

FINAL EXPENSE RATE REDUCTIONS

EASIER TO SELL, EASIER TO BUY

Growing your business with Transamerica's *Final Expense Solutions Portfolio* just got easier with more competitive rates.

LOWER RATES ACROSS THE PORTFOLIO

We've reduced rates in 100% of our *Immediate Solution* and *Easy Solution* quoting scenarios, with some cells dropping as much as 17% for *Immediate Solution* and as much as 22% for our *Easy Solution*.

It's now easier than ever to sell — and buy — final expense life insurance to help your clients protect their families. It's all part of our commitment to being the top choice in final expense life insurance.

INDUSTRY-BEST RATES FOR TARGETED SCENARIOS

We want your preferred-risk business, which is why we targeted our most popular product (*Immediate Solution*), ages (50-70) and risk class (preferred nonsmoker). These represent one in three policies placed at Transamerica.¹

REPRICE TARGETS

Product	Ages	Risk Class
<i>Immediate Solution</i>	50-70	Preferred Class Nonsmoker

Transamerica now holds the top-ranked position in 87% of our targeted quoting scenarios when comparing monthly rates among top final expense competitors. In fact, Transamerica has the lowest or second-lowest quote 93% of the time.²

TRANSAMERICA RANKING VERSUS TOP COMPETITORS FOR TARGETED SCENARIOS²

No. 1	Top 2
87%	93%

SEE HOW IMMEDIATE SOLUTION COMPARES

The following hypothetical illustrations show where Transamerica ranks for four *Immediate Solution* scenarios with best risk class.²

\$15,000 FACE AMOUNT

MALE | AGE 55 | BEST CLASS

RANK	CARRIER	MONTHLY PREMIUMS
1	Transamerica	\$51.83
2	Mutual Of Omaha	\$52.32
3	Foresters	\$53.72
4	American Amicable	\$57.09
5	Continental Life	\$60.33
6	Americo	\$67.81

\$15,000 FACE AMOUNT

FEMALE | AGE 55 | BEST CLASS

RANK	CARRIER	MONTHLY PREMIUMS
1	Transamerica	\$39.59
2	Mutual Of Omaha	\$39.96
3	Foresters	\$45.16
4	Continental Life	\$46.71
5	American Amicable	\$47.85
6	Americo	\$54.93

\$15,000 FACE AMOUNT

MALE | AGE 65 | BEST CLASS

RANK	CARRIER	MONTHLY PREMIUMS
1	Transamerica	\$79.15
2	American Amicable	\$85.80
3	Foresters	\$80.64
4	Continental Life	\$82.08
5	Mutual Of Omaha	\$83.12
6	Americo	\$96.20

\$15,000 FACE AMOUNT

FEMALE | AGE 65 | BEST CLASS

RANK	CARRIER	MONTHLY PREMIUMS
1	Transamerica	\$59.35
2	Mutual Of Omaha	\$59.91
3	Foresters	\$59.93
4	Continental Life	\$67.08
5	American Amicable	\$67.32
6	Americo	\$77.34

¹ Sales Datamart, February 2021

² Comparison based on monthly premiums. Internal data and FEX Quotes October 21, 2021, for American Continental (an Aetna company), American Amicable, Americo, Foresters, Mutual of Omaha.

Help your clients protect their loved ones.

Start the conversation today.

To learn more, call your Transamerica sales desk or visit transamerica.com/final-expense. See for yourself — run your own quote today on transamerica.com/quote-fe.

These comparisons are not a comprehensive analysis and they do not account for possible advantages or disadvantage of the policies compared. Competitors' premiums have been obtained from publicly available sources and are believed to be accurate as of October 21, 2021.

All guarantees are based on the claims-paying ability of the issuing insurance company.

Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, IA, or Transamerica Financial Life Insurance Company, Harrison, NY. 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. All products may not be available in all jurisdictions.

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