



FINDING THE PATH FORWARD

A GUIDE TO THE TRANSAMERICA FINANCIAL
FOUNDATION IUL[®] LIFE INSURANCE POLICY



TRANSAMERICA[®]



THE BALANCE BETWEEN PROTECTING YOUR FAMILY NOW AND PREPARING FOR THE FUTURE.



TRANSAMERICA FINANCIAL FOUNDATION IUL[®]

A MULTI-PURPOSE LIFE INSURANCE POLICY BUILT FOR YOUR MULTIFACETED LIFE

When you're planning for your family's future, it's important to cover all your bases. When you retire, you need enough money in the bank so you don't outlive your savings. But should you pass too soon, you also want to help your family have the means to maintain their lifestyle without you.

That's where the Transamerica Financial Foundation IUL[®] (FFIUL) comes in.

A truly flexible product, the FFIUL provides more than a simple death benefit—it offers that, plus the potential for cash accumulation. With the FFIUL, you'll breathe easier knowing you've helped lay a firm foundation for yourself and your family.

MEET DONNA

At 32, Donna knew life insurance protection would be important to purchase at some point in the future, but she wasn't convinced it was the right time for her family. Rather, she thought now was the time to save, and that life insurance could wait.

Most importantly, Donna wanted an option that provided control, as well as flexibility.

That's why her insurance professional suggested the FFIUL, because it's different than traditional life insurance.

The FFIUL provides choices to keep up with her family's changing needs, with cash value accumulation potential, as well as a death benefit.

Donna took comfort knowing that, once the policy value is sufficient, she'll have the option to access it for her child's college expenses or to supplement her income during retirement, in the form of tax-free withdrawals and loans.* And then, depending on how much the withdrawals and loans have reduced the death benefit, she may still leave a financial legacy behind for her family when she passes.

*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 that 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.



HOW THE FFIUL WORKS

CLASSIC LIFE INSURANCE PROTECTION MEETS POTENTIAL POLICY VALUE GROWTH

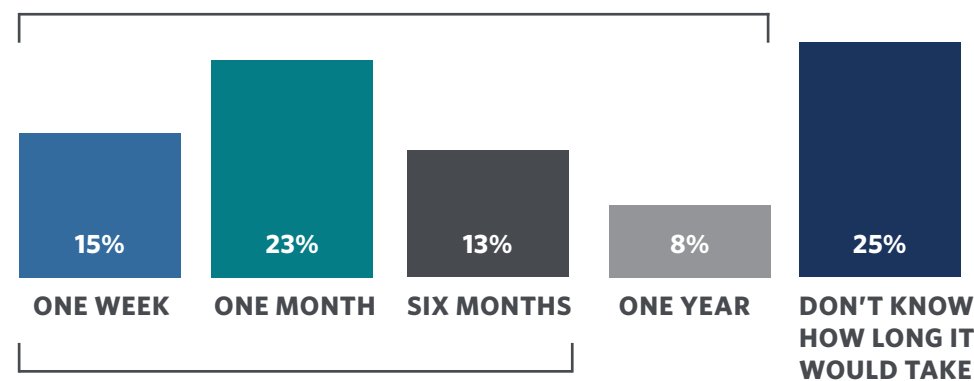
If you passed away unexpectedly, would you be able to leave a little something behind for your loved ones, or would they have trouble making ends meet and paying the bills?

Planning for life's unpredictability is a challenge, but the FFIUL can help.

When you pass away, the death benefit from the FFIUL can help your family replace the loss of income, assist with mortgage, child care, education costs—or leave a financial legacy for your children or grandchildren.

HOW LONG WOULD IT TAKE YOUR FAMILY TO FEEL THE FINANCIAL IMPACT OF THE LOSS OF YOUR PRIMARY WAGE EARNER?

59% of families would feel the impact within one year or less*



51% of families would feel the impact within six months or less*

*LIMRA, "2016 Insurance Barometer Study", April 2016

CASH VALUE ACCUMULATION POTENTIAL




A second component of the FFIUL is the ability to accumulate cash value.

When you make a payment, we allocate the net premium¹ to the index account(s) or the Basic Interest Account, based on your instructions. These account options have the potential to earn interest on a tax-deferred basis, increasing the cash value of the policy.²

When there's enough policy value, you have the option to take it as a withdrawal or to borrow it in the form of a loan.

Being able to take out cash value tax-free can help supplement your retirement income, build your business, or help pay for a child's student loans. You can use the funds however you wish, but if the policy lapses while a loan is outstanding, there may be tax consequences.

