



TRANSAMERICA FINANCIAL FOUNDATION IUL®

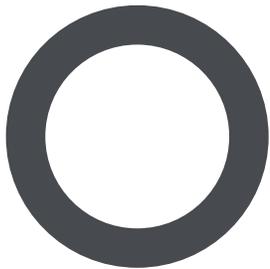
INDEX ACCOUNTS AT-A-GLANCE

An index universal life policy is permanent life insurance that combines the protection of a tax-free death benefit with the potential to be credited Excess Index Interest (interest exceeding the guaranteed minimum interest) based, in part, on changes in an index or multiple indexes. The *Transamerica Financial Foundation IUL®* and *TFLIC Financial Foundation IUL®* offer the policy owner the flexibility to allocate net premiums to the Global Index Account, the S&P 500® Index Account, the Basic Interest Account, or a combination of the three.

S&P 500® INDEX ACCOUNT

INTEREST CREDITING METHOD

The company credits Excess Index Interest, if any, to this Index Account using a formula based on changes in the S&P 500® Index, excluding dividends. The index change percentage is then compared to the cap.



100%
To the percentage change in the S&P 500®

GLOBAL INDEX ACCOUNT

INTEREST CREDITING METHOD

The company credits Excess Index Interest, if any, to this Index Account based on a weighted average of the index change percentages of three indexes, excluding dividends. The weighted index change percentages are added together and compared to the cap. To arrive at the weighted index change percentage, we apply the following factors:

50%
To the percentage change in the S&P 500® or the EURO STOXX 50®, whichever is higher



30%
To the percentage change in the S&P 500® or the EURO STOXX 50®, whichever is lower

20%
To the percentage change in the Hang Seng Index

S&P 500® INDEX

Tracks 500 large cap equities in leading industries of the U.S. economy, and is one of the most well-known market benchmarks.

EURO STOXX 50® INDEX

Comprised of 50 large cap stocks from leading European blue-chip companies.

HANG SENG INDEX

Has a long history beginning in the 1960s and is one of the most recognized indicators of the stock market performance in Hong Kong.

Index universal life insurance is not a security and index universal life insurance policies are not an investment in the stock market or in the indexes. 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.

Index Accounts At-A-Glance must be accompanied by the IUL consumer brochure that includes details about how the policy works, its features, fees, and charges. Please read the brochure carefully. Even though interest may be credited to the accounts, monthly deductions and index account monthly charges (if applicable) will impact the policy value.

S&P 500® INDEX ACCOUNT

The S&P 500® Index Account Option will never be credited less than the guaranteed minimum interest rate, or “floor,” and has the potential to be credited with Excess Index Interest up to the current cap.

0.75% Guaranteed minimum interest rate

13.75% Current cap

HISTORICAL INDEX LOOK-BACK PERIODS

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. The caps are subject to change at the discretion of the company and will be different over different time periods. A lower or higher cap would produce different hypothetical results. Further, index changes measured on different dates would produce different hypothetical results. The “Average Index Change” shows the geometric averages of one-year historical index changes (excluding dividends) ending December 31 for each year during the time period shown. “Average Index Change Using Cap & Floor” shows the averages that would have resulted from applying the policy’s current cap and floor to the index changes for the same time periods.

LOOK-BACK PERIOD	25-YEAR 1995-2020	20-YEAR 2000-2020	15-YEAR 2005-2020	10-YEAR 2010-2020	5-YEAR 2015-2020	1-YEAR 2019-2020
Average Index Change	7.47%	5.52%	7.50%	11.56%	12.94%	16.26%
Average Index Change Using Cap & Floor	8.61%	8.01%	8.81%	9.02%	10.37%	13.75%

20-YEAR LOOK-BACK OVERVIEW

CALENDAR YEAR	S&P 500® INDEX CHANGE	S&P 500® INDEX CHANGE USING THE FLOOR & CURRENT 13.75% CAP
2001	-10.53%	0.75%
2002	-23.37%	0.75%
2003	26.38%	13.75%
2004	8.99%	8.99%
2005	4.69%	4.69%
2006	11.65%	11.65%
2007	3.65%	3.65%
2008	-38.49%	0.75%
2009	23.45%	13.75%
2010	12.78%	12.78%
2011	1.54%	1.54%
2012	11.68%	11.68%
2013	29.60%	13.75%
2014	11.39%	11.39%
2015	-0.73%	0.75%
2016	10.46%	10.46%
2017	19.40%	13.75%
2018	-7.01%	0.75%
2019	28.88%	13.75%
2020	16.26%	13.75%
20-YEAR AVERAGE	5.52%	8.01%

GLOBAL INDEX ACCOUNT

The Global Index Account option will never be credited less than the guaranteed minimum interest rate, or “floor,” and has the potential to be credited with Excess Index Interest up to the current cap.

