

SERFF Tracking Number: AULD-125870291 State: Arkansas
Filing Company: American United Life Insurance Company State Tracking Number: 40676
Company Tracking Number: TDAFINALREG
TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium
Variable and Variable
Product Name: TDA 403B - Transamerica
Project Name/Number: TDA 403B - Transamerica/TDAFINALREG

Filing at a Glance

Company: American United Life Insurance Company

Product Name: TDA 403B - Transamerica SERFF Tr Num: AULD-125870291 State: ArkansasLH

TOI: A02.1G Group Annuities - Deferred Non- SERFF Status: Closed State Tr Num: 40676
Variable and Variable

Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: TDAFINALREG State Status: Approved-Closed

Filing Type: Form Co Status: Submitted to State Reviewer(s): Linda Bird

Author: Nelvia Washington Disposition Date: 10/27/2008

Date Submitted: 10/23/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: TDA 403B - Transamerica

Project Number: TDAFINALREG

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/27/2008

State Status Changed: 10/27/2008

Corresponding Filing Tracking Number: TDAFINALREG

Filing Description:

October 22, 2008

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Submitted to
domicile state - Iowa - on 10/21/2008

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer

Deemer Date:

Arkansas Department of Insurance/Policy Forms Filings

Policy Form Filing

1200 West Third Street

SERFF Tracking Number: AULD-125870291 State: Arkansas
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Little Rock, AR 72201-1904

RE: Transamerica Life Insurance Company

NAIC 86231 and FEIN 39-0989781

Form TDAfinalreg, Tax Sheltered Annuity Endorsement

Form TDAfinalregcer, Tax Sheltered Annuity Endorsement to the Certificate

Dear Sir or Madam:

The enclosed new forms referenced above are being submitted for filing and approval. Included in the filing is a certificate of authorization, which allows American United Life Insurance Company, as Administrator for the Transamerica Transmark TDA Contract, to file these forms on behalf of Transamerica Life Insurance Company. These forms do not replace any form currently in use by Transamerica Life Insurance Company. The forms were submitted on October 21, 2008 for review and approval to Transamerica's state of domicile, Iowa. These forms are being submitted in "John Doe" fashion, with any variable information displayed in bold-face type within brackets.

The enclosed forms will bring the underlying Transamerica Transmark Internal Revenue Code Section 403(b) group annuity contracts and applicable certificates into compliance with new Treasury Regulation Section 1.403(b), effective January 1, 2009. This language is required by law to retain the tax-qualified status of Internal Revenue Code Section 403(b) Tax-Deferred Annuities. This language has been filed variable because it may be subject to change based on changes in federal tax law regulations.

The forms contain no unusual or possibly controversial items deviating from normal company or industry standards.

If there are any questions, please let me know. We look forward to receiving your response. Thank you for your assistance with this filing.

Sincerely,

<i>SERFF Tracking Number:</i>	<i>AULD-125870291</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40676</i>
<i>Company Tracking Number:</i>	<i>TDAFINALREG</i>		
<i>TOI:</i>	<i>A02.1G Group Annuities - Deferred Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.1G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>TDA 403B - Transamerica</i>		
<i>Project Name/Number:</i>	<i>TDA 403B - Transamerica/TDAFINALREG</i>		

Nelvia Washington Rent, FLMI, ACS, AIRC, CCP
Senior Contract Analyst
Corporate Compliance
American United Life Insurance Company
OneAmerica companies

E-mail: productcompliance.corporatecompliance@oneamerica.com /Tele: (877) 285-7660 (x1550) /Fax: (317) 285-5510

Company and Contact

Filing Contact Information

Nelvia Washington, Senior Contract Analyst	Nelvia.Washington@oneamerica.com
One American Square	(317) 285-1550 [Phone]
Indianapolis, IN 46206	(317) 285-5510[FAX]

Filing Company Information

American United Life Insurance Company	CoCode: 60895	State of Domicile: Indiana
One American Square	Group Code: 619	Company Type:
P.O. Box 7127		
Indianapolis, IN 46206	Group Name:	State ID Number:
(877) 285-7660 ext. [Phone]	FEIN Number: 35-0145825	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American United Life Insurance Company	\$50.00	10/23/2008	23429470

SERFF Tracking Number: AULD-125870291 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/27/2008	10/27/2008

SERFF Tracking Number: AULD-125870291 *State:* Arkansas
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Disposition

Disposition Date: 10/27/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AULD-125870291 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Certificate of Authorization		Yes
Supporting Document	NAIC Transmittal		Yes
Form	Tax Sheltered Annuity Endorsement to the Transamerica Transmark TDA Contract		Yes
Form	Tax Sheltered Annuity Endorsement to the Transamerica Transmark TDA Certificate		Yes

