximum base policy face amount may be limited by the addition of certain riders. For complete details, including charges, terms and conditions of each rider and exact coverage provided, please consult your agent.

A close-up photograph of a man with dark hair, smiling broadly and showing his teeth. He is wearing a white t-shirt under a blue cardigan. He is holding a pen in his hand. The background is bright and out of focus, showing green leaves. A red banner is overlaid on the bottom left of the image, containing the text 'A POLICY WITH PEACE OF MIND.' in white, bold, uppercase letters.

**A POLICY WITH
PEACE OF MIND.**



MEET ADAM

PROFILE: Male, Age 45, Preferred Plus, Nonsmoker

INITIAL FACE AMOUNT: \$500,000

MONTHLY PREMIUM: \$472

EVENTS: Pancreatic cancer at age 53

ACCELERATED DEATH BENEFIT (ADB):

This example assumes that Adam elects to accelerate the maximum allowable amount of 100% of the available death benefit, which is \$500,000.

HYPOTHETICAL CASH PAYMENT FROM ADB:

AGE 53: \$462,303

FACE AMOUNT REMAINING AFTER ADB EXERCISED:

AGE 53: \$0

TERMINAL ILLNESS

Having a terminal illness means you have been diagnosed by a physician with a medical condition resulting in a life expectancy of 12 months or less.

DEVASTATING DIAGNOSIS

At 45, Adam earned \$125,000 a year and thought it was time to get his finances in order. He purchased a Transamerica Financial Foundation IUL[®] life insurance policy with living benefit riders with a face amount of \$500,000, for only \$472 per month.

Sadly, eight years later Adam was diagnosed with pancreatic cancer and was told he had eight months to live. Though a heartbreaking diagnosis, Adam took comfort knowing that he was entitled to accelerate one hundred percent of his death benefit immediately. Adam received \$462,303 of the \$500,000 face amount after the discount factor and fees were deducted.



**PROTECTION WHERE
IT COUNTS.**

MEET JACKIE

PROFILE: Female, Age 35, Preferred Plus, Nonsmoker

INITIAL FACE AMOUNT: \$300,000

MONTHLY PREMIUM: \$158.00

EVENTS: Accidental injury at age 45

REDUCTION IN LIFE EXPECTANCY: 20%

ACCELERATED DEATH BENEFIT (ADB):

This example assumes that Jackie elects to accelerate the maximum allowable amount of 24% of her available death benefit per year, which is \$72,000 in the first year. If she continues to claim benefits they will be lower each year because the death benefit will be reduced by each acceleration.

HYPOTHETICAL CASH PAYMENT FROM ADB:

AGE 45: \$8,554

Reassessed each year that a claim is paid

FACE AMOUNT REMAINING AFTER ADB EXERCISED:

AGE 45: \$228,000

AGE 46 +: Reduced if ADB exercised

Premiums will be reduced proportionately and will continue to be payable on the reduced face amount remaining. The payments and results of the examples shown may vary by state.

