HOW DOES TRANSAMERICA STACK UP AGAINST THE FINAL EXPENSE COMPETITION?

A FEW WAYS TRANSAMERICA RISES ABOVE THE REST

ISSUE AGES AND FACE AMOUNTS[1]

Transamerica has a broad range of issue ages — from 15 days up to age 85. Face amounts range from as low as $1,000 to $50,000.

RISK CLASSES

Transamerica is one of the few carriers that offers both a preferred and standard risk class. This helps ensure your healthiest clients get the best rates.

ACCELERATED DEATH BENEFIT RIDER WITH NURSING HOME BENEFIT[2]

Transamerica is one of the few carriers that offers an Accelerated Death Benefit Rider with Nursing Home Benefit through two of our final expense solutions. This offers loved ones the added flexibility to access the death benefit for a qualifying event or confinement to a nursing home (subject to state availability).

CHILDREN'S & GRANDCHILDREN'S BENEFIT RIDER

This rider allows up to nine of the insured's children and/or grandchildren to be covered on the same policy. It also offers options for insured children and grandchildren to convert to a permanent policy at a later date.

SOCIAL SECURITY DIRECT EXPRESS® PREMIUM PAYMENT

Clients receiving federal benefits like Social Security have the added convenience of paying with the Direct Express® Debit MasterCard®, which may help your persistency ratio.

FAST, EASY UNDERWRITING[3]

Our *Express Protect Underwriting*℠ with iGO® e-App offers more real-time underwriting decisions, a short, streamlined digital application, and updated Policy eDelivery to save time and hassle.

TRANSAMERICA®

WHERE WE WIN — FINAL EXPENSE LIFE INSURANCE

	TRANSAMERICA *Immediate Solution* *10-Pay Solution* *Easy Solution*	CVS (Accendo)	AMERICAN AMICABLE Golden Solution Immediate Golden Solution Graded Golden Solution ROP	AMERICO Eagle Premier Series Eagle Guarantee	FORESTERS PlanRight Preferred PlanRight Standard PlanRight Basic	MUTUAL OF OMAHA Living Promise
ISSUE AGES	0–85[1]	40–89	50–85	40–85	50–85	45–85, (50–75 IN NY)
MINIMUM ISSUE AMOUNT[1]	$1,000	$2,000	$2,500	$5,000	$5,000	$2,000
MAXIMUM ISSUE AMOUNT[1]	$50,000	$50,000 (Lower for ages 56+)	$35,000	$40,000	$35,000 (Lower at Std. class)	$50,000
RISK CLASS OPTIONS	Preferred Standard	Standard	Standard	Standard	Preferred Standard	Standard
GRADED/MODIFIED DEATH BENEFIT	GDB for 2 years	MDB for 2 years	GDB for 2 years MDB for 3 years	MDB for 3 years GDB in year 4	MDB for 2 years	GDB for 2 years
ADBR FOR NURSING HOME BENEFIT INCLUDED	Yes[2]	No	Available on Immediate only	No	No	Yes
OPTIONAL RIDER COVERING GRANDCHILDREN	Child or grandchild (up to 9 riders)	Yes	Child, grandchild, or great grandchild	Child or grandchild	No	No
CONVENIENCE OF PAYING WITH SOCIAL SECURITY DIRECT EXPRESS®	Yes	Yes	No	Unknown	Unknown	No
AUTOMATED UNDERWRITING	*Express Protect Underwriting℠*[3]	Jet Issue	Automated Underwriting	Instant Decision	Point of Sale Underwriting	Automated Underwriting

[1] May vary based on issue age and/or products
[2] May not be available in all jurisdictions. Not available in New York. In Florida, the Accelerated Death Benefit is available without Nursing Home Benefit. In California, the Terminal Illness Accelerated Death Benefit Rider is available.
[3] Available for applications submitted with iGO e-App

This comparison is not a comprehensive analysis and does not account for possible advantages or disadvantages of the policies compared. Competitors' information has been obtained from publicly available sources and is believed to be accurate as of December 15, 2023.

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