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Form Schedule

Lead Form Number: TDAfinalreg

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TDAfinalreg	Certificate	Tax Sheltered Annuity Endorsement t, Insert to the Transamerica Page, Transmark TDA Endorsement Contract or Rider	Initial			403(b) Final Reg endorsement ver2- Transamerica annuity contr(10-6-08) for filing(GRP&iNDV).pdf
	TDAfinalreg	Certificate	Tax Sheltered Annuity Endorsement t, Insert to the Transamerica Page, Transmark TDA Endorsement Certificate or Rider	Initial			403(b) Final Reg CERT endorsement ver2- Transamerica GROUP annuity(10-6-08)for filing.pdf

TAX SHELTERED ANNUITY ENDORSEMENT
TO THE
TRANSAMERICA TRANSMARK TDA CONTRACT
NUMBER **[insert Contract number here]**
(THE CONTRACT)
ISSUED BY
TRANSAMERICA LIFE INSURANCE COMPANY
TO
[insert Contractholder here]

This Amendment is effective as of January 1, 2009.

The Contract is hereby amended by adding the following provisions and by deleting any corresponding Contract provision to the contrary:

1. **Loans: If this contract provides for loans whereby an Owner who has a fixed interest account balance may take a loan from Transamerica Life Insurance Company as the lender, using that fixed interest account balance as the only security for the loan, new loans of this type on and after January 1, 2009 shall require approval by the employer or Plan Sponsor. Additionally, hardship withdrawals and withdrawals upon attainment of age 59 ½ from the Owner's account are permitted under this contract to the extent that the Plan Sponsor makes provision in its Plan for such benefits and the Plan Administrator provides information necessary for American United Life Insurance Company® (AUL), as administrator for the Transamerica TransMark contract, to provide such a withdrawal.]**
2. **Contributions and Transfers: Code §403(b) "Contributions" are amounts that have been paid to AUL, as administrator for the Transamerica TransMark contract, and allocated to this contract, or that have been transferred to this contract from a prior Transamerica TransMark TDA contract or a prior funding medium, pursuant to a Plan established by the Plan Sponsor that meets the requirements of Code §403(b). Such transferred funds may be listed under categories other than "Contributions" on contract reports. [Code §403(b) Contributions may not exceed applicable Code §§402(g), 403(b), 414(v), and 415 limits. The term "Contributions" does not include amounts that were the subject of an eligible rollover distribution from another plan to the Plan.]**
3. **Excess Contributions: "Excess Contributions" are Contributions in excess of the applicable Internal Revenue Code limits. The Plan Sponsor is responsible for tracking Excess Contributions. [Code §403(b) Contributions that exceed the applicable Code §415 limits, and that the Plan Sponsor identifies to AUL, as administrator for the Transamerica TransMark contract, will be accounted for separately within this contract.]**
4. **Plan: A Code §403(b) "Plan" means a plan of the Plan Sponsor that is qualified under Code §403(b) for which Contributions are made to this contract.**
5. **§402(g) Limit: No Owner is permitted to have elective deferral contributions (within the meaning of Code §402(g)(3)) made during a calendar year under this contract, or under any other plans, contracts, or arrangements maintained by his or her employer, in excess of the dollar limitation in effect under Code §402(g)(1) and**

any Regulations issued thereunder for taxable years beginning in such calendar year.]

6. **[Nonforfeitability and Nontransferability:** The Owner's entire Net Annuity Value of the vested portion (as determined pursuant to the Code §403(b) Plan) of Code §403(b) funds of an Owner is nonforfeitable at all times within the meaning of Code §403(b)(1)(C) and any Regulations issued thereunder. This contract shall also be nontransferable within the meaning of Treasury Regulation §1.403(b)-3(a)(5). No sum payable under this contract that is attributable to Code §403(b) funds with respect to an Owner may be sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose to any person or entity other than Transamerica Life Insurance Company, other than pursuant to a qualified domestic relations order described in Code §414(p). In addition, to the extent permitted by law, no such sum shall in any way be subject to legal process requiring the payment of any claim against the payee.]

