



Why TransNavigatorSM Index Universal Life (IUL) is a Product Built for Today's Marketplace

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TransNavigatorSM IUL

Quick Facts

| Underwriting Class | Issue Ages |
|----------------------|------------|
| Select | 18-70 |
| Preferred Non Smoker | 18-70 |
| Standard Non Smoker | 18-85* |
| Preferred Smoker | 18-70 |
| Standard Smoker | 18-85* |
| Juvenile | 0-17 |

Face Amount Bands

- \$25,000 - \$99,999
 - \$100,000 - \$249,999
 - \$250,000 - \$499,999
 - \$500,000+
- Age Nearest Birthday
 - Level & Increasing Death Benefit Options

*Maximum issue age of 75 In FL.

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TransNavigatorSM IUL

Quick Facts

- **Choice of Basic Interest Account & four Index Accounts**
 - Basic Interest Account has 3% current and 2% guaranteed rate
- **No Lapse Guarantee Period**

| Issue Ages | Duration |
|------------|-----------|
| 0-45 | 20 Years |
| 46-60 | To Age 65 |
| 61-85 | 5 Years |

- **Persistency Credit**
 - Guaranteed annual Persistency Credit applied starting at the beginning of policy year 11
 - Credit 3% of the average of annual premium received (net of loans and withdrawals)
- **Policy Loans**



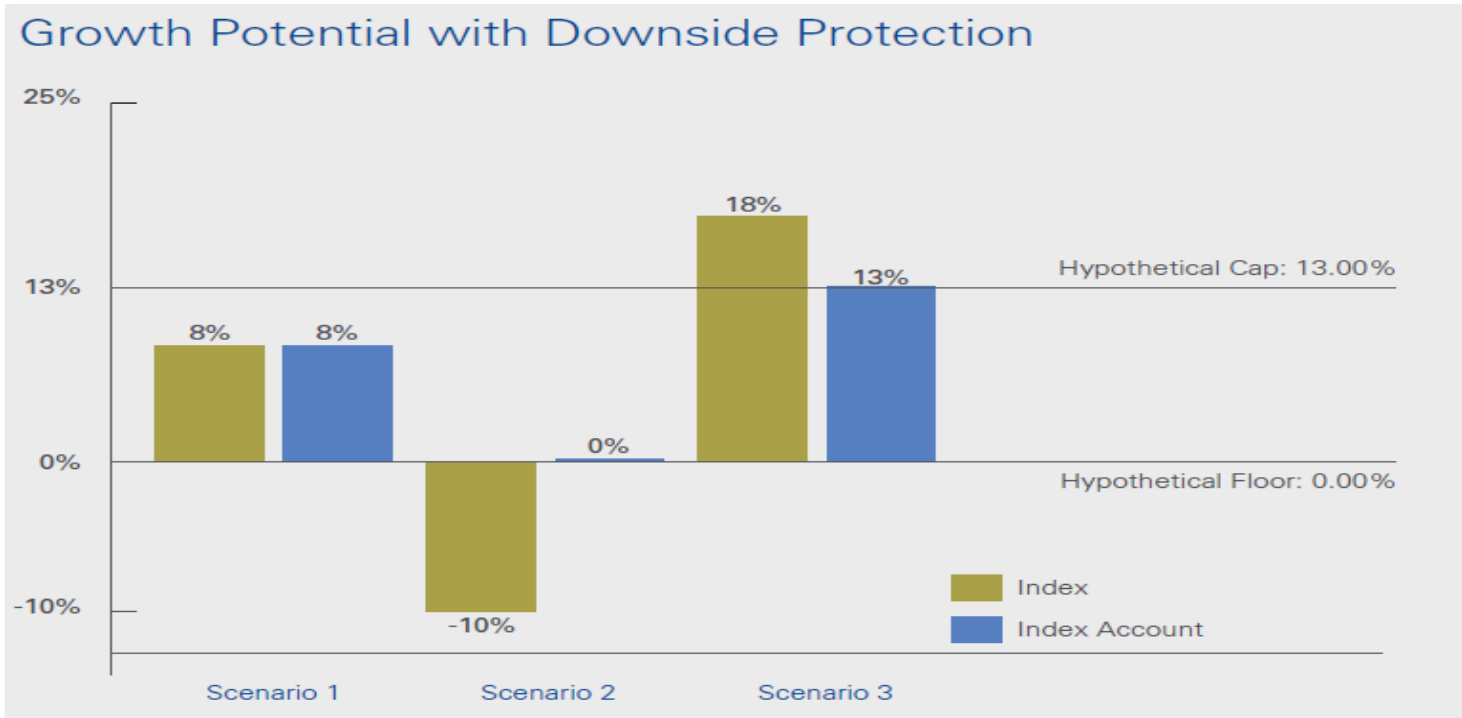
TransNavigatorSM IUL Summary: Flexibility and Versatility

