

DISCOVER THE BENEFITS

Healthcare costs are one of the single biggest expenses in retirement.

But you don't need to fear the unexpected. Plan for it with the flexible options available with the *Transamerica Financial Foundation IUL*® (FFIUL) and living benefit riders.

Consumers are seeking strategies that offer not only a death benefit, but also solutions that can help them plan for expenses if they were to become terminally, critically, or chronically ill. Learn today how you may reduce the financial stress that comes with a serious illness with the *Transamerica Financial Foundation IUL* index universal life policy.

42%

of new cancer patients lose their entire life savings in two years because of treatment.¹

Don't fear the unexpected. Prepare for it.

 **Visit:** transamerica.com

¹ American Journal of Medicine, Death or Debt? National Estimates of Financial Toxicity in Persons with Newly-Diagnosed Cancer, October 2018.

* Guarantees are based on the claims paying ability of the issuing insurance company.

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

Not available in New York.

The *Transamerica Financial Foundation IUL*® Policy Form # ICC16 IUL09 issued by Transamerica Premier Life Insurance Company, Cedar Rapids, IA or Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form numbers may vary by jurisdiction.

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The FFIUL features important living benefit riders, including the:

- Critical Illness Accelerated Death Benefit Rider
- Chronic Illness Accelerated Death Benefit Rider
- Terminal Illness Accelerated Death Benefit Rider
- Long Term Care Rider
- Concierge Planning Rider

Also includes important features, like:

- A federal income tax-free death benefit
- A Long Term Care (LTC) Rider with coverage up to \$2,000,000
- LTC Rider available with the Base Insured Rider and with Critical Illness Rider on same policy
- A graded death benefit option
- A positive guaranteed* minimum interest rate (floor)