7. **[Rollovers:** A distributee may elect to have any portion of an eligible rollover distribution paid directly to an eligible retirement plan specified by the distributee in a direct rollover. For this purpose, the following definitions and rules apply:
 - (a) **Eligible rollover distribution:** An eligible rollover distribution is any distribution of all or any portion of the balance to the credit of the distributee, except that an eligible rollover distribution does not include: any distribution that is one of a series of substantially equal periodic payments (not less frequently than annually) made for the life (or life expectancy) of the distributee or the joint lives (or joint life expectancies) of the distributee and the distributee's designated beneficiary, or for a specified period of ten years or more; any distribution to the extent such distribution is required under Code §401(a)(9) as made applicable by Code §403(b)(10); any distribution made upon the hardship of the employee; and any other amounts designated in applicable federal tax guidance. The term "eligible rollover distribution" shall not include the portion of any distribution that is not includible in gross income except to the extent that such amount is paid directly to an eligible retirement plan that is an individual retirement account described in Code §408(a), an individual retirement annuity described in Code §408(b), or an annuity described in Code §403(b) or qualified trust described in Code §401(a) and such annuity or trust agrees to separately account for such amounts so transferred, including separately accounting for the portion of such distribution that is includible in gross income and the portion that is not so includible.

 - (b) **Eligible Retirement Plan:** An eligible retirement plan is an individual retirement account described in Code §408(a), an individual retirement annuity described in Code §408(b), an annuity plan described in Code §§403(a) or 403(b), a qualified trust described in Code §401(a), or an eligible deferred compensation plan described in Code §457(b) which is maintained by an eligible governmental employer described in Code §457(e)(1)(A), that accepts the distributee's eligible rollover distribution.

- (c) **Distributee:** The Owner is a distributee whether an employee or former employee. In addition, an Owner's spouse or former spouse who is the alternate payee under a qualified domestic relations order, as defined in Code §414(p), is a distributee with regard to the interest of the spouse or former spouse.
 - (d) **Nonspouse Beneficiary:** To the extent permitted by Code §402(c)(11) and applicable federal tax guidance thereunder, a direct trustee-to-trustee transfer may be made to an individual retirement account described in Code §408(a) or an individual retirement annuity described in Code §408(b) of an individual who is the Owner's designated beneficiary but who is not the Owner's surviving spouse if such transfer would be an eligible rollover distribution but for the fact that the distribution is not being made to the Owner or the Owner's surviving spouse.
 - (e) **Direct Rollover:** A direct rollover is a payment by the Plan to the eligible retirement plan specified by the distributee.]
8. **Limitations on Distributions of Elective Deferrals:** Amounts attributable to Code §403(b) elective deferral Contributions made pursuant to a Code §402(g)(3)(C) salary reduction agreement may be distributed to an Owner pursuant to the provisions of the Plan, provided that such distribution shall not occur until the Owner has either attained age 59 ½, severed employment, died, become totally disabled (as defined by Code §72(m)(7), subject to any limitations provided under the Plan), experienced a hardship (as defined by Code §403(b)(11)(B), subject to any limitations provided under the Plan), or a withdrawal is made to provide a Plan loan in accordance with Code §72(p). In the case of a hardship withdrawal, any gain credited to such Contributions may not be withdrawn. These timing restrictions do not apply to Contributions (but do apply to earnings thereon) that were contributed before 1989, to withdrawals to correct Excess Contributions in accordance with the Code or other applicable Regulations or guidance, or to distributions due to Plan termination in accordance with the Code or other applicable Regulations or guidance.]
9. **Distributions on Plan Termination:** With regard to amounts attributable to Code §403(b) Contributions made pursuant to a Code §402(g)(3)(C) salary reduction agreement, termination of the Code §403(b) Plan and distribution of such accumulated amounts pursuant to the provisions of the Plan are permitted only if the Plan Sponsor (taking into account all entities that are treated as the same employer under Code §414(b), (c), (m), or (o) on the date of the termination) does not make contributions to any Code §403(b) contract that is not part of the Plan during the period beginning on the date of Plan termination and ending 12 months after distribution of all assets from the terminated Plan. However, if at all times during the period beginning 12 months before the termination and ending 12 months after distribution of all assets from the terminated Plan, fewer than 2% of the employees who were eligible under the Code §403(b) Plan as of the date of Plan termination are eligible under the alternative Code §403(b) contract, the alternative Code §403(b) contract is disregarded.]

10. **[Required Minimum Distributions:** This contract shall comply with the minimum distribution provisions of the Plan, but in no event shall the contract fail to comply with the requirements of Code §401(a)(9) and the regulations issued thereunder, including, but not limited to, the incidental benefit requirements specified in Code §401(a)(9)(G) and Q&A-2 of §1.401(a)(9)-6, as made applicable by Code §403(b)(10). For purposes of applying the distribution rules of Code §401(a)(9), distributions shall be made in accordance with the provisions of §1.408-8 of the Treasury Regulations, except as provided in §1.403(b)-6(e) of the Treasury Regulations. Accordingly, the provisions of (a), (b), and (c) below shall apply:

