

THE POWER OF PREPARATION

**HELP LOVED ONES FOCUS
ON FAMILY, NOT FINANCES**



TRANSAMERICA®

FAST, EASY PROTECTION NOW

THERE WHEN YOUR LOVED ONES NEED IT MOST



Unlike an inheritance, final expenses are something none of us want to leave behind for a loved one. The goal is to share a gift — or legacy — rather than costs and expenses.

Understanding how life insurance can help with final expenses is a good place to start. Many Americans believe Social Security will pay for their final expense needs. However, the government only pays a lump sum of \$255 for those who qualify.¹

What's more, the Veterans Administration final expense benefit for non-service related death (if you qualify) is only \$780 for a plot, plus a \$300 burial allowance if not hospitalized by the VA at time of death, or a \$780 burial allowance if hospitalized by the VA at time of death.²

START CALCULATING YOUR FINAL EXPENSES TODAY

Get a better understanding of your estimated final expenses and choose a life insurance policy that's fast and easy to get, and fits your budget.

¹"Social Security Lump Sum Death Payment," [benefits.gov](https://www.benefits.gov), accessed September 2019

²"Burial Benefits," [benefits.va.gov](https://www.benefits.va.gov), accessed September 2019

FINAL EXPENSES CAN BE COSTLY

FINAL EXPENSE COSTS

Funeral Cost Estimates³

▪ Professional services, embalming, visitation, etc.	\$4,800
▪ Metal casket	\$2,400
▪ Burial vault	\$1,395

Cemetery Cost Estimates⁴

▪ Cemetery plot	\$400 - \$10,000
▪ Monument	\$500 - \$12,000
▪ Opening and closing of the grave (varies by cemetery)	\$300 - \$1,000
▪ Graveside service fee	\$200 - \$1,700

RANGE OF ESTIMATED FUNERAL EXPENSES

\$9,995 - \$24,700

Other Possible Final Expenses

- May include immediate household expenses, car loans, and loss of income.

The following worksheet is a tool that can assist you in estimating your basic life insurance needs. Work with your financial professional to fill out the following information to get a better picture of what specific amount or type of coverage you may need, depending on your personal circumstances. The actual amount of life insurance you need will depend on several factors that you need to consider carefully.

RECOMMENDED COVERAGE AMOUNT

You: _____

Your Spouse: _____

EXISTING LIFE INSURANCE COVERAGE

You: _____

Your Spouse: _____

AMOUNT OF ADDITIONAL LIFE INSURANCE NEEDED

You: _____

Your Spouse: _____

DO YOU HAVE ANY DEPENDENTS, CHILDREN, OR GRANDCHILDREN WHO SHOULD BE COVERED?

You: _____

Your Spouse: _____

Dependent: _____

Dependent: _____

Dependent: _____

Dependent: _____

Dependent: _____

Dependent: _____

Dependent: _____

Dependent: _____

Dependent: _____

³ "Statistics: 2017," nfda.org, accessed September 2019

⁴ "Cemetery and Gravesite Costs," funeralresources.com, accessed September 2019

This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation.

If you need advice regarding your particular investment needs, contact your financial professional.



IMMEDIATE SOLUTION, 10-PAY SOLUTION, AND EASY SOLUTION*

EASE & SPEED

- No exam or labs
- Automated underwriting with same-day approval possible
- Coverage can begin immediately

SAFE & PREDICTABLE

- Issued by a highly rated carrier
- Guaranteed fixed, budget-friendly premiums
- Can pay premiums with Social Security benefits using Direct Express® Debit MasterCard®
- Policy won't be canceled as long as you make premiums payments**

PRODUCT FEATURES

- Issue Ages:
 - *Immediate Solution* (life paid-up at age 121) 0-85
 - *10-Pay Solution* (premium payable for 10 years) 0-85
 - *Easy Solution* (graded death benefit) 18-80; In New York, 50-75
- Minimum death benefit: \$1,000
- Maximum death benefit *Immediate Solution* and *10-Pay Solution*:
 - 0-55 \$50,000
 - 56-65 \$40,000
 - 66-75 \$30,000
 - 76-85 \$25,000
- Maximum death benefit, *Easy Solution*: \$25,000

IMMEDIATE SOLUTION AND 10-PAY SOLUTION

Death benefit (all states): Full amount on day one.