COSTS CONTINUE TO RISE

	 STAMP	 COLLEGE	 HOME
2016 PRICE	\$0.47	\$33,480	\$372,900
1986 PRICE	\$0.22	\$14,630	\$111,900

U.S. Postal Service May 2016. College: The College Board Trends in College Pricing 2016 Average Tuition and Fees at a four-year private university. Home: https://www.census.gov/construction/nrs/historical_data/index.html, Median and Average Sale Price of Houses Sold

KEY FEATURES

There's a lot to think about when trying to organize your finances and planning for your family's future. Taxes, inflation, and market volatility are just a few of the concerns that can make it seem overwhelming.

But the FFIUL has four key features for you and your family which may help make the process easier:

- Tax-free death benefit protection.
- Policy value accumulation potential with index account options.
- Guaranteed minimum interest rate, or "floor," brings safety through guarantees.³
- Tax benefits including tax-free loans and withdrawals, tax deferral on any earnings, and tax-free transfers between account options.

¹Net premiums are equal gross premiums paid less applicable premium expense charges.

²Monthly deductions and index account monthly charges will be taken from the policy to cover the cost of insurance, monthly policy fee, per unit charge, and charges for any additional rider or substandard rating.

³Guarantees are based on the claims-paying ability of the insurance company.

HOW YOUR CASH VALUE CAN ACCUMULATE

You may opt to use a cash accumulation strategy that allocates net premiums to more than one account option for the opportunity to earn different rates of interest. Choose from the following account types:

- S&P 500® Index Account.
- Global Index Account.
- Basic Interest Account.

The FFIUL gives you the opportunity to grow your policy value through excess index interest (earnings above the guaranteed minimum rate) that may be credited to your policy based partly on changes in the major stock indexes below. There are limitations on when you can transfer policy value between account options, but since transfers are tax free, any earnings are protected from the erosive effect of taxes.

We'd love to talk you through the different account options and help find a strategy for you.



INDEX DESCRIPTIONS

S&P 500® INDEX	Tracks 500 large-cap U.S. equities in leading industries of the U.S. economy.
EURO STOXX 50® INDEX	Comprised of 50 large-cap stocks from leading European blue-chip companies.
HANG SENG INDEX	One of the most recognized indicators of the stock market performance in Hong Kong.

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Please read the full disclaimer in the Transamerica Financial Foundation IUL policy regarding the Hang Seng Index in relation to the policy.

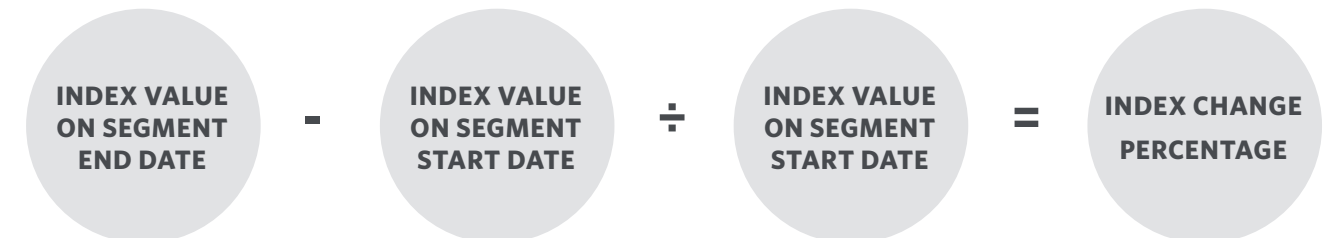
UNDERSTANDING INDEX ACCOUNTS

SEGMENTS DEFINED

- Segments are components of the account options to which net premiums and/or transfers of policy values are allocated.
- There are up to 12 segments and each segment begins on a monthly policy date.
- Each segment lasts for 12 months (the segment period).
- The value of an account option is the sum of its segment values and any amount pending application to that segment.
- Net premiums received on dates other than the monthly policy date will be credited with minimum index account interest for the S&P 500® Index Account and the Global Index Account until they are allocated to the next segment. Net premiums allocated to the Basic Interest Account will always be credited with interest at the current Basic Interest Account interest rate.

INDEX ACCOUNT SEGMENT CALCULATION

At the end of each Index Account Segment Period, Transamerica determines whether any Excess Index Interest (earnings above the guaranteed minimum rate) will be credited for the segment period just ended. The amount of Excess Index Interest credited at the end of the segment period depends on the value in the Index Account at the beginning of the segment period, policy activity and charges during the segment period, the minimum interest credited throughout the segment period, the applicable cap, and changes in the applicable Indexes.