(a) **Code §403(b) Required Minimum Distributions Prior to the Owner's Death:**

- (1) Notwithstanding any provision of this contract to the contrary, the distribution of an Owner's post-1986 Code §403(b) interest in the contract (amounts accruing after 1986, including post-1986 earnings on pre-1987 accrued amounts) will be made in accordance with the requirements of Code §§403(b)(10) and 401(a)(9) and the Regulations issued thereunder. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of an Owner's post-1986 Code §403(b) interest in the contract (as determined under (b)(3) below) must satisfy the requirements of Code §§403(b)(10) and 401(a)(9) and the regulations issued thereunder as applicable to an account, rather than the requirements of (a)(2), (3), and (4) below and (b) below applicable to an annuity.
- (2) The Owner's entire post-1986 Code §403(b) interest will begin to be distributed no later than the first day of April following the later of the calendar year in which the Owner attains age 70 ½ or the calendar year in which the Owner retires from employment with the employer maintaining the Plan (the "required beginning date") over (a) the life of the Owner or the lives of the Owner and his or her designated beneficiary or (b) a period certain not extending beyond the life expectancy of the Owner or the joint and last survivor expectancy of the Owner and his or her designated beneficiary. However, if this contract is not part of a governmental plan or church plan, the "required beginning date" for a 5% owner is the first day of April of the calendar year following the calendar year in which the Owner attains age 70 ½. Payments will be made in periodic payments at intervals of no longer than 1 year, and must be either nonincreasing or they may increase only as provided in Q&As-1 and -4 of §1.401(a)(9)-6 of the Treasury Regulations. In addition, any distribution of Code §403(b) amounts accruing pre-1987 or post-1986 must satisfy the incidental benefit requirements specified in Code §401(a)(9)(G) and Q&A-2 of Treasury Regulation §1.401(a)(9)-6.
- (3) The distribution periods described in (a)(2) above cannot exceed the periods specified in Treasury Regulation §1.401(a)(9)-6.

- (4) The first required payment can be made as late as the “required beginning date,” and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.

(b) **Code §403(b) Required Minimum Distributions After the Owner’s Death:**

- (1) If the Owner dies before his annuity commencement date, his entire post-1986 Code §403(b) interest (as defined in 10(a)(1) above) will be distributed at least as rapidly as follows:

(A) in a single sum or other method not provided in (B) below; provided, however, that the entire interest must be paid on or before December 31 of the calendar year which contains the fifth anniversary of the Owner's death, or

(B) as an annuity in accordance with the Annuity Options shown in the contract over a period not to exceed the life or life expectancy of the Owner's beneficiary.

(i) If the designated beneficiary is not the Owner’s surviving spouse, the entire interest will be distributed, beginning no later than December 31 of the calendar year following the calendar year in which the Owner died, over the remaining life expectancy of such designated beneficiary. Such life expectancy is determined using the age of the beneficiary as of his or her birthday in the year following the year of the Owner’s death or, if elected, in accordance with (b)(1)(B)(iii) below.

(ii) If the sole designated beneficiary is the Owner’s surviving spouse, the entire interest will be distributed, beginning no later than December 31 of the calendar year following the calendar year in which the Owner died (or by December 31 of the calendar year in which the Owner would have attained age 70 ½, if later), over such spouse’s life, or, if elected, in accordance with (b)(1)(B)(iii) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, beginning on or before December 31 of the calendar year immediately following the calendar year in which the spouse died, over the spouse’s designated beneficiary’s remaining life expectancy determined using such beneficiary’s age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with (b)(1)(B)(iii) below. If the surviving spouse dies after required distributions

commence to him or her, any remaining interest will continue to be distributed under the payment option chosen.

(iii) If there is no designated beneficiary, the designated beneficiary is not an individual, or if applicable by operation of (b)(1)(B)(i) or (ii) above, the entire interest will be distributed no later than December 31 of the calendar year containing the fifth anniversary of the Owner's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under (b)(1)(B)(ii) above).

(iv) Life expectancy is determined using the Single Life Table in Q&A-1 of Treasury Regulation §1.401(a)(9)-9. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in (b)(1)(B)(i) or (ii) above and reduced by 1 for each subsequent year.

(2) If the Owner dies on or after his or her annuity commencement date, any interest remaining under the benefit payment option selected will continue to be distributed under that benefit payment option and will be paid at least as rapidly as prior to the Owner's death.

(3) The Owner's "interest" includes the amount of any outstanding rollover or transfer and the actuarial value of any other benefits provided under the contract, such as guaranteed death benefits, if any.

(4) For purposes of (b)(1) and (2) above, required distributions are considered to commence on the Owner's required beginning date or, if applicable, on the date distributions are required to begin to the surviving spouse under (b)(1)(B)(ii) above. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of Treasury Regulation §1.401(a)(9)-6, then required distributions are considered to commence on the annuity starting date.