EASY SOLUTION (GRADED DEATH BENEFIT)

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

* Graded death benefit is only available for ages 50-75 in New York.

** Policies are subject to a two-year contestability period.

FLEXIBLE PROTECTION

- Permanent whole life death benefit available at low issue amounts
- Income tax-free death benefit to your heirs
- Policy builds a tax-deferred cash value over time that can be borrowed against. Outstanding loans and previous withdrawals will reduce the death benefit by the balance due.
- Offers option for reduced paid-up policy if your situation changes
- Riders add additional protection with convenience and ease of one policy

The following riders offer customizable protection and have fees and/or require an additional premium.

ACCELERATED DEATH BENEFIT RIDERS

Available on the *Immediate Solution* and *10-Pay Solution* at no additional premium cost:

Accelerated Death Benefit Rider with Nursing Home Benefit (NHB). (Subject to state availability.)

This rider pays the face amount, less an interest discount, less any loans, less administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event or confinement in a qualified nursing home facility. This rider is not available if you need any assistance in performing daily living activities at the time of application.

Accelerated Death Benefit Rider (ADBR). (For Florida only.) This rider pays the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event. Eligibility requirements apply. 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.

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER (TIR) FOR CALIFORNIA ONLY

Insured can accelerate up to 100% of the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year, if death is expected within 12 months receipt of a physician's statement.

ACCIDENTAL DEATH BENEFIT RIDER (ADR)

Optional Rider: Available only on the *Immediate Solution* for issue ages 18-70. This rider provides for payment of an amount in addition to the face amount of the policy in the event of accidental death resulting directly and independently of all other causes from an accident, as defined in the rider, subject to the definitions and exclusions set out in the rider. Death must occur within 90 days from the accidental bodily injury, while the policy is in force. The additional accidental death benefit amount is equal to the base face amount.

CHILDREN'S AND GRANDCHILDREN'S BENEFIT RIDER (CGR)

Optional Rider: This rider provides level term insurance, with conversion feature, for the children/grandchildren named in the rider. Available only on the *Immediate Solution* for issue ages of parent/grandparent 18-75 and child/grandchild issue ages 15 days old to 18 years. The minimum death benefit is \$1,000, the maximum death benefit is equal to the base face amount or \$5,000, whichever is less. No more than nine covered children/grandchildren may be covered under this rider.

