

The Transamerica Companies Product Guide details a range of life insurance products, including Index Universal Life, Term Life, and Whole Life insurance. The Index Universal Life Insurance, specifically the Transamerica Financial Foundation IUL®, offers multiple account options for individuals aged 0 to 85, with a minimum face amount of \$25,000. Premiums begin at \$25 or a calculated premium, and a No-Lapse Guarantee Period is provided based on the insured's age. Death benefit options include graded, level, and increasing benefits, with riders available such as accelerated death benefits and disability waivers. The policy allows for account transfers and withdrawals, subject to specific conditions and fees. The Trendsetter LB is a term life insurance policy featuring living benefits, available in various term lengths and face amount bands, with a conversion option to permanent insurance without additional underwriting. The Trendsetter Super Series offers similar term life options with guaranteed initial level premiums and various risk classes. Each product has distinct features, exclusions, and conditions that may vary by jurisdiction, with all guarantees dependent on the claims-paying ability of the insurance company.

The Trendsetter Super Series provides a death benefit with face amounts ranging from \$25,000 to \$10,000,000, with policy fees varying by band, from \$60 annually for Band 1 to \$30 for Bands 2-7. Modal factors for premium payments are specified, with annual payments at a factor of 1.0000, semiannual at .5100, quarterly at .2575, and monthly at .0860. The policy includes a Conversion Option Endorsement, allowing conversion to a permanent life insurance plan without underwriting if the face amount remains the same or decreases. An Income Protection Option (IPO) is available at issue, allowing policy owners to structure their death benefit as a lump sum or monthly income stream. An Accelerated Death Benefit (ADB) is included for face amounts of \$25,000 and above, providing up to 100% of the death benefit or \$1.5 million, with a minimum payment of \$5,000, available upon diagnosis of a terminal illness. Additional riders include Accidental Death Benefit, Terminal Illness Accelerated Death Benefit, and Disability Waiver of Premium, subject to state availability.

The Transamerica Lifetime product is a nonparticipating whole life insurance policy with issue ages up to 100 and face amounts from \$25,000 to \$2,000,000. It has a standard annual policy fee of \$30 and similar modal factors as the Trendsetter series. Available riders include various benefits such as Chronic Illness and Critical Illness Riders, with some requiring a minimum face amount.

The Final Expense Solutions Portfolio includes three nonparticipating whole life products with guaranteed death benefits and level premiums, maturing at age 121. The Immediate Solution and Easy Solution have maximum issue amounts based on age, while the 10-Pay Solution has a 10-year premium payment period. The death benefit during the first two years for the Easy Solution is limited to accidental death or 110% of premiums paid. Policy loans are available at a variable rate not exceeding 8%.

Overall, the policies are issued by Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company, with certain features and terms varying by jurisdiction. The brochure emphasizes that it is not a comprehensive description of the policies, and potential buyers should review the full policy details for complete information.