



A **SOLID FOUNDATION** IS ESSENTIAL TO  
STANDING THE TEST OF TIME. THE SAME  
SHOULD BE TRUE OF ANY FINANCIAL STRATEGY.



## Life Insurance As A Foundation

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With life insurance, you have peace of mind that you and your family have laid a firm foundation for your financial future. The federal tax-free death benefit offered by all types of life insurance allows families to help meet financial obligations and rebuild in a time of need. However, only permanent life insurance includes a death benefit as well as the potential to grow Policy Value for use later in life.

### Index Universal Life Can Provide

- » A DEATH BENEFIT
- » TAX ADVANTAGES
- » GROWTH POTENTIAL
- » DOWNSIDE PROTECTION

**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.**

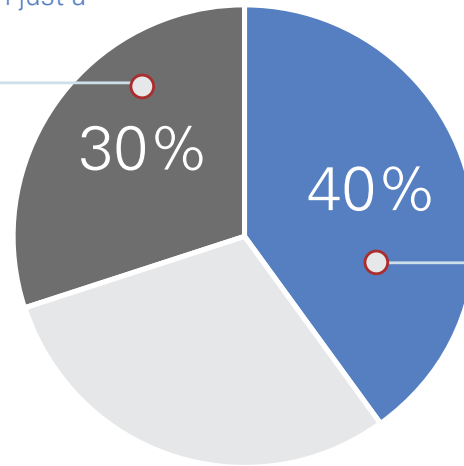


## Consider The Facts

When making a financial decision, it is important to have the facts.

Nearly **70%** of U.S. households with dependents would be in jeopardy if the primary breadwinner passed away.<sup>1</sup>

Would have trouble paying bills in just a few months<sup>1</sup>



Would have trouble paying bills immediately if a primary wage-earner died today<sup>1</sup>

41%

### In 2013

Social Security, if claimed at age 65, replaced approximately 41% of an average retiree's income<sup>2</sup>

28%

### In 2033

If the Social Security Trust Fund is depleted and benefits are cut, that number is forecasted to fall to 28%<sup>2</sup>

<sup>1</sup> LIMRA, "Facts About Life 2010," September 2010.

<sup>2</sup> The Social Security Fix-It Book, Center for Retirement Research at Boston College, 2014.

# Know What To Plan For

A life insurance death benefit is commonly used to protect family members against an unexpected death. In fact, almost six in ten U.S. households with dependents plan to use life insurance to provide for their families in the event of a premature death, more than any other financial resource.<sup>1</sup>

Also, new reports suggest that a growing concern for many Americans is the fear of outliving their funds in their retirement years.

You can find a balance between protecting your family and working towards a comfortable and stable retirement.

## Important Questions

Many families are having to ask themselves two different but equally important questions:

- "When I die, will my family have the means to maintain their standard of living?"
- "When I retire, will I outlive my savings and face financial hardship?"



<sup>1</sup> 2010 U.S. Life Ownership Study, LIMRA.



## Families Need Solutions

There are a number of variables to consider when putting your financial house in order. Taxes, inflation and market volatility are just a few of the concerns that can make the whole process seem overwhelming. The Transamerica Financial Foundation IUL (FFIUL) has four key features to provide for the needs of today's families.

### Four Key Features of the FFIUL

Two Index Account Options can Provide **Growth Potential** to Help Outpace Inflation



Guaranteed Minimum Interest Rate or "Floor" can Bring **Safety** Through Guarantees



Federal Income Tax-Free Death Benefit to Help **Protect** Your Family if a Loved One Passes Away



Tax-Free Loans and Withdrawals, Tax Deferral on any Earnings, and Tax-Free Transfers can Help **Reduce** the Effect of Taxes



MAKE **SURE** YOUR ○ . . . . .  
FAMILY'S **FINANCIAL FUTURE**  
IS ON **SOLID GROUND**





## Opportunities For Growth Potential

To build assets or increase purchasing power, growth has to exceed inflation, not just keep pace with it. A choice of domestic and global index account options may offer the opportunity you need to keep up. The Transamerica Financial Foundation IUL gives you the option to allocate your Net Premiums to one or more of the following accounts:

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

The Basic Interest Account is credited with a rate of interest declared by the Company and the two Index Accounts are credited with any Excess Index Interest based on changes in one or more indexes.

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.

