

SERFF Tracking Number: AEGB-125515279 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 38436
Company Tracking Number: TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107
TOI: L04I Individual Life - Term Sub-TOI: L04I.003 Single Life - Single Premium
Product Name: TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107
Project Name/Number: Term to Age 95, et al/TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: TL07 0107 AR, AIR06 0107, SERFF Tr Num: AEGB-125515279 State: ArkansasLH

RPR01 0107, MDI04 0107

TOI: L04I Individual Life - Term

SERFF Status: Closed

State Tr Num: 38436

Sub-TOI: L04I.003 Single Life - Single Premium Co Tr Num: TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107 State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Mara Carberry

Disposition Date: 03/21/2008

Date Submitted: 03/17/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Term to Age 95, et al

Status of Filing in Domicile: Authorized

Project Number: TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107

Date Approved in Domicile: 03/04/2008

Requested Filing Mode: Review & Approval

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: 03/21/2008

State Status Changed: 03/21/2008

Deemer Date:

Corresponding Filing Tracking Number: TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107

Filing Description:

TL07 0107 AR – Term to Age 95 Life Insurance Policy – Nonparticipating

RPR01 0107 – Return of Premium Rider

AIR06 0107 - Additional Insured Rider

MDI04 0107 – Monthly Disability Income Rider (2 year)

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Company and Contact

Filing Contact Information

Mara Carberry, Analyst I mcarberry@aegonusa.com
 4333 Edgewood Rd. NE (319) 355-3497 [Phone]
 Cedar Rapids, IA 52499 (319) 355-2501[FAX]

Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
4333 Edgewood Road, NE	Group Code: 468	Company Type:
Cedar Rapids, IA 52499	Group Name:	State ID Number:
(319) 398-7888 ext. [Phone]	FEIN Number: 39-0989781	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	03/17/2008	18704110

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Product Name: TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107
Project Name/Number: Term to Age 95, et al/TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	03/21/2008	03/21/2008

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Disposition

Disposition Date: 03/21/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Supporting Document	Schedule Pages		Yes
Supporting Document	Flesch Score		Yes
Form	Term to Age 95 Life Insurance		Yes
Form	Additional Insured Rider		Yes
Form	Return of Premium Benefit Rider		Yes
Form	Monthly Disability Income Rider		Yes

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Form Schedule

Lead Form Number: TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TL07 0107 AR	Policy/Cont	Term to Age 95 Life ract/Fratern Insurance al Certificate	Initial		50	TL07 0107 AR T.pdf
	AIR06 0107	Policy/Cont	Additional Insured ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	AIR06 0107 T.pdf
	RPR01 0107	Policy/Cont	Return of Premium ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51	RPR01 0107 T.pdf
	MDI04 0107	Policy/Cont	Monthly Disability ract/Fratern Income Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		53	MDI04 0107 T.pdf



A Stock Company

Home Office located at: Cedar Rapids, Iowa

Administrative Office located at: 4333 Edgewood Road N.E., Cedar Rapids, Iowa 52499
(Hereafter called the Company, we, our, or us) (319) 355-8511

INSURED: [JOHN DOE]

FACE AMOUNT: \$[100,000.00]

POLICY NUMBER: [110 01 SAMPLE]

POLICY DATE: [JANUARY 1, 2007]

OWNER(S): [JOHN DOE]

WE AGREE to pay the Proceeds of this Policy to the Beneficiary upon receiving due proof of the Insured's death and to provide You with the other rights and benefits of this Policy. These agreements are subject to the provisions of this Policy.

10 DAY RIGHT TO CANCEL – You may cancel this Policy by delivering or mailing a Written Request to us or to the agent from whom it was purchased. You must return the Policy to us or the agent before midnight of the tenth day after the day You receive it. Your Written Request given by mail and return of the Policy by mail are effective on being postmarked, properly addressed and postage prepaid. We must return all payments made for this Policy within thirty days after we receive notice of cancellation and the returned Policy.

Signed for us at our Home Office.

SECRETARY

PRESIDENT

This Policy is a legal contract between the Owner and the Company.

READ YOUR POLICY CAREFULLY

**TERM TO AGE 95 LIFE INSURANCE POLICY
CONVERSION PERIOD SPECIFIED ON THE POLICY SPECIFICATION PAGE
FACE AMOUNT PAYABLE AT DEATH PRIOR TO EXPIRY DATE
NON-PARTICIPATING**

TABLE OF CONTENTS

Assignment 5
Beneficiary..... 5
Change of Owner or Beneficiary 6
The Contract..... 5
Conversion Privilege 7
Definitions 4
General Provisions 5
Grace Period 6
Guaranteed Premiums 3
Incontestability 5
Indebtedness..... 4
Interest from Date of Death 9
Misstatement of Age..... 5
Nonparticipating 7
Payment Intervals (Premiums)..... 6
Payment of Proceeds 8
Policy Specification Pages..... 3
Premiums 6
Reinstatement 6
Settlement Options 8
Suicide Exclusion..... 5

POLICY SPECIFICATION PAGE

POLICY NUMBER: [110 01 SAMPLE]

INSURED: [JOHN DOE]

FACE AMOUNT: [\$100,000.00]

POLICY DATE: [JANUARY 1, 2007]

ISSUE AGE: [35]

EXPIRY DATE: [JANUARY 1, 2067]

OWNER(S): [JOHN DOE]

FIRST PREMIUM INCREASE DATE: [JANUARY 1, 2027]

PREMIUM CLASS: [NON-TOBACCO]

TYPE OF COVERAGE	AMOUNT	POLICY YEARS PREMIUM IS PAYABLE	GUARANTEED PREMIUM PAYMENTS (ANNUAL)
BASE POLICY LEVEL TERM INSURANCE TO AGE 95 Conversion allowed prior to the earlier of: First Premium Increase Date or Insured's Age 70	[\$100,000.00]	To Age 95	* \$ [222.00] *For the First 20 Policy Years
[Additional Insured Rider]	[\$100,000.00]	To Age 95	[\$192.00]
[Waiver of Premium Benefit Rider]		To Age 65	[\$64.00]
[Children's Benefit Rider]	[\$10,000.00]	To Age 25	[\$60.00]

Total Guaranteed Annual Premium on Policy Date..... \$ [538.00]

SCHEDULE OF TOTAL PREMIUMS

<u>Policy Year</u>	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>
Years 1-20	\$ [538.00]	\$[269.00]	\$ [134.50]	\$ [44.83]

**GUARANTEED PREMIUM SCHEDULE
ANNUAL PREMIUMS FOR POLICY BENEFITS**

POLICY NUMBER: 110 01 SAMPLE

INSURED: JOHN DOE

POLICY YEAR	**BASE POLICY	***BASE POLICY PLUS ADDITIONAL BENEFITS	POLICY YEAR	**BASE POLICY	***BASE POLICY PLUS ADDITIONAL BENEFITS
21	\$1,474.00	\$3,042.00	41	\$10,027.00	\$20,024.00
22	1,607.00	3,308.00	42	11,136.00	22,242.00
23	1,747.00	3,588.00	43	12,327.00	24,624.00
24	1,894.00	3,882.00	44	13,568.00	27,106.00
25	2,056.00	4,206.00	45	14,899.00	29,768.00
26	2,239.00	4,512.00	46	16,719.00	33,408.00
27	2,446.00	4,926.00	47	18,793.00	37,556.00
28	2,689.00	5,412.00	48	21,183.00	42,336.00
29	2,971.00	5,976.00	49	23,933.00	47,836.00
30	3,296.00	6,626.00	50	27,010.00	53,990.00
31	3,651.00	7,272.00	51	30,384.00	60,738.00
32	4,037.00	8,044.00	52	34,013.00	67,996.00
33	4,443.00	8,856.00	53	37,896.00	75,762.00
34	4,875.00	9,720.00	54	41,984.00	83,938.00
35	5,339.00	10,648.00	55	46,333.00	92,636.00
36	5,870.00	11,710.00	56	50,975.00	101,920.00
37	6,552.00	13,074.00	57	55,991.00	111,952.00
38	7,196.00	14,362.00	58	61,524.00	123,018.00
39	8,032.00	16,034.00	59	67,798.00	135,566.00
40	8,986.00	17,942.00	60	75,586.00	151,142.00

**INCLUDES ANNUAL POLICY FEE OF \$[90.00]

***BASE POLICY PLUS ADDITIONAL BENEFITS COLUMN INCLUDES PREMIUMS FOR ANY ADDITIONAL BENEFITS WHICH MAY BE ATTACHED TO YOUR POLICY, EXCEPT FOR THE MONTHLY DISABILITY INCOME RIDER, IF ELECTED.

DEFINITIONS

When we use the following words, this is what we mean:

AGE - The Insured's age at the Insured's last birthday, unless we state otherwise.

BENEFICIARY - The person to receive the Proceeds in the event of the Insured's death.

EXPIRY DATE - The date on which coverage under this Policy expires. The Expiry Date is the Policy Anniversary following the Insured's 95th birthday and is shown on the Policy Specification Page.

FACE AMOUNT - The amount upon which death Proceeds are determined. The Face Amount is shown on the Policy Specification Page.

FIRST PREMIUM INCREASE DATE - The first day on which Your premium will increase. Your premium will increase on the First Premium Increase Date and each anniversary thereafter when a premium is due.

INDEBTEDNESS - Any due and unpaid premium.

IN FORCE - The period of time the Insured's life remains insured under the terms of this Policy.

INSURED - The person whose life is insured under this Policy as shown on the Policy Specification Page.

LAPSE OR LAPSED - A premium is in default, and the Insured's life is no longer insured under the terms of this Policy.

MONTHLY ANNIVERSARY DATE - The day of each month coinciding with the Policy Date. If there is no day in a calendar month that coincides with the Policy Date, the Monthly Date will be the first day of the following month.

OWNER - The Owner (also called "You" or "Your") as shown in the application and on the first page of this Policy, unless subsequently changed as provided for in this Policy. The Owner is the Insured unless otherwise stated.

POLICY ANNIVERSARY - The same day and month as Your Policy Date for each succeeding year Your Policy remains In Force.

POLICY DATE - The date coverage under this Policy becomes effective and the date from which Policy Anniversaries and premium due dates are determined.

POLICY YEAR - The twelve month period directly preceding the Policy Anniversary.

PROCEEDS - The amount we are obligated to pay under the terms of this Policy when the Insured dies.

REINSTATE - To restore coverage after the Policy has Lapsed.

TERMINATE - The Insured's life is no longer insured under any of the terms of this Policy.

WRITTEN REQUEST - A request in writing signed by You on a form agreeable to us.

GENERAL PROVISIONS

THE CONTRACT - This Policy is issued in consideration of the application(s) and the payment of premiums as provided for in this Policy.

