

TOP 11 REASONS FOR FFIUL

WHY FFIUL LEADS THE PACK

There are many index universal life options out there, but only one FFIUL. Here are 10, no 11, reasons why *Transamerica Financial Foundation IUL*[®] can help set you apart from the competition.

INNOVATIVE

1

Only IUL available with the Concierge Planning Rider^{SM1}

2

Available with Critical, Chronic, and Terminal Illness Accelerated Death Benefit Riders

3

Available with living benefit riders and LTC Rider on the same policy²

4

LTC Rider coverage up to \$2,000,000

5

Base Insured Rider available with LTC Rider

CONSISTENT

6

To date, the currently sold FFIUL (IUL09) has never lowered its cap³

COMPETITIVE FEATURES

7

Positive 0.75% index account floor

8

High maximum illustrated rate

9

Offers LTC Rider benefits on policies using the increasing death benefit option⁴

STRAIGHTFORWARD & TRANSPARENT

10

No participation rate

11

No spread

¹ In California and Florida, this benefit is called the Concierge Planning Benefit. The benefit's services are not provided through a contractual rider; they are offered outside of the life insurance policy.

² Chronic Illness Rider not available if LTC Rider chosen on policy.

³ The cap is a nonguaranteed element.

⁴ The increasing death benefit option will result in higher monthly deductions over the life of the policy than the level death benefit option.





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