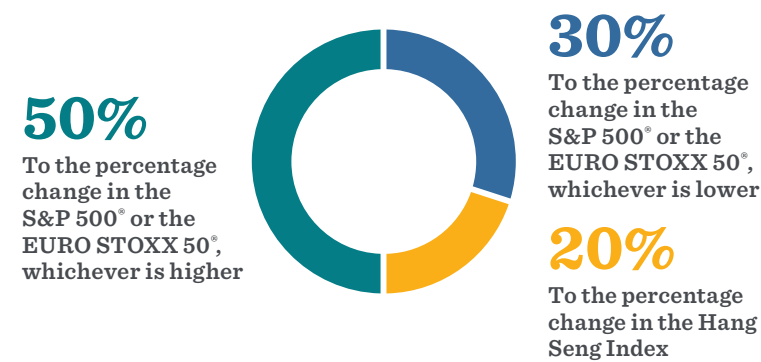


INDEX ACCOUNT OPTIONS

GLOBAL INDEX ACCOUNT

In the Global Index Account, excess index interest is based partly on a weighted average of changes in the S&P 500®, EURO STOXX 50®, and Hang Seng indexes, excluding dividend income.

To arrive at the weighted average, we apply the following factors:



S&P 500® INDEX ACCOUNT

The S&P 500® Index Account may be credited with excess index interest based partly on changes in the S&P 500® index, excluding dividend income.



The Global Index Account and S&P 500® Index Account may be credited with excess interest based on changes in the indexes. Note that even though the interest credited to an index account option may be affected by stock indexes, index universal life insurance policies are not an investment in the stock market or the indexes and do not participate directly in any stock or investment.

The Basic Interest Account is credited with a rate of interest declared by the company.

The Global and S&P 500® Index Accounts have the potential to credit higher interest rates than the Basic Interest Account, up to their caps.

The cap is the maximum percentage of index change your index account may be credited.

Monthly deductions and index account monthly charges along with policy owner transactions such as loans or withdrawals will reduce the amount of excess index interest that is credited to a policy. If you take withdrawals or loans during a segment period, no excess index interest is credited on that amount. Excess index interest is only credited at the end of a segment period. Any policy values determined during the segment period, including the death benefit or cash surrender value, will be based only on the guaranteed minimum interest credited through the date of the activity.

BUILDING VALUE FROM THE GROUND UP

THE POWER OF A GUARANTEED FLOOR

Index changes may be positive or negative. However, with the FFIUL, you have the security of knowing you will never be credited less than the guaranteed minimum interest rate, or floor.

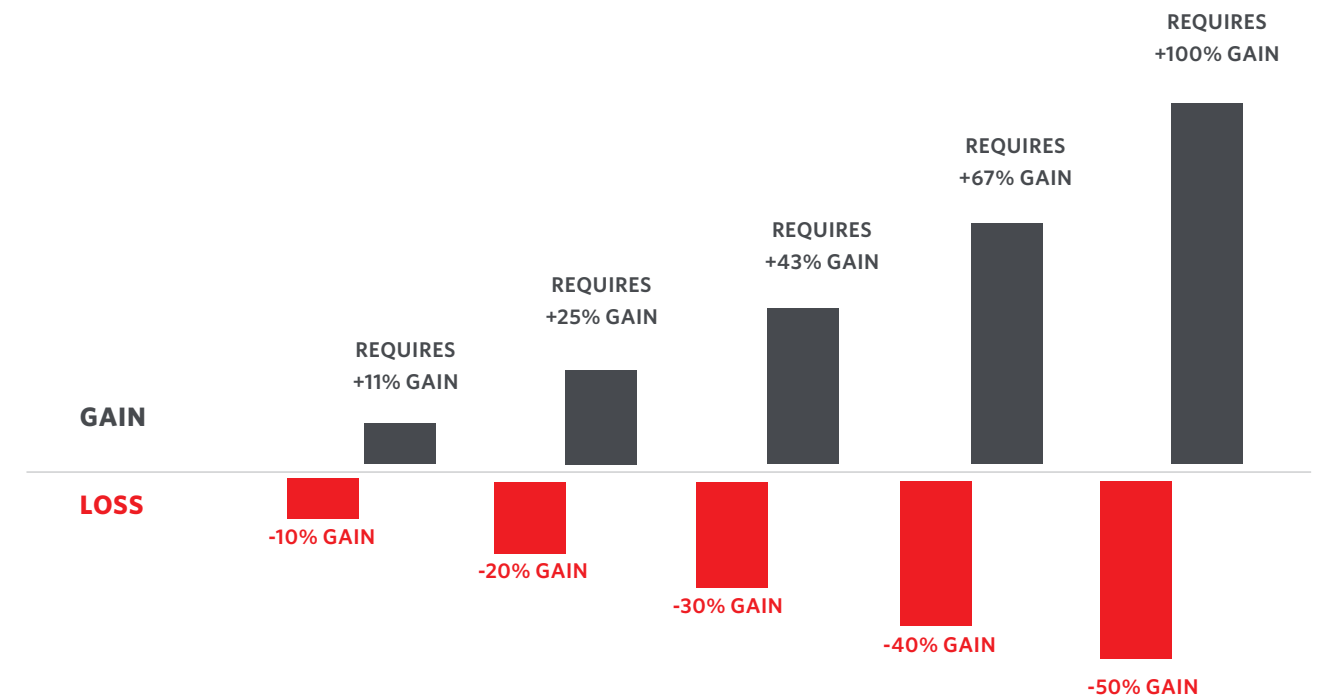
The floor can protect your cash value and helps ensure all three account options will always be credited with interest.