CHRONIC ILLNESS

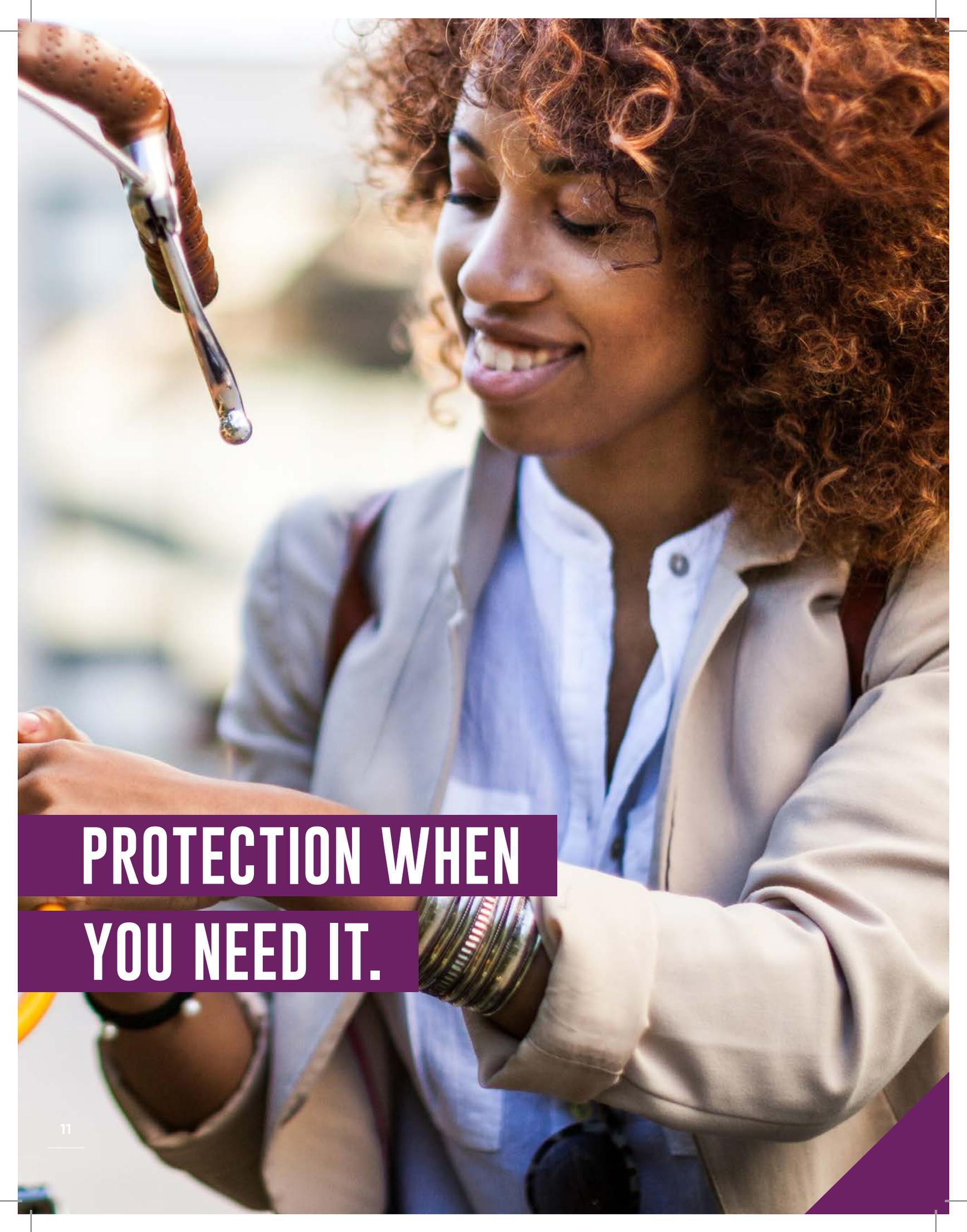
Having a chronic illness means you've been certified by a licensed health care practitioner as unable to perform two of six Activities of Daily Living (bathing, continence, dressing, eating, toileting, and transferring) without assistance, or you're severely cognitively impaired for a period of at least 90 days.

HELP WHEN YOU NEED IT

At 35, Jackie had been saving for years and was thrilled to buy her first home. She also purchased a Transamerica Financial Foundation IUL[®] life insurance policy with optional Chronic and Critical Illness Riders. She knew she could access the living benefits to help pay her rent, medical bills, groceries, or any other expenses if she suffered from a qualifying illness.

Seven years later Jackie was involved in a car accident, resulting in being paralyzed from the waist down which made it difficult to do everyday tasks. Thankfully, since Jackie had a Transamerica Financial Foundation IUL[®] with chronic illness living benefit rider, she was able to accelerate a portion of her death benefit. She used the cash to help pay her rent and medical expenses.

This hypothetical example does not guarantee or predict actual performance.



**PROTECTION WHEN
YOU NEED IT.**



MEET KENZIE

PROFILE: Female, Age 40, Standard Nonsmoker

INITIAL FACE AMOUNT: \$250,000

MONTHLY PREMIUM: \$167.00

EVENTS: Heart Attack at age 48

REDUCTION IN LIFE EXPECTANCY: 50%

ACCELERATED DEATH BENEFIT (ADB):

The maximum amount that can be accelerated with the Critical Illness Rider is the lesser of 90% of the available death benefit and \$500,000. This example assumes that Kenzie elects to accelerate the maximum allowable amount for her policy, which is \$225,000.

HYPOTHETICAL CASH PAYMENT FROM ADB:

AGE 48: \$52,294

FACE AMOUNT REMAINING AFTER ADB EXERCISED:

AGE 48: \$25,000

Premiums will be reduced proportionately and will continue to be payable on the reduced face amount remaining. The payments and results of the examples shown may vary by state.