- **Index Accounts:**
 - Domestic and/or global indexes
 - Higher-Cap Plus Index Accounts available with Index Account Monthly Charge (IAMC)
- **LTC Rider, Income Protection Option (IPO) and Overloan Protection Rider(OPR)** offer clients additional flexibility and control





Index Accounts – Caps and Floors



HYPOTHETICAL ASSUMPTIONS

- Each scenario is based on the hypothetical Cap of 13% and Floor of 0%.
- **Scenario 1**–The Index has a return of 8%. The Index Account is credited with index interest of 8%.
- **Scenario 2**–The Index has a loss of 10%. The Index Account is credited with index interest of 0%.
- **Scenario 3**–The Index has a return of 18%. The Index Account is credited with index interest of 13%.



Index Accounts compared with Plus Index Accounts

TransNavigatorSM IUL offers greater potential for Excess Index Interest through our Plus Index accounts which offer a higher Cap (with an IAMC charge)

Index Accounts – No Index Account Monthly Charge

| Index Account | Crediting Method | Floor | Cap | Illustrated Rate |
|----------------------|------------------|-------|-----|------------------|
| S&P 500 [®] | Annual PTP | 0% | 12% | 7.80% |
| Global | Annual PTP | 0% | 14% | 8.92% |

Plus Index Accounts – Index Account Monthly Charge Applies*

| Index Account | Crediting Method | Floor | Cap | Illustrated Rate |
|---------------------------|------------------|-------|-----|------------------|
| S&P 500 [®] Plus | Annual PTP | 0% | 16% | 9.35% |
| Global Plus | Annual PTP | 0% | 20% | 10% |

*Index Account Monthly Charge (IAMC) is 1% annually (0.08333% monthly).
The IAMC is taken on the Monthly Policy Date as a percent of total value in the Plus Index accounts.

