

SERFF Tracking Number:	AEGE-125893993	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	40822
Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	SEIV 2001 CSO		
Project Name/Number:	SEIV 2001 CSO/1-11811199		

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: SEIV 2001 CSO      SERFF Tr Num: AEGE-125893993      State: ArkansasLH

TOI: L09I Individual Life - Flexible Premium      SERFF Status: Closed      State Tr Num: 40822

Adjustable Life

Sub-TOI: L09I.001 Single Life

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Dawn Radack

Disposition Date: 11/18/2008

Date Submitted: 11/12/2008

Disposition Status: Approved

Implementation Date Requested: 01/01/2009

Implementation Date:

State Filing Description:

## General Information

Project Name: SEIV 2001 CSO

Status of Filing in Domicile: Authorized

Project Number: 1-11811199

Date Approved in Domicile: 11/12/2008

Requested Filing Mode: File & Use

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/18/2008

State Status Changed: 11/18/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Please find enclosed the above referenced form with proposed revisions and supporting actuarial materials. Policy 1-11811199 is a flexible premium life plan, approved by your department on 4/3/2000. This policy was originally approved under Transamerica Occidental Life Insurance Company. Transamerica Occidental merged into Transamerica Life Insurance Company on 10/01/2008. No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

The following form revisions are submitted for your review and approval:

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- 1) The Limitation Percentages on Page 7 have been changed to the 2001 CSO mortality table.
- 2) References to the 1980 CSO mortality table on Page 16 have been replaced with references to the 2001 CSO mortality table.
- 3) The Guaranteed Cost of Insurance Rates on Page 17 have been changed to use the 2001 CSO mortality table.

There are no other changes to the policy form other than those listed above and those to update the company name because of the merger. The proposed revisions will be effective January 1st, 2009, for policies issued on or after such date.

## Company and Contact

### Filing Contact Information

Dawn Radack, Forms Filing Manager dradack@Aegonusa.com  
 4333 Edgewood Rd. NE (319) 355-4266 [Phone]  
 Cedar Rapids, IA 52499 (319) 355-6292[FAX]

### Filing Company Information

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa  
 4333 Edgewood Rd. NE Group Code: 468 Company Type: Life  
 Cedar Rapids, IA 52499 Group Name: State ID Number:  
 (319) 369-2419 ext. [Phone] FEIN Number: 39-0989781  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: 1 policy is modified.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	11/12/2008	23867316

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	11/18/2008	11/18/2008





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## Form Schedule

Lead Form Number: 1-11811199

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1-11811199	Policy/Cont	Flexible Premium ract/Fratern Life Insurance Policy al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	CSO pg chgs SEIV STD.pdf

The limitation percentages are as follows:

Insured's Age On Policy Anniversary	Limitation Percentage		Insured's Age On Policy Anniversary	Limitation Percentage	
	Male	Female		Male	Female
20	773	901	60	208	234
21	748	870	61	202	227
22	724	839	62	196	221
23	701	810	63	191	215
24	678	782	64	186	209
25	656	754	65	182	203
26	634	728	66	177	198
27	613	702	67	173	193
28	593	678	68	169	188
29	574	654	69	165	183
30	555	631	70	161	179
31	536	609	71	157	174
32	518	588	72	154	170
33	500	568	73	150	166
34	483	548	74	147	162
35	467	529	75	144	158
36	451	511	76	141	155
37	436	493	77	138	151
38	421	476	78	136	148
39	406	460	79	133	145
40	393	444	80	131	142
41	379	429	81	129	139
42	367	415	82	127	137
43	355	401	83	125	134
44	343	387	84	123	132
45	332	374	85	122	130
46	321	362	86	120	128
47	311	350	87	119	126
48	301	338	88	117	124
49	291	327	89	116	122
50	282	317	90	115	120
51	273	307	91	114	119
52	264	297	92	113	117
53	256	288	93	112	115
54	248	279	94	111	113
55	241	270	95	110	112
56	233	262	96	109	110
57	227	255	97	107	108
58	220	247	98	105	106
59	214	240	99	102	102
			100+	101	101