This Policy, any endorsement(s), amendments(s), and the copy of the application(s) attached to it contain the entire contract between You and us. Any statements made in the application(s) either by You or by the Insureds will, in the absence of fraud, be considered representations and not warranties. Also, any written statement made either by You or by the Insureds will not be used to void this Policy nor defend against a claim under this Policy unless the statement is contained in the application(s) or any amendments thereto.

No change or waiver of any of the provisions of this Policy will be valid unless made in writing by us and signed by an officer of the Company. No agent or other person has the authority to change or waive any provision of this Policy.

Any extra benefit rider attached to this Policy will become a part of this Policy and will be subject to all the terms and conditions of this Policy unless we state otherwise in the rider.

SUICIDE EXCLUSION - If the Insured, whether sane or insane, dies by suicide within two (2) years from the Policy Date, our liability will be limited to an amount equal to the premiums paid for this Policy.

INCONTESTABILITY - We cannot contest this Policy, except for fraud or non-payment of premium, after it has been In Force during the lifetime of the Insured for two (2) years after the later of:

1. The Policy Date; or
2. The effective date of Reinstatement of this Policy.

ASSIGNMENT - You may assign this Policy. The assignment must be in writing and filed at our Administrative Office. We assume no responsibility for the validity or effect of any assignment of this Policy or of any interest in it. Any Proceeds which become payable to an assignee will be payable in a single sum and will be subject to proof of the assignee's interest and the extent of the assignment.

MISSTATEMENT OF AGE - If the Age of the Insured has been misstated, the benefits will be those which the premiums paid would have purchased for the correct Age.

BENEFICIARY - When we receive due proof of the Insured's death, we will pay the Proceeds of this Policy to the Beneficiary or Beneficiaries who are named in the application(s) for this Policy unless You subsequently change the Beneficiary. In that event, we will pay the Proceeds to the Beneficiary named in Your last change of Beneficiary request as provided for in this Policy.

If a Beneficiary dies before the Insured, that Beneficiary's interest in this Policy ends with that Beneficiary's death. Only those Beneficiaries who survive the Insured will be eligible to share in the Proceeds. If no Beneficiary survives the Insured, we will pay the Proceeds of this Policy to You, if living, otherwise to Your estate.

CHANGE OF OWNER OR BENEFICIARY - If You have reserved the right to change the owner or Beneficiary, You can file a Written Request with us to make such a change. If You have not reserved the right to change the Beneficiary, the written consent of the irrevocable Beneficiary will be required.

Your Written Request will not be effective until it is recorded in our Administrative Office records. After it has been so recorded, it will take effect as of the date You signed the request. However, if the Insured dies before the request has been so recorded, the request will not be effective as to those Proceeds we have paid before Your request was recorded in our Administrative Office records.

PREMIUMS - Your first premium is due as of the Policy Date, and is payable in advance. All premiums after the first premium are payable on or before the date they are due and must be mailed to us at our Administrative Office. If You would like a receipt for a premium payment, we will give You one, signed by a Company officer, upon request.

PAYMENT INTERVALS - The frequency of the premium payments are shown on the Policy Specification Page. Interruption of premium payments will cause this Policy to enter a grace period. Premiums may be paid annually, semi-annually, quarterly or monthly. The mode of payment may be changed at any Policy Anniversary by written agreement.

GRACE PERIOD - This Policy has a thirty one -day (31) day grace period. This means that if a premium is not paid on or before the date it is due, You may pay that premium during the thirty-one (31) day period immediately following the due date. The Insured's life will continue to be insured during this thirty-one (31) day period. If the premium is not paid within the thirty-one (31) day Grace Period, the Policy will Terminate.

If the Insured dies during this period, we will deduct a premium for the thirty-one (31) day Grace Period from the Proceeds of this Policy. This thirty-one (31) day Grace Period does not apply to the first premium payment.

REINSTATEMENT - If a premium is not received before the end of the thirty-one (31) day Grace Period, this Policy will Terminate and no further premium payments may be made.

However, even if this Policy Terminates, during the lifetime of the Insured, this Policy may be Reinstated if it was Terminated because a grace period ended without sufficient premium payments. Any Reinstatement must be done within five (5) years from the end of a grace period. We will require:

1. Your Written Request to Reinstatate this Policy;
2. The Insured's written consent to Reinstatement;
3. Evidence of insurability satisfactory to us;
4. Payment of all overdue premiums with interest from the due date of each premium. The interest rate is six percent (6%) per annum, compounded annually; and
5. Payment of any Indebtedness.

The date of Reinstatement will be the Monthly Anniversary Date on or following the date the application for Reinstatement is approved by us, so long as the Insured is still living. If all the conditions for Reinstatement are satisfied, coverage under this Policy will be effective as though it had continued In Force from the lapse date to the date of Reinstatement.

NONPARTICIPATING - This Policy will not share in our surplus distributions.

CONVERSION PRIVILEGE - While this Policy is In Force, You may convert it to a new policy. The conversion may be made during the conversion period described on the Policy Specification Page, if no premium is in default. The following conditions apply:

1. The face amount of the new policy may not exceed the amount of insurance under this Policy on the date of conversion.
2. The face amount of the new policy will not be less than the minimum amount we issue. There will always be a plan available in an amount to which You may convert.
3. You must send us a Written Request for the conversion.
4. The new policy is on any Life plan written by us that is eligible for conversion, other than term Insurance.
5. Premiums for the new policy may be the same class of risk as for this Policy or a similar class of risk, if the same class is not available on the new plan, and for the Insured's Age as of the date of the new policy.
6. The new policy is dated as of the date of conversion. Coverage under this Policy Terminates when coverage under the new policy begins.
7. If premiums are being waived under a rider attached to this Policy at the time of conversion, the premiums under the new policy will not be waived.
8. No evidence of insurability will be required if all of the conditions listed above are met.

If the Policy is converted in accordance with the conversion conditions listed above and if the Policy has passed its second Policy Anniversary, the Incontestability and Suicide provisions in the new policy shall not apply. Otherwise the Incontestability and Suicide Provisions shall remain in effect for the two (2) year period beginning on the Policy Date of this Policy.

TERMINATION - The Policy will Terminate and all coverage on the Insured's life shall end on the earliest of the following dates or events:

1. The Expiry Date, as set out on the Policy Specification Page; or
2. The date the Policy Terminates, as set out in a grace period provision; or
3. The date You request termination; or
4. The date this Policy is surrendered or converted; or
5. The date of the Insured's death.

PAYMENT OF PROCEEDS

SETTLEMENT OPTIONS - You may, during the Insured's lifetime, request that we pay the Proceeds under one of the following settlement options. We will also use any other method of payment that is agreeable to You and us, including a lump sum payment. In the event a death claim arises under this Policy, settlement shall be made as outlined in the Interest From Date of Death provision.

OPTION 1 -Interest Payments-

(Payment of interest on the Proceeds at such times and for a period that is agreeable to You and us.) Withdrawal of Proceeds may be made in amounts of at least \$100.00. At the end of the period, any remaining Proceeds will be paid in either a single sum or under any other method we approve.

OPTION 2 -Payments for a Specified Period-

(Monthly payments for a specified number of years.) The amount of each monthly payment for each \$1,000.00 of Proceeds applied under this option is shown in Option 2 Table. The monthly payments for any period not shown will be furnished upon request.

Option 2 Table

PAYMENTS FOR A SPECIFIED PERIOD	
Number of Years Payable	Amount of Monthly Payments
5	\$17.49
10	9.18
15	6.42
20	5.04
25	4.22
30	3.68

OPTION 3 -Life Income-

(Monthly payments for the life of the person who is to receive the income.) We will require satisfactory proof of the person's Age . Payments can be guaranteed for Life, ten (10) or twenty (20) years, or as the "Guaranteed Return of Policy Proceeds." The amount of each monthly payment for each \$1,000.00 of Proceeds applied under this option is shown in Option 3 Table. The monthly payments for any ages not shown will be furnished upon request.

Option 3 Table

LIFE INCOME					
MONTHLY INCOME PAYMENTS					
Guaranteed For Life AGE			Guaranteed For 10 Years AGE		
	50	\$3.13		50	\$3.12
	55	3.45		55	3.43
	60	3.87		60	3.83
	65	4.43		65	4.35
	70	5.22		70	5.05
Guaranteed Return of Policy Proceeds AGE			Guaranteed For 20 Years AGE		
	50	\$3.03		50	\$3.09
	55	3.29		55	3.36
	60	3.62		60	3.69
	65	4.05		65	4.07
	70	4.59		70	4.45

OPTION 4 -Payments of Specified Amount-

(Monthly payments of a specified amount until the Proceeds and interest are fully paid.)

OPTION 5 -Joint and Survivor Life Income-

(Monthly payments during the joint lifetime of two (2) persons and continued during the lifetime of the survivor.) We will pay the amount retained, with interest, in equal monthly payments, as shown in the Option 5 Table. The monthly payment for other Age combinations will be furnished upon request.

Option 5 Table

JOINT AND SURVIVOR LIFE INCOME				
MONTHLY PAYMENTS FOR EACH \$1,000 OF AMOUNT RETAINED				
AGE OF PRIMARY PAYEE *	AGE OF OTHER PAYEE*			
	15 Years Less than Primary Payee's	10 Years Less than Primary Payee's	5 Years Less than Primary Payee's	Same as Primary Payee's
50	\$2.47	\$2.59	\$2.70	\$2.81
55	2.62	2.76	2.91	3.06
60	2.80	2.99	3.17	3.37
65	3.04	3.27	3.52	3.79
70	3.34	3.65	4.00	4.37

* Age nearest birthday.

OTHER SETTLEMENT OPTIONS - The Proceeds will be paid in any other manner agreed to by us.

INTEREST FROM DATE OF DEATH - If the Proceeds under this Policy are not paid within thirty (30) days after we receive due proof of the death of the Insured, we will pay interest on the Proceeds from the date of death to the date of payment. The interest rate will be 8 percent (8%) per annum.

In the event of the death of the Insured, the Proceeds payable under this Policy shall include the refund of all premiums, if any, paid beyond the month in which the death occurs. If the refund of premiums is not paid within thirty (30) days after we receive due proof of the death of the Insured, we will pay interest on such refund from the date of death to the date of payment. The interest rate will be determined by us, but will never be less than two percent (2%).

CONDITIONS - Proceeds of less than \$1,000.00 shall be paid in a lump sum and may not be applied under any settlement option. We may change the payment frequency if payments under an option become less than \$20.00.

A corporation may receive payments under a life income option only if the payments are based on the life of the Insured, or a surviving spouse or dependent of the Insured.