CRITICAL ILLNESS

Being critically ill means you've been diagnosed by a physician with a health condition such as a heart attack, stroke, cancer, end stage renal failure, ALS, a major organ transplant, blindness or paralysis resulting from specific underlying conditions. If you live in California, critically ill means you've been diagnosed after the Rider Date with a medical condition that would, in the absence of treatment, result in your death within 12 months.

IMAGINE A DIFFERENT SITUATION

Kenzie always dreamed of owning her own small business and at age 40 she finally made it happen with the help of a loan of \$250,000. That spurred her decision to purchase a Transamerica Financial Foundation IUL® life policy with living benefit riders for the same face amount as her loan, in case anything unexpected should happen to her. She couldn't believe the premium payments were under \$170 per month.

Eight years later, Kenzie suffered a serious heart attack, and that critical illness diagnosis had a major impact on her life expectancy. Kenzie was thankful she could access funds by accelerating her death benefit, helping her to take care of her medical bills. Accelerating the death benefit reduces the face amount and cash value of the policy. She only has \$25,000 remaining in face amount-not enough to replace the \$250,000 loan.

This hypothetical example does not guarantee or predict actual performance.



**BECAUSE LIFE
THROWS CURVES.**

MEET RYAN

PROFILE: Male, Age 50, Preferred, Nonsmoker

INITIAL FACE AMOUNT: \$1,000,000

MONTHLY PREMIUM: \$1,212

EVENTS: Accidental injury at age 55

REDUCTION IN LIFE EXPECTANCY: 80%

ACCELERATED DEATH BENEFIT (ADB):

The maximum amount that can be accelerated with the Critical Illness Rider is the lesser of 90% of the available death benefit and \$500,000. This example assumes that Ryan elects to accelerate the maximum allowable amount for his policy, which is \$500,000.

HYPOTHETICAL CASH PAYMENT FROM ADB:

AGE 55: \$317,040

FACE AMOUNT REMAINING AFTER ADB EXERCISED:

AGE 55: \$500,000

Premiums will be reduced proportionately and will continue to be payable on the reduced face amount remaining. The payments and results of the examples shown may vary by state.

CRITICAL ILLNESS

Being critically ill means you've been diagnosed by a physician with a health condition such as a heart attack, stroke, cancer, end stage renal failure, ALS, a major organ transplant, blindness or paralysis resulting from specific underlying conditions. If you live in California, critically ill means you've been diagnosed after the Rider Date with a medical condition that would, in the absence of treatment, result in your death within 12 months.

HELP FOR THE UNEXPECTED

As the father of two young children and a successful executive, Ryan wanted to make sure his children would be taken care of, regardless of what may happen to him. He chose to purchase a Transamerica Financial Foundation IUL[®] life policy with optional living benefit riders in the amount of \$1 million. The premium payments were under \$1,215 per month and fit in his budget.

Five years later, Ryan suffered a serious illness and he had to undergo a major organ transplant as a result. That had a severe impact on his life expectancy. Ryan chose to accelerate a portion of his death benefit right away, which helped pay for things like his ambulance transportation, organ transplant, and hospital stay. He's thankful he still has a portion of his death benefit leftover for his children, should he pass away too soon.

This hypothetical example does not guarantee or predict actual performance.

FREQUENTLY ASKED QUESTIONS

WHY IS LIFE INSURANCE WITH LIVING BENEFITS SO IMPORTANT?

Most life insurance policies only protect your family after you pass away. The FFIUL with living benefit riders does that, plus provides you valuable access to accelerate your death benefit while you are alive, provided certain conditions are met. People see this as a smart way to have funds they may need without having to access a retirement account, 401(k), or liquidate CDs.

WHAT CAN I USE THE MONEY FOR?

It's up to you. You can pay for care or treatment that may not be covered by your health insurance plan, replace income lost as a result of your illness, provide for in-home care or facility needs, or bring the entire family together for a reunion.

WHAT IS THE DIFFERENCE BETWEEN LIVING BENEFITS ON A LIFE INSURANCE POLICY AND ACCELERATED DEATH BENEFITS?

Living benefits and accelerated death benefits are terms used interchangeably on a life insurance policy. Both can provide access to funds should you suffer from chronic, critical, or terminal illness. When you choose to use your living benefits, you are accelerating your life insurance policy's death benefit so that you can use the funds while you are alive. The death benefit will be reduced by an amount greater than the accelerated payment amount. The reduction in the policy's death benefit will reduce the amounts payable to the beneficiary(ies) upon death.