## SECTION EIGHT - GENERAL PROVISIONS Continued

**8.8 Can Payment Of A Loan Or Surrender Proceeds Be Deferred?** Generally, we will grant any loan, or pay any surrender proceeds or life insurance proceeds within 7 days after we receive all the requirements that we need. However, we may defer payment of any Cash Surrender Value not more than six months from the date of a written request. If a payment is postponed for 30 days or more, the Cash Surrender Value will earn interest from the date of the written request at a rate of not less than 3% a year.

**8.9 May You Assign Or Transfer The Policy?** While the Insured is living, you may assign this policy, or any interest in it. If you do this, your interest, and anyone else's is subject to that of the assignee. As owner, you still have the rights of ownership that have not been assigned.

**8.10 May The Assignee Change The Owner Or Beneficiary?** An assignee may not change the owner or the Beneficiary, and may not elect or change an optional method of payment. Any amount payable to the assignee will be paid in one sum.

**8.11 How Do You Assign The Policy?** We must have a copy of any assignment. We will not be responsible for the validity of any assignment. Any assignment will be subject to any payment we make or other action we take before we record the assignment.

**8.12 Are The Payments Made Under This Policy Protected Against Creditors?** Except as stated in the assignment provision, payments we make under this policy are, to the extent the law

permits, exempt from the claims, attachments, or levies of any creditors.

**8.13 To Whom Should Payments For This Policy Be Made?** Any payment made to us by check or money order must be payable to Transamerica Life Insurance Company. Upon request, we will provide a countersigned receipt, signed by our President or Secretary, for any payment paid to us.

**8.14 Are Any Dividends Payable On This Policy?** This is a non-participating policy, on which no dividends are payable.

**8.15 Will You Be Updated Regarding The Status Of Your Policy?** Each Policy Year after the first, while this policy is in force and the Insured is living, we will send a written report to you within 30 days after the Policy Anniversary. It will show, as of that anniversary, the Cash Value, and the amount of unpaid Loan. This report will also give you any other facts required by state law or regulation.

**8.16 What Is The Basis Used For Computation Of Policy Values?** All Cash Values and maximum cost of insurance rates referred to in this policy are based on the 2001 CSO Male or Female Aggregate Tables of Mortality if the Insured is in a standard class of risk. Separate scales of maximum cost of insurance rates apply to other risk classes. Semi continuous functions are used, with 3% interest. We have filed a statement with the insurance official in the state or district in which this policy is delivered. It describes, in detail, how we compute policy benefits and Cash Values.

