



TRANSAMERICA

Home Office: Cedar Rapids, IA
Administrative Office: 6400 C Street SW,
Cedar Rapids, IA 52499

AKA Indexed Universal Life

Transamerica Financial Foundation IUL[®] Flexible Premium Adjustable Life Insurance with Index Account Options

Policy Form IUL09 CA

Designed For

Agent/Representative

FOR INFORMATION ABOUT YOUR PRIVACY RIGHTS UNDER APPLICABLE LAW, PLEASE VISIT
WWW.TRANSAMERICA.COM.

THE FOLLOWING DISCLOSURE IS IN REFERENCE TO CALIFORNIA INSURANCE CODE, SECTION 10127.11, REGARDING THE VALUES SHOWN IN COLUMNS LABELED AS NON-GUARANTEED.

THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS OR VALUES THAT ARE SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.

CONSISTENT WITH TRANSAMERICA'S SALES PRACTICES, THE ATTACHED ILLUSTRATION INCLUDES COLUMNS THAT REFLECT THE GUARANTEED MINIMUM VALUES FOR THE SCENARIO REPRESENTED.

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.

The policy is subject to the insurance laws and regulations of each state or jurisdiction in which it is available for distribution. All state specific policy features will be described in your policy.

This is an illustration only, not an offer, contract, or promise of future policy performance. Non-guaranteed rates and values are based on the company's current scale of non-guaranteed elements and are subject to change by the company. Actual results may be more or less favorable. Coverage is subject to the terms and conditions of the policy.

This illustration is not valid without all 23 pages.

Transamerica Financial Foundation IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Narrative Summary

Female Age 52 Non-Tobacco, Table A - 125%
Riders: LTC-CA, TI, CPB

Initial Monthly Premium: \$270.00

Initial Face Amount: \$250,000

Death Benefit Option Type: Guideline/Graded DB

Total Lump Sum: \$198.00

Basic Life Insurance Illustration

Transamerica
Financial
Foundation IUL
Form #
IUL09 CA
(May vary by
state)

This illustration is provided to help you understand the product illustrated on the following pages. This illustration is based on information that you provided and on certain assumptions, some of which are not guaranteed. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

The Transamerica Financial Foundation IUL is a flexible premium adjustable life insurance with two index account options. This type of policy is a universal life insurance policy that may earn additional interest based in part on changes to outside indexes. This individual life insurance policy will provide a death benefit if the insured dies while the policy is in force. The actual amount payable in the event of death will be decreased by any Loan Balance. Premium payments are flexible and the owner may change the amount and frequency of premium payments.

This illustration, or any other illustration, is not considered a proper written request for policy changes, termination of benefit, or election of options to purchase additional insurance.

Death Benefit
Option

Either an Increasing, Level or Graded death benefit is available. Changes to the death benefit option are allowed once per year after the third policy year.

- Increasing The death benefit is the greater of the Face Amount plus the Policy Value or the minimum death benefit under the applicable life insurance compliance test.
- Level The death benefit is the greater of the Face Amount or the minimum death benefit under the applicable life insurance compliance test.
- Graded The death benefit is the greater of the Level death benefit, the Face Amount multiplied by a graded factor determined by attained age, plus the policy value, or the minimum death benefit under the applicable life insurance compliance test.

Death
Benefit

This life insurance policy provides a Graded death benefit as described in the policy. The initial death benefit provided is assumed to be \$250,000. The actual amount payable at death may be decreased by policy withdrawals or any Loan Balance, or increased by additional insurance benefits you purchase. The Death Benefit column shows the value, if paid upon death, at the end of the policy year.

Face Amount

An amount used to determine the death benefit. The policy owner may increase the Face Amount after the first policy anniversary. Decreases are available only after the third policy anniversary.

Premium
Outlay

The premium outlay is the amount of premium which is planned to be paid during the lifetime of this policy. The first year Premium Outlay is \$3,438. The amount of premium that may be paid is subject to any applicable limits set by Section 7702 of the Internal Revenue Code.

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Transamerica Financial Foundation IUL®

Flexible Premium Adjustable Life Insurance with Index Account Options

Numeric Summary

Female Age 52 Non-Tobacco, Table A - 125%
Riders: LTC-CA, TI, CPB

Initial Monthly Premium: \$270.00

Initial Face Amount: \$250,000

Death Benefit Option Type: Guideline/Graded DB

Total Lump Sum: \$198.00

The Savings						Non-Guaranteed			
Guaranteed Assumptions						Midpoint Assumptions			
Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit		Cash Surrender Value	Death Benefit	Cash Surrender Value	Death Benefit
5	57	3,240	0	250,000		0	250,000	0	253,654
10	62	3,240	0	250,000		0	250,000	0	255,426
18	70	3,240	0	0		0	0	18,276	268,276
20	72	3,240	0	0		0	0	19,694	259,694

Based on guaranteed assumptions, coverage terminates in year 14.