(c) Application to Multiple Contracts: To the extent permitted by Treasury Regulation §1.403(b)-6(e)(7), the required minimum distribution from one Code §403(b) contract of an Owner may be distributed from another Code

§403(b) contract in order to satisfy Code §401(a)(9). The Owner shall in such event be responsible for the satisfaction of Code §401(a)(9).]

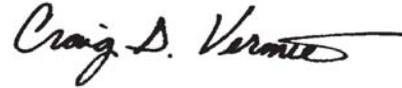
Transamerica Life Insurance Company

By

A handwritten signature in black ink that reads "Brenda Clancy". The signature is written in a cursive, flowing style.

[President]

Attest

A handwritten signature in black ink that reads "Craig D. Verme". The signature is written in a cursive, flowing style.

[General Counsel]

TAX SHELTERED ANNUITY ENDORSEMENT
TO THE
CERTIFICATE
ISSUED TO THE OWNER
IN
TRANSAMERICA TRANSMARK TDA CONTRACT
NUMBER [insert Contract number here]
(THE CONTRACT)
ISSUED BY
TRANSAMERICA LIFE INSURANCE COMPANY
TO
[insert Contractholder here]

This Endorsement is effective as of January 1, 2009.

Your Certificate is hereby amended by adding the following provisions and by deleting any corresponding provision to the contrary:

1. **Loans: If your Certificate provides for loans whereby an Owner who has a fixed interest account balance may take a loan from Transamerica Life Insurance Company as the lender, using that fixed interest account balance as the only security for the loan, new loans of this type on and after January 1, 2009 shall require approval by your employer or Plan Sponsor. Additionally, hardship withdrawals and withdrawals upon attainment of age 59 ½ from your Account are permitted to the extent that your Plan Sponsor makes provision in your Plan for such Owner benefits and your Plan Administrator provides information necessary for American United Life Insurance Company® (AUL), as administrator for the Transamerica TransMark Contract, to provide such a withdrawal.]**
2. **Contributions and Transfers: Code §403(b) "Contributions" are amounts that have been paid to AUL, as administrator for the Transamerica TransMark Contract, and allocated to the Contract, or that have been transferred to the Contract from a prior Transamerica TransMark TDA Contract or a prior funding medium, pursuant to a Plan established by your Plan Sponsor that meets the requirements of Code §403(b). Such transferred funds may be listed under categories other than "Contributions" on Contract reports. [Code §403(b) Contributions may not exceed applicable Code §§402(g), 403(b), 414(v), and 415 limits. The term "Contributions" does not include amounts that were the subject of an eligible rollover distribution from another plan to your Plan.]**
3. **Excess Contributions: "Excess Contributions" are Contributions in excess of the applicable Internal Revenue Code limits. Your Plan Sponsor is responsible for tracking Excess Contributions. [Code §403(b) Contributions that exceed the applicable Code §415 limits, and that your Plan Sponsor identifies to AUL, as administrator for the Transamerica TransMark Contract, will be accounted for separately within the Contract.]**
4. **Plan: A Code §403(b) "Plan" means a plan of your Plan Sponsor that is qualified under Code §403(b) for which Contributions are made to the Contract.**
5. **§402(g) Limit: You are not permitted to have elective deferral contributions (within the meaning of Code §402(g)(3)) made during a calendar year under the Contract, or under any other plans, contracts, or arrangements maintained by your**

employer, in excess of the dollar limitation in effect under Code §402(g)(1) and any Regulations issued thereunder for taxable years beginning in such calendar year.]

6. **[Nonforfeatability and Nontransferability:** Your entire Net Annuity Value of the vested portion (as determined pursuant to your Code §403(b) Plan) of your Code §403(b) funds is nonforfeitable at all times within the meaning of Code §403(b)(1)(C) and any Regulations issued thereunder. The Contract shall also be nontransferable within the meaning of Treasury Regulation §1.403(b)-3(a)(5). No sum payable under your Certificate that is attributable to Code §403(b) funds may be sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose to any person or entity other than Transamerica Life Insurance Company, other than pursuant to a qualified domestic relations order described in Code §414(p). In addition, to the extent permitted by law, no such sum shall in any way be subject to legal process requiring the payment of any claim against the payee.]