AVOIDING LOSS CAN BE AS IMPORTANT AS REALIZING GAINS

This example helps illustrate the effects of a loss and what it takes to recover.

For example, a 10% loss requires an 11% gain.

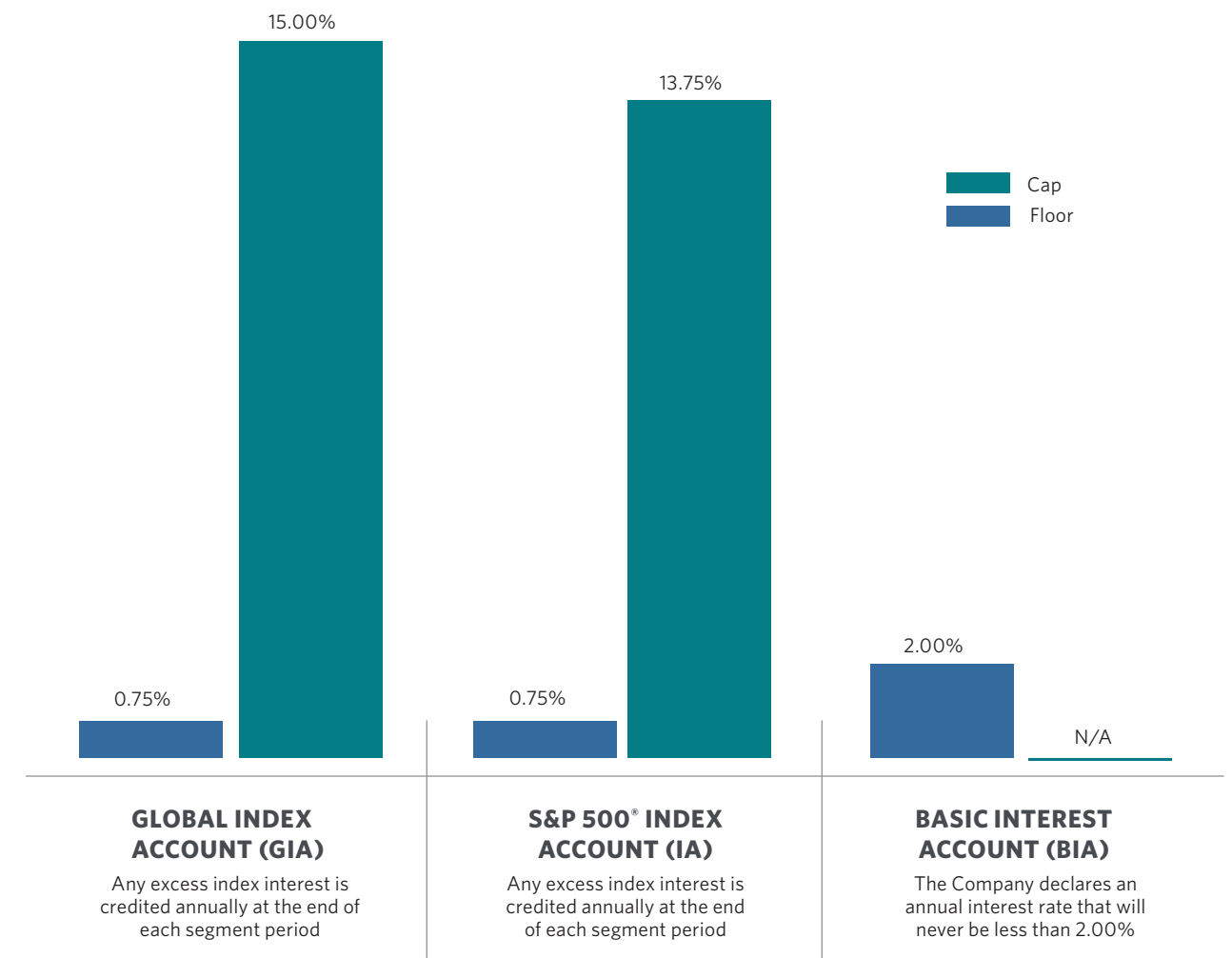
A 20% loss requires a 25% gain, and so on...





