



Index Accounts At-A-Glance

**Plus historical data with
current caps and floors applied**

for Transamerica Financial Foundation IUL®

An index universal life policy is permanent life insurance that combines the protection of a tax-free death benefit with the potential to be credited Excess Index Interest based in part on changes in an index or multiple indexes. The Transamerica Financial Foundation IUL® and TFLIC Financial Foundation IUL® offer the policy owner the flexibility to allocate net premiums to the Global Index Account, the S&P 500® Index Account, the Basic Interest Account, or a combination of the three.

S&P 500® Index Account

INTEREST CREDITING METHOD

The Company credits Excess Index Interest, if any, to this Index Account using a formula based on changes in the S&P 500® Index, excluding dividends. The index change percentage is then compared to the Cap.

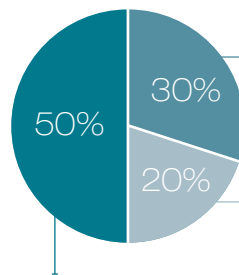


TO THE
PERCENTAGE
CHANGE IN THE
S&P 500®

Global Index Account

INTEREST CREDITING METHOD

The Company credits Excess Index Interest, if any, to this Index Account based on a weighted average of the index change percentages of three indexes, excluding dividends. The weighted index change percentages are added together and compared to the Cap. To arrive at the weighted index change percentage, we apply the following factors:



TO THE PERCENTAGE
CHANGE IN THE S&P 500®
OR THE EURO STOXX 50®,
WHICHEVER IS LOWER

TO THE PERCENTAGE
CHANGE IN THE HANG
SENG INDEX

TO THE PERCENTAGE CHANGE IN THE
S&P 500® OR THE EURO STOXX 50®,
WHICHEVER IS HIGHER

S&P 500® INDEX

Tracks 500 large cap equities in leading industries of the U.S. economy, and is one of the most well-known market benchmarks.

EURO STOXX 50® INDEX

Comprised of 50 large cap stocks from leading European blue-chip companies.

HANG SENG INDEX

Has a long history beginning in the 1960s and is one of the most recognized indicators of the stock market performance in Hong Kong.

Index Accounts At-A-Glance must be accompanied by the IUL consumer brochure that includes details about how the policy works, its features, fees and charges. Please read the brochure carefully.

INDEX UNIVERSAL LIFE IS NOT A SECURITY and index universal life 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.

Even though interest may be credited to the Accounts, monthly deductions and index account monthly charges (if applicable) will impact the Policy Value.



S&P 500 Index Account

The S&P 500® Index Account Option will never be credited less than the guaranteed minimum interest rate or “floor” and has the potential to be credited with Excess Index Interest up to the current Cap.

GUARANTEED MINIMUM INTEREST RATE > **0.75%** CURRENT CAP > **13.75%**

HISTORICAL INDEX LOOK-BACK PERIODS

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. The Caps are subject to change at the discretion of the Company and will be different over different time periods. A lower or higher Cap would produce different hypothetical results. Further, index changes measured on different dates would produce different hypothetical results. The “Average Index Change” shows the geometric averages of one-year historical index changes (excluding dividends) ending December 31st for each year during the time period shown. “Average Index Change Using Cap & Floor” shows the averages that would have resulted from applying the policy’s current Cap and floor to the index changes for the same time periods.

Look-Back Period	25-Year 1991-2016	20-Year 1996-2016	15-Year 2001-2016	10-Year 2006-2016	5-Year 2011-2016	1-Year 2015-2016
Average Index Change	6.99%	5.73%	4.61%	4.77%	10.60%	10.46%
Average Index Change Using Cap & Floor	7.98%	8.01%	7.90%	7.92%	9.51%	10.46%

20 YEAR LOOK-BACK OVERVIEW

Calendar Year	S&P 500® Index Change	S&P 500® Index Change Using the Floor & Current 13.75% Cap
1997	31.01%	13.75%
1998	26.67%	13.75%
1999	19.53%	13.75%
2000	-12.66%	0.75%
2001	-10.53%	0.75%
2002	-23.37%	0.75%
2003	26.38%	13.75%
2004	8.99%	8.99%
2005	4.69%	4.69%
2006	11.65%	11.65%
2007	3.65%	3.65%
2008	-38.49%	0.75%
2009	23.45%	13.75%
2010	12.78%	12.78%
2011	1.54%	1.54%
2012	11.68%	11.68%
2013	29.60%	13.75%
2014	11.39%	11.39%
2015	-0.73%	0.75%
2016	10.46%	10.46%
20-Year Average	5.73%	8.01%

GLOBAL INDEX ACCOUNT

The Global Index Account Option will never be credited less than the guaranteed minimum interest rate or “floor” and has the potential to be credited with Excess Index Interest up to the current Cap.