7. **[Rollovers:** A distributee may elect to have any portion of an eligible rollover distribution paid directly to an eligible retirement plan specified by the distributee in a direct rollover. For this purpose, the following definitions and rules apply:
 - (a) **Eligible rollover distribution:** An eligible rollover distribution is any distribution of all or any portion of the balance to the credit of the distributee, except that an eligible rollover distribution does not include: any distribution that is one of a series of substantially equal periodic payments (not less frequently than annually) made for the life (or life expectancy) of the distributee or the joint lives (or joint life expectancies) of the distributee and the distributee's designated beneficiary, or for a specified period of ten years or more; any distribution to the extent such distribution is required under Code §401(a)(9) as made applicable by Code §403(b)(10); any distribution made upon the hardship of the employee; and any other amounts designated in applicable federal tax guidance. The term "eligible rollover distribution" shall not include the portion of any distribution that is not includible in gross income except to the extent that such amount is paid directly to an eligible retirement plan that is an individual retirement account described in Code §408(a), an individual retirement annuity described in Code §408(b), or an annuity described in Code §403(b) or qualified trust described in Code §401(a) and such annuity or trust agrees to separately account for such amounts so transferred, including separately accounting for the portion of such distribution that is includible in gross income and the portion that is not so includible.

 - (b) **Eligible Retirement Plan:** An eligible retirement plan is an individual retirement account described in Code §408(a), an individual retirement annuity described in Code §408(b), an annuity plan described in Code §§403(a) or 403(b), a qualified trust described in Code §401(a), or an eligible deferred compensation plan described in Code §457(b) which is maintained by an eligible governmental employer described in Code §457(e)(1)(A), that accepts the distributee's eligible rollover distribution.

 - (c) **Distributee:** You are a distributee whether you are an employee or former employee. In addition, your spouse or former spouse who is the alternate

payee under a qualified domestic relations order, as defined in Code §414(p), is a distributee with regard to his or her interest.

- (d) **Nonspouse Beneficiary:** To the extent permitted by Code §402(c)(11) and applicable federal tax guidance thereunder, a direct trustee-to-trustee transfer may be made to an individual retirement account described in Code §408(a) or an individual retirement annuity described in Code §408(b) of an individual who is your designated beneficiary but who is not your surviving spouse if such transfer would be an eligible rollover distribution but for the fact that the distribution is not being made to you or your surviving spouse.
 - (e) **Direct Rollover:** A direct rollover is a payment by your Plan to the eligible retirement plan specified by the distributee.]
8. **[Limitations on Distributions of Elective Deferrals:** Amounts attributable to Code §403(b) elective deferral Contributions made pursuant to a Code §402(g)(3)(C) salary reduction agreement may be distributed to you pursuant to the provisions of your Plan, provided that such distribution shall not occur until you have either attained age 59 ½, severed employment, died, become totally disabled (as defined by Code §72(m)(7), subject to any limitations provided under your Plan), experienced a hardship (as defined by Code §403(b)(11)(B), subject to any limitations provided under your Plan), or a withdrawal is made to provide a Plan loan in accordance with Code §72(p). In the case of a hardship withdrawal, any gain credited to such Contributions may not be withdrawn. These timing restrictions do not apply to Contributions (but do apply to earnings thereon) that were contributed before 1989, to withdrawals to correct Excess Contributions in accordance with the Code or other applicable Regulations or guidance, or to distributions due to Plan termination in accordance with the Code or other applicable Regulations or guidance.]
9. **[Distributions on Plan Termination:** With regard to amounts attributable to Code §403(b) Contributions made pursuant to a Code §402(g)(3)(C) salary reduction agreement, termination of your Code §403(b) Plan and distribution of such accumulated amounts pursuant to the provisions of your Plan are permitted only if your Plan Sponsor (taking into account all entities that are treated as the same employer under Code §414(b), (c), (m), or (o) on the date of the termination) does not make contributions to any Code §403(b) contract that is not part of your Plan during the period beginning on the date of Plan termination and ending 12 months after distribution of all assets from the terminated Plan. However, if at all times during the period beginning 12 months before the termination and ending 12 months after distribution of all assets from the terminated Plan, fewer than 2% of the employees who were eligible under your Code §403(b) Plan as of the date of Plan termination are eligible under the alternative Code §403(b) contract, the alternative Code §403(b) contract is disregarded.]
10. **[Required Minimum Distributions:** The Contract shall comply with the minimum distribution provisions of your Plan, but in no event shall the Contract fail to comply with the requirements of Code §401(a)(9) and the regulations issued thereunder, including, but not limited to, the incidental benefit requirements specified in Code §401(a)(9)(G) and Q&A-2 of §1.401(a)(9)-6, as made applicable by Code §403(b)(10). For purposes of applying the distribution rules of Code §401(a)(9), distributions shall be made in accordance with the provisions of §1.408-8

of the Treasury Regulations, except as provided in §1.403(b)-6(e) of the Treasury Regulations. Accordingly, the provisions of (a), (b), and (c) below shall apply:

(a) **Code §403(b) Required Minimum Distributions Prior to Your Death:**

- (1) Notwithstanding any provision of the Contract to the contrary, the distribution of your post-1986 Code §403(b) interest in the Contract (amounts accruing after 1986, including post-1986 earnings on pre-1987 accrued amounts) will be made in accordance with the requirements of Code §§403(b)(10) and 401(a)(9) and the Regulations issued thereunder. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of your post-1986 Code §403(b) interest in the Contract (as determined under (b)(3) below) must satisfy the requirements of Code §§403(b)(10) and 401(a)(9) and the regulations issued thereunder as applicable to an account, rather than the requirements of (a)(2), (3), and (4) below and (b) below applicable to an annuity.
- (2) Your entire post-1986 Code §403(b) interest will begin to be distributed no later than the first day of April following the later of the calendar year in which you attain age 70 ½ or the calendar year in which you retire from employment with the employer maintaining your Plan (the “required beginning date”) over (a) your life or the lives of you and your designated beneficiary or (b) a period certain not extending beyond your life expectancy or the joint and last survivor expectancy of you and your designated beneficiary. However, if the Contract is not part of a governmental plan or church plan, the “required beginning date” for a 5% owner is the first day of April of the calendar year following the calendar year in which he or she attains age 70 ½. Payments will be made in periodic payments at intervals of no longer than 1 year, and must be either nonincreasing or they may increase only as provided in Q&As-1 and -4 of §1.401(a)(9)-6 of the Treasury Regulations. In addition, any distribution of Code §403(b) amounts accruing pre-1987 or post-1986 must satisfy the incidental benefit requirements specified in Code §401(a)(9)(G) and Q&A-2 of Treasury Regulation §1.401(a)(9)-6.
- (3) The distribution periods described in (a)(2) above cannot exceed the periods specified in Treasury Regulation §1.401(a)(9)-6.
- (4) The first required payment can be made as late as the “required beginning date,” and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.

(b) **Code §403(b) Required Minimum Distributions After Your Death:**

- (1) If you die before your annuity commencement date, your entire post-1986 Code §403(b) interest (as defined in Section 10(a)(1) above) will be distributed at least as rapidly as follows:

- (A) in a single sum or other method not provided in (B) below; provided, however, that the entire interest must be paid on or before December 31 of the calendar year which contains the fifth anniversary of your death, or**

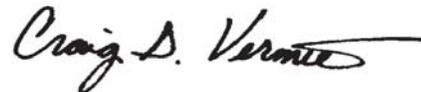
- (B) as an annuity in accordance with the Annuity Options shown in the Contract over a period not to exceed the life or life expectancy of your beneficiary.**
 - (i) If your designated beneficiary is not your surviving spouse, your entire interest will be distributed, beginning no later than December 31 of the calendar year following the calendar year in which you died, over the remaining life expectancy of your designated beneficiary. Such life expectancy is determined using the age of your beneficiary as of his or her birthday in the year following the year of your death or, if elected, in accordance with (b)(1)(B)(iii) below.**

 - (ii) If your sole designated beneficiary is your surviving spouse, your entire interest will be distributed, beginning no later than December 31 of the calendar year following the calendar year in which you died (or by December 31 of the calendar year in which you would have attained age 70 ½, if later), over your spouse's life, or, if elected, in accordance with (b)(1)(B)(iii) below. If your surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, beginning on or before December 31 of the calendar year immediately following the calendar year in which your spouse died, over your spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of your spouse, or, if elected, will be distributed in accordance with (b)(1)(B)(iii) below. If your surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the payment option chosen.**

 - (iii) If there is no designated beneficiary, the designated beneficiary is not an individual, or if applicable by operation of (b)(1)(B)(i) or (ii) above, your entire interest will be distributed no later than December 31 of the calendar year containing the fifth anniversary of your death (or of your spouse's death in the case of your surviving spouse's death before distributions are required to begin under (b)(1)(B)(ii) above).**