If a settlement option is requested, we will prepare an agreement to be signed which will state the terms and conditions under which the payments will be made. This agreement will include a statement regarding the withdrawal value, if any, and to whom any remaining Proceeds will be paid following the death of the person receiving the payments.

A Beneficiary may select a settlement option only after the Insured's death. However, You may provide that the Beneficiary will not be permitted to change the settlement option You have selected.

PROCEEDS EXEMPT FROM THE CLAIMS OF CREDITORS - To the extent permitted by law, no payment of Proceeds or interest we make will be subject to the claims of any creditor. Also, if You provide that the option selected cannot be changed after the Insured's death, the payments will not be subject to the debts or contracts of the person receiving the payments. If garnishment or any other attachment of the payments is attempted, we will make those payments to a trustee we name. The trustee will apply those payments for the maintenance and support of the person You named to receive the payments.

BASIS FOR PAYMENT OF PROCEEDS - Options 1 through 5 are based on a guaranteed interest rate of two percent (2.0%) using the "2000 Annuity Table with projection".

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SUMMARY OF POLICY BENEFITS

DEATH PROCEEDS- The amount payable to the Beneficiary is the total of the following amounts determined on the date of the Insured's death:

- PLUS - The Face Amount of this Policy;
- PLUS - Any additional insurance on the Insured's life provided by an extra benefit rider;
- PLUS - The part of any premium paid which applies to a period after the Insured's death;
- MINUS - Any Indebtedness.

EXTRA BENEFIT RIDERS - The extra benefits, if any, listed on the Policy Specification Page are fully described in the extra benefit riders that are attached to this Policy.

YOUR RIGHTS - During the Insured's lifetime and unless otherwise provided in this Policy, You have the exclusive right to assign this Policy and to exercise every right, privilege and option this Policy grants or that we allow. Some of Your rights are:

- To change the owner or Beneficiary.
- To change the frequency of premium payments.
- To Reinstate the Policy after lapse.
- To receive Policy proceeds as income.
- To convert the Policy.

To exercise any of these rights, or to apply for the Proceeds or any benefits under this Policy, communicate with our nearest representative or directly with our Administrative Office. Please notify us promptly of any change of address.



Transamerica Life Insurance Company

A Stock Company

Home Office located at: Cedar Rapids, Iowa

Administrative Office located at: 4333 Edgewood Road N.E., Cedar Rapids, Iowa 52499

(Hereafter called the Company, we, our or us) (319) 355-8511

**TERM TO AGE 95 LIFE INSURANCE POLICY
CONVERSION PERIOD SPECIFIED ON THE POLICY SPECIFICATION PAGE
FACE AMOUNT PAYABLE AT DEATH PRIOR TO EXPIRY DATE
NON-PARTICIPATING**

Please examine this Policy and the attached copy of the application(s) carefully. Contact Your agent if you desire additional services or information.

If You change Your address, please notify us at the Administrative Office giving Your full name and Policy number.

Your Policy is a valuable asset. For Your own protection, let us advise You regarding any suggestion to Terminate or replace this Policy.



TRANSAMERICA LIFE INSURANCE COMPANY

A Stock Company

Home Office located at: Cedar Rapids, Iowa

Administrative Office located at: 4333 Edgewood Road N.E., Cedar Rapids, Iowa 52499

(Hereafter called the Company, we, our or us) (319) 355-8511

ADDITIONAL INSURED TERM TO AGE 95 LIFE INSURANCE RIDER

This Rider, attached to and made a part of the Policy, provides term life insurance on the Additional Insured to age ninety-five (95), as described below.

We agree to pay the Death Benefit to your Beneficiary when we receive due proof at our Administrative Office of the following:

1. The death of the Additional Insured under this Rider; and
2. The Additional Insured's death occurred while this Rider was in force.

ADDITIONAL INSURED - Means the person named as the Additional Insured on the Policy Specification Page of the Policy to which this Rider is attached.

ADDITIONAL INSURED'S AGE - Means the Additional Insured's Age at the Additional Insured's last birthday, unless we state otherwise.

EXPIRY DATE - Means the earliest of (a) the Rider anniversary after the Additional Insured attains Age ninety-five (95) or (b) the Rider anniversary after the Insured attains Age ninety-five (95).

DEATH BENEFIT - The death benefit payable for this Rider is shown on the Policy Specification Page.

TERMINATION - This Rider will terminate on the earliest of the following dates:

1. The Expiry Date of this Rider or the Policy.
2. The date the Rider or Policy lapses for failure to pay a premium.
3. The date the Policy is terminated, exchanged, converted or surrendered.
4. The death of the Additional Insured or the Insured.
5. The date the conversion option under the Policy, if any, becomes effective.
6. The date a nonforfeiture option under the Policy, if any, becomes effective.
7. The date you terminate this Rider by written request.

Our acceptance of a premium, for any period after the date of termination of this Rider, shall create no liability to us, nor will it constitute a waiver of the termination of the Rider, and any premium so accepted by us will be refunded.

THE POLICY - In this Rider, Policy means the policy to which you have requested that this Rider be attached.

This Rider is issued in consideration of the application and the payment of premiums as provided.

The amount of insurance under this Rider and the premium-paying period are shown on the Policy Specification Page of the Policy.

If premiums are being waived on the Policy, then the waiver also applies to this Rider.

This Rider is a part of the Policy. All provisions of the Policy which are not inconsistent with the provisions of this Rider apply to this Rider.

RIDER DATE - Rider months, years and anniversaries are measured from the Rider Date. The Rider Date is the Policy Date unless a different Rider Date is shown in the Policy, or in an endorsement attached to the Policy.

SUICIDE - If the Additional Insured, whether sane or insane, dies by suicide within two (2) years from the Rider Date, our liability will be limited to an amount equal to the premiums paid for this Rider.

If the Rider or Policy is reinstated, this Section will be reinstated. A new two (2) year period shall apply beginning on the date of reinstatement. If the Additional Insured, whether sane or insane, dies by suicide within two (2) years from the reinstatement date, our liability for this Rider will be limited to an amount equal to the premiums paid for this Rider from the date of reinstatement.

INCONTESTABILITY - This Rider is subject to the Incontestability provisions of the Policy. However, the contestable period shall, as far as this Rider is concerned, be measured from the Rider Date.

REINSTATEMENT - If a Rider premium is not received before the end of the thirty-one (31) day Grace Period as outlined in the Policy, this Rider will terminate and no further Rider premium payments may be made.

However, even if the Rider terminates, during the lifetime of the Additional Insured, the Rider can be reinstated if it was terminated because a Grace Period ended without sufficient payment. Any reinstatement must be completed within five (5) years from the end of the grace period. We will require:

1. Your Written Request to reinstate this Rider;
2. The Additional Insured's written consent to reinstate;
3. Evidence of insurability satisfactory to us; and
4. Payment of all overdue Rider premiums with interest from the due date of each premium. The interest rate is six percent (6%) per annum, compounded annually.

NON-PARTICIPATION - This Rider will not share in our surplus earnings.

BASIS OF COMPUTATION - The 2001 CSO, (Nonsmoker and Smoker), Age Last Birthday tables were used as the basis for computation. Reserves are not less than the required minimum reserves.

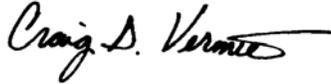
PREMIUMS FOR THIS RIDER - The premiums for this Rider will be included in the total premium as shown on the Policy Specification Page of the Policy. If this Rider is terminated, the total premium for the Policy will be reduced by the amount of premium for this Rider. Premiums for this Rider will increase on the First Premium Increase Date and every Policy Anniversary thereafter.

CONVERSION OPTION - While this Rider is in force, you may convert it to a new policy. The conversion may be made prior to the earlier of the Additional Insured's Age seventy (70) or the First Premium Increase Date on the Policy, if no premium is then in default. The following conditions apply:

1. The face amount of the new policy does not exceed the amount of insurance under this Rider on the date of conversion.
2. The face amount of the new policy may not be less than the minimum amount we issue. There will always be a plan available in an amount to which you may convert.
3. You must send us a Written Request for the conversion.
4. The new policy is on any life insurance plan written by us that is eligible for conversion, other than term insurance.
5. Premiums for the new policy will be for the same class of risk or a similar class of risk, if the same class is not available on the new policy. Premiums will be based on the Additional Insured's Age as of the date of the new policy.
6. The new policy is dated as of the date of conversion. Coverage under this Rider terminates when coverage under the new policy begins.
7. If premiums are being waived under a Rider attached to this Policy at the time of conversion, the premiums under the new policy will not be waived.
8. No evidence of insurability will be required if all of the conditions listed above are met.

If the Rider is converted in accordance with the conversion conditions listed above and if the Rider has passed its second Rider anniversary, the Incontestability and Suicide provisions in the new policy shall not apply. Otherwise, the Incontestability and Suicide provisions shall remain in effect for the remainder of the two (2) year period beginning on the Rider Date.

Signed for us at our Home Office.



SECRETARY



PRESIDENT



TRANSAMERICA LIFE INSURANCE COMPANY

A Stock Company

Home Office located at: Cedar Rapids, Iowa

Administrative Office located at: 4333 Edgewood Road N.E., Cedar Rapids, Iowa 52499

(Hereafter called the Company, we, our or us) (319) 355-8511

RETURN OF PREMIUM RIDER

This Rider, attached to and made a part of the Policy, provides a Return of Premium Benefit, as described below.

We agree to pay to the Owner a portion of the total premiums paid for the Policy and any riders when the Policy Terminates. The amount we will pay equals the benefit as defined in the Table of Rider Values on the Policy Specification Page of the Policy to which this Rider is attached.

TERMINATION – This Rider will terminate on the earliest of the following dates or events:

1. Payment of the Endowment Benefit; or
2. The date the Policy lapses for failure to pay a premium; or
3. The date You request termination by a Written Request; or
4. The date of surrender, termination, or conversion of the Policy; or
5. The date of the Insured's death; or
6. When any Nonforfeiture Option goes into effect.

Our acceptance of a premium, for any period after the date of termination of this Rider, shall create no liability to us, nor will it constitute a waiver of the termination. Any premium, which has been accepted by us, will be refunded.

You may terminate this Rider by Written Request. If this Rider has terminated, you can not reinstate it.

THE POLICY - In this Rider, Policy means the policy to which you have requested that this Rider be attached.

This Rider is issued in consideration of the application and the payment of premiums as provided.

If premiums are being waived on the Policy, then the waiver also applies to this Rider.

This Rider is a part of the Policy. All provisions of the Policy which are not inconsistent with the provisions of this Rider apply to this Rider.

RIDER DATE – Rider months, years, and anniversaries are measured from the Rider Date. The Rider Date is the Policy Date.