0.75% Guaranteed minimum interest rate

15% Current cap

HISTORICAL INDEX LOOK-BACK PERIODS

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. The caps are subject to change at the discretion of the company and will be different over different time periods. A lower or higher cap would produce different hypothetical results. Further, index changes measured on different dates would produce different hypothetical results. The “Average Index Weighted Change” shows the geometric averages of one-year historical index changes (excluding dividends) ending December 31 for each year during the time period shown. “Average Weighted Index Change Using Cap & Floor” shows the averages that would have resulted from applying the policy’s current cap and floor to the index changes for the same time periods.

LOOK-BACK PERIOD	25-YEAR 1995-2020	20-YEAR 2000-2020	15-YEAR 2005-2020	10-YEAR 2010-2020	5-YEAR 2015-2020	1-YEAR 2019-2020
Average Weighted Index Change	6.49%	3.42%	4.88%	7.02%	8.39%	5.72%
Average Weighted Index Change Using Cap & Floor	8.95%	8.20%	8.43%	8.05%	8.64%	5.72%

20-YEAR LOOK-BACK OVERVIEW

CALENDAR YEAR	S&P 500 [*] INDEX CHANGE	EURO STOXX 50 [*] INDEX CHANGE	HANG SENG INDEX CHANGE	WEIGHTED INDEX CHANGE	WEIGHTED INDEX CHANGE USING THE FLOOR & CURRENT 15% CAP
2001	-10.53%	-20.12%	-23.67%	-16.04%	0.75%
2002	-23.37%	-32.84%	-17.49%	-25.03%	0.75%
2003	26.38%	10.92%	36.69%	23.80%	15.00%
2004	8.99%	6.16%	11.22%	8.59%	8.59%
2005	4.69%	21.69%	4.97%	13.25%	13.25%
2006	11.65%	15.88%	36.59%	18.75%	15.00%
2007	3.65%	3.61%	35.01%	9.91%	9.91%
2008	-38.49%	-41.55%	-45.42%	-40.79%	0.75%
2009	23.45%	18.98%	45.07%	26.43%	15.00%
2010	12.78%	-5.91%	7.39%	6.10%	6.10%
2011	1.54%	-15.83%	-19.45%	-7.87%	0.75%
2012	11.68%	13.45%	23.49%	14.92%	14.92%
2013	29.60%	12.86%	0.12%	18.68%	15.00%
2014	11.39%	2.60%	1.63%	6.80%	6.80%
2015	-0.73%	0.81%	-10.09%	-1.83%	0.75%
2016	10.46%	4.75%	3.86%	7.43%	7.43%
2017	19.40%	5.28%	37.76%	18.84%	15.00%
2018	-7.01%	-14.24%	-17.65%	-11.31%	0.75%
2019	28.88%	26.07%	13.58%	24.98%	15.00%
2020	16.26%	-5.54%	-3.75%	5.72%	5.72%
20-YEAR AVERAGE	5.52%	-1.38%	3.12%	3.42%	8.20%



This is a brief overview of the Index Account options available in the *Transamerica Financial Foundation IUL*®, Policy Form ICC16 IUL09 or IUL09 issued by Transamerica Life Insurance Company, Cedar Rapids, IA. The *TFLIC Financial Foundation IUL*, Policy Form IUL09 NY is issued by Transamerica Financial Life Insurance Company, Harrison, NY. Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states. For complete details including fees and charges associated with this product, please refer to the consumer brochure.

Any guarantees associated with this policy are based on the claims-paying ability of the issuing insurance company.

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Please read the full disclaimer in the policy regarding the Hang Seng Index in relation to the policy.

Policy Form ICC16 IUL09, IUL09 or IUL 09 NY
Policy form number may vary by state.

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