- (iv) Life expectancy is determined using the Single Life Table in Q&A-1 of Treasury Regulation §1.401(a)(9)-9. If distributions are being made to your surviving spouse as your sole designated beneficiary, your spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to your spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to your beneficiary's age in the year specified in (b)(1)(B)(i) or (ii) above and reduced by 1 for each subsequent year.
- (2) If you die on or after your annuity commencement date, any interest remaining under the benefit payment option selected will continue to be distributed under that benefit payment option and will be paid at least as rapidly as prior to your death.
- (3) Your "interest" includes the amount of any outstanding rollover or transfer and the actuarial value of any other benefits provided under the Contract, such as guaranteed death benefits, if any.
- (4) For purposes of (b)(1) and (2) above, required distributions are considered to commence on your required beginning date or, if applicable, on the date distributions are required to begin to your surviving spouse under (b)(1)(B)(ii) above. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of Treasury Regulation §1.401(a)(9)-6, then required distributions are considered to commence on the annuity starting date.
- (c) Application to Multiple Contracts: To the extent permitted by Treasury Regulation §1.403(b)-6(e)(7), the required minimum distribution from one Code §403(b) contract in which you participate may be distributed from another Code §403(b) contract in which you participate in order to satisfy Code §401(a)(9). You shall, in such event, be responsible for the satisfaction of Code §401(a)(9).]

Transamerica Life Insurance Company



[General Counsel]

SERFF Tracking Number: *AULD-125870291* *State:* *Arkansas*
Filing Company: *American United Life Insurance Company* *State Tracking Number:* *40676*
Company Tracking Number: *TDAFINALREG*
TOI: *A02.1G Group Annuities - Deferred Non-* *Sub-TOI:* *A02.1G.002 Flexible Premium*
 Variable and Variable
Product Name: *TDA 403B - Transamerica*
Project Name/Number: *TDA 403B - Transamerica/TDAFINALREG*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AULD-125870291 State: Arkansas
Filing Company: American United Life Insurance Company State Tracking Number: 40676
Company Tracking Number: TDAFINALREG
TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium
Variable and Variable
Product Name: TDA 403B - Transamerica
Project Name/Number: TDA 403B - Transamerica/TDAFINALREG

Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 10/22/2008
Comments:
Attachment:
ARactcert-Reg 6.pdf

Review Status:
Satisfied -Name: Certificate of Authorization 10/22/2008
Comments:
Attachment:
CERTIFICATE OF AUTHORIZATION GROUP.pdf

Review Status:
Satisfied -Name: NAIC Transmittal 10/22/2008
Comments:
Attachment:
TA 403(b)-NAIC transmittal(2008) for Akansas.pdf

STATE OF ARKANSAS

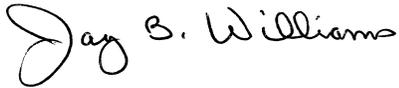
CERTIFICATION

CARRIER: AMERICAN UNITED LIFE INSURANCE COMPANY

SUBMISSION: Forms: TDAfinalreg, Tax Sheltered Annuity Endorsement
TDAfinalregcer, Tax Sheltered Annuity Endorsement to the Certificate

DATE: October 22, 2008

I hereby certify that to the best of my knowledge and belief the above submission conforms to Arkansas Regulation 6.

A handwritten signature in black ink that reads "Jay B. Williams". The signature is written in a cursive style with a large, stylized initial "J".

Jay B. Williams

Name

Vice President, Compliance

Title

CERTIFICATE OF AUTHORIZATION

The undersigned hereby certifies that American United Life Insurance Company®, as administrator for Transamerica TransMark® Annuity Contracts, has the authority to act on behalf of Transamerica Life Insurance Company for the sole purpose of filing form(s) TDAfinalreg and TDAfinalregcer with the state Department of Insurance.

Authorized by:

Transamerica Life Insurance Company

A handwritten signature in cursive script that reads "Brenda Clancy".

Signature:

Printed Name: Brenda Clancy

Title: President

Date:

Life, Accident & Health, Annuity, Credit Transmittal Document (Revised 1/1/06)

1.	Prepared for the State of	Arkansas
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2.	Department Use Only	
	State Tracking ID SERFF # AULD-125870291	

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #
	American United Life Insurance Company One American Square, P.O. Box 368 Indianapolis, IN 46206-0368	IN			60895	35-0145825

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Nelvia Washington (same as above)	1-877-285-7660(ext1550)	317-285-5510	productcompliance.corporate compliance@oneamerica.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain) : _____
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6.	Company Tracking Number	TDAfinalreg
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission Previous file # _____
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8.	Market	Individual <input type="checkbox"/> Franchise
		<input checked="" type="checkbox"/> Group <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input checked="" type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____

9.	Type of Insurance	Group Annuity
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10.	Product Coding Matrix Filing Code	A02.1G.002 (Deferred Non-Variable and Variable Flexible Premium
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18.	Form Filing Attachment	
This filing transmittal is part of company tracking number	TDAfinalreg	
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	Tax Sheltered Annuity Endorsement to Group Contract	TDAfinalreg	<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	n/a
02	Tax Sheltered Annuity Endorsement to Certificate	TDAfinalregcer	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	n/a
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

19. Rate Filing Attachment				
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing				%
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	

LH RFA-1