### Costs Continue to Rise\*\*

	○ STAMP	○ COLLEGE	○ HOME
2014 PRICE	\$0.49	\$40,917	\$311,400
1985 PRICE	\$0.22	\$15,137	\$100,800



# Multiple Account Options

## S&P 500® Index Account (IA)

Credited with Excess Index Interest based, in part, on changes in the S&P 500® Index

## Global Index Account (GIA)

Credited with Excess Index Interest based, in part, on changes in the three indexes below

## Basic Interest Account (BIA)

Interest is credited at a rate declared by the Company

## Index Descriptions

### S&P 500® Index

The S&P 500® Index tracks 500 large-cap U.S. equities in leading industries of the U.S. economy, and is one of the most well-known market benchmarks.

### EURO STOXX 50® Index

The EURO STOXX 50® Index is comprised of 50 large-cap stocks from leading European blue-chip companies.

### Hang Seng Index

The 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.



\* 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.

\*\* Source: Stamp: U.S. Postal Service. College: The College Board Trends in College Pricing 2013 Average Fixed Changes (tuition fees, room and board for one year) for undergraduates, 2013-2014 (weighted) at a four-year private university. Home: U.S. Census Bureau. New One-Family Houses Average Selling Price.



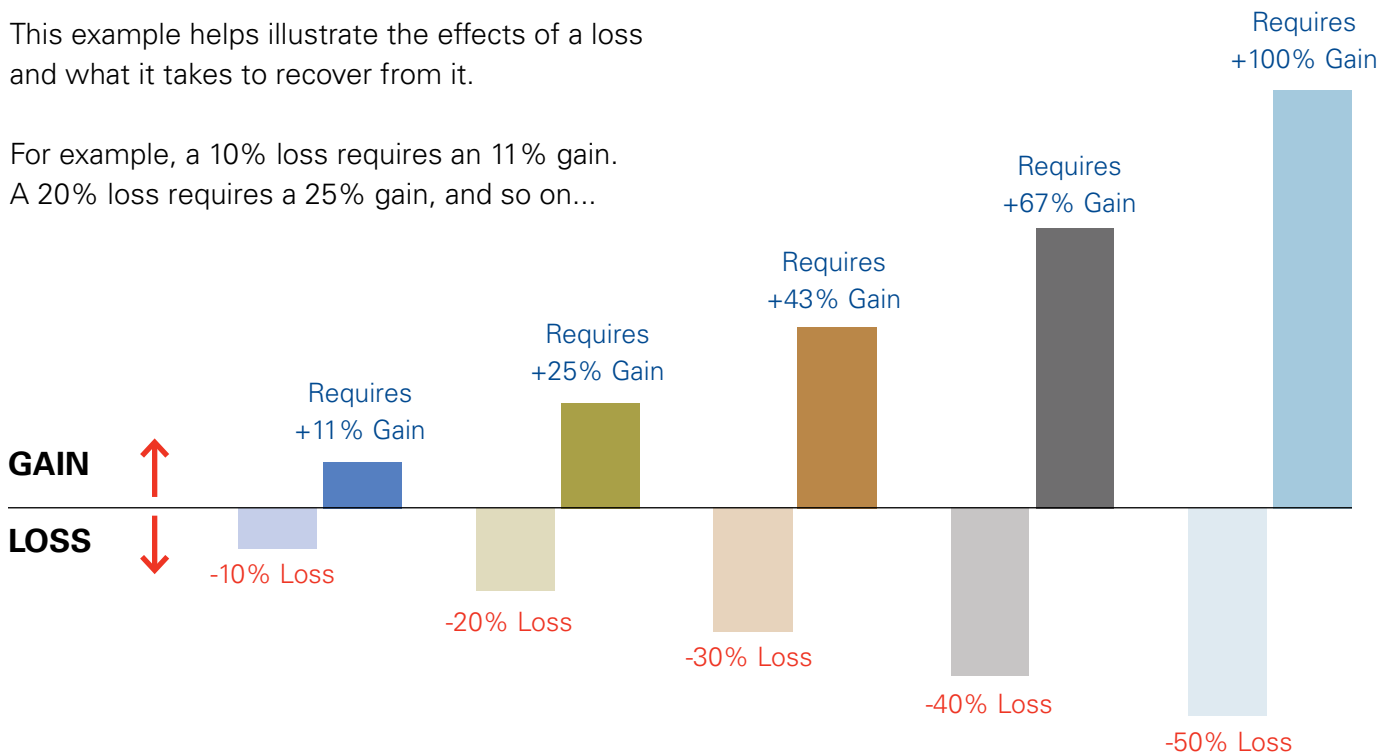
## The Power Of A Guaranteed Floor

Index changes may be positive or negative. With the Transamerica Financial Foundation IUL, you have the security of knowing you will never be credited less than the Guaranteed Minimum Interest Rate,\* or floor. The floor is a protective feature that ensures all three account options will always credit positive interest. That is the power of a guaranteed floor.