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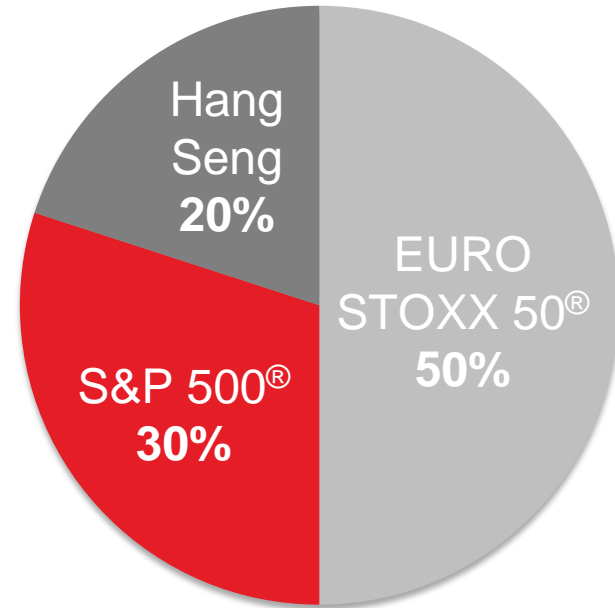
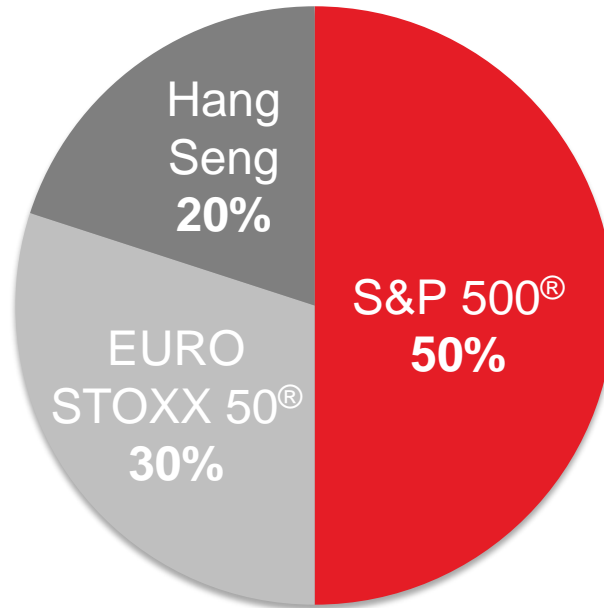


