

COMPETITIVE GROWTH WITH CHOICE

TRANSAMERICA FINANCIAL CHOICE IULSM

Transamerica Financial Choice IULSM (FCIUL) is built for growth, giving your clients the potential to maximize their cash value and income tax-free¹ distribution potential. FCIUL provides diverse index account options that allow your clients to manage their needs for growth while helping to smooth out volatility.

FCIUL also offers a transparent and competitive Persistency Credit² designed to boost growth across all index accounts. Many competitor IUL products do not offer the same Persistency Credit across their index accounts, leaving your clients with less flexibility in the future as their needs and risk tolerance change.

▶ **Index Account Options Built for Growth Potential**

- Competitive cap rates
- Domestic and global indexes with buy-up options
- Strong growth potential across risk spectrum
- Up to 200% index account participation rate
- Uncapped option available

▶ **Transparent Persistency Credit**

- Credit applies across all accounts
- Cumulative premium requirement stated in illustration

▶ **Competitive Income Solves**

- Pay to retirement
- Ten pay

¹ Clients may access the policy's cash value to receive tax-free supplemental income when needed, as long as the policy is not a modified endowment contract (MEC).

² The Persistency Credit is a discretionary credit that may or may not be paid.



▶ **INDEX ACCOUNTS BUILT FOR GROWTH POTENTIAL:**

COMPETITIVE CAP AND PARTICIPATION RATES¹

	FIDELITY SMALL-MID MULTIFACTOR INDEX SM ACCOUNT	GLOBAL INDEX ACCOUNT	S&P 500 [®] INDEX ACCOUNT	GLOBAL PLUS INDEX ACCOUNT ²	S&P 500 [®] PLUS INDEX ACCOUNT ²
Participation Rate	200%	100%	100%	100%	100%
Cap Rate	Uncapped	10.75%	9.50%	14.00%	12.00%
Floor Rate	0.25%	0.25%	0.25%	0.25%	0.25%
Average Index Change with Cap, Par Rate & Floor ³	9.86%	7.04%	6.62%	8.41%	7.94%

¹ Cap and participation rates are current as of 11/30/2022 and are subject to change.

² Higher cap rates are supported by the Index Account Monthly Charge of 0.08333% per month.

³ Average Index Change based upon hypothetical 20-year look-back period (2002-2021).

▶ **COMPETITIVE INCOME SOLVES:**

HYPOTHETICAL FUNDING TO RETIREMENT

See how FCIUL stacks up against the competition.

Male, Age 50, Second Best Risk Class \$30K Annual Premiums to Age 65, Min Non-MEC Death Benefit, S&P 500[®] INDEX ACCOUNT 1-YEAR POINT-TO-POINT		
PRODUCT	CASH SURRENDER VALUE AGE 65	MAXIMUM DISTRIBUTION AGES 66-85
<i>Transamerica Financial Choice IUL</i>	\$632,369	\$52,112
Nationwide Indexed UL Accumulator II 2020	\$634,895	\$50,820
Securian Financial Eclipse Accumulator IUL	\$616,187	\$48,198
North American Builder Plus IUL 3	\$599,945	\$46,491
Allianz LifePro+ Advantage	\$597,947	\$45,335
John Hancock Accumulation IUL 21	\$580,879	\$45,119
Lincoln WealthAccumulate 2 IUL	\$587,531	\$45,108
Pacific Life PDX IUL 2 2020	\$567,844	\$44,478

Assumes:

Male, age 50, second best risk class (Preferred Plus for FCIUL), minimum non-MEC death benefit (increasing switching to level death benefit in year 16, face reductions are illustrated where available, **\$30,000** annual premium in years 1-15, solving for maximum annual distributions (annual withdrawals switching to fixed loans at cost basis) for 20 years. S&P 500[®] Index Account option was used. Illustrated rate is 6.0% or the product's maximum illustrated rate if less. Illustrations include any Persistency Credit offered. The data is based on the most current illustration software for all the companies represented here as of November 30, 2022.

Note:

The increasing death benefit option will result in higher monthly deductions over the life of the policy than the level death benefit option. Review policy charges when choosing an index universal life product as these can vary. Cap rates are not guaranteed and are subject to change at the discretion of the insurance company. Actual policy values and interest credited will vary from hypothetical illustrations. The nonguaranteed projections shown are hypothetical and may not apply to an actual policy. Actual results may be more or less favorable.



DREAMS
POSSIBILITIES
LIVE YOUR BEST LIFE
POTENTIAL
PURPOSE

COMPETITIVE SWEET SPOTS FOR YOUR DIVERSE CLIENT BASE

FCIUL offers a large, highly competitive sweet spot with different funding options across multiple risk classes.

FUNDING PATTERN	GENDER	RISK CLASS	AGE									
			20	25	30	35	40	45	50	55	60	65
Pay to Retirement	Male	Preferred Elite	Most	Most	Most	Most	Most	Most	Most	Most	Least	Least
		Preferred	Most	Most	Most	Most	Most	Most	Most	Most	Least	Least
		Nontobacco	Most	Most	Most	Most	Most	Most	Most	Most	Least	Least
	Female	Preferred Elite	Most	Most	Most	Most	Most	Most	Most	Most	Least	Least
		Preferred	Most	Most	Most	Most	Most	Most	Most	Most	Least	Least
		Nontobacco	Most	Most	Most	Most	Most	Most	Most	Most	Least	Least
Ten Pay	Male	Preferred Elite	Least	Most	Least	Least						
		Preferred	Least	Most	Least	Least						
		Nontobacco	Least	Most	Least	Least						
	Female	Preferred Elite	Least	Most	Least	Least						
		Preferred	Least	Most	Least	Least						
		Nontobacco	Least	Most	Least	Least						

Source: LifeTrends, November 30, 2022 (www.lifetrends.com)

Most Competitive
 Moderately Competitive
 Least Competitive

Based on distribution solves with increasing death benefit switching to level when premiums end; Fixed Annual Premium; Distributions at retirement taken for 20 years; Fixed loans after basis (age 60 and 65 loans only) targeting \$10,000 CSV at A100; S&P 500 Annual point to point; Monthly distributions (where available).



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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.

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.

Life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Not all products available in all jurisdictions.

Not available in New York.

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