### Avoiding Loss Can Be As Important As Realizing Gains

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

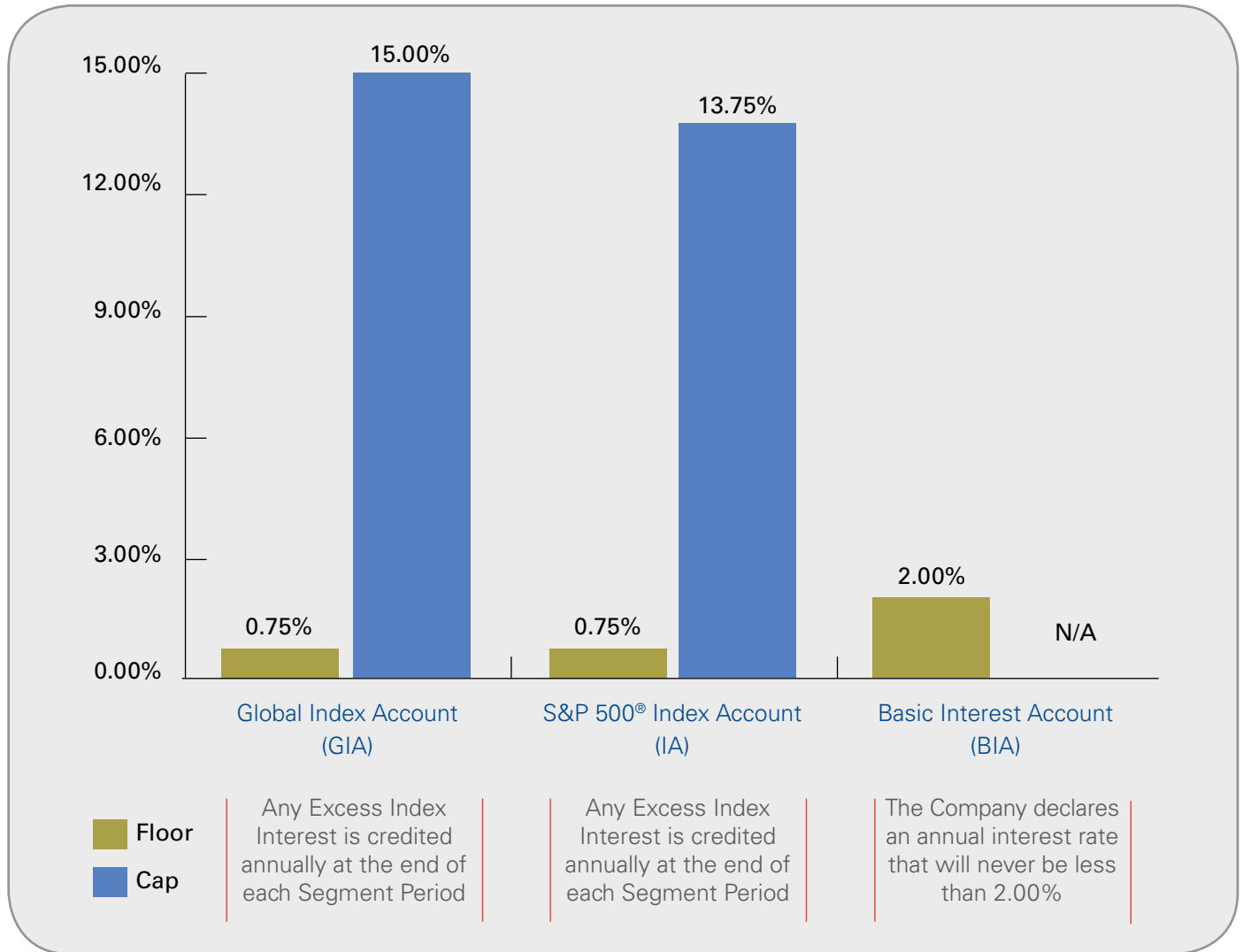
For example, a 10% loss requires an 11% gain. A 20% loss requires a 25% gain, and so on...



\* Guarantees are based on the claims-paying ability of the Company.

