

FINAL EXPENSE

PRODUCTS



IMMEDIATE SOLUTION, 10-PAY SOLUTION, AND EASY SOLUTION

TRANSAMERICA LIFE INSURANCE COMPANY | TRANSAMERICA PREMIER LIFE INSURANCE COMPANY TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

Easy to purchase, flexible, and competitively priced, Transamerica's final expense life insurance can help protect families from unexpected end-of-life costs for a lost loved one – making a world of difference in a difficult time. For our agents, this quick-reference guide outlines the key benefits and requirements of our three final expense policies: Immediate Solution, 10-Pay Solution, and Easy Solution.

\$7,300
Average funeral costs.³

IMMEDIATE SOLUTION OVERVIEW:

Premium Paying Period: Level premiums to age 121
Age Last Birthday Issue Ages: 0 – 85
Minimum Issue Amount: \$1,000
Maximum Issue Amount: \$50,000 (0–55), \$40,000 (56 – 65), \$30,000 (66 – 75), \$25,000 (76 – 85)
Benefit period: Product endows at age 121
Policy Loans: Loan rate is variable, not to exceed 8%
Additional Benefits/Riders:

- Accelerated Death Benefit Rider (ADBR)¹ R05401
- Accelerated Death Benefit Rider with Nursing Home Option (NHO)² R05400, R074000

Optional Rider:

- Accidental Death Benefit Rider (ADR10)
- Children's and Grandchildren's Benefit Rider (CR13)

10-PAY SOLUTION OVERVIEW:

Premium Paying Period: Level premiums for 10 years
Age Last Birthday Issue Ages: 0 – 85
Age Last Birthday Issue Ages WA: 0 – 65 Male; 0 – 71 Female
Minimum Issue Amount: \$1,000
Maximum Issue Amount: \$50,000 (0 – 55), \$40,000 (56 – 65), \$30,000 (66 – 75), \$25,000 (76 – 85)
Benefit period: Product endows at age 121
Policy Loans: Loan rate is variable, not to exceed 8%
Additional Benefits/Riders:

- Accelerated Death Benefit Rider (ADBR)¹ R05401
- Accelerated Death Benefit Rider with Nursing Home Option (NHO)² R05400
- Neither the ADBR nor the ADBR with NHO is available in Florida or New York

¹ Accelerated Death Benefits will be available when the insured has been diagnosed with a qualifying event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and exclusions apply. Refer to the rider for complete details.

² Accelerated Death Benefit rider with nursing home is available in Florida under Transamerica Premier Life Insurance Company (R07400). ADB with nursing home is not available in Florida under Transamerica Life Insurance Company.

³ National Funeral Directors Association Statistics, July 2017.

EASY SOLUTION OVERVIEW:

Premium Paying Period: Level premiums to age 121

Age Last Birthday Issue Ages: 18 - 80

Age Last Birthday Issue Ages PA: 18 - 70 Male; 18 - 76 Female

Minimum Issue Amount: \$1,000

Minimum Issue Amount PA: \$5,000

Maximum Issue Amount: \$25,000

Benefit period: Product endows at age 121

Death Benefit: Death Benefit during first two policy years is based on face amount for accidental death of insured or will be limited to 110% of the sum of premiums paid (minus any loan balance) for death of insured from any other cause. Death Benefit after first two years is based on face amount for death of insured regardless of cause of death.

Policy Loans: Loan rate is variable, not to exceed 8%

Additional Benefits/Riders: No riders available on this policy

MODAL FACTORS

- Monthly PAC: 0.085
- Quarterly: 0.26
- Semiannually: 0.51
- Annually: 1.00

POLICY FEES

(face amounts less than \$5,000, fully commissionable)

- Monthly PAC: \$5.00
- Quarterly: \$15.00
- Semiannually: \$30.00
- Annually: \$60.00

POLICY FEES

(face amounts \$5,000+, fully commissionable)

- Monthly PAC: \$3.50
- Quarterly: \$10.50
- Semiannually: \$21.00
- Annually: \$42.00

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Immediate Solution 121, 10-Pay Solution, and the Easy Solution are whole life insurance policies issued by Transamerica Financial Life Insurance Company, Harrison, New York, 10528 in New York and by Transamerica Life Insurance Company, or Transamerica Premier Life Insurance Company, Cedar Rapids, Iowa, in all other jurisdictions. Policy Form Nos. WLO8 and WLO9. Policy form and number may vary, and these products and riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

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