Choice: Domestic or Global Index Accounts

Domestic Index Account



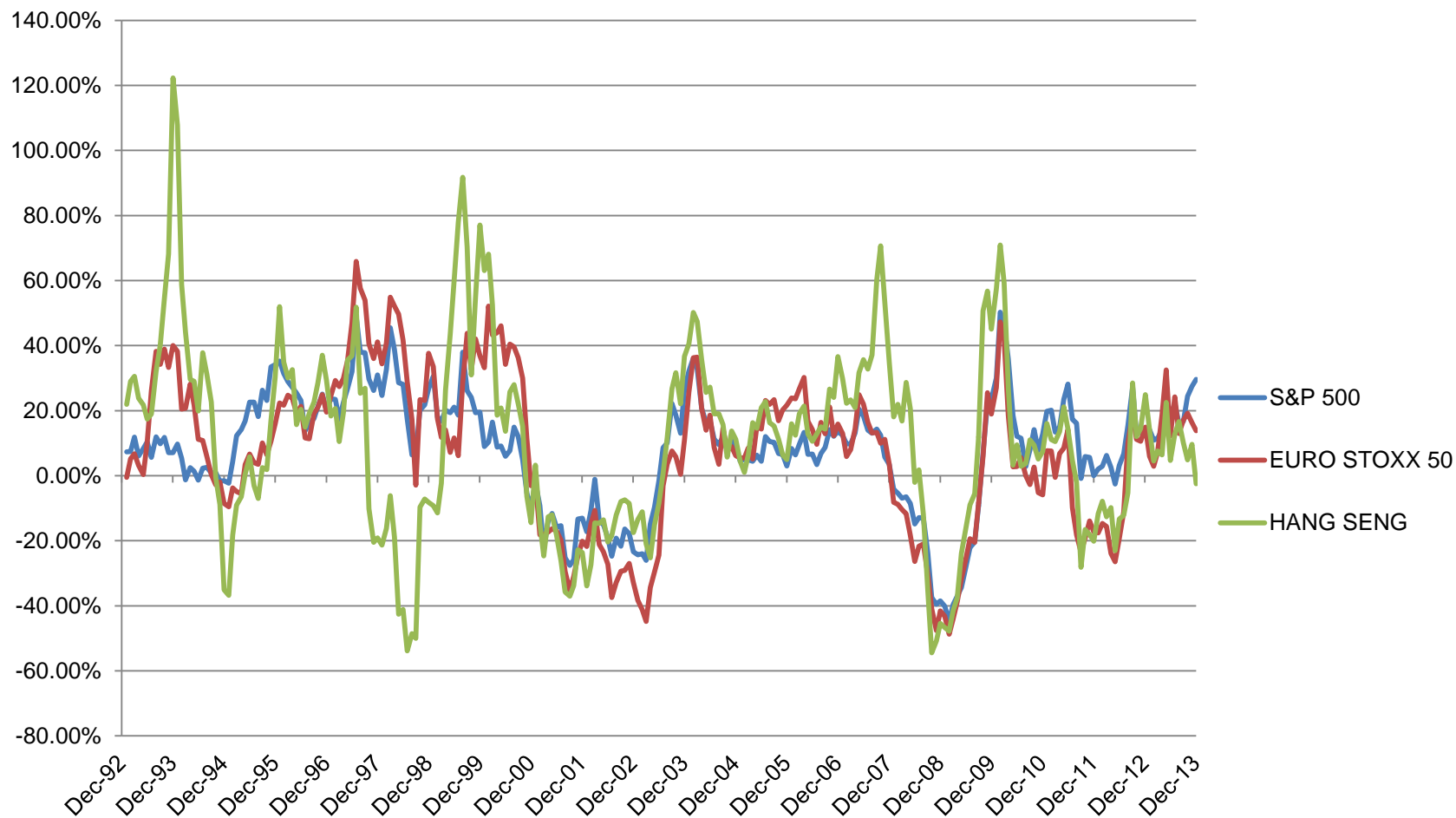
Global Index Account



Even though the interest credited to the policy's Index Accounts may be affected by the index(es), these life insurance policies are not an investment in the stock market(s) or the index(es) and do not participate in any stock or investments.



Historical Correlations



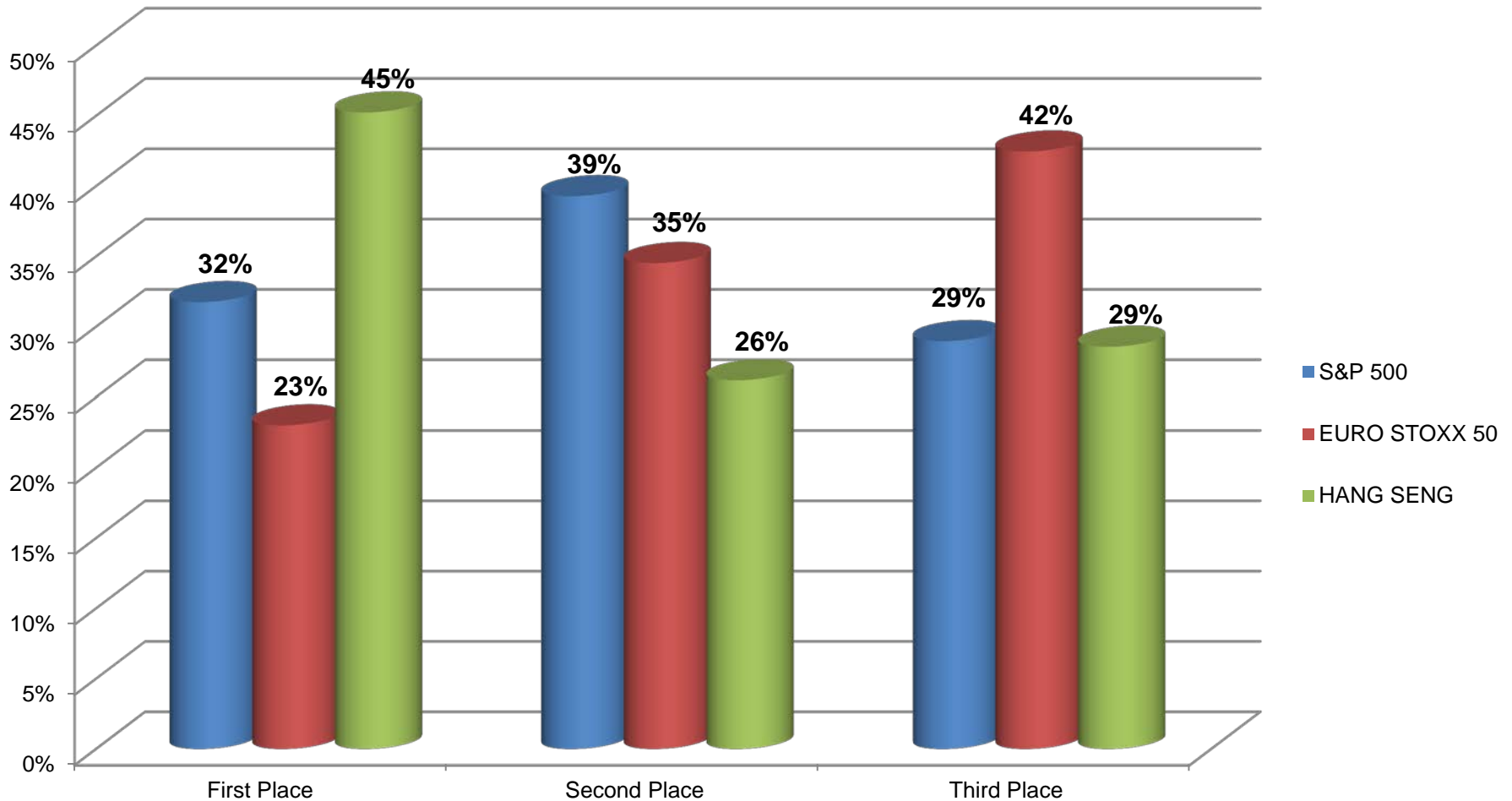
Source: Yahoo! Finance and Bloomberg.