GUARANTEED MINIMUM INTEREST RATE > **0.75%** CURRENT CAP > **15%**

HISTORICAL INDEX LOOK-BACK PERIODS

The look-back periods are for illustrative purposes only. The IUL policy was not available during all of the time periods shown. The Caps are subject to change at the discretion of the Company and will be different over different time periods. A lower or higher Cap would produce different hypothetical results. Further, index changes measured on different dates would produce different hypothetical results. The “Average Weighted Index Change” shows the geometric averages of one-year historical index changes (excluding dividends) ending December 31st for each year during the time period shown. “Average Weighted Index Change Using Cap & Floor” shows the averages that would have resulted from applying the policy’s current Cap and floor to the index changes for the same time periods.

Look-Back Period	25-Year 1991-2016	20-Year 1996-2016	15-Year 2001-2016	10-Year 2006-2016	5-Year 2011-2016	1-Year 2015-2016
Average Weighted Index Change	7.64%	5.36%	3.49%	2.13%	8.95%	7.37%
Average Weighted Index Change Using Cap & Floor	9.05%	8.65%	8.51%	7.59%	8.83%	7.37%



20 YEAR LOOK-BACK OVERVIEW

Calendar Year	S&P 500® Index Change	EURO STOXX 50® INDEX CHANGE	Hang Seng Index Change	Weighted Index Change	Weighted Index Change Using the Floor & Current 15% Cap
1997	31.01%	41.13%	-19.11%	26.05%	15.00%
1998	26.67%	37.60%	-8.16%	25.17%	15.00%
1999	19.53%	36.86%	77.08%	39.70%	15.00%
2000	-12.66%	-3.04%	-14.39%	-8.20%	0.75%
2001	-10.53%	-20.12%	-23.67%	-16.04%	0.75%
2002	-23.37%	-32.84%	17.49%	-25.03%	0.75%
2003	26.38%	10.92%	36.69%	23.80%	15.00%
2004	8.99%	6.16%	11.22%	8.59%	8.59%
2005	4.69%	21.69%	4.97%	13.25%	13.25%
2006	11.65%	15.88%	36.59%	18.75%	15.00%
2007	3.65%	3.61%	35.01%	9.91%	9.91%
2008	-38.49%	-41.55%	-45.42%	-40.79%	0.75%
2009	23.45%	18.98%	45.07%	26.43%	15.00%
2010	12.78%	-5.91%	7.39%	6.10%	6.10%
2011	1.54%	-15.83%	-19.45%	-7.89%	0.75%
2012	11.68%	13.45%	23.49%	14.92%	14.92%
2013	29.60%	12.86%	0.12%	18.86%	15.00%
2014	11.39%	2.60%	1.63%	6.80%	6.80%
2015	-0.73%	0.81%	-10.09%	-1.83%	0.75%
2016	10.46%	4.55%	3.86	7.37%	7.37%
20-Year Average	5.73%	3.02%	2.62%	5.36%	8.65%

This is a brief overview of the Index Account Options available in the Transamerica Financial Foundation IUL, Policy Form ICC16 IUL09 or IUL09 issued by Transamerica Premier Life Insurance Company, Cedar Rapids, IA and the TFLIC Financial Foundation IUL, Policy Form IUL06 NY issued by Transamerica Financial Life Insurance Company, Harrison, NY. Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Premier Life Insurance Company is authorized to conduct business in all other states. For complete details including fees and charges associated with this product, please refer to the consumer brochure.

Any guarantees associated with this policy are based on the claims-paying ability of the Company.

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Please read the full disclaimer in the policy regarding the Hang Seng Index in relation to the policy.

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.



Policy Form ICC16 IUL09, IUL09 or IUL06 NY.
Policy form number may vary by state.

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