# Account Floors And Current Caps

Caps are set by Transamerica at its discretion and are subject to change. The Cap is set at the beginning of each Segment Period and lasts for that 12-month period. The Cap for any Segment 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.



## Index Trademark Disclosures

S&P® is a registered trademark of Standard & Poor’s Financial Services LLC (“S&P”) and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). The foregoing trademarks have been licensed for use by S&P Dow Jones Indices LLC. S&P® and S&P 500® are trademarks of S&P and have been licensed for use by S&P Dow Jones Indices LLC and the Company. The S&P 500® index is a product of S&P Dow Jones Indices LLC and has been licensed for use by the Company. This policy is not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P nor their respective affiliates make any representation regarding the advisability of purchasing this policy.

The EURO STOXX 50® is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland, (the “Licensor”), and is used under license. This life insurance policy, based, in part, on the Index is in no way sponsored, endorsed, sold or promoted by the Licensor and the Licensor shall have no liability with respect thereto.

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



## Important Tax Advantages

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### Tax-Deferred Earnings

Life insurance contracts meet special IRS requirements that allow amounts credited to the Policy Value to be tax deferred. This favorable treatment can enhance the Transamerica Financial Foundation IUL's Policy Value accumulation potential.

You do not have to pay taxes on any gains in the policy during years in which they are earned or while they remain in the policy. Taxes are deferred until the policy is surrendered, lapses, or when certain distributions occur. The gains left in the policy can continue to accumulate and lead to potentially higher Policy Values. IRC Sec. 72.

### Tax-Free Access to Policy Value

#### Tax-Free Loans and Withdrawals\*

As your life changes, you may access your accumulated Policy Value through tax-free policy loans and cash withdrawals.

#### Here's How

When the Policy Value is sufficient, this policy provides the flexibility to make withdrawals up to your cost basis in the policy. Provided there is still enough Cash Surrender Value in the policy, you could continue taking money out of it in excess of your basis through tax-free loans.

When you take a policy loan, an amount equal to the loan balance will be transferred to a loan reserve account. Interest is charged on the loan

balance, but at the same time the money in the loan reserve account earns interest which is credited to the Policy Value. The credited interest helps offset the interest charged on the loan, resulting in a net effective rate which is generally lower than the loan interest rate charged by banks for similar secured loans. In certain circumstances, the loan interest rate charged on the loan balance is the same as the rate credited (see the next page).

And as long as you stay within IRS guidelines, the withdrawals and loans may be taken without federal income tax liability.

For additional information on the Transamerica Financial Foundation IUL policy's withdrawal and loan features, see page 23.

# Loan Rates

Loan Rates	Current Rates			Guaranteed Rates		
	Credit	Charge	Net Effective Rate	Credit	Charge	Net Effective Rate
Years 1 - 10	2.00%	2.75%	.75%	2.00%	3.00%	1.00%
Years 11+ on Cost Basis	2.00%	2.75%	.75%	2.00%	3.00%	1.00%
Years 11+ on Gain	2.00%	2.00%	0%	2.00%	2.25%	.25%

\* Distributions such as loans and withdrawals can only be made if the policy has been in force long enough to accumulate sufficient value. 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. Policy loans are generally not taxable when taken and cash withdrawals are not taxable until they exceed the cost basis in the policy. However, if the policy is treated as a Modified Endowment Contract (MEC) by IRC Sec. 7702A, withdrawals and loans are taxable at an ordinary income tax rate when taken to the extent of gain then in the contract and the gain may also be subject to a 10% federal income tax penalty if taken prior to age 59½. Cash distributions associated with benefit reductions, including reductions caused by withdrawals during the first 15 years, may be taxable. Policy owners should consult with their tax advisor regarding their particular situation.



**This policy is first and foremost a life insurance policy whose main purpose is to provide a death benefit. The policy 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.**



## Protection For Your Family

A life insurance death benefit can provide an important safety net.

This policy provides a federal income tax-free death benefit to help protect your family and their dreams. The Income Protection Option can be used to structure the death benefit in a way that can meet the short and long-term needs of your family.

### Tax-Free Death Benefit

An important part of planning for the future is determining how your assets will be distributed among your beneficiaries. It is important to be aware of the tax consequences associated with certain assets so you avoid passing an unintended tax burden to your heirs.