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An Increasingly Global Marketplace

Finishing positions from 12/31/92 to 12/31/13





Re-thinking Retirement Planning

Only 28% of the affluent are highly confident that they can generate enough income in retirement to cover all of their expenses¹



Sources:

¹<http://www.investmentnews.com/article/20140326/FREE/140329938#>

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Top Concerns

**What if I die
too soon?**

**What if
I live
too long?**



**What if I need
long term care?**



Max-Funded Client Profile

- Want life insurance for the death benefit
- They are intrigued by the potential to supplement retirement income if policy value is sufficient
- Maxed-out available retirement plans
- May no longer meet the eligibility criteria to participate in qualified plans
- Want flexibility to make adjustments if their policy goals are not being met





Possible Client Objectives

- Funds for family in the event of their death
- Potential source of funds
- Assets that are tax advantaged
- A plan to help cover LTC expenses





Sales Opportunities with the Retirement-Minded



Multi-Generational Planners



Small Business Clients



Existing Clients



The Next Generation of Dependents

- 27% of Affluent Americans support either an adult child or a parent.
- 35% worry about having to care for a parent in their later years.
- The number of people aged 85 and over, the “oldest old,” will triple in the next 50 years.

Source: Affluent Insights Survey. Merrill Lynch, September 2012.
United States Census Bureau, December 2012.

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What's On Their Mind?

How much life insurance to plan for loved ones...and just how many loved ones are they going to have to plan for?

Would the client be able to provide support for their loved ones, parents and children, while still having enough resources for themselves?





Planning for Multi-Generational Households

Meet Susanne, 57, and George, 59

- Financially supporting her aging parents and one of their three adult children who live at home

Susanne's Concerns

- Will her family have enough to cover living expenses if something happens to her?
- How can she help ensure financial security of her spouse, kids, and parents in the future?



Planning for Multi-Generational Households

| Need | Benefit |
|--|--|
| Potential financial legacy for her family | Death benefit |
| A potential source of funds for various needs such as: <ul style="list-style-type: none">- Supplementing her retirement- Family business need- Financial support to her children- Grandchildren education | Once policy value is sufficient, it may be accessed through loans and withdrawals* |
| Possible health issues related to qualifying chronic illness | An optional Long Term Care Rider is available** |

*Distributions may be available if policy value is sufficient, and may be tax-free up to basis.