ACCOUNT FLOORS AND CURRENT CAPS

The cap is the maximum rate used to determine how much excess index interest that Transamerica will credit the index accounts. It may increase or decrease at the end of each segment period but will never be less than the current interest rate for the Basic Interest Account.



FLOORS

A floor is the minimum rate of interest guaranteed by the insurance company. You have the security of knowing the accounts will never be credited a lower rate than the floor.

TAX ADVANTAGES

THE TRANSAMERICA FFIUL OFFERS IMPORTANT TAX ADVANTAGES

TAX-DEFERRED EARNINGS

Any cash value in your policy accumulates interest on a tax-deferred basis. That means higher policy value accumulation potential for you.

TAX-FREE TRANSFERS

Transfers among accounts inside a policy are on a tax-free basis. Tax-free transfers help protect your earnings from the effects of current taxes.

FEDERAL INCOME TAX-FREE DEATH BENEFIT

Life insurance proceeds will pass to your beneficiaries free from federal income taxation.

TAX-FREE ACCESS TO POLICY VALUE

TAX-FREE WITHDRAWALS AND LOANS

You'll enjoy easy access to your policy value. When the policy value is sufficient, you may request withdrawals or loans to use for any purpose you wish.

Think of the possibilities: you could use the funds to supplement your retirement income, pay for children's education, or help with unexpected expenses.

HERE'S HOW

After the free-look period, you have the flexibility to make tax-free withdrawals at any given time, up to the amount of premium paid into the policy.

The policy loan interest rates on FFIUL are generally lower than rates charged by banks for similar loans. An amount equal to the policy loan will be credited with a minimum guaranteed annual interest rate of 2%. An annual interest rate will be charged as follows:

	POLICY YEARS 1-10	YEARS 11+ ON COST BASIS	YEARS 11+ ON GAIN
CURRENT INTEREST RATE	2.75%	2.75%	2.00%
GUARANTEED MAXIMUM INTEREST RATE	3.00%	3.00%	2.25%

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 that such loan plus other distributions at that time exceed the policy basis.

This policy is first and foremost a life insurance policy. The main purpose of the policy is to provide a death benefit. It is not a short-term savings vehicle nor is it ideal for short-term insurance needs. It is designed to be long term in nature and should be purchased only if you have the financial ability to keep it in force for a substantial period of time.

GIVING YOU FLEXIBILITY AND CONTROL

THE SECURITY OF A NO LAPSE GUARANTEE

Payment of the minimum monthly no-lapse premium ensures that the policy will remain in force. However, by paying only the minimum monthly premium, you may be forgoing the opportunity to build up additional policy value.*

NO-LAPSE PERIOD:

- Issue Ages 0 - 45: 20 years.
- Issue Ages 46 - 60: until age 65.
- Issue Ages 61+: 5 years.

FLEXIBLE PREMIUM PAYMENT

The FFIUL allows flexible premium payments, which means you can adjust the amount of premium you pay (within limits) if your financial needs change. Premiums may be increased, decreased, skipped, or stopped altogether.

Of course, the risk of your policy lapsing increases if you don't at least regularly pay premiums equal to the current minimum monthly no-lapse premium.



*After the no lapse period or if the cumulative Minimum Monthly No Lapse Premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force. Guarantees are based on the claims-paying ability of the Company.

If you take a cash withdrawal or a loan, if you increase your face amount, if you change the death benefit option, or if you add or increase the amount of a rider, you may need to pay additional premiums in order to keep the No Lapse Guarantee in effect. If the requirements of the No Lapse Guarantee are not met and the cash surrender value is not enough to meet the monthly deductions and index account monthly charges, a grace period will begin and the policy will lapse at the end of the grace period unless sufficient payment is made. Allowing the policy to lapse may result in adverse tax consequences.

CUSTOMIZE YOUR COVERAGE

OPTIONAL RIDERS PROVIDE VERSATILE OPTIONS TO INDIVIDUALIZE YOUR POLICY

INCOME PROTECTION OPTION (IPO)

The IPO allows you to structure the death benefit to fit the short and long-term needs of your family. Choose an initial lump sum, a guaranteed monthly income stream for up to 25 years, a final lump sum, or a combination of the three.¹

An initial lump sum could be used to cover funeral expenses, a monthly payout could help cover monthly bills or child care, and a final lump sum could help your spouse during retirement.

