









# CONCIERGE PLANNING RIDER<sup>SM</sup>

## NOW OFFERING EXCLUSIVE FUNERAL PLANNING BENEFITS ON IUL, AT NO ADDITIONAL COST

The *Transamerica Financial Foundation IUL* (FFIUL) is already a highly customizable insurance solution that offers versatile options to individualize each client's policy. The new, *Concierge Planning Rider<sup>SM</sup>* (CPR)\*, also known as Additional Services Rider offers clients more options and gives you even more to bring to the table.

## GIVE MORE, GET MORE WITH FFIUL

Families are seeking life insurance protection, now more than ever. They are also asking for solutions that can do more than provide a death benefit. The *Concierge Planning Rider* on FFIUL may be that solution with a policy that offers a death benefit, living benefits, and now funeral planning benefits.

 <b>DEATH BENEFITS</b> Federal Income Tax Free Death Benefit	 <b>LIVING BENEFITS</b> Long Term Care Rider Critical Illness Rider Chronic Illness Rider Terminal Illness Rider			
 <b>FUNERAL PLANNING BENEFITS</b> Full suite of services from Everest	<b>24/7</b> Advisor Assistance	 <b>Access to Will Prep<sup>SM</sup></b>	 <b>Tenzing<sup>TM</sup> Unlimited Document Storage</b>	 <b>PriceFinder<sup>SM</sup></b>

## A RIDER THAT SELLS ITSELF

Powered by Everest Funeral Package, LLC, the planning benefits available with the CPR go beyond planning a funeral. It can provide families 24/7 advisor support, online preparation of legal documents, and can help ensure a family is prepared for their funeral, years in advance. More importantly, it can help remove the family from a high-pressure, sales-focused environment when their loved one passes away.

Families can be certain that they will have the support they need every step of the way with a rider available:



**At no additional cost to the client**



**On new and existing FFIUL 2017 CSO policies**



**To be added or removed at any time**

\* In California and Florida, this benefit is called the Concierge Planning Benefit. The benefit's services are not provided through a contractual rider; they are offered outside of the life insurance policy.

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**TRANSAMERICA<sup>®</sup>**

# WHAT'S IN IT FOR YOU?



## EXCLUSIVITY

Only IUL with funeral-planning benefits



## ECONOMICAL

Doesn't increase premiums



## GOOD WILL

Strengthen long-term client relationships



## SUPPORT

Transamerica & Everest there to help every step of the way



## RIDER DETAILS

<b>Rider Eligibility:</b>	FFIUL 2017 CSO policies with a face amount of \$250,000 and above and not on direct monthly bill.
<b>Rider Charge:</b>	None
<b>Available after issue:</b>	Yes, providing the policy meets the eligibility requirements.
<b>Rider Addition:</b>	This rider may be added at any time the policy meets the above requirements. Transamerica will communicate eligibility to the client and the client must submit the necessary consent form to add the rider.
<b>Rider Removal:</b>	Clients may request to have the rider removed from their policy at any time. If the policy no longer qualifies, the rider will be removed from the policy and the client will no longer be eligible for benefits. See FFIUL Agent Guide for more details.

## Transamerica & Everest: Stronger Together

If you have questions on the FFIUL, the CPR rider, or Everest services we are here to help.



For rider or product questions,  
call The National Sales Desk



For question on Everest and Everest benefits,  
call 800-913-8318 24/7



**Visit:** [everestfuneral.com/TAAgent](http://everestfuneral.com/TAAgent)

**The funeral concierge services and any associated warranty provided by Everest Funeral Package, LLC are solely provided by Everest Funeral Package, LLC, not by Transamerica Corporation or any of its affiliates.** Life insurance products are issued by Transamerica Premier Life Insurance Company, Cedar Rapids, IA or Transamerica Life Insurance Company, Cedar Rapids, IA. All products may not be available in all jurisdictions.

Not available in New York.

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