**Must be certified as chronically ill and have satisfied the elimination period in order to receive LTC benefits.



Sales Opportunities with the Retirement-Minded



Multi-Generational Planners



Small Business Clients



Existing Clients



Employee Turnover

- Wage and salary workers= 4.6 years of median tenure¹
- 75% of an organization's top performers leave the company within 3 years²
- Replacement costs range from 60% to 200% of an employee's annual salary³



¹US Dept. of Labor: Bureau of Labor Statistics, Employee Tenure Summary released September 2012.

²<http://www.forbes.com/sites/danschawbel/2011/11/22/whos-at-fault-for-high-gen-y-turnover/2/>

³Society for Human Resources Management, Executive Brief: Differences in Employee Turnover Across Key Industries.



Starting a Conversation

- Are there individuals in your business that you need to retain but you are not willing to give business equity?
- Should those individuals leave, how is your business impacted?



Small Businesses

- Want to retain key employees
- Want to select who benefits
- Want little to no administration costs
- Want tax deductions*
- Are not willing or choose not to offer business equity

*Tax benefits may depend on the type of entity the business is, as well as other factors. Business owners and their employees should consult with their tax and legal advisors for guidance regarding their specific situation.



Small Business Triple Play

Benefits to Employees

1

Death Benefit for Beneficiaries

2

Policy Value May be Used to help Supplement Retirement Income or for Other Needs*

3

Optional Long Term Care Rider

* Once Policy Value is Sufficient

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Small Business Triple Play

TransNavigatorSM Offers

1

**Income Protection Option
(a death benefit settlement alternative)**

2

Policy Value Accumulation Potential*

3

An Optional Long Term Care Rider

*The Index Accounts may be credited with Excess Index Interest which is based in part, on changes in index values (excluding dividends) that are compared to the Cap & Floor. Note that even though Index Interest is affected by stock indexes, IUL policies are not an investment in the stock market or the indexes and do not participate directly in any stock or investment.

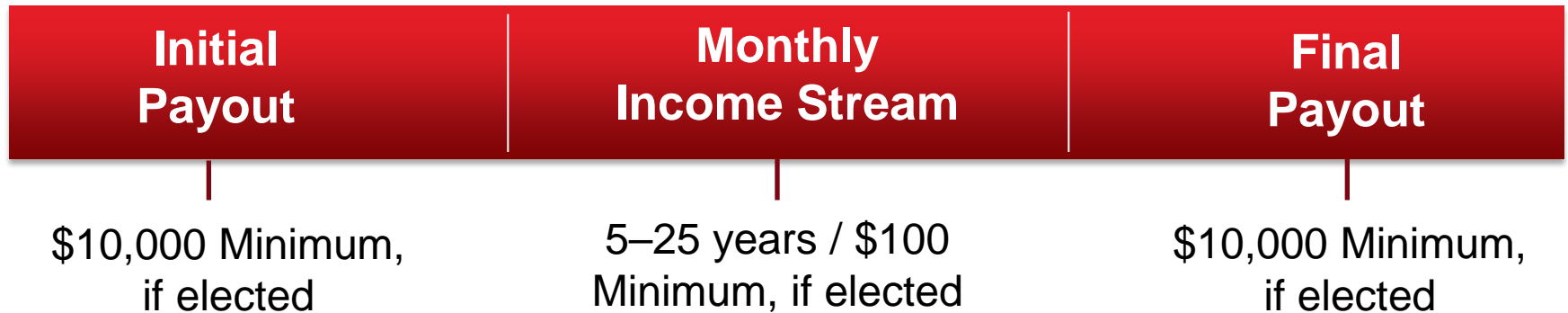
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Monthly Income for Beneficiaries

Income Protection Option (IPO)– A death benefit settlement option



- Available on certain life products **at no additional premium cost**
- May include multiple beneficiaries
- Can be modified prior to the death of the insured
- A portion of monthly payment and final lump sum are reportable as interest income as interest income to the beneficiary



Small Business Triple Play Example

InWorks, Inc.