CHRONIC ILLNESS RIDER²

A chronic illness rider can be used to accelerate a portion of the policy's death benefit prior to death. A licensed health care practitioner must confirm that the insured is unable to perform at least two of six activities of daily living (bathing, continence, dressing, eating, toileting, and transferring), or requires substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment, for a period of 90 consecutive days.

CRITICAL ILLNESS RIDER²

A critical illness rider can be used to accelerate a portion of the policy's death benefit prior to death. A physician must certify that the insured has suffered a critical health condition such as a heart attack, stroke, cancer, end stage renal failure, ALS, a major organ transplant, blindness, or paralysis resulting from specific underlying conditions.

OVERLOAN PROTECTION RIDER (OPR)³

The OPR can help prevent a policy lapse caused by outstanding loans. Exercising this rider can prevent any loans from being taxable, while still providing a small death benefit to your beneficiaries.

GUARANTEED INSURABILITY BENEFIT RIDER

Allows you to increase your life insurance coverage, at certain intervals, without the need for additional underwriting.

BASE INSURED RIDER

Provides you with additional level term insurance coverage at term insurance rates.

CHILDREN'S BENEFIT RIDER

Provides fixed rate term insurance coverage for children, between the ages of 15 days and 18 years.

ADDITIONAL INSURED RIDER

Provides level term insurance coverage for up to five of your family members.

ACCIDENTAL DEATH BENEFIT RIDER

Pays the face amount of the rider if your death is the result of an accidental bodily injury.

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER⁴

Should you receive a terminal illness diagnosis, it allows access to a portion of the death benefit while you're alive.

DISABILITY WAIVER OF MONTHLY DEDUCTIONS RIDER⁵

Waives the policy's monthly deductions should you become disabled.

DISABILITY WAIVER OF PREMIUM RIDER⁶

If you become disabled, it waives the monthly premiums for the duration of the disability by applying the rider benefit shown in the policy as the policy's premium payment.



Riders and benefits have specific limitations, may incur additional costs, and may not be available in all jurisdictions. The maximum base policy face amount may be limited by the addition of certain riders. For complete details including the terms and conditions of each rider and exact coverage provided, please consult your insurance professional.

¹Portions of IPO payouts may be reportable as taxable income to the beneficiary.

²Currently, the total face amount, including BIR, cannot exceed \$3 million when the Chronic and/or Critical Illness Riders are included with the policy. Increases will not be allowed to cause the face amount to exceed this limit.

³The election to exercise the OPR is irrevocable. Once the rider benefit has been exercised, all other riders attached to the policy will terminate and no further policy activity will be allowed. Also, no further loans will be allowed, but loan interest will continue to accrue. Once the OPR is exercised, there is a one-time charge assessed as a percentage of the policy value based on the age of the insured.

⁴Eligibility for the Terminal Illness Accelerated Death Benefit Rider is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months from the date of the physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. Benefits paid under this rider are generally federal income tax free but may be subject to taxation under some business related policies.