In most cases, the Transamerica Financial Foundation IUL's death benefit is federal income tax free when passing to beneficiaries.  
IRC SEC. 101(a)(1)

### Income Protection Option (IPO)

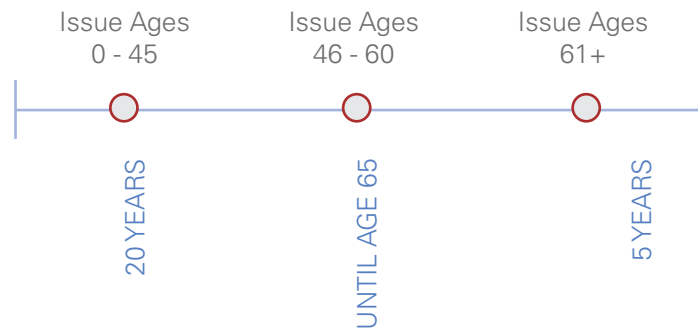
Provides an alternative payment method to a lump sum death benefit. The IPO allows the policy owner to structure their death benefit with an initial lump sum, monthly income payments, and a final lump sum. Initial and final lump sums are optional. The monthly income payments can be extended over a period between 5 and 25 years.

# Security Of A No Lapse Guarantee\*

Payment of the Minimum Monthly No Lapse Premium ensures that the policy will remain in force during the No Lapse Period. However, by

paying only the minimum monthly premium, you may be forgoing the opportunity to build up additional Policy Value.

## No Lapse Period



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.



\* 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.



## Cost Effective Protection

With the Transamerica Financial Foundation IUL, you are covered. But what about the rest of your family? If you became disabled and could not work, would you be able to keep the policy's protection in force? Do you have the financial resources to cope with a sudden illness?

### Base Insured Rider

Provides the insured with additional level term insurance coverage at term insurance rates.

### Additional Insured Rider

Provides level term insurance coverage for up to five of the base insured's family members.

### Children's Benefit Rider

Provides level term insurance coverage on the base insured's children, between the ages of 15 days and 18 years old.

### Guaranteed Insurability Benefit Rider

Provides the option to purchase additional life insurance without evidence of insurability at the same underwriting class that currently applies to the base policy. Regular option dates are policy anniversaries following the insured's 22<sup>nd</sup>, 25<sup>th</sup>, 28<sup>th</sup>, 31<sup>st</sup>, 34<sup>th</sup>, 37<sup>th</sup>, and 40<sup>th</sup> birthdays. Alternate option dates are available after the insured's marriage, birth or adoption of a child, or college graduation.

Riders are available at an additional cost. Riders and rider benefits have specific limitations and may not be available in all jurisdictions. For complete details including the terms and conditions of each rider and exact coverage provided, please consult your agent.

\* The 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.

### Overloan Protection Rider (OPR)\*

As long as certain requirements are met, the OPR provides the policy owner with an option to prevent a policy lapse from occurring due to excessive loans. If such requirements are met and the policy owner chooses to exercise the option, the policy will become a paid-up policy keeping the policy in force, preventing loans from being taxable while still providing a small death benefit to the insured's beneficiaries.

There is no charge for this rider unless you choose to exercise it. 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 (see chart below).

Age	Percentage
75-90	5%
91	4%
92	3%
93	2%
94-120	1%



## Security In The Event Of Accident Or Illness

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### Accidental Death Benefit Rider

Pays the Face Amount of the rider if the insured's death results directly from accidental bodily injury, independent of all other causes.

### Terminal Illness Accelerated Death Benefit Endorsement\*

Allows the owner, upon terminal illness of the insured, to access up to 75% of the total death benefit on the insured or \$500,000 aggregate maximum for all policies issued by us (before taking the interest discount and administrative charge), whichever is less, prior to death. This endorsement is included on each policy in states where it is available at no charge until the benefit is exercised.

## Peace Of Mind If You Become Disabled

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### Disability Waiver of Monthly Deductions Rider\*\*

Waives the policy's monthly deductions should the insured become disabled (as defined in the rider). Subject to certain conditions.

### Disability Waiver of Premium Rider\*\*\*

If the insured becomes disabled, this rider applies the rider benefit shown in the policy as the policy's premium payment (as defined in the rider). Subject to certain conditions.



\* Eligibility for the Terminal Illness Accelerated Death Benefit 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 endorsement. Benefits paid under this rider are generally federal income tax free but may be subject to taxation under some business related policies. Please consult your tax advisor.

\*\* It is 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.

\*\*\* It is 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.