- Digital marketing firm

Anna, Creative Editor

- InWorks' most valuable employee





Small Business Triple Play Benefits

Small Business

Valuable Benefit to Employee

Tax Deduction*

Retain Employee in Competitive Environment

Employee

Death Benefit for Family

Income Protection Option

Policy Value Accumulation Potential

An Optional Long Term Care Rider

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Sales Opportunities with the Retirement-Minded



Multi-Generational Planners



Small Business Clients



Existing Clients



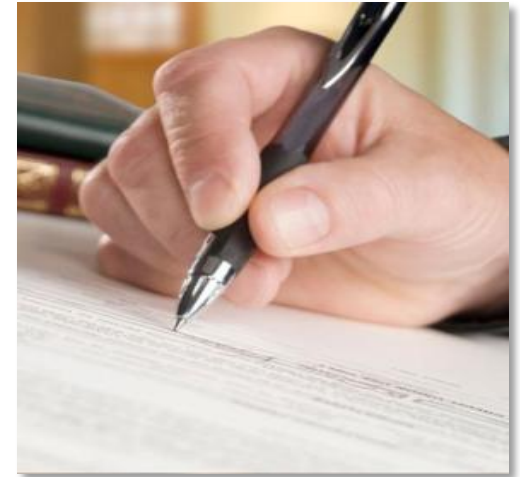
Enhancements to our Term Conversion Program

- Under the Enhanced Conversion Program conversions within the first 5 years of a fully-underwritten term policy can go to new permanent product offerings, including TransNavigatorSM
- Other policies are available for conversion after the 1st five years.
- The Enhanced Conversion Program is not contractual or guaranteed



5-year Term Conversion Enhancements

- Market to existing client base:
 - Offer permanent policy to those who may have moved into a different life stage than when they bought their term policy
- Existing underwriting class carries over
- Policies may be fully-commissionable





TransNavigatorSM – Tools and Resources

Product Guide

TransNavigatorSM
INDEX UNIVERSAL LIFE INSURANCE PRODUCT GUIDE

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Quick Facts

TransNavigator
INDEX UNIVERSAL LIFE INSURANCE PRODUCT GUIDE

Key Features:

- Flexible Premiums: Premiums are flexible to help you manage your cash flow.
- Tax-Deferred Growth: Your cash value grows tax-deferred.
- Loan Feature: You can borrow against your cash value.
- Living Benefits: You can receive benefits for terminal illness or long-term care.
- Estate Planning: You can use your policy for estate planning.

| Feature | Description |
|-----------------|--|
| Death Benefit | Up to \$10 million |
| Face Amount | Up to \$10 million |
| Term | Up to 20 years |
| Age | 18 to 70 |
| Gender | Male and Female |
| Health | Standard, Preferred, and Super Preferred |
| Smoking | Non-smoker, Light, and Heavy |
| Alcohol | Non-drinker, Occasional, and Regular |
| Weight | Underweight, Normal, and Overweight |
| Exercise | Sedentary, Light, and Active |
| Medical History | Good, Fair, and Poor |
| Family History | Good, Fair, and Poor |
| Genetics | Good, Fair, and Poor |
| Other | As determined by the underwriter |

LTC Materials

Long Term Care Rider

Planning today to help secure your long-term care needs for tomorrow.

Guide to Doing

TransNavigator
INDEX UNIVERSAL LIFE INSURANCE PRODUCT GUIDE

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Consumer Guide

TransNavigator
INDEX UNIVERSAL LIFE INSURANCE PRODUCT GUIDE

Navigate Your Financial Future with Confidence.



TransNavigatorSM is a flexible-premium index universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. ICC14 IUL08 REV or IUL08 REV, Long Term Care Rider Form No. ICC12 LTCR03 or LTCR03. Policy and rider form and number may vary and this policy and rider may not be available in all jurisdictions.

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Thank You