**GUARANTEED MONTHLY COST OF INSURANCE RATES**

<b>ATTAINED AGE</b>	<b>MALE</b>	<b>FEMALE</b>	<b>ATTAINED AGE</b>	<b>MALE</b>	<b>FEMALE</b>
<b>20</b>	\$0.08333	\$0.03916	<b>60</b>	\$0.86666	\$0.69500
<b>21</b>	0.08416	0.04083	<b>61</b>	0.96583	0.75250
<b>22</b>	0.08500	0.04166	<b>62</b>	1.08166	0.81333
<b>23</b>	0.08666	0.04250	<b>63</b>	1.20583	0.87916
<b>24</b>	0.08833	0.04416	<b>64</b>	1.33666	0.95000
<b>25</b>	0.09083	0.04583	<b>65</b>	1.47083	1.02750
<b>26</b>	0.09500	0.04833	<b>66</b>	1.60583	1.11250
<b>27</b>	0.09750	0.05083	<b>67</b>	1.74666	1.20666
<b>28</b>	0.09666	0.05333	<b>68</b>	1.89500	1.30916
<b>29</b>	0.09583	0.05583	<b>69</b>	2.05750	1.42333
<b>30</b>	0.09500	0.05833	<b>70</b>	2.24500	1.55250
<b>31</b>	0.09416	0.06250	<b>71</b>	2.47583	1.69833
<b>32</b>	0.09500	0.06583	<b>72</b>	2.74500	1.85750
<b>33</b>	0.09666	0.07083	<b>73</b>	3.02666	2.03250
<b>34</b>	0.09916	0.07666	<b>74</b>	3.33000	2.22333
<b>35</b>	0.10333	0.08333	<b>75</b>	3.66250	2.43333
<b>36</b>	0.10916	0.08916	<b>76</b>	4.03666	2.66250
<b>37</b>	0.11583	0.09500	<b>77</b>	4.47250	2.91416
<b>38</b>	0.12416	0.10000	<b>78</b>	4.97666	3.19000
<b>39</b>	0.13250	0.10500	<b>79</b>	5.54000	3.49333
<b>40</b>	0.14333	0.11166	<b>80</b>	6.16833	3.86916
<b>41</b>	0.15583	0.11916	<b>81</b>	6.85000	4.33000
<b>42</b>	0.17083	0.12750	<b>82</b>	7.56833	4.81666
<b>43</b>	0.18916	0.13750	<b>83</b>	8.35166	5.32833
<b>44</b>	0.21000	0.14916	<b>84</b>	9.22416	5.89500
<b>45</b>	0.23083	0.16333	<b>85</b>	10.19666	6.46583
<b>46</b>	0.25250	0.18000	<b>86</b>	11.26416	7.14000
<b>47</b>	0.27083	0.19833	<b>87</b>	12.41583	7.97416
<b>48</b>	0.28500	0.22000	<b>88</b>	13.63833	8.85416
<b>49</b>	0.30333	0.24416	<b>89</b>	14.91916	9.72333
<b>50</b>	0.32583	0.27000	<b>90</b>	16.19000	10.35166
<b>51</b>	0.35500	0.30000	<b>91</b>	17.43916	10.96083
<b>52</b>	0.39166	0.33250	<b>92</b>	18.74500	11.97666
<b>53</b>	0.43416	0.36750	<b>93</b>	20.12166	13.35083
<b>54</b>	0.48583	0.40500	<b>94</b>	21.57166	15.07500
<b>55</b>	0.54333	0.44666	<b>95</b>	23.01000	16.95666
<b>56</b>	0.60500	0.49250	<b>96</b>	24.41250	18.80750
<b>57</b>	0.66250	0.54083	<b>97</b>	25.90500	20.00583
<b>58</b>	0.71916	0.59083	<b>98</b>	27.49583	20.64916
<b>59</b>	0.78500	0.64166	<b>99</b>	29.19333	21.99833
			<b>100+</b>	0.00000	0.00000

WHEN INSURANCE IS SOLD ON A SUBSTANDARD BASIS, THE GUARANTEED COST OF INSURANCE RATES SHOWN ABOVE ARE INCREASED 25% FOR EACH ADDITIONAL RATING CLASS ABOVE STANDARD.



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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice

11/10/2008

**Comments:**

Certification is attached.

**Attachment:**

Certification SEIV.pdf

**TRANSAMERICA LIFE INSURANCE COMPANY**

**Home Office  
4333 Edgewood Road N.E.  
Cedar Rapids, Iowa 52499**

**STATE OF ARKANSAS**

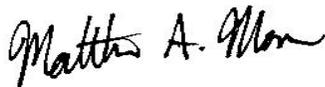
RE: 1-11811199

I hereby certify that the accompanying life product is in compliance with Rule and Regulation 19, Rule and Regulation 49 and with Arkansas Code Ann. 23-79-138.

Hereby certified on this day of 11/10/2008.

TRANSAMERICA LIFE INSURANCE COMPANY

By:

A handwritten signature in black ink that reads "Matthew A. Monson". The signature is written in a cursive style with a large initial 'M'.

Matthew A. Monson, Vice President