Based on non-guaranteed midpoint assumptions, coverage terminates in year 14.

Based on non-guaranteed assumptions, coverage terminates in year 29.

If the planned premium payment is insufficient to provide the coverage desired, this illustration will show the death benefit to be expired (as indicated by "0"). This means that the policy and any riders will lapse unless a higher premium is paid, a higher interest rate has been credited, benefits are reduced, or current charges are more favorable than those used in this illustration. In the case of nonpayment of premium or insufficient premium amounts, the monthly deductions will continue to be applied against the Policy Value and additional premiums may be required to keep the Policy in force.

The Minimum Monthly No Lapse Premium of \$262.50 is the minimum premium necessary to avoid lapse of the policy during your 13 year No Lapse Period. During the No Lapse Period, the policy will not lapse as long as the sum of the premiums paid (net of outstanding loans and/or withdrawals) meet or exceed the sum of the Minimum Monthly No Lapse Premium requirements to date. After the No Lapse Period expires, you may be required to pay additional premiums in order to avoid lapse of the policy.

All values and benefits above reflect allocation of 0% to the Basic Interest Account, 0% to the S&P 500® Index Account, and 100% of the net premiums to the Global Index Account, and use a one year crediting method.

The guaranteed values and benefits are based on guaranteed minimum interest rates of 2.00% for the Basic Interest Account, 0.75% for the S&P 500® Index Account and 0.75% for the Global Index Account. Charges and cost of insurance rates are the guaranteed charges.

The non-guaranteed midpoint values and benefits are based on an assumed interest rate of 2.75% for the Basic Interest Account, an assumed annual Index Change rate of 3.875% for the S&P 500® Index Account and 3.875% for the Global Index Account. Insurer's illustrated scale used but with the non-guaranteed elements reduced as follows:

- (i) Non-guaranteed credited interest at rates that are the average of the guaranteed rates and the rates contained in the illustrated scale used.
- (ii) All non-guaranteed charges, at rates that are the average of the guaranteed rates and the rates contained in the illustrated scale used.

The non-guaranteed values and benefits are based on an assumed interest rate of 3.50% for the Basic Interest Account, an assumed annual Index Change rate of 7.00% for the S&P 500® Index Account and 7.00% for the Global Index Account. The

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Transamerica Financial Foundation IUL[®]

Flexible Premium Adjustable Life Insurance with Index Account Options

Tabular Detail

Female Age 52 Non-Tobacco, Table A - 125%
Riders: LTC-CA, TI, CPB

Initial Monthly Premium: \$270.00
Initial Face Amount: \$250,000
Death Benefit Option Type: Guideline/Graded DB
Total Lump Sum: \$198.00

	PREMIUM ALLOCATION	GUARANTEED ILLUSTRATED RATE
BASIC INTEREST ACCOUNT	0%	2.00%
GLOBAL INDEX ACCOUNT	100%	0.75%
S&P 500 [®] INDEX ACCOUNT	0%	0.75%

Age	Year	Premium Outlay	How much money the client has paid in	Guaranteed Assumptions End of Year		
				Cumulative Premium	The Savings	
				Cash Surrender Value	Death Benefit	
53	1	3,438	3,438	0	0	250,000
54	2	3,240	6,678	0	0	250,000
55	3	3,240	9,918	0	0	250,000
56	4	3,240	13,158	0	0	250,000
57	5	3,240	16,398	0	0	250,000
58	6	3,240	19,638	0	0	250,000
59	7	3,240	22,878	0	0	250,000
60	8	3,240	26,118	0	0	250,000
61	9	3,240	29,358	0	0	250,000
62	10	3,240	32,598	0	0	250,000
63	11	3,240	35,838	0	0	250,000
64	12	3,240	39,078	0	0	250,000
65	13	3,240	42,318	0	0	250,000
66	14	0	0	0	0	0

So after putting in \$42,318, the policy lapses and the client has nothing.

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POLICY DATA

POLICY NUMBER: [REDACTED]

INSURED: [REDACTED]

CHARGES

PREMIUM EXPENSE CHARGE RATE
GUARANTEED MAXIMUM:

6.00 % **\$16.20**

MONTHLY POLICY FEE
GUARANTEED MAXIMUM:

\$ 12.00 PER MONTH **\$12**

PER UNIT CHARGE RATE
GUARANTEED MAXIMUM:

\$ 0.97 PER MONTH (POLICY YEARS 1-69) **\$242.50**

INDEX ACCOUNT MONTHLY CHARGE RATES
GUARANTEED MAXIMUM FOR:

= \$270/m in fees

GLOBAL INDEX ACCOUNT
S&P 500® INDEX ACCOUNT

0.06 % PER MONTH
0.06 % PER MONTH

Let's do the math, they're charging the client \$270/m in fees, but the client is paying in \$270/m for her whole policy. That's why it only lasts 14 years before it lapses....