PREMIUMS – The premiums for this Rider will be included in the total premium as shown on the Policy Specification Page of the Policy and must be paid with the Policy premium. Premiums for this Rider are payable to the age shown for this Rider on the Policy Specification Page. If this Rider is terminated, the total premium for the Policy will be reduced by the amount of premium for this Rider.

GRACE PERIOD – Your grace period is defined in Your Policy except as provided for in the Automatic Premium Loans or Nonforfeiture Options provisions of this Rider. In addition, if any loan interest due (that has not been paid in cash by the end of the thirty-one (31) day Grace Period) exceeds the Net Rider Value, Your Policy will Lapse, except as provided for in the Nonforfeiture Options provisions. (See Loan Repayment provision.)

REINSTATEMENT – Your Reinstatement provision is defined in Your Policy except, we will not Reinstatement the Policy if it was surrendered for its Net Rider Value. For us to consider Reinstatement, we will also require payment of any Indebtedness with interest. If any loans existed when the Policy Lapsed or the Policy was changed to Extended Level Term Insurance or Reduced Paid-Up Insurance, You may repay Your outstanding loans with interest or these outstanding loans with interest will be reinstated with Your Policy. Interest will be compounded annually from the date of Lapse at the loan interest rate of 7.4% in advance.

CONVERSION PRIVILEGE – Conversion cannot be made if the Policy coverage is currently continued as Extended Level Term Insurance or Reduced Paid-Up Insurance. Any Net Rider Value available at time of conversion will be credited as premium for the new policy.

DEFINITIONS

When we use the following words in this Rider, this is what we mean:

ENDOWMENT DATE – The date on which we will pay the Endowment Benefit as described in the Rider Value Endowment Benefit section of this Rider and is shown on the Table of Rider Values.

LAPSE OR LAPSED – This occurs when premium is in default or unpaid loan interest due exceeds the Net Rider Value, resulting in the Insured's life no longer being insured under the terms of the Policy. If there is remaining Net Rider Value at the end of the Grace Period, it will be applied under the Nonforfeiture Options provision.

LOAN – A loan secured by this Rider, including loan interest.

LOAN VALUE – The maximum amount which may be borrowed under the Rider Loan provision.

NET RIDER VALUE – The Net Rider Value is the Rider Value minus any outstanding Loan.

RIDER VALUE – The amount available to You under the terms of this Rider (see Rider Value Endowment Benefit section). This amount is available for Loans as described in the Rider Loan provision.

RIDER VALUE ENDOWMENT BENEFIT

RIDER VALUE – This Rider provides Rider Value benefits. The Rider Values at the end of certain Policy years are shown in the Table of Rider Values. The Rider Value will exclude any premium amount paid by us on Your behalf under any Waiver of Premium benefit. There is no Rider Value after the Endowment Date.

NET RIDER VALUE – You may use Your Net Rider Value to purchase Reduced Paid-Up Insurance or Extended Level Term Insurance, or You may receive the Net Rider Value upon surrender of the Rider.

SURRENDER OF RIDER – You may surrender this Rider for its Net Rider Value by returning this Rider to Us with a request for surrender during the lifetime of the Insured. In such case, this Rider will end on the date we receive Your request. Except for payment of its Net Rider Value, this Rider will then provide no further benefit or value.

NONFORFEITURE OPTIONS – If the Policy Lapses as provided in the Policy's Grace Period provision, this Rider may have a Net Rider Value (see Table of Rider Values). We will require Your Written Request and the return of the Policy if You select one (1) of the three (3) available options below. If we do not receive Your written instructions by the end of the Grace Period, the Policy will automatically go to the Extended Level Term Insurance option (if available), otherwise Reduced Paid-Up Insurance.

1. Rider Surrender – This Rider may be surrendered for its Net Rider Value.
2. Reduced Paid-Up Insurance – You may use the Net Rider Value to continue Your Policy coverage as a nonparticipating paid-up endowment at Age 95, at the net single premium rate for the Insured's attained Age. The face amount of the paid-up endowment will be equal to or less than the current Face Amount at the time You elect this option, payable under the same conditions as the Policy.

3. Extended Level Term Insurance – Under this option, You may use the Net Rider Value to continue Your Policy coverage as Extended Level Term Insurance. The face amount will be the same as the Face Amount of the Policy minus any outstanding Loans at the time of Lapse. The Extended Level Term Insurance will begin at the earlier of the Lapse date or when you elect this option and continue for a period of time based on the net single premium rate and the Insured's attained Age. At the end of that duration, the insurance will Terminate and there will be no Net Rider Value remaining.

ENDOWMENT BENEFIT – The Endowment Benefit is equal to the Net Rider Value on the Endowment Date. We will pay the Endowment Benefit to You on the Endowment Date if the Insured is living and this Rider is still In Force. The Rider terminates upon payment of the Endowment Benefit.

RIDER LOAN – When this Rider has a Rider Value, we will make a Loan subject to the following conditions:

1. The Loan Value is the Rider Value of the Rider at the end of the Policy Year in which the Loan is made minus:
 - a. Any existing Loan(s);
 - b. Interest on the amount of any existing Loan(s) and the proposed Loan to the end of the Policy Year; and
 - c. Premiums payable under the Policy to the end of the Policy Year.
2. We will charge interest on the total Loan balance each year, in advance, on the Policy Anniversary. The Loan interest rate is 7.4% in advance. If you do not pay the interest when it is due, we will add the amount of interest to the Loan. We will charge interest on this amount at the same interest rate being charged on the Loan.
3. If the Insured dies, we will deduct the outstanding Loan from the death benefit before we pay the death benefit to the Beneficiary.
4. The Loan will be secured by that portion of the Rider Value equal to the amount of the Loan.

LOAN REPAYMENT – You may repay part or all of any outstanding Loan balance at any time while the Insured is living.

If You wish to make a Loan repayment, You must tell us that the payment You send us is for that purpose. Unless Your payment is clearly marked as a Loan repayment, we will apply it first to any premium due. Any remaining balance will then be applied as a Loan repayment. When we receive a Loan repayment, we will apply it to the portion of the Rider Value that secures the Loan.

The Policy will not automatically Lapse if you do not repay a Loan. However, the Policy may Lapse if the Net Rider Value is not large enough to cover any loan interest due that is not paid in cash. (See Grace Period Provision for additional details.)

AUTOMATIC PREMIUM LOANS – If this provision is made effective as described below, any premium which remains unpaid at the end of a grace period will be paid by automatic Loan subject to the following conditions:

1. If the Loan Value of this Rider is insufficient to pay a quarterly Policy premium, no automatic Loan will be made. If there is any Net Rider Value remaining, we will apply it to the applicable Nonforfeiture Option. If there is no Net Rider Value, the Policy will Lapse.
2. If on a Policy Anniversary, two (2) or more premiums due immediately before that anniversary have been paid by automatic premium Loan, we may change the frequency of premium payment to annual provided the Loan Value of this Rider is sufficient to pay the next annual Policy premium.
3. The automatic premium Loan is subject to the Policy Loan provision.

This provision will only be effective if You send in a Written Request to our Administrative Office. This provision may later be made ineffective by sending in a subsequent Written Request to our Administrative Office.

DEFERRAL OF RIDER VALUE AND LOAN PAYMENT

We reserve the right to defer payment of the Net Rider Value for up to six (6) months after we receive Your Written Request. We will pay interest at a rate not less than the minimum rate required by state law, if the deferral period is thirty (30) days or more.

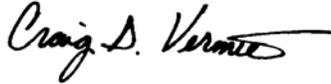
We may delay making a Loan to you for up to six (6) months after we receive Your Written Request for the Loan. We will not delay any loan made to pay premiums due to us on the Policy.

BASIS USED FOR CALCULATIONS – The Reduced Paid-Up Insurance and Extended Level Term Insurance options are based on:

- 2001 CSO Nonsmoker and Smoker Ultimate Tables;
- Age Last Birthday;
- Maximum Interest Rate permissible by the Standard Nonforfeiture Law;
- Death occurring at the end of the Policy Year.

Rider Values will equal or exceed those required by the state in which the Policy is delivered. A detailed statement of the method used to compute those values has been filed with the insurance department of that state.

Signed for us at our Home Office.



SECRETARY



PRESIDENT



TRANSAMERICA LIFE INSURANCE COMPANY

A Stock Company

Home Office located at: Cedar Rapids, Iowa

Administrative Office located at: 4333 Edgewood Road N.E., Cedar Rapids, Iowa 52499

(Hereafter called the Company, we, our or us) (319) 355-8511

MONTHLY DISABILITY INCOME RIDER

We agree to pay the Monthly Disability Income Benefit shown on the Policy Specification Page of your Policy, for a Maximum Benefit Period of up to two (2) years while the Total Disability continues, when we receive proof of the following:

1. That the Insured is Totally Disabled;
2. That the disability began while this Rider was In Force;
3. That the disability lasts continuously for at least ninety (90) days while covered under this Rider; and
4. That the disability began prior to the Policy anniversary following the Insured's 65th birthday.

OWN OCCUPATION - Means an occupation of the same type you were performing when you became disabled. Your Own Occupation is not limited to the specific job you were performing when you became disabled or to work at the same location or for the same employer. If you are not working when you became disabled, your Own Occupation means any occupation for which you are or may become reasonably qualified by education, training or prior experience.

PHYSICIAN - A duly licensed or certified practitioner of the healing arts, other than yourself or a member of your immediate family, who is legally licensed to diagnose and treat any sickness or injury within the scope of their practice.

WAITING PERIOD - A continuous period of ninety (90) days at the beginning of each period of Total Disability. It begins the day the Insured is first treated by a Physician after disability starts. Once the ninety (90) day period is satisfied, we will pay benefits retroactive to the day the Insured is first treated by a Physician after disability starts.

MAXIMUM BENEFIT PERIOD - The longest period of time we will pay Total Disability benefits during each continuous Total Disability. The Maximum Benefit Period is two (2) years.

TOTAL DISABILITY - An Insured's continuous and complete inability to gainfully perform the duties of his or her Own Occupation. To be considered Totally Disabled for purposes of this Rider, the Insured must be under the regular care of a Physician appropriate for the medical condition causing the Total Disability.

SEPARATE PERIODS OF TOTAL DISABILITY - Separate Periods of Total Disability beginning while this Rider is In Force will be considered as one continuous disability period unless such separate periods are:

1. Due to unrelated causes; or
2. Due to the same or related causes, but are separated by at least six (6) months during which the Insured has returned to work on a continuous basis.

One ninety (90) day Waiting Period and Maximum Benefit Period of two (2) years will apply to each continuous period of Total Disability. The ninety (90) day Waiting Period may not be satisfied during any period for which Total Disability benefits are being paid under this Rider.