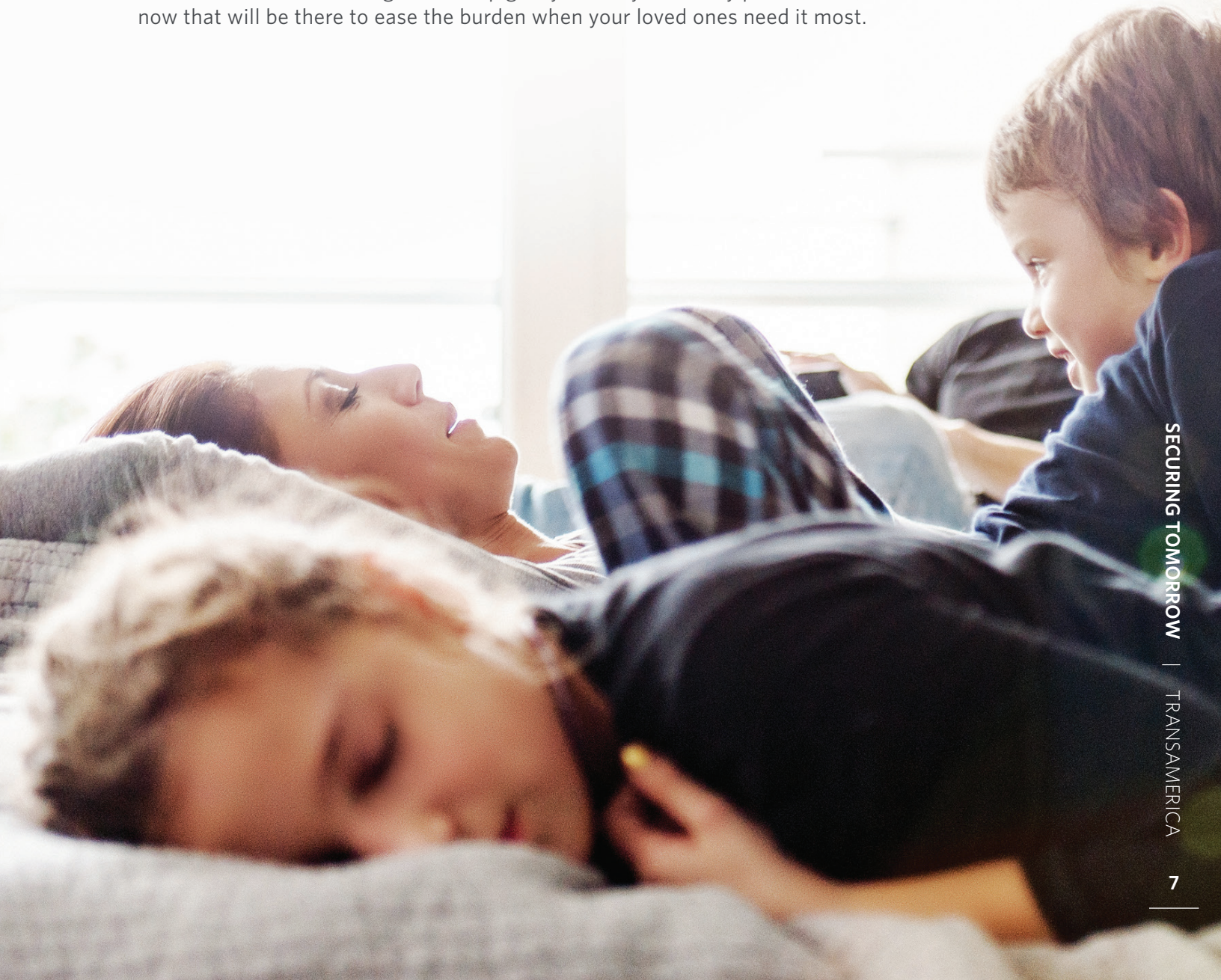
The optional rider information above is a general description of how riders work. Refer to your policy and personalized hypothetical illustration for a complete explanation of the terms. Riders and benefits have specific limitations.

SECURING TOMORROW FOR YOUR LOVED ONES

While no one knows when we or a loved one will pass on, we can take steps now to help ensure that funeral costs and other final expenses will be covered when the time comes, and help ensure a legacy of peace and calm.

Even if you think your age or health might make it difficult to qualify for traditional medically underwritten life insurance protection, Transamerica's *Immediate Solution*, *10-Pay Solution*, and *Easy Solution* may be able to provide you with fast, easy, predictable, and customizable coverage.

These solutions were designed to help give you and your family protection now that will be there to ease the burden when your loved ones need it most.





TRANSAMERICA®

**When it comes to preparing for their future,
there's no time like the present.**

Let's get started today.

 **Visit:** transamerica.com

Our experienced, licensed agents have helped meet the insurance needs of individuals, families and small business owners in the communities we service. We provide competitive life insurance products to consumers looking to protect and improve their quality of life.

This is life insurance. This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds of this life insurance for any purpose, unless otherwise directed. The face amount of this life insurance is not guaranteed to increase at the same rate as the costs of a funeral increase.

Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states.

Immediate Solution 121, 10 Pay Solution and the Easy Solution are whole life insurance policies issued by Transamerica Financial Life Insurance Company, Harrison, NY 10528 in New York or by Transamerica Life Insurance Company, Cedar Rapids, IA 52499 in all other jurisdictions. Policy form and number may vary, and this product and riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

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