

Transamerica Financial Foundation IUL[®] II Express (FFIUL II Express)

Flexible design to help meet your clients' needs





Meet James – 6 weeks¹

Client goals	Illustration design	
<ul style="list-style-type: none"> James' parents would like to give him a head start in life by paying premiums on a permanent life insurance policy on his life A permanent life insurance policy can lock in James' insurability and build cash value, which can be accessed in the future for things like a wedding, down payment on a home, or for supplemental retirement income 	Solve Type:	Target Solve
	Death Benefit Option:	Graded
	Premium Duration:	Lifetime

FFIUL II Express: Policy summary

Initial face value: \$250,000

Planned premium: \$86/month

 <p>Life insurance protection</p>	<p>A federal income tax-free death benefit can help provide for loved ones, replace lost income, or create a legacy</p>	Death benefit coverage (Non-guaranteed):	
		Death benefit at age 30:	\$301,965
 <p>Growth potential with downside protection</p>	<p>Four index accounts are available to help grow cash value while providing downside protection through a guaranteed floor²</p>	Flexibility for changing needs (Non-guaranteed):	
		Cash surrender value at age 30:	\$51,965
		Cash surrender value at age 65:	\$538,670

¹ This hypothetical example assumes a male, age 6 weeks, juvenile risk class, \$86.46 monthly premium paid for lifetime, \$250,000 face amount, assuming a 7.25% index growth rate in the Balanced Uncapped Index Account, graded death benefit option.

² Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided 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.

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 and does not participate in any stock or security. 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.

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How to run an illustration Target Solve

- **Step 1:** Select Target Solve
- **Step 2:** Select Premium or Face Amount under “Solve for”
 - Solve for **Face amount** if you wish to specify a premium
 - Solve for **Premium** if you wish to specify a Face amount
- **Step 3:** Enter either the **Premium** or desired **Face Amount** depending on your selection in step #2
- **Step 4:** Click **Customize** to adjust the **Premium mode**, **Premium duration**, **Income** and **Death benefit** option in the **Advanced options** section if desired

Transamerica Financial Foundation IUL® II
Configure your client's policy to meet their needs.

BIRTHDATE 10/12/2025	GENDER Male	STATE Texas	RISK CLASS Juvenile
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Maximize Protection **Target Solve** Maximize Cash Value

Solve for

Premium Face amount Face amount: \$ 250,000

\$50K \$250K

Advanced options ? **Customize**

Premium mode	Monthly
Premium duration	Lifetime
Income	No
Death benefit option	Graded

Premium allocation **Customize**

Balanced Uncapped Index Account	100%
illustrated rate: 7.25%	

Life doesn't wait – neither should protection.

Let's get started today.

 Visit transamerica.com

The example shown is derived from a complete hypothetical illustration that assumes non-guaranteed elements will continue for all years. This is not likely to occur and actual results will be more or less favorable. All non-guaranteed elements are subject to change by the company. Keep in mind that the purpose of hypothetical illustrations is to show how a policy might work under different scenarios, including minimum interest rates at maximum guaranteed charges. Illustrations may not be used to predict or project future policy values. Prospective policy owners should refer to a complete, personalized sales illustration for guaranteed elements and other important information as well as the consumer brochure for the *Transamerica Financial Foundation IUL® II*. At a 0.75% index growth rate with guaranteed charges, this policy lapses in year 21 with no cash value.

Transamerica Financial Foundation IUL® II, ICC24 TPIU12IC-0224 is underwritten and issued by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. Not available in New York.

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