# TRANSAMERICA ILLUSTRATION SOLVES

| SOLVE | DESCRIPTION |
|---|---|
| SPECIFY ALL | User enters all components (face amount, planned premium and income stream, if desired). |

| FACE SOLVES | DESCRIPTION |
|---|---|
| 7 PAY FACE SOLVE | Solves for the face amount treating the requested first year premium amount (including lump sum amounts) as a seven-pay premium. |
| FACE SOLVE | Solves for the face amount based on the requested premium amount, cash surrender value (CSV) and year. If the solved for face amount gets bumped up to product minimums, then the CSV might be lower than the requested CSV. |
| TARGET FACE SOLVE | Solves for the face amount based on the requested first year premium amount (including lump sum and 1035 exchange amounts). The solve treats the total premium as target premium. |

| PREMIUM SOLVES | DESCRIPTION |
|---|---|
| 7 PAY PREMIUM SOLVE | Solves for the seven-pay premium based on the requested face amount. |
| GUIDELINE ANNUAL PREMIUM SOLVE | Solves for the guideline annual/level premium based on the requested face amount.  NOTE: This solve is only applicable with the guideline premium test. |
| GUIDELINE SINGLE PREMIUM SOLVE | Solves for the guideline single premium based on the requested face amount.  Premium duration is 1 year.  NOTE:  This solve is only applicable with the guideline premium test. |
| TARGET PREMIUM SOLVE | Solves for the target premium based on the requested face amount. |

| OTHER | DESCRIPTION |
|---|---|
| OPTIMAL SWITCH | Solves for the best year to switch the death benefit option from increasing to level, in order to maximize policy distributions. |
| SOLVE FOR MAX | Solves for the distribution (WD/Loan) amount based on requested cash surrender value, year and desired duration. |
| AUTO FACE REDUCTION | Reduces the Face Amount in order to maximize the distributions (WD/Loans). |