CONCURRENT DISABILITIES - If a disability is caused by more than one (1) injury or sickness, we will pay benefits as if the disability was caused by only one (1) primary injury or sickness.

NOTICE AND PROOF - Before we pay the Monthly Disability Income Benefit, we must receive at our Administrative Office written notice and due proof of the Total Disability. The Notice and Proof must reach us:

1. While the Insured is living;
2. While the Insured is Totally Disabled; and
3. Before the Policy anniversary following the Insured's 65th birthday.

In any event, the Notice and Proof must be given no later than one (1) year from the time Notice and Proof is otherwise required.

At reasonable intervals, we can require due proof that the disability is continuing. If proof is not given, we will stop paying the Monthly Disability Income Benefit. As part of due proof, we can require that the Insured be examined by a doctor or doctors of our choice at our expense. You have the obligation to inform us immediately if you are no longer disabled or if you return to work.

DISABILITIES NOT COVERED - We will not pay the Monthly Disability Income Benefit for a disability that results from:

1. Suicide, attempted suicide, or self-inflicted injury while sane or insane.
2. War or any act of war, whether declared or undeclared.
3. Active participation in a riot or insurrection.
4. Serving in the military forces of any country, including non-military units supporting such forces.
5. Commission of a felony or being engaged in an illegal activity or occupation.
6. Travel or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip.
7. An accident while under the influence of alcohol or drugs other than those taken in accordance with Physician instructions.
8. Normal pregnancy or childbirth except for complications of pregnancy. Complications of pregnancy means any disease, disorder, or condition whose diagnoses are distinct from pregnancy but are adversely affected by or caused by pregnancy, and which:
 1. Requires Physician prescribed supervision; and
 2. If not related to pregnancy, would be covered by the provision of this Rider.
9. A pre-existing condition during the first twenty-four (24) months following the Rider Date. A pre-existing condition means:
 1. A condition for which the Insured received medical care, treatment, services, medications, diagnosis, diagnostic tests or consultation in the two (2) year period preceding the Rider Date; or
 2. A condition which produced symptoms in the two (2) year period preceding the Rider Date.
10. Any exclusion as stated in the attached Special Exceptions Rider, if applicable.

PREMIUM - We reserve the right to change the premium rates applicable to this Rider after the first Policy year. In the event of a change in the premium rates, such change will apply on a class basis and only to premium becoming due on or after the effective date of such a change in premium. A written notice will be sent to you at least thirty (30) days, or such other notice period required by your state, prior to any change of premium. In no event will the premium be greater than five (5) times the premium for this Rider shown on the Policy Specification Page of your Policy.

THE POLICY- In this Rider, Policy means the policy to which you have requested that this Rider be attached.

This Rider is issued in consideration of the application and payment of premiums as provided.

The Insured is the person shown as the Insured for this Rider on the Policy Specification Page of your Policy.

If a Waiver of Premium Rider is included in the Policy, that Rider will also apply to the premium payable for this Rider.

This Rider is a part of the Policy. Except as stated in this Rider, all other Policy provisions apply.

RIDER DATE - Rider months, years and anniversaries are measured from the Rider Date. The Rider Date is the Policy Date unless a different Rider Date is shown in the Policy, or an endorsement attached to the Policy.

INCONTESTABILITY - This Rider is subject to the incontestability provisions of the Policy. However, the contestable period shall, as far as this Rider is concerned, be measured from the Rider Date and shall be extended for any period of Total Disability for which a claim is submitted under this Rider if such period commences during the first two (2) years following the Rider Date.

TERMINATION - This Monthly Disability Income Rider shall terminate on the earliest of the following dates:

1. On the Policy anniversary following the Insured's 65th birthday, unless the Insured is Totally Disabled. If the Insured is Totally Disabled at such time, the Monthly Disability Income Benefits shall continue until the Maximum Benefit Period is reached. No benefit will be payable after the Policy Anniversary following the Insured's 67th birthday.
2. The date this Rider or the Policy lapses for failure to pay a premium, except as provided in the grace period provision of the Policy.
3. The date the Policy becomes paid up, expires, matures as an endowment or otherwise terminates.
4. The date a Nonforfeiture Option under the Policy, if any, becomes effective.
5. Your written request to terminate this Rider.

Our acceptance of a premium, for any period after the date of termination of this Rider, shall create no liability to us, nor will it constitute a waiver of the termination. Any premium for this Rider that has been accepted by us and that applies to a period after the date of termination of the Rider shall be refunded.

Signed for us at our Home Office



SECRETARY



PRESIDENT

SERFF Tracking Number: *AEGB-125515279* *State:* *Arkansas*
Filing Company: *Transamerica Life Insurance Company* *State Tracking Number:* *38436*
Company Tracking Number: *TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107*
TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.003 Single Life - Single Premium*
Product Name: *TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107*
Project Name/Number: *Term to Age 95, et al/TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AEGB-125515279 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 38436
Company Tracking Number: TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107
TOI: L04I Individual Life - Term Sub-TOI: L04I.003 Single Life - Single Premium
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Project Name/Number: Term to Age 95, et al/TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107

Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 02/28/2008
Comments:
Attachments:
Regulation 19 Cert T.pdf
23-79-138 cert T.pdf
Bulletin 11-83 Cert T.pdf
GuarantyAssocCert - Regulation 49 T.pdf

Review Status:
Satisfied -Name: Application 02/28/2008
Comments:
Applications L116 0108 previously approved on February 6, 2008 will be used with this policy.

Review Status:
Satisfied -Name: Life & Annuity - Acturial Memo 02/28/2008
Comments:
Attachments:
Act Demo RPR 0107 - STD - U.pdf
Act Demo TL07 - STD - Unisex.pdf
AIR06 Act Demo - Std - Unisex.pdf
MDI04 Act Demo - Unisex - STD.pdf
MDI04 Attachment A - Unisex - STD.pdf

Review Status:
Satisfied -Name: Cover Letter 03/12/2008
Comments:
Attachment:
AR Cover Letter T.pdf

Review Status:
Satisfied -Name: Schedule Pages 03/12/2008
Comments:

SERFF Tracking Number: AEGB-125515279 *State:* Arkansas
Filing Company: Transamerica Life Insurance Company *State Tracking Number:* 38436
Company Tracking Number: TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107
TOI: L04I Individual Life - Term *Sub-TOI:* L04I.003 Single Life - Single Premium
Product Name: TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107
Project Name/Number: Term to Age 95, et al/TL07 0107 AR, AIR06 0107, RPR01 0107, MDI04 0107

Review Status:

Satisfied -Name: Flesch Score

03/17/2008

Comments:

Attachment:

Flesch Score T.pdf

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

STATE OF ARKANSAS

RE:

I hereby certify that the accompanying life product is in compliance with Rule and Regulation 19.

Hereby certified on this day of

By:

LIFE INVESTORS INSURANCE COMPANY OF AMERICA
Home Office
4333 Edgewood Road N.E.
Cedar Rapids, Iowa 52499

STATE OF ARKANSAS

RE:TL07 0107 AR, RPR01 0107, AIR06 0107, MDI04 0107

I hereby certify that the accompanying life product is in compliance with Arkansas Insurance Code 23-79-138.

Hereby certified on this 12th day of March, 2008.

By: Cheryl Bock

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

STATE OF ARKANSAS

RE:

I hereby certify that the accompanying life product is in compliance with Bulletin 11-83.

Hereby certified on this day of

By:

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

STATE OF ARKANSAS

RE:

This is submitted in Compliance with Regulation 49 of the Arkansas Insurance Code.

I hereby certify that the accompanying life product is in compliance with Regulation 49 in that a Life and Health Guaranty Association notice be given to each policy owner at the time of issue.

Hereby certified on this day of

By:

ACTUARIAL MEMORANDUM

Rider Form: RPR01 0107 (may vary by state)

POLICY SPECIFICATIONS

Rider Name: Return of Premium Rider

Benefit: This rider will pay a benefit during the policy's level premium period calculated as follows:

- The sum of all paid premiums (excluding substandard premiums);
- Multiplied by the policy year's percentage as shown in the Table of Rider Values;
- Multiplied by the current policy year.

The percentages vary by the term duration of the policy. An endowment benefit is paid equal to the Net Rider Value at the end of the level premium paying period. This rider terminates when the endowment benefit is paid. No benefits are paid if the Insured or Additional Insured dies while the rider is in effect.

Base Plan: Level term life insurance policies

Term Durations: 15, 20, 25, and 30 years

Issue Ages:

15 Year:	18 to 70
20 Year:	18 to 65
25 Year:	18 to 55
30 Year:	18 to 45

Basis:

Cash Value:	2001 CSO, 60% Male and 40% Female, smoker or nonsmoker, age last birthday
Extended Term:	2001 CSO, 60% Male and 40% Female, smoker or nonsmoker, age last birthday
Interest Rates:	The Valuation and Nonforfeiture rate not to exceed the maximums permitted by law. Currently 4.00% for valuation and 5.00% for nonforfeiture.

Premiums: Factor multiple of the total paid premium (excluding substandard premium) for the base policy and any riders, not including this rider.

Rider Values: The addition of this rider to the term life insurance policy produces rider values. Rider values are available beginning in year 6 and are equal to the return of premium benefit as described above. Rider values equal or exceed the minimum required for the policy to which it is attached based on the mortality tables mentioned above and interest rate. Demonstration of compliance with the smoothness test of the Standard Nonforfeiture Law is in Appendix A.

Nonforfeiture Benefits:

In the event of lapse, the policyowner may choose one of three available nonforfeiture options if the policy has cash value. The two options are

- Cash Surrender Option – the owner may surrender the policy for its cash value
- Extended Level Term Option – the policy can be continued as extended level term insurance for the amount on insurance which is in effect on the due date of the unpaid premium. The period will be determined by applying the policy's cash value as a net single premium for such insurance.
- Reduced Paid-Up Option - the policy can be continued as a paid up policy for a reduced amount. The amount is determined by applying the policy's policy value as a net single premium for an amount of insurance paid up at age 95.

Extended Term Insurance is the automatic option for the policy cash value.

NONFORFEITURE BENEFITS

Specimen Policy:

Nontobacco
\$100,000 base policy death benefit
20 year level term
Issue age 35.

Sample Rider Values and the demonstration of compliance with the Smoothness Test are shown in Appendix A.

RESERVES

Basic Reserves

Basic reserves shall be calculated as the greater of the segmented reserves and the unitary reserves. Both the segmented reserves and the unitary reserves will be determined using the 2001 CSO Mortality, 60% Male and 40% Female, Smoker/Non smoker, Age Last Birthday Tables. The interest rate used to calculate reserves will be the maximum valuation interest rate permissible (currently 4.00%).

