

WINNING BY DESIGN



THE INDUSTRY-LEADING IUL: NOW EVEN BETTER






Thanks to our incredible agents, the *Transamerica Financial Foundation IUL*® (FFIUL) has been the top-selling IUL for eight quarters in a row¹ — and it's now even better.

Effective June 17, our IUL portfolio has a higher maximum benefit available with the Critical Illness Accelerated Death Benefit Rider (ADB) for FFIUL and *Transamerica Financial Choice IUL*™ (FCIUL).² In addition, our FFIUL provides faster early-year accumulation potential through updated per unit charges (PUCs) and reduced surrender charges.³

HIGHER CRITICAL ILLNESS ADBR FOR FFIUL and FCIUL

-  Increases from \$500,000 to \$1.5 million for new claims on all new and in force policies.
-  Clients can access a greater portion of their death benefit to help ease financial hardship due to a covered critical illness.

MORE COMPETITIVE PRICING FOR FFIUL

-  **Accelerated early-year policy performance potential**
Lower charges improve early-year cash value accumulation potential.
-  **Lower PUC rates across all face amount bands**
Lower PUC rates in the first 10 policy years. PUCs for 99% of quoting cells decreased by 25% or more with an average decrease of 31%. PUC rate duration extended from 10 years to 16 years.
-  **Reduced surrender charges**
Lower surrender charges for policy years four through 15

Help your clients live their best lives.

¹“Wink’s Sales & Market Report,” Wink, Inc., 2nd, 3rd, and 4th Quarters, 2021; published October 2021, December 2021, March 2022; 1st, 2nd, 3rd, and 4th Quarters, 2022; published June 2022, September 2022, December 2022, March 2023, June 2023.

² The maximum amount that may be accelerated is the lesser of 90% of the death benefit at the time of claim, or \$1.5 million.

Not available in New York. May not be available in all jurisdictions.

³Not available in NY or SC.

Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Transamerica Life Insurance Company is authorized to conduct business in all other jurisdictions.

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