## Flexibility And Control

Control how your Net Premiums are allocated

### Flexible Premium Payment

The Transamerica Financial Foundation IUL policy offers flexible premium payments. Subject to certain limitations, premiums may be increased, decreased, skipped or stopped altogether. However, the risk of a policy lapsing does increase if you do not regularly pay premiums equal to at least the current Minimum Monthly No Lapse Premium. Net Premiums\* are applied to the Basic Interest Account, S&P 500® Index Account, Global Index Account, or a combination of the three, according to your instructions. See Overview Chart on page 19.

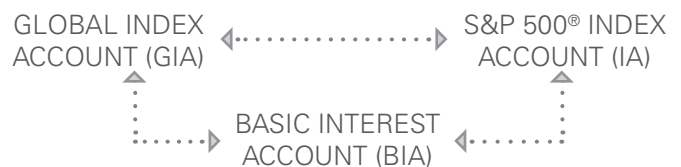
### Dollar Cost Averaging

Dollar Cost Averaging (DCA) is a strategy designed to spread the allocation of your net premium into your specified Account Options over a period of time, thus potentially reducing the risk of allocating most of your premiums into an Account Option at a time when index values are high. Dollar Cost Averaging is not available if the Automatic Transfer Rule is in effect.

### Tax-Free Transfers

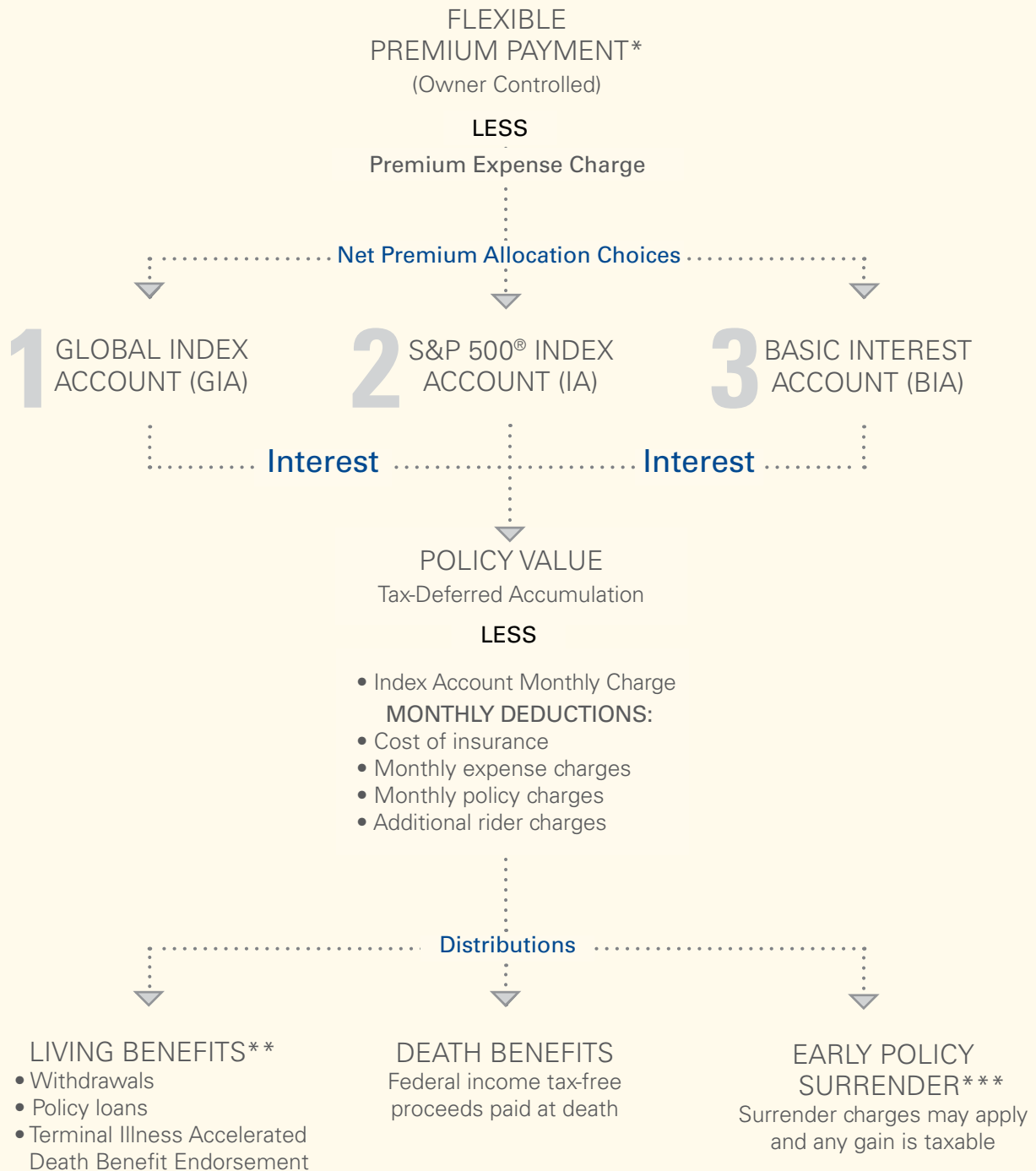
Transfers among Account Options are tax free. Tax-free transfers help protect your earnings from the erosive effect of taxes, when you decide to move Policy Value from one account to another.