Basic reserves will not be less than the tabular cost of insurance for the balance of the policy year, if mean reserves are used. The tabular cost of insurance will use the same valuation mortality table and interest rates as that used for the calculation of the segmented reserves.

Unitary Reserves

Unitary reserves shall be calculated as the present value of all future guaranteed benefits less the present value of all future modified net premiums. Guaranteed benefits and modified net premiums until age 95 will be considered. The modified net premiums will equal a uniform percentage of the guaranteed gross premiums. The uniform percentage is such that the present value of the net premiums equals:

- (a) The present value of the death benefits, plus
- (b) The excess of Item (1) over Item (2), as follows
 - (1) A net level annual premium equal to the present value, at the date of issue, of the benefits provided after the first policy year, divided by the present value, at the date of issue, of an annuity of one per year payable on the first and each subsequent anniversary on which a premium falls due. However, the net level annual premium shall not exceed the net level annual premium on the nineteen-year premium whole life plan of insurance of the same renewal year equivalent level amount at an age one year higher than the age at issue of the policy.
 - (2) A net one-year term premium for the benefits provided for in the first policy year.

The unitary reserve at time t equals

$${}_tV_x = A_{x+t:95-x-t} - \sum_{k=t}^{95-x-t} NP_{x+k} * v^{k-t} * {}_{k-t}P_{x+t}$$

where:

- x = original issue age;
t = number of years from the date of issue;
 $A_{x+t:95-x-t}$ = net single premium for term insurance to age 95;
 ${}_tV_x$, v^{x+k-t} and ${}_{k-t}P_{x+t}$ are the standard actuarial terms;
 NP_{x+k} = net premium for issue age x at time k, where

$$NP_{x+k} = U\% * GP_{x+k}$$

where:

- GP_{x+k} = gross guaranteed annual premium per 1,000 (ignoring policy fees);
 $U\%$ = uniform percentage, where

$$U\% = \frac{A_{x:95-x} + (b-a)}{\sum_{k=0}^{95-x-1} GP_{x+k} * v^k * {}_kP_x}$$

where: $(b-a) =$ Minimum of $(P_{x+1:95-x-1}$ or ${}_{19}P_{x+1}) - \frac{1,000 * C_x}{D_x}$

Segmented Reserves

Segmented reserves will be calculated using segments produced by the contract segmentation method (see method description on the following pages). Reserves, under this method, will equal the present value of all future guaranteed benefits less the present value of all future net premiums to the expiration of the policy (attained age 95). The net premiums within each segment are a uniform percentage of the respective guaranteed gross premiums within the segment. The uniform percentage for each segment is such that, at the beginning of the segment, the present value of the net premiums within the segment equals:

- (c) The present value of the death benefits within the segment, plus
- (d) For the first segment only, the excess of Item (1) over Item (2), as follows
 - (3) A net level annual premium equal to the present value, at the date of issue, of the benefits provided for in the first segment after the first policy year, divided by the present value, at the date of issue, of an annuity of one per year payable on the first and each subsequent anniversary within the first segment on which a premium falls due. However, the net level annual premium shall not exceed the net level annual premium on the nineteen-year premium whole life plan of insurance of the same renewal year equivalent level amount at an age one year higher than the age at issue of the policy.
 - (4) A net one-year term premium for the benefits provided for in the first policy year.

The Segmented Reserve, at time t, equals:

$${}_tV_x = A_{x+t:95-x-t} - \sum_{k=t}^{95-x-t} NP_{x+k} * v^{k-t} * {}_{k-t}P_{x+t}$$

where:

- x = original issue age;
- t = number of years from the date of issue;
- $A_{x+t:95-x-t}$ = net single premium for term insurance to age 95;
- ${}_tV_x$, v^{x+k-t} and ${}_{k-t}P_{x+t}$ are the standard actuarial terms;
- NP_{x+k} = net premium for issue age x at time k, where

$$NP_{x+k} = U\%_l * GP_{x+k}$$

where:

- GP_{x+k} = gross guaranteed annual premium per 1,000 (ignoring policy fees);
- $U\%_l$ = uniform percentage in segment l, where for each segment l, of length s, from x+r to x+r+s

$$U\%_l = \frac{A_{x+r:s} + (b-a)}{\sum_{k=0}^{s-1} GP_{x+r+k} * v^k * {}_kP_{x+r}}$$

where: $(b-a) =$ 0 if not in segment 1;
 Minimum of $(P_{x+1:s-1}$ or ${}_{19}P_{x+1}) - \frac{1,000 * C_x}{D_x}$ in segment 1

Contract Segmentation Method

The Contract Segmentation Method will be used to divide the period from issue to the date of expiry of the policy into successive segments. Each segment is defined as the period from the end of the prior segment (from policy inception for the first segment) to the end of the latest policy year as defined below. Segment calculations are made using the 2001 CSO Mortality Tables.

The length of a particular segment shall be set equal to the minimum value t for which G_t is greater than R_t , where G_t and R_t are defined as follows (R_t may be increased or decreased by 1% in any policy year at the company's option, but will never be less than 1):

$$G_t = \frac{GP_{x+k+t}}{GP_{x+k+t-1}} \quad \text{and} \quad R_t = \frac{q_{x+k+t}}{q_{x+k+t-1}}$$

where:

- $x =$ original issue age;
- $k =$ the number of years from the date of issue to the beginning of the segment;
- $t =$ 1, 2, ...; t is reset to 1 at the beginning of each segment;
- $GP_{x+k+t-1} =$ Guaranteed gross premiums per thousand of face amount for year $k+t-1$ of the segment, ignoring policy fees;
- $q_{x+k+t-1} =$ valuation mortality rate for year $k+t-1$ (2001 CSO Mortality Table).

Deficiency Reserves

Deficiency reserves, if any, are calculated for each policy as the excess, if greater than zero, of the quantity A over the basic reserve. The quantity A is obtained by re-calculating the basic reserve for the policy using guaranteed gross premiums (with policy fees) instead of net premiums when the guaranteed gross premiums are less than the corresponding net premiums. The quantity A will be calculated using X% of the 2001 CSO S&U Mortality 60% Male and 40% Female, Smoker/Nonsmoker, Age Last Tables. The maximum interest rate permissible (currently 4.00%) will be used for the calculation of the reserves.

The deficiency reserve at any duration shall be calculated:

- (a) On a unitary basis if the corresponding basic reserve determined is unitary;
- (b) On a segmented basis if the corresponding basic reserve determined is segmented (the deficiency reserve calculation will use the same segments as determined for the basic reserve); or
- (c) On the segmented basis of the corresponding basic reserve determined is equal to both the unitary reserve and the segmented reserve.

X Factors

X factors will be determined in accordance with the valuation regulation and will satisfy all of the required provisions. X factors will only be used in the first segment. The X factors, X_t will typically be determined using the following formula:

$$\sum_{k=0}^{95-x-1} v^{k+1} * {}_k p_x^{(e)} * q_{x+k}^{(e)} \leq \sum_{k=0}^{95-x-1} v^{k+1} * {}_k p_x^{(X)} * q_{x+k}^{(X)}$$

where:

$$q_{x+t}^{(X)} = X_t * q_{x+t}^{(b)} = X_t * SF(x,t) * q_{x+t}^{CSO80}$$

$$X_t \geq \frac{q_{x+t}^{(e)}}{q_{x+t}^{(b)}} \text{ in years } t, 1 \text{ to } 5$$

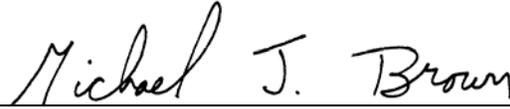
- $q_{x+t}^{(e)}$ and ${}_k p_x^{(e)}$ are the standard actuarial terms for the expected mortality experience;
- $q_{x+t}^{(b)}$ and ${}_k p_x^{(b)}$ are the standard actuarial terms for basic reserve mortality using 2001 CSO tables; and
- $q_{x+t}^{(X)}$ and ${}_k p_x^{(X)}$ are the standard actuarial terms for deficiency reserve mortality using X_t of the 2001 CSO tables.

The calculated X factors are also subject to the following:

- (a) X_t may vary by year, underwriting class, issue age or any other factor expected to affect mortality experience;
- (b) X_t shall never be less than 20%; and
- (c) X_t shall not decrease in any successive policy years.

February 15, 2008

Date



Michael J. Brown, FSA, MAAA
Senior Actuary

ACTUARIAL DEMONSTRATION LEVEL TERM TO AGE 95 LIFE INSURANCE POLICY
Policy Form: TL07 0107 (may vary by state)

I. DESCRIPTION OF POLICY

Generic Name: Level term to age 95 life insurance policy
Mortality: 2001 CSO, 60% Male and 40% Female, smoker and nonsmoker, age last birthday, curtate functions
Interest: 4.00% (valuation)
Benefits: \$1,000 death benefit to age 95
Premiums: Premiums vary by term period, gender, issue age, class, and duration. Premiums are fully guaranteed and are payable to attained age 95. The initial premium is level for 15, 20, 25 or 30 years and annually increasing thereafter.
Cash Surrender Values: None
Conversion: Convertible prior to the earliest of the first premium increase date (end of the initial level term period) or attained age 70.

II. DEMONSTRATION OF COMPLIANCE WITH STANDARD NONFORFEITURE LAW (SNFL)

The following example is for a policy issued at male age 35, non-smoker class. The level premium period is twenty years. The values are expressed on a per 1,000 basis. All commutation functions and actuarial figures used in these calculations assume an interest rate of 5.00% and 2001 CSO Age Last Birthday, 60% Male and 40% Female, Non-smoker mortality, as specified in the description.

According to Actuarial Guideline 22, minimum nonforfeiture amounts are the greater of those assuming that the gross premiums for the policy are (i) those based on current assumptions, or (ii) those according to the maximum gross premiums. Since all premiums are guaranteed, the two premiums are equal and Actuarial Guideline 22 is satisfied.

In general, the cash surrender value (${}_tCV_x$) required by the SNFL can be put into the form:

$${}_tCV_x = A_{x+t} - P_x^a \ddot{a}_{x+t}$$

In the case of a Term to Age 95 life insurance policy, the Net Level Premium equals

$$P_{35} = \frac{1,000(M_{35} - M_{95})}{N_{35} - N_{95}} = \frac{1,000(24,391.01 - 157.52)}{3,283,544 - 732} = 7.38193$$

So the Maximum Expense Allowance permitted by the SNFL equals: max EA = Minimum of (1.25 * 7.38193 + 10 or 60) = 19.22741

$$P_{35}^a = \frac{1,000(M_{35} - M_{95}) + \max EA * D_{35}}{N'_{35} - N'_{95}} = \frac{1,000(24,391.01 - 157.52) + (19.22741 * 181,290)}{37,899,003 - 0} = 0.73140$$

where N'_{35} and N'_{95} take into account that net premiums have to be a uniform percentage of the guaranteed premiums.

$$\begin{aligned} {}_5CV_{35} &= \frac{1,000(M_{40} - M_{95})}{D_{40}} - P_{35}^a * \frac{(N'_{40} - N'_{95})}{D_{40}} \\ &= \frac{1,000(23,481.40 - 157.52)}{141,218} - 0.73140 * \frac{(37,076,589 - 0)}{141,218} = -26.87 \text{ so } {}_5CV_{35} = 0 \end{aligned}$$

*Please see Appendix A for minimum cash surrender values at other policy durations for this insured.

