



# FINDING THE RIGHT FIT

HELP CLIENTS PURSUE BRIGHTER FINANCIAL FUTURES WITH LIFE INSURANCE



TRANSAMERICA®

A young child with brown hair is hugging a basketball. The child's face is partially visible, showing a smile. The basketball is orange and textured. The background is a soft, out-of-focus green and brown.

# PROTECT TOMORROW BY PLANNING TODAY

**The concept of life insurance is simple: Protect tomorrow by planning today. But for clients, choosing the right type might be overwhelming. That's where you come in.**

## FOR FAMILIES

The loss of a loved one can be one of the most devastating events a family can go through. Those left behind not only have to deal with grief, but often financial hardship as well. A life insurance death benefit can help replace lost income and provide a cash resource for additional expenses. A well-designed plan could help provide:

- Medical expenses and funeral costs
- Mortgage payments
- Child care costs
- College loans
- Supplemental retirement income
- Other cash needs such as a down payment on a house or car

## FOR BUSINESSES

A business relies on important resources, like its people and cash flow, to be successful. Life insurance can also be key to the continued success of a business. Clients could use the death benefit or cash value to:

- Help protect against financial problems when a key employee passes away
- Provide cash needed to help buy a deceased owner's interest in the business
- Help purchase ownership interest when an owner leaves the business
- Be a source of funds if credit is hard to access
- Make nonqualified deferred compensation payments

## TAX BENEFITS

Whether life insurance is being used to help protect a family or a business, it has some important tax benefits:

- The death benefit, in most cases, is free from federal income taxes (IRC SEC. 101(a)(1))
- Earnings in cash value are tax deferred
- Loans and withdrawals taken against the cash value may be tax free<sup>1</sup>

## EXPLORING THE OPTIONS

We want to make it easy for you to quickly compare Transamerica's life insurance tools. That way you can spend more time doing what matters most — helping clients create brighter financial futures.

TYPES OF LIFE INSURANCE	TERM	INDEX UNIVERSAL LIFE	UNIVERSAL LIFE	WHOLE LIFE
<b>PRODUCTS</b> *A TFLIC Version of this product is available in NY.	<b>TRENDSETTER® SUPER SERIES TRENDSETTER® LB</b>	<b>TRANSAMERICA FINANCIAL FOUNDATION IUL®*</b>	<b>ACCUMULATION UL TRANSACE® CV</b> (Only available as conversions)	<b>GUARANTEED WHOLE LIFE AND FINAL EXPENSE</b>
	Coverage for a specified period of time. Level premiums with no cash value accumulation.	Permanent coverage with flexible premiums. Cash value accumulation potential through index account options.	Permanent coverage with flexible premiums. Cash value accumulation through a fixed, minimum interest rate.	Permanent coverage with level premiums. Cash value accumulation through a fixed, minimum interest rate.
<b>LENGTH OF COVERAGE</b> (if required premium paid)	Specified number of years (additional years available at higher premium)	Lifetime	Lifetime	Lifetime
<b>FLEXIBLE PREMIUM PAYMENT</b>	No	Yes	Yes	No
<b>DEATH BENEFIT AMOUNT</b>	Fixed	Flexible	Fixed	Fixed
<b>CASH VALUE FEATURES</b>	N/A	Guaranteed minimum interest rate credited; additional amount may be credited based, in part, on changes in index values.	Guaranteed minimum interest rate credited.	Guaranteed minimum interest rate credited.
<b>ACCESS TO CASH VALUE</b>	N/A	Loans and withdrawals	Loans and withdrawals	Loans and withdrawals
COMMON USES OF TRANSAMERICA INSURANCE PRODUCTS				
<b>PAY FINAL EXPENSES, FUNERAL COSTS, ETC.</b>	Yes	Yes	Yes	Yes
<b>PAY OFF MORTGAGE, OTHER DEBTS</b>	Yes	Yes	Yes	Yes
<b>SALARY REPLACEMENT</b>	Yes	Yes	Yes	Yes
<b>PROVIDE COLLEGE FUNDS</b>	No	Yes	Yes	No
<b>PROVIDE ESTATE LIQUIDITY</b>	No	Yes	Yes	Yes
<b>SUPPLEMENT RETIREMENT INCOME<sup>1</sup></b>	No	Yes	Yes	No
<b>ACCESS CASH VALUE WHEN SUFFICIENT<sup>1</sup></b>	No	Yes	Yes	Yes
<b>KEY PERSON COVERAGE</b>	Yes	Yes	Yes	Yes
<b>FUND BUY-SELL AGREEMENT</b>	Yes	Yes	Yes	No
<b>FUND NON-QUALIFIED DEFERRED COMPENSATION ARRANGEMENT</b>	No	Yes	No	No



TRANSAMERICA®

**When it comes to preparing for their future,  
there's no time like the present.**

Let's get started today.

 **Visit:** [transamerica.com](https://transamerica.com)

 **Contact:** 866-824-8704

<sup>1</sup>Loans, withdrawals and death benefit accelerations will reduce the policy value and death benefit. Provided the policy is not and does not become a modified endowment contract (MEC), 1) withdrawals are tax-free to the extent that they do not exceed the policy basis (generally, premiums paid less withdrawals) and 2) policy loans are tax-free as long as 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 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 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.

This brochure is intended to provide a brief summary only. Product availability and features may vary by state. Policies have limitations. For costs and details for the various product types, refer to the applicable product guide or contact the issuing life insurance company.

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

This material is being provided for informational purposes only. It should not be viewed as an investment recommendation by Transamerica for customers or prospective customers. Customers seeking advice regarding their particular investment needs should contact a financial professional.

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