Transfers from the S&P 500® Index Account or Global Index Account to the other accounts are allowed at the end of the Segment Period. Transfers from the Basic Interest Account to the other accounts are only allowed on the first day of a policy month, which generally does not correspond to the calendar month.



\* Net Premiums are equal to gross premiums paid less applicable premium expense charges.

# Transamerica Financial Foundation IUL<sup>SM</sup> 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 insured's issue age, gender and rate class. These charges may be significant and should be carefully considered before surrendering the contract.



# 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.

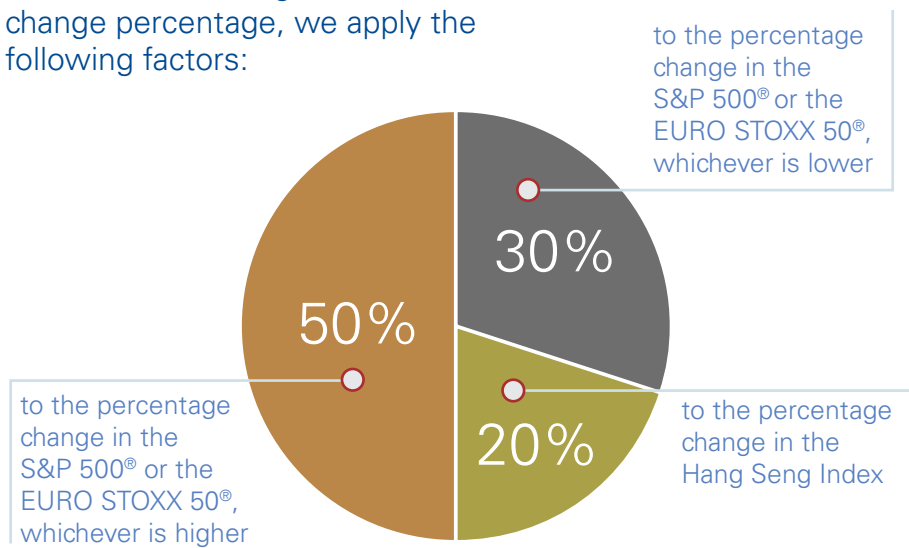
$$\begin{array}{c}
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# Index Account Interest Crediting Methods

## Global Index Account

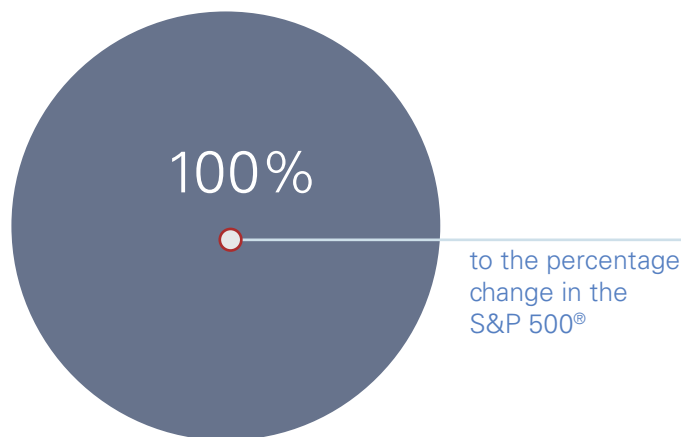
The Company credits Excess Index Interest, if any, to this Index Account based on a weighted average of the index change percentages of the S&P 500®, EURO STOXX 50® and Hang Seng indexes, excluding dividend income. The weighted index change percentages are added together and compared to the Cap rate and the floor.

To arrive at the weighted index change percentage, we apply the following factors:



## S&P 500® Index Account

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 dividend income.



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.

# Transamerica Financial Foundation IUL<sup>SM</sup>

## Supplemental Information

Certain features, terms and charges associated with this policy may vary by state.