This product has Cash Values of 0 for all issue ages, rate classifications, level premium periods, and all durations. The minimum cash values, determined using the assumptions listed below, are negative or less than the benchmark of 2.50% of the policy death benefit.

Assumptions for Minimum Cash Values

Premiums: Guaranteed Premiums until Age 95 (No Policy Fee)
Death Benefits: Level Face Amount of \$1,000 until Age 95
Interest: Nonforfeiture Interest Rate of 5.00%
Mortality: 2001 CSO, 60% Male and 40% Female, Smoker/Nonsmoker, Age Last Birthday
Reserve Method: Standard Nonforfeiture Law Method

III. RESERVES

Basic Reserves

Basic reserves shall be calculated as the greater of the segmented reserves and the unitary reserves. Both the segmented reserves and the unitary reserves will be determined using the 2001 CSO Mortality, 60% Male and 40% Female, Smoker/Non-smoker, Age Last Birthday Tables. The interest rate used to calculate reserves will be the maximum valuation interest rate permissible (currently 4.00%).

Basic reserves will not be less than the tabular cost of insurance for the balance of the policy year, if mean reserves are used. The tabular cost of insurance will use the same valuation mortality table and interest rates as that used for the calculation of the segmented reserves.

Unitary Reserves

Unitary reserves shall be calculated as the present value of all future guaranteed benefits less the present value of all future modified net premiums. Guaranteed benefits and modified net premiums until age 95 will be considered. The modified net premiums will equal a uniform percentage of the guaranteed gross premiums. The uniform percentage is such that the present value of the net premiums equals:

- (a) The present value of the death benefits, plus
- (b) The excess of Item (1) over Item (2), as follows
 - (1) A net level annual premium equal to the present value, at the date of issue, of the benefits provided after the first policy year, divided by the present value, at the date of issue, of an annuity of one per year payable on the first and each subsequent anniversary on which a premium falls due. However, the net level annual premium shall not exceed the net level annual premium on the nineteen-year premium whole life plan of insurance of the same renewal year equivalent level amount at an age one year higher than the age at issue of the policy.
 - (2) A net one-year term premium for the benefits provided for in the first policy year.

The unitary reserve at time t equals

$${}_tV_x = A_{x+t:95-x-t} - \sum_{k=t}^{95-x-t} NP_{x+k} * v^{k-t} * {}_{k-t}P_{x+t}$$

where:

- x = original issue age;
- t = number of years from the date of issue;
- $A_{x+t:95-x-t}$ = net single premium for term insurance to age 95;
- ${}_tV_x$, v^{x+k-t} and ${}_{k-t}P_{x+t}$ are the standard actuarial terms;
- NP_{x+k} = net premium for issue age x at time k, where

$$NP_{x+k} = U\% * GP_{x+k}$$

where:

- GP_{x+k} = gross guaranteed annual premium per 1,000 (ignoring policy fees);
- $U\%$ = uniform percentage, where

$$U\% = \frac{A_{x:95-x} + (b-a)}{\sum_{k=0}^{95-x-1} GP_{x+k} * v^k * {}_kP_x}$$

where: $(b-a) =$ Minimum of $(P_{x+1:95-x-1}$ or ${}_{19}P_{x+1}) - \frac{1,000 * C_x}{D_x}$

Segmented Reserves

Segmented reserves will be calculated using segments produced by the contract segmentation method (see method description on the following pages). Reserves, under this method, will equal the present value of all future guaranteed benefits less the present value of all future net premiums to the expiration of the policy (attained age 95). The net premiums within each segment are a uniform percentage of the respective guaranteed gross premiums within the segment. The uniform percentage for each segment is such that, at the beginning of the segment, the present value of the net premiums within the segment equals:

- (c) The present value of the death benefits within the segment, plus
 (d) For the first segment only, the excess of Item (1) over Item (2), as follows
- (3) A net level annual premium equal to the present value, at the date of issue, of the benefits provided for in the first segment after the first policy year, divided by the present value, at the date of issue, of an annuity of one per year payable on the first and each subsequent anniversary within the first segment on which a premium falls due. However, the net level annual premium shall not exceed the net level annual premium on the nineteen-year premium whole life plan of insurance of the same renewal year equivalent level amount at an age one year higher than the age at issue of the policy.
 - (4) A net one-year term premium for the benefits provided for in the first policy year.

The Segmented Reserve, at time t, equals:

$${}_tV_x = A_{x+t:95-x-t} - \sum_{k=t}^{95-x-t} NP_{x+k} * v^{k-t} * {}_{k-t}P_{x+t}$$

where:

- x = original issue age;
 t = number of years from the date of issue;
 $A_{x+t:95-x-t}$ = net single premium for term insurance to age 95;
 ${}_tV_x$, v^{x+k-t} and ${}_{k-t}P_{x+t}$ are the standard actuarial terms;
 NP_{x+k} = net premium for issue age x at time k, where

$$NP_{x+k} = U\%_l * GP_{x+k}$$

where:

- GP_{x+k} = gross guaranteed annual premium per 1,000 (ignoring policy fees);
 $U\%_l$ = uniform percentage in segment l, where for each segment l, of length s, from x+r to x+r+s

$$U\%_l = \frac{A_{x+r:s} + (b-a)}{\sum_{k=0}^{s-1} GP_{x+r+k} * v^k * {}_kP_{x+r}}$$

where: $(b-a)$ = 0 if not in segment 1;

$$\text{Minimum of } (P_{x+1:s-1} \text{ or } {}_{19}P_{x+1}) - \frac{1,000 * C_x}{D_x} \text{ in segment 1}$$

Contract Segmentation Method

The Contract Segmentation Method will be used to divide the period from issue to the date of expiry of the policy into successive segments. Each segment is defined as the period from the end of the prior segment (from policy inception for the first segment) to the end of the latest policy year as defined below. Segment calculations are made using the 2001 CSO Mortality Tables.

The length of a particular segment shall be set equal to the minimum value t for which G_t is greater than R_t , where G_t and R_t are defined as follows (R_t may be increased or decreased by 1% in any policy year at the company's option, but will never be less than 1):

$$G_t = \frac{GP_{x+k+t}}{GP_{x+k+t-1}} \quad \text{and} \quad R_t = \frac{q_{x+k+t}}{q_{x+k+t-1}}$$

where:

- x = original issue age;
 k = the number of years from the date of issue to the beginning of the segment;
 t = 1, 2, ...; t is reset to 1 at the beginning of each segment;
 $GP_{x+k+t-1}$ = Guaranteed gross premiums per thousand of face amount for year k+t-1 of the segment, ignoring policy fees;
 $q_{x+k+t-1}$ = valuation mortality rate for year k+t-1 (2001 CSO Mortality Table).

Deficiency Reserves

Deficiency reserves, if any, are calculated for each policy as the excess, if greater than zero, of the quantity A over the basic reserve. The quantity A is obtained by re-calculating the basic reserve for the policy using guaranteed gross premiums (with policy fees) instead of net premiums when the guaranteed gross premiums are less than the corresponding net premiums. The quantity A will be calculated using X% of the 2001 CSO S&U Mortality, 60% Male and 40% Female, Smoker/Nonsmoker, Age Last Tables. The maximum interest rate permissible (currently 4.00%) will be used for the calculation of the reserves.

The deficiency reserve at any duration shall be calculated:

- On a unitary basis if the corresponding basic reserve determined is unitary;
- On a segmented basis if the corresponding basic reserve determined is segmented (the deficiency reserve calculation will use the same segments as determined for the basic reserve); or
- On the segmented basis of the corresponding basic reserve determined is equal to both the unitary reserve and the segmented reserve.

X Factors

X factors will be determined in accordance with the valuation regulation and will satisfy all of the required provisions. X factors will only be used in the first segment. The X factors, X_t will typically be determined using the following formula:

$$\sum_{k=0}^{95-x-1} v^{k+1} * {}_k p_x^{(e)} * q_{x+k}^{(e)} \leq \sum_{k=0}^{95-x-1} v^{k+1} * {}_k p_x^{(X)} * q_{x+k}^{(X)}$$

where:

$$q_{x+t}^{(X)} = X_t * q_{x+t}^{(b)} = X_t * SF(x, t) * q_{x+t}^{CSO80}$$

$$X_t \geq \frac{q_{x+t}^{(e)}}{q_{x+t}^{(b)}} \text{ in years } t, 1 \text{ to } 5$$

$q_{x+t}^{(e)}$ and ${}_k p_x^{(e)}$ are the standard actuarial terms for the expected mortality experience;

$q_{x+t}^{(b)}$ and ${}_k p_x^{(b)}$ are the standard actuarial terms for basic reserve mortality using 2001 CSO tables; and

$q_{x+t}^{(X)}$ and ${}_k p_x^{(X)}$ are the standard actuarial terms for deficiency reserve mortality using X_t of the 2001 CSO tables.

The calculated X factors are also subject to the following:

- X_t may vary by year, underwriting class, issue age or any other factor expected to affect mortality experience;
- X_t shall never be less than 20%; and
- X_t shall not decrease in any successive policy years.

CERTIFICATION

I certify that the policy Cash Values will equal or exceed the Minimum Cash Values as defined in the Standard Non-Forfeiture Law. I also certify that statutory reserves are calculated in accordance with the Standard Valuation Law.