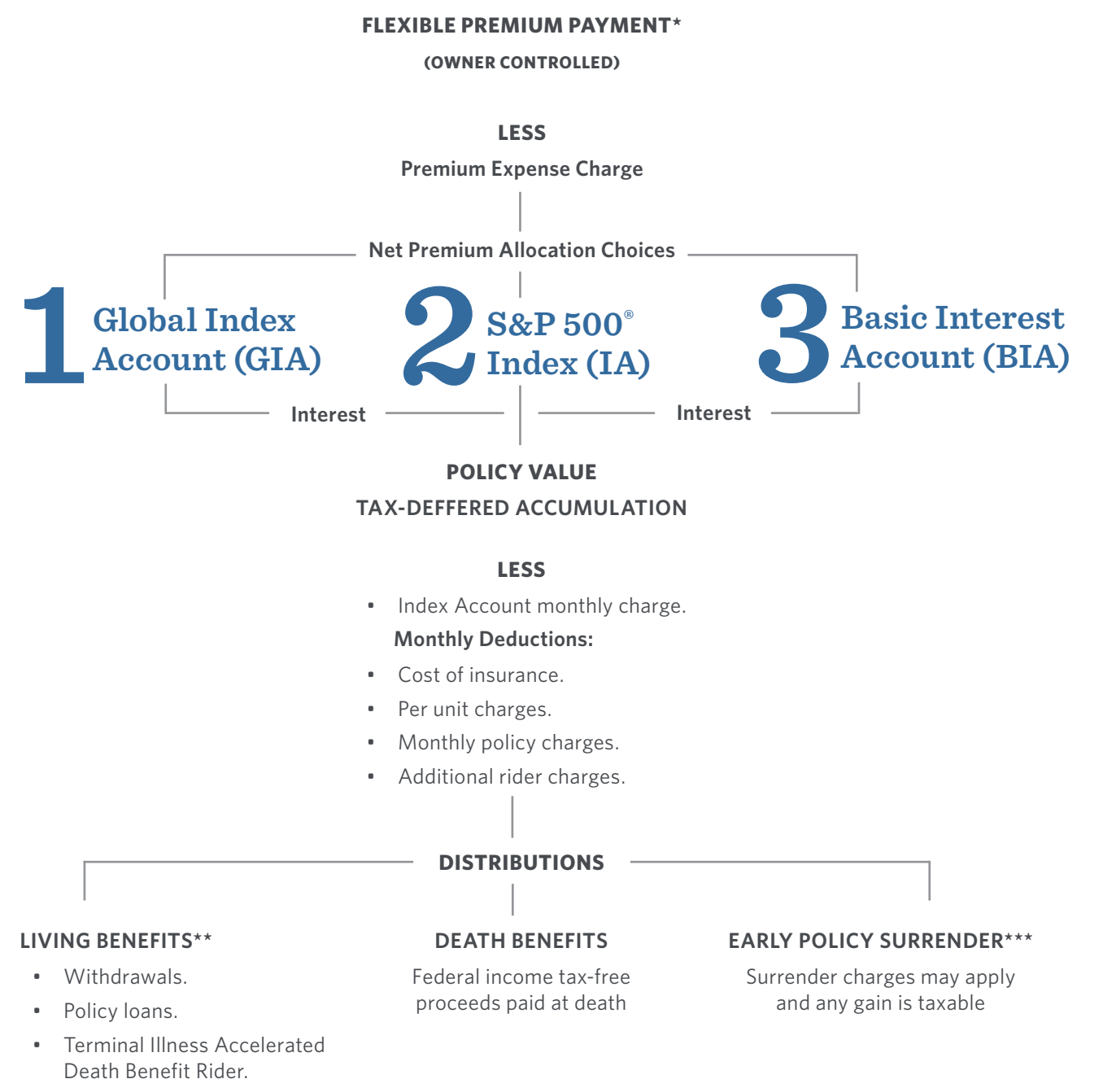
⁵It's possible that additional payments will be required to keep a policy in force while the monthly deductions are being waived. For example, loan interest accruing on an outstanding loan may require additional payments. Index account monthly charges are not part of monthly deductions and are not covered by this rider.

⁶It's possible that additional payments will be required to keep a policy in force while the Waiver of Premium Benefit is being paid. For example, an increase in monthly deductions or decrease in policy value may require additional payments.



PUTTING IT ALL TOGETHER

THE TRANSAMERICA FINANCIAL FOUNDATION IUL® OVERVIEW



*Subject to certain minimums and maximums.

**Loans, withdrawals, and death benefit accelerations will reduce the policy value and death benefit. Loans are subject to interest charges. If a policy lapses while a loan is outstanding, adverse tax consequences may result, so please consult with and rely on your tax advisor regarding your particular situation.

***If you surrender your policy, a surrender charge may apply. The surrender charge is a charge for each \$1,000 of the initial face amount and each increase in face amount. The surrender charge applies for the first 15 policy years and for 15 years from the date of any face amount increase. Charges are based on the face amount of the policy and the insureds issue age, gender, and rate class. These charges may be significant and should be carefully considered before surrendering the contract.

TRANSAMERICA FINANCIAL FOUNDATION IUL® DETAILS

ISSUE AGE	0-85, as of last birthday
UNDERWRITING CLASSIFICATIONS	Preferred Elite - Non-Tobacco Preferred Plus - Non-Tobacco Preferred - Non-Tobacco Non-Tobacco
FACE AMOUNT BANDS	Preferred Tobacco Tobacco Juvenile
FACE AMOUNT BANDS	Band 1: \$25,000 - \$99,999 Band 2: \$100,000 - \$249,999 Band 3: \$250,000 - \$499,999 Band 4: \$500,000 and up
DEATH BENEFIT OPTIONS	Level - Face amount Increasing - Face amount plus policy value Graded - Same as the Increasing option to age 70, grading to the Level option from age 71 to age 95 These amounts may be increased to meet IRS guidelines.
POLICY VALUE	There is no guaranteed minimum policy value. The policy may lapse if you do not have sufficient policy value to pay the monthly deductions, the index account monthly charge, the surrender charge, and/or any outstanding loans, and accrued loan interest. The policy value is comprised of the value of the Basic Interest Account, the S&P 500® Index Account, the Global Index Account, and the policy loan reserve.
CASH SURRENDER VALUE	If you surrender your policy, the cash surrender value of the policy is equal to the policy value less any applicable surrender charges and any loan balance.
SURRENDER CHARGE	Charge: Per \$1,000 of the initial face amount and of each increase in face amount Period for Charge: The surrender charge applies for the first 15 policy years and for 15 years from the date of any face amount increase. Basis for Charge: Face amount, insureds issue age, gender, and risk class These charges may be significant and should be carefully considered before surrendering the contract. A surrender charge may result in the cash surrender value of your policy being zero. As a result, this policy is not intended for short-term savings or short-term insurance needs. Excess Index Interest is not credited for partial years at the time of surrender on any Index Account Segment.
PREMIUM EXPENSE CHARGE (AS PREMIUMS ARE PAID)	Current: 4% in all years Guaranteed: 6% in all years