ISSUE AGE	0-85 (0-75 in Florida) Age Last Birthday	
UNDERWRITING CLASSIFICATIONS	Preferred Elite – Non-Tobacco	Preferred Tobacco
	Preferred Plus – Non-Tobacco	Tobacco
	Preferred – Non-Tobacco Non-Tobacco	Juvenile
FACE AMOUNT BANDS	Band 1: \$25,000 - 99,999	
	Band 2: \$100,000 - 499,999	
	Band 3: \$500,000 +	
DEATH BENEFIT OPTIONS	Level - Face Amount	
	Increasing - Face Amount plus Policy Value	
	These amounts may be increased to meet IRS guidelines	
POLICY VALUE	Your Policy Value is the starting point for calculating important values under the policy, such as the Cash Surrender Value and the death benefit. 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 loan amount and accrued loan interest. The Policy Value is comprised of the value of the Basic Interest Account, the S&P 500 <sup>®</sup> 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, Insured's issue age, gender, and risk class
	These charges may be significant and should be carefully considered before surrendering the contract. <b>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.</b> 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:	
	Year 1:	4%
	Years 2-10:	6%
	Years 11+:	2%
	Guaranteed:	6% in all years

## MONTHLY DEDUCTIONS\*

Monthly Deductions are taken from the Policy Value on each Monthly Policy Date. The Monthly Policy Date is the same day of each month as the Policy Date. The Monthly Deduction consists of the cost of insurance, Monthly Policy Fee, Monthly Expense Charge, charges for additional benefits provided by riders and any charges for substandard class ratings. Monthly Deductions will be taken from the Basic Interest Account, the S&P 500® Index Account and Global Index Account in proportion to the values of those accounts on the Monthly Policy Date the deduction is taken. Within each Account, Monthly Deductions will first be taken from the highest numbered Segment and then from the next highest numbered Segment.

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### COST OF INSURANCE CHARGES\* (MONTHLY)

Charge varies based on the Insured's Age, Underwriting Classification and gender, and the Policy's Face Amount and duration.

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### MONTHLY POLICY FEE\*

Current: \$10  
Guaranteed Maximum: \$12

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### MONTHLY EXPENSE 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.

On a guaranteed basis, the charge applies for 10 years from issue or increase date for ages 0-60 and through age 120 for issue ages 61-85 for states other than Florida. In Florida, the guaranteed charge applies through age 120 for all issue ages.

AIR: This charge applies to any Additional Insured Rider for eight years from rider issue date and eight years from the date of any increase in rider Face Amount.

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### INDEX ACCOUNT MONTHLY CHARGE

0.06% (0.72% annually) of the Index Account Value  
Taken on the Monthly Policy Date through age 120, from the highest numbered Segment first.

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### 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.

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### LOANS

Minimum: \$500  
Maximum: The 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 loans 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.

# Important Information

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## Questions

If you have questions about the Transamerica Financial Foundation IUL insurance policy, please ask your agent or call our Customer Service Center at 1-800-238-4302. This is a toll-free number. This brochure is not intended to be a full description of the Transamerica Financial Foundation IUL insurance policy. Refer to your policy for a complete explanation of the terms.

## Right to Cancel (Free Look)

Within 10 days after you receive your policy, if you are not completely satisfied with it for any reason, you may cancel it and receive a refund. For California applicants age 60 years and older, there is a 30-day free look. Some states offer a 20-day free look.

## Annual Statement

It is important to remember that Excess Index Interest is only credited at the end of the Index Account Segment Period. Upon receipt of your first annual statement you may be surprised at the level of the Policy Value. 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 most states, in the event of suicide during the first two policy years, death benefits are limited to only the return of premiums paid.

**The Company and its agents and representatives do not give tax or legal advice. This material and the concepts presented here are for informational purposes only and should not be construed as tax or legal advice. Any tax and/or legal advice you may require or rely on regarding this material should be based on your particular circumstances and should be obtained from an independent professional advisor.**

Transamerica Financial Foundation IUL is an index universal life insurance policy issued by Transamerica Premier Life Insurance Company, Cedar Rapids, IA. Policy form and number may vary, and this policy may not be available in all jurisdictions.

The Policy is subject to the insurance laws and regulations of the state or jurisdiction in which it is sold. All state specific Policy features will be described in your Policy.

Policy Form # ICC12 IUL06 or # IUL06. Form numbers may vary by jurisdiction.

**Not available in New York.**

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