The Transamerica Financial Foundation IUL® (FFIUL) is a flexible premium index universal life insurance policy that offers both domestic and global index account options, a guaranteed minimum interest rate* and an optional rider to help with long term care expenses.

Help Put Families on Solid Ground

The Transamerica Financial Foundation IUL has four key features that can help provide for the needs of today’s families.

Protection – Federal Income Tax-Free Death Benefit
Growth Potential with Multiple Index Account Options – Global Index Account and S&P 500® Index Account Guarantees – Guaranteed Minimum Interest Rate or “Floor”
Tax Advantages – Tax-Free Loans and Withdrawals, Tax-Deferred Earnings, Tax-Free Transfers

Features:
- Choose from three Account Options.
- An available Long Term Care Rider.
- No-Lapse Protection.
- Flexible Premium payment options.
- Preferred loans available after 10 years.

### Product Specifications

<table>
<thead>
<tr>
<th>Product Name:</th>
<th>Transamerica Financial Foundation IUL®</th>
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<tr>
<td>Issue Ages (Actual age):</td>
<td>0–85, except 0–75 in Florida; issue age 0 must be at least 15 days old</td>
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</table>
| Face Amount Bands: | Band 1: $ 25,000 – 99,999  
Band 2: $ 100,000 – 499,999  
Band 3: $ 500,000 + |
| Guaranteed Minimum Interest Rates: | Index Accounts: 0.75%  
Basic Interest Account: 2% |
| Death Benefit Options: | Level  
Increasing |
| Underwriting Classification: | Preferred Elite Non-Tobacco (Issue Ages 18–70)  
Preferred Plus Non-Tobacco (Issue Ages 18–70)  
Preferred Non-Tobacco (Issue Ages 18–75)  
Non-Tobacco (Issue Ages 18–85)  
Preferred Tobacco (Issue Ages 18–75)  
Tobacco (Issue Ages 18–85)  
Juvenile (Issue Ages 0–17) |
| Minimum No-Lapse Guarantee Period*: | Issue Ages 0–45: 20 years  
Issue Ages 46–60: until age 65  
Issue Ages 61–85: 5 years |
| Surrender Charges: | Charge – Per $1,000 of the initial Face Amount and for each increase in face amount.  
Period for Charge – The surrender charge applies for the first 15 policy years and for 15 years from the date of any Face Amount increase.  
Basis for Charge – Face Amount, Insured’s issue age, gender and risk class. |
## Product Specifications

| Monthly Policy Fee**: | Current: $10 per month  
Guaranteed: $12 per month; this fee drops to zero at age 121 |
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<tr>
<td>Monthly Cost of Insurance Charge**:</td>
<td>The Cost of Insurance (COI) charge depends on several factors such as the Face Amount, risk class, age, gender, and duration, as well as the difference between the Policy Value and death benefit. The COI charges will vary each month. Please see the policy for details.</td>
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<tr>
<td>Monthly Expense Charge**:</td>
<td>The Monthly Expense Charge is shown in the policy data pages. This charge applies for the first ten policy years and ten years from the date of any requested increase in Face Amount. On a guaranteed basis, this charge applies for ten years from issue or increase date for ages 0-60 and through age 120 for issue ages 61-85 for states other than Florida. In Florida, the guaranteed charge applies through age 120 for all issue and increase ages. This charge varies by issue age, sex, band and tobacco use. This charge is also applied to any Additional Insured Rider for eight years from rider issue date and eight years from the date of any increase in rider Face Amount. Any change in the Monthly Expense Charge will be applied uniformly to all policies with the same Face Amount, age, sex and class of risk that have been in effect for the same length of time.</td>
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<tr>
<td>Index Account Monthly Charge:</td>
<td>The Index Account Monthly Charge is 0.06% (0.72% annually) of the Index Account Value (current and guaranteed). This charge is taken on the Monthly Policy Date through age 120, from the highest numbered Segment first.</td>
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</table>
| Premium Expense Charge**: | Current  
Year 1: 4.0%  
Years 2–10: 6.0%  
Years 11+: 2%  
Guaranteed  
All Years: 6.0%  

Current (Puerto Rico Only)  
Year 1: 8%  
Years 2–10: 10%  
Years 11+: 6%  
Guaranteed (Puerto Rico Only)  
All Years: 12% |
| Policy Loans**: | Minimum – $500  
Maximum – Cash Surrender Value minus loan interest that will accrue prior to the next anniversary.  
Availability – After the free look period ends.  
Excess Index Interest for a Segment Period will not be credited on amounts taken as loans from an Index Account Segment prior to the end of the Segment Period. |
| Withdrawals**: | Minimum – $500  
Maximum – Cash Surrender Value minus $500.  
Charge – $25  
Excess Index Interest for a Segment Period will not be credited on amounts taken as withdrawals from an Index Account Segment prior to the end of the Segment Period. |

### Client Profile may include:
- Clients looking for a death benefit with Policy Value accumulation potential.
- Clients seeking to supplement their retirement income or other long term income needs.
- Clients looking to help pay for unexpected long term care expenses.
- Business owners establishing an executive bonus for an employee.

### Available Riders/Endorsements**:
- Accidental Death Benefit Rider
- Additional Insured Rider
- Base Insured Rider (BIR)
- Children’s Benefit Rider (CBR)
- Disability Waiver of Monthly Deductions Rider
- Disability Waiver of Premium Rider
- Guaranteed Insurability Benefit Rider
- Income Protection Option (IPO)
- Long Term Care (LTC) Rider
- Overloan Protection Rider (OPR)
- Terminal Illness Accelerated Death Benefit Endorsement