



HOW DOES TRANSAMERICA STACK UP AGAINST THE FINAL EXPENSE COMPETITION?

A FEW WAYS TRANSAMERICA RISES ABOVE THE REST

FAST, EASY UNDERWRITING

Our new *Express Protect Underwriting*SM with iGO e-App[®] delivers hassle-free same-day decision¹ without exams or labs. The consolidated application and all-ages underwriting guidelines help make it simpler than ever, so clients get covered quickly and you get paid faster.

ISSUE AGES AND FACE AMOUNTS²

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.

ACCELERATED DEATH BENEFIT RIDER (ADBR) WITH NURSING HOME BENEFIT³

Transamerica is one of the few carriers that offers an ADBR with Nursing Home Benefit (NHB) 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 (CGR)

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 card, which may help your persistency ratio.

Review the chart on back side for more details on [where we win](#).

WHERE WE WIN — FINAL EXPENSE LIFE INSURANCE

	TRANSAMERICA <i>Immediate Solution, 10-Pay Solution, & Easy Solution</i>	MUTUAL OF OMAHA Living Promise	COLUMBIAN LIFE Dignified Choice Series	UNITED HOME LIFE Express Issue Series	PHOENIX LIFE/ NASSAU RE Remembrance Life	FORESTERS PlanRight	AMERI CO Eagle Premier Series
AM BEST RATING Financial Strength Category Rank As of Date	A Excellent 3 rd of 16 9/12/2019	A+ Superior 2 nd of 16 10/14/2019	B++ Good 5 th of 16 8/15/2019	A- Excellent 4 th of 16 10/11/2019	B+ Good 6 th of 16 5/1/2019	A Excellent 3 rd of 16 8/14/2019	A Excellent 3 rd of 16 1/1/2019
MINIMUM ISSUE AMOUNT	\$1,000	\$2,000	\$2,000	\$2,000	\$10,000	\$2,000	\$2,000
MAXIMUM ISSUE AMOUNT	\$50,000 ²	\$40,000	\$35,000	\$100,000	\$100,000	\$35,000	\$30,000
GRADED DEATH BENEFIT PRODUCT	2 years	2 years	2 or 3 years	2 years	No	2 years	3 years
ISSUE AGES	0-85 ²	45-85	25-85	20-80	30-80	50-85	50-85
ADBR FOR NURSING HOME BENEFIT INCLUDED	Yes ³	Yes	No	No	No	No	No
OPTIONAL RIDER COVERING GRANDCHILDREN	Child or grandchild (up to nine riders)	No	Child, grandchild, or great grandchild (up to 20 riders)	Grandchild only if legally adopted by grandparent	No	No	Child or grandchild
CONVENIENCE OF PAYING WITH SOCIAL SECURITY DIRECT EXPRESS[®]	Yes	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown
AUTOMATED UNDERWRITING	NEW! Yes ¹	Simplified issue	Simplified issue Point of sale	Simplified issue	Simplified issue	Simplified issue	Simplified issue Point of sale
E-APP	NEW! Available	Available	Available	Available	Available	Available	Available

¹ Available for applications submitted with iGO e-App[®].

² *Easy Solution* maximum \$25,000 and issue ages 18-80.

³ In Florida, the Accelerated Death Benefit is available without Nursing Home Benefit. In California, the Terminal Illness Accelerated Death Benefit rider is available.

This comparison is not a comprehensive analysis and does not account for possible advantages or disadvantage of the policies compared. Competitors' information has been obtained from publicly available sources and are believed to be accurate as of 10/11/19.

The financial strength and ratings of Transamerica and its affiliated companies do not reflect the quality of the products.