MONTHLY DEDUCTIONS*	The monthly deduction includes the cost of insurance, monthly policy fee, per unit charge, rider costs, and any charges for substandard class ratings. Monthly deductions are taken from the Basic Interest Account, S&P 500® Index Account, and Global Index Account in proportion to the values of those accounts on the monthly policy date that the deduction is taken. Within each account, monthly deductions are taken pro-rata across segments within each account.
COST OF INSURANCE CHARGES*	Cost of insurance charges vary based on the insured's age, underwriting classification, gender, and the policy's face amount and duration.
MONTHLY POLICY FEE*	Current: \$10 Guaranteed Maximum: \$12
PER UNIT CHARGE	A charge per thousand of the face amount of the base policy and Additional Insured Rider (AIR). This charge varies by gender, tobacco use, age of the insured and the face amount band. Base: On a current basis, the charge applies for 10 years from issue and 10 years from the date of any face amount increase, and decreases over the ten year period. On a guaranteed basis, the charge remains level, and applies in all years. AIR: This charge applies to any Additional Insured Rider for 10 years from rider issue date and 10 years from the date of any increase in rider face amount.
INDEX ACCOUNT MONTHLY CHARGE	0.06% (0.72% annually) of the index account value Taken on the monthly policy date through age 120, pro-rata by account value, then pro-rata across segments within each account.
WITHDRAWALS	Minimum: \$500 Maximum: Cash surrender value minus \$500 Charge: Subject to a \$25 withdrawal fee Excess Index Interest for a segment period will not be credited on amounts taken as withdrawals from an index account segment prior to the end of the segment period.
LOANS	Minimum: \$500 Maximum: Policy value minus the loan balance, minus the loan interest that will accrue prior to the next anniversary, minus the greater of the surrender charge or two monthly deductions Availability: After the free look period ends Excess index interest for a segment period will not be credited on amounts taken as withdrawals from an index account segment prior to the end of the segment period.

* The company has the right to change current charges and cost of insurance rates. The company may not charge more than the guaranteed maximum charges or rates. Any changes to charges or rates will be based on our expectations as to future cost factors. Such cost factors may include, but are not limited to, mortality, interest, persistency, expenses, reinsurance costs, and state and federal taxes. Any increased policy charges, partial withdrawals or loans, failure to pay planned premiums, or worse than expected index performance can (a) reduce the amount of future withdrawals or loans that can be taken and (b) in many cases, increase the risk of policy lapse, reduce the death benefit proceeds, and increase the amount of monthly deductions.



TRANSAMERICA®

Why Transamerica?

While you'll never know when the unexpected could happen, we can help you plan for it. In fact, that's our specialty. We're passionate about helping you and your family pursue financial well-being at every stage of life.

If you have questions about the FFIUL, please contact your Transamerica insurance professional.

Together we'll create solutions to help you have a bright financial future.

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

This brochure is not intended to be a full description of the policy. Refer to your policy, Statement of Understanding and personalized hypothetical illustration for a complete explanation of the terms.

Right to cancel (free look): Within 10 days after you receive your policy, if you're not completely satisfied with it for any reason, you may cancel it and receive a refund. Some states offer a 20-day free look.

Annual Statement: Excess index interest is only credited at the end of the index account segment period. Upon receipt of your first annual statement, the policy value may appear to be low. This is because only net premiums received on or before the policy date, and allocated to the first index account segment, may have received any excess index interest. All other index account segments will have only been credited interest at the guaranteed minimum interest rate of 0.75% by the end of the first policy year when you receive your first annual statement. Any excess index interest that may be earned on index account segments two through 12, for their first year, will be credited during the second policy year and will be reflected on your second and ongoing annual statements.

In the event of suicide during the first two policy years, death benefits are limited to only the return of premiums paid.

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