WHAT IS NON-MEDICAL UNDERWRITING?

Non-medical underwriting means that you do not have to provide a blood or urine sample or have a paramedical exam. This option is available only for a FFIUL policy with coverage from \$25,000 to \$99,999.

HOW MUCH DO THE LIVING BENEFIT RIDERS COST AND HOW DO I GET THEM?

There is no additional cost for these riders unless they are used, at which time, an administrative fee of \$350 is assessed per claim paid. The optional Chronic and Critical Illness Accelerated Death Benefit Riders may be requested at the time the FFIUL policy is issued. The Terminal Illness Rider is automatically included on all policies.

HOW MUCH MONEY WILL I RECEIVE IF I CHOOSE TO ACCELERATE MY DEATH BENEFIT?

There are several factors that determine the amount of money you'll receive.

THESE FACTORS INCLUDE:

- The face amount you choose to accelerate from your policy.
- Your life expectancy as determined by Transamerica, which is based on age and overall medical condition at the time of the claim.
- Accelerated benefit interest rate in effect (used to determine the present value of future benefits and premiums).
- Any administrative fees assessed.

The longer you're expected to live, the lower the benefit you will receive. The shorter you are expected to live, the higher the benefit you'll receive. Payment of an Accelerated Death Benefit may affect eligibility for Medicaid or other government benefits and entitlements.

WHO ARE THE LIVING BENEFITS PAID TO?

The funds paid out under a living benefit claim are paid to the policy owner, not the named beneficiary.

CAN I FIND OUT WHAT THE LIVING BENEFIT PAYMENT WILL BE BEFORE FILING FOR A CLAIM?

Yes. A quote is always provided in response to a claim before you make a final decision to actually use a claim. After the remaining life expectancy is determined, a payment quote can be provided, then you can decide on the best course of action.

CAN I USE ONLY A PORTION OF MY BENEFITS, INSTEAD OF THE FULL AMOUNT AVAILABLE?

Yes. You don't have to use the full amount; however, chronic illness benefits may be claimed only once per year.

HOW DOES ACCELERATION IMPACT THE FACE AMOUNT OF MY POLICY?

Accelerating a portion of the death benefit reduces the face amount and values of the policy and any affected riders and endorsements and the death benefit payable to the beneficiary(ies) upon death. The actual benefit paid to the policy owner will be less than the amount that is accelerated because the amount is discounted to reflect early payment. Premiums will be reduced proportionately to the reduction in face amount and will continue to be payable.





TRANSAMERICA®

AT TRANSAMERICA, WE'VE BEEN EMPOWERING PEOPLE TO FEEL BETTER ABOUT THEIR FUTURE FOR MORE THAN 100 YEARS.

While you never know when the unexpected may happen, we can help you plan for it. We're passionate about helping you and your family with your financial well-being at every stage of life. Contact a Transamerica insurance professional today, and together we'll help you prepare for the journey ahead.



Visit: [Transamerica.com](https://www.transamerica.com)

This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact a financial professional.

Benefits provided through the critical, chronic and terminal illness accelerated death benefit riders are subject to certain limitations and exclusions and may not be available in all jurisdictions. Amounts payable under the riders vary based in part on the nature and severity of the Insured's health condition and the Insured's remaining life expectancy at the time of the acceleration as determined by the company. The actual benefit paid to the policy owner will be less than the amount that is accelerated because the amount is discounted to reflect early payment of the policy's death benefit. Administrative fees per request apply. Consideration should be given to whether life insurance needs would still be met if rider benefits are paid out in full.

Benefits paid under accelerated death benefit riders, including the long term care rider, will result in a reduction of the life insurance policy's benefits and values, including face amount, rider benefits of any affected riders, rider values, cash surrender values, death benefit and premiums based on the amount that is accelerated. Benefits advanced under the accelerated death benefit riders may be taxable in certain circumstances. As with all tax matters, you should consult with your tax advisor regarding the tax treatment of receiving an accelerated death benefit. Payment of an accelerated death benefit may affect eligibility for Medicaid or other government benefits and entitlements.

Riders should not be the sole basis to purchase any life insurance policy. For complete details including the terms and conditions of each rider and exact coverage provided, please refer to the policy or riders.