**SURRENDER CHARGES PER \$1,000
OF INITIAL FACE AMOUNT LAYER
SURRENDER CHARGE PERIOD: 15 YEARS**

POLICY YEAR	SURRENDER CHARGE PER \$1,000	POLICY YEAR	SURRENDER CHARGE PER \$1,000
1	28.3400	9	28.3400
2	28.3400	10	28.3400
3	28.3400	11	23.5222
4	28.3400	12	18.9878
5	28.3400	13	14.1700
6	28.3400	14	9.3522
7	28.3400	15	4.8178
8	28.3400	16+	0.0000

POLICY LOANS

LOAN RESERVE INTEREST RATE CREDITED: 2.00 %

LOAN INTEREST RATES CHARGED

STANDARD GUARANTEED MAXIMUM: 3.00 %

PREFERRED GUARANTEED MAXIMUM: 2.25 %

← How much they charge client to borrow her own money

WITHDRAWALS

WITHDRAWAL PROCESSING FEE:

\$ 25.00

IUL09 CA

POLICY DATA

POLICY NUMBER: [REDACTED]

INSURED: [REDACTED]

*ACCOUNT OPTIONS

***GUARANTEED MINIMUM INTEREST RATE

BASIC INTEREST ACCOUNT:

INDEX ACCOUNT:

2.00 %

0.75 %

How much interest the client is supposed to earn on their savings which is non-existent.

NAME OF ACCOUNT

SEGMENT PERIOD

INDEX

BASIC INTEREST ACCOUNT
S&P 500® INDEX ACCOUNT
***CURRENT CAP: 12.00%
GLOBAL INDEX ACCOUNT
***CURRENT CAP: 13.00%

12 MONTHS

12 MONTHS

12 MONTHS

**S&P 500®

**S&P 500®

**EURO STOXX 50®

**HANG SENG INDEX

* THE COMPANY MAY DISCONTINUE, CHANGE, SUBSTITUTE AND ADD ACCOUNT OPTIONS IN THE FUTURE.

** FOR EACH INDEX, WE USE PUBLISHED VALUES THAT ARE BASED ON PRICE CHANGES OF THE UNDERLYING SECURITIES WHICH EXCLUDE DIVIDENDS AND RETURNS GENERATED BY REINVESTMENT OF DIVIDENDS.

***THE CAP MAY BE CHANGED FOR EACH SEGMENT BUT MAY NEVER BE LESS THAN THE BASIC INTEREST ACCOUNT CURRENT INTEREST RATE AS OF THE BEGINNING DATE AND AS OF EACH RENEWAL.

**** THE GUARANTEED MINIMUM INTEREST RATE IS DETERMINED IRRESPECTIVE OF ALL CHARGES. THE INDEX ACCOUNT MONTHLY CHARGE WILL BE APPLIED SEPARATELY, AS ARE OTHER CHARGES, AND IS NOT EMBEDDED OR DETERMINED IN THE CALCULATION OF THE GUARANTEED MINIMUM ACCOUNT INTEREST RATE.

ELEMENTS USED IN DETERMINING THE EXCESS INDEX INTEREST RATE THAT ARE NOT GUARANTEED MAY BE CHANGED BY US SUBJECT TO GUARANTEES IN THE POLICY. ANY SUCH CHANGES MAY AFFECT THE AMOUNT OF EXCESS INDEX INTEREST CREDITED TO THE POLICY VALUE.

Primerica Quote



Quick Quote

Applicant 1: 52 Class 4

Term	Coverage Amount	Monthly Premium
PrecisionTerm 20	\$250,000	\$91.46*
Total:	\$250,000	\$91.46*

Total Combined Coverage

Total Coverage:
\$250,000

Total Monthly Premium:
\$91.46*

Transamerica	\$250,000	\$270/m
Primerica	\$250,000	\$91/m

Saves the client \$179/m

Compound Interest Calculator

Starting Balance	<input type="text" value="0"/>
Annual Return Rate (%)	<input type="text" value="10"/>
Duration (years)	<input type="text" value="20"/>
Periodic Addition	<input type="text" value="179"/>

Compound (Addition) Frequency

Yearly

Quarterly

Monthly

Weekly

Investment Value	\$135,927.02
Contributions	\$42,960.00
Profit	\$92,967.02

How much will the client have saved in 20 years?

Transamerica \$0

Primerica \$135,927