Michael J. Brown, F.S.A., M.A.A.A
Senior Actuary
February 15, 2008

ACTUARIAL DEMONSTRATION TERM TO AGE 95
LIFE INSURANCE POLICY

Policy Form: TL07 0107 (may vary by state)

Appendix A

End of Policy Year	Minimum Cash Surr Value	End of Policy Year	Minimum Cash Surr Value
1	-20.48	31	-159.82
2	-21.86	32	-167.20
3	-23.37	33	-174.79
4	-25.04	34	-182.61
5	-26.87	35	-190.75
6	-28.89	36	-199.25
7	-31.14	37	-207.90
8	-33.63	38	-217.33
9	-36.41	39	-226.93
10	-39.52	40	-236.47
11	-43.00	41	-245.94
12	-46.88	42	-255.52
13	-51.17	43	-265.59
14	-55.89	44	-276.78
15	-61.09	45	-289.54
16	-66.85	46	-302.80
17	-73.27	47	-316.55
18	-80.44	48	-329.95
19	-88.48	49	-341.99
20	-97.50	50	-352.13
21	-101.69	51	-359.47
22	-106.14	52	-363.88
23	-110.85	53	-365.55
24	-115.80	54	-363.69
25	-121.02	55	-356.15
26	-126.58	56	-336.74
27	-132.54	57	-298.73
28	-138.90	58	-237.51
29	-145.62	59	-144.25
30	-152.60	60	0.00

**Actuarial Demonstration
Additional Insured Rider
Rider Form AIR06 0107**

The form is a life insurance rider on an additional insured with a level death benefit payable prior to expiry date. This rider will be attached to a term insurance policy. The reserves for this plan have been established to comply with the Model Regulations adopted by the NAIC.

Mortality Table

The Rider is based on the 2001 Commissioners Standard Ordinary Mortality Table, 60% Male and 40% Female, Smoker/Non-Smoker age last birthday.

Death Benefit

The Rider provides a level death benefit.

Reserves

Basic reserves shall be calculated as the greater of the segmented reserves and the unitary reserves. Both the segmented reserves and the unitary reserves will be determined using the 2001 CSO Mortality, 60% Male and 40% Female, Smoker/Nonsmoker, Age Last Birthday Tables. The interest rate used to calculate reserves will be the maximum valuation interest rate permissible (currently 4.00%).

Cash Values

There are no cash values associated with this rider.

February 15, 2008

Date



Michael J. Brown, FSA, MAAA
Senior Actuary

ACTUARIAL MEMORANDUM

**Rider Form: MDI04 0107 (may vary by state)
(Attached to level term life insurance products)**

1. Scope and Purpose of Filing

The purpose of this actuarial memorandum is to provide actuarial documentation and descriptive material in support of the filing of the subject form.

2. Description of Benefits

Form MDI04 0107 is an individual disability income rider. This rider pays a monthly income benefit while the Insured is totally disabled following the 90-day waiting period. The benefit is limited to a maximum benefit period of two years. To be qualified for the monthly benefits, the disability must begin prior to the policy anniversary following the Insured's 65th birthday.

This rider automatically terminates on the policy anniversary following the Insured's 65th birthday, unless the Insured is totally disabled, in which case the monthly disability income benefits shall continue no longer than the policy anniversary following the Insured's 67th birthday.

3. Renewability Clause

This rider is guaranteed renewable to age 65. Premiums are subject to change on a class basis.

4. Applicability

This rider is attachable to level term life insurance policies. The rider is available only when the policy is first issued and cannot be added after issue.

5. Calculation of Rates

Morbidity: Claim costs for disability benefits are based on the 1985 CIDA table, adjusted to reflect the current industry disability income experience and the differences in underwriting, marketing, and claims processing. Claim costs were derived from the CIDA table for occupational classes A and 2A.

Mortality: 2001 CSO, age last birthday

Lapse Rates: The lapse rates used for this rider pricing were the same as those used for the base term life products. Rates for representative ages are given below:

<u>Year</u>	<u>Age 20</u>	<u>Age 25</u>	<u>Age 30</u>	<u>Age 35</u>	<u>Age 40</u>	<u>Age 45</u>	<u>Age 50</u>
1	0.200	0.200	0.190	0.180	0.170	0.160	0.150
2	0.170	0.170	0.162	0.154	0.146	0.138	0.130
3	0.140	0.140	0.134	0.128	0.122	0.116	0.110
4	0.110	0.110	0.106	0.102	0.098	0.094	0.090
5	0.080	0.080	0.078	0.076	0.074	0.072	0.070
6-(t-1)	0.050	0.050	0.050	0.050	0.050	0.050	0.050
t	0.900	0.900	0.900	0.900	0.900	0.900	0.900
t+1	0.100	0.100	0.100	0.100	0.100	0.100	0.100

Note: t = term period

Interest Rate: 7.00% is the portfolio rate used to price and support all inforce and new issues of DI riders. The financial and modeling staff have confirmed that the returns being realized by this book of business will continue for the foreseeable future.

Expense, Risk, and Profit Margin: There is no explicit contingency or risk margin. The rates were calculated to produce an overall loss ratio that is no lesser than the minimum, as required by this state. After meeting the minimum loss ratio requirement, the rest of the premium will be used to cover all necessary expenses and the company's required return on equity, if any.

Assumed expenses :

Acquisition :

Per policy : \$25.00
% premium 4.00%

Maintenance:

Per policy : \$0.00
% premium : 3.50% (... includes 2% state premium tax)
% claims : 7.00%

Commissions:

1st year : 135.00%
Renewal : 3.00%

Premium Rates: The rates are included with this memorandum.

6. Marketing Method

This rider will be marketed by the company's licensed agents and is available to most occupations.

7. Underwriting

The policy is individually underwritten. The underwriting methods used to determine issuance of the base term life policy and its riders include short-form questionnaires, PHI, basic paramedical exams, and/or attending physician statements. Certain occupations are not eligible for this rider.

8. Premium Classes

Rider premiums vary by issue age, term of the base life policy, and gender.

9. Issue Age Range

The rider is issued on an issue age basis to issue ages 20 through 50.

10. Average Annual Premium per Rider: \$190

11. Premium Modalization Rules

	<u>Factor</u>
Annual	1.0000
Semi-annual	0.5100
Quarterly	0.2600
Monthly	0.0875

12. Claim Liability and Reserves

Disabled life reserves will be held for this policy. The reserves will be calculated based on the 1985 CIDA.

13. Active Life Reserves

Active life reserves will be held based on terminal reserve. The reserving method used is the two year FPT.

14. Minimum Loss Ratio

The above form is an individual disability income rider, and the rider is guaranteed renewable to age 65. The minimum loss ratio presumed reasonable by the NAIC Guidelines for this rider is 55%.

15. Anticipated Loss Ratio

The anticipated loss ratio is determined as the present value of future benefits divided by the present value of future premiums over the lifetime of the issued riders. The anticipated loss ratio for this rider is 65%, greater than the minimum loss ratio of 55%.

16. Distribution of Business

The expected distributions by age and sex are:

<u>Issue Age</u>	<u>Male</u>	<u>Female</u>	<u>Total</u>
20	4.58%	3.05%	7.63%
25	6.91%	4.61%	11.52%
30	10.03%	6.68%	16.71%
35	12.45%	8.30%	20.75%
40	12.45%	8.30%	20.75%
45	9.03%	6.02%	15.05%
50	<u>4.55%</u>	<u>3.04%</u>	<u>7.59%</u>
	60.00%	40.00%	100.00%

17. Lifetime Cumulative Loss Ratio

The anticipated lifetime cumulative loss ratio for this form is 65%, greater than the minimum loss ratio of 55%.

18. Experience on the Form

The nationwide experience by duration is as follows:

<u>Dur</u>	<u>Exp LR</u>	<u>Nationwide</u>		
		<u>Act LR</u>	<u>Act to Exp</u>	<u># Claims</u>
1	27.3%	28.5%	105%	65
2	31.3%	27.3%	87%	43
3	59.8%	30.9%	52%	25
4	61.2%	22.8%	37%	10

Experience has been good so far, but the form is still in its infancy as there have not been many claims. As the number of claims increase, I expect the loss ratios to increase to the anticipated loss ratio of 65%.

19. Rate and Benefit Comparison

The only other rider with comparable benefits is the ARDI0500 rider. A comparison with MDI04 0107 is as follows:

<u>Dur</u>	<u>MDI04 0107</u>			<u>ARDI0500</u>		
	<u>Present Value of Premium</u>	<u>Present Value Claim Costs</u>	<u>Loss Ratio</u>	<u>Present Value of Premium</u>	<u>Present Value Claim Costs</u>	<u>Loss Ratio</u>
1	189.60	60.57	32%	419.80	72.63	17%
2	143.34	52.48	37%	317.37	62.92	20%
3	112.10	78.55	70%	248.21	94.19	38%
4	90.60	64.92	72%	200.60	77.85	39%

20. Actuarial Certification

I certify that, to the best of my knowledge and judgement, this rate filing is in compliance with the applicable laws and the rules of the Department of Insurance, and complies with Actuarial Standard of Practice No. 8 "Regulatory Filings for Rates and Financial Projections for Health Plans", and that the benefits provided are reasonable in relation to the proposed premium rates.

Michael J. Brown, FSA, MAAA
Senior Actuary

02/15/2008

S:\Individual\Actuarial Forms\AFP-Cedar Rapids\MDI04 0107\[actuarial demo - Unisex - STD.xls]Std

ATTACHMENT - A

LOSS RATIO BY DURATION

RIDER FORM: MDI04 0107

STANDARD STATES

FOR AN AGE 30

30-YEAR LEVEL TERM LIFE

BASED ON \$1,000 MONTHLY BENEFIT (10 UNITS)

DUR	Average Premium	PV of Premium	Claim Cost	PV of Clm Cost	Loss Ratio	Cumulative Future LR
1	189.60	189.60	62.66	60.57	31.9%	64.9%
2	153.37	143.34	58.08	52.48	36.6%	71.4%
3	128.35	112.10	93.03	78.55	70.1%	77.4%
4	110.99	90.60	82.27	64.92	71.7%	78.6%
5	99.08	75.59	75.05	55.35	73.2%	79.6%
6	91.21	65.03	70.40	48.53	74.6%	80.5%
7	86.51	57.64	67.91	43.74	75.9%	81.3%
8	82.04	51.09	65.45	39.41	77.1%	82.1%
9	77.79	45.27	63.04	35.47	78.3%	82.8%
10	73.75	40.11	60.66	31.90	79.5%	83.4%
11	69.90	35.54	58.32	28.66	80.6%	84.0%
12	66.25	31.47	56.00	25.72	81.7%	84.4%
13	62.77	27.87	53.71	23.06	82.7%	84.8%
14	59.46	24.67	51.46	20.64	83.7%	85.1%
15	56.32	21.84	49.23	18.46	84.5%	85.4%
16	53.33	19.33	47.03	16.48	85.3%	85.5%
17	50.48	17.10	44.86	14.69	85.9%	85.5%
18	47.78	15.12	42.72	13.07	86.4%	85.5%
19	45.21	13.37	40.61	11.61	86.8%	85.3%
20	42.76	11.82	38.52	10.30	87.1%	85.0%
21	40.44	10.45	36.47	9.11	87.2%	84.7%
22	38.22	9.23	34.43	8.04	87.1%	84.2%
23	36.12	8.15	32.42	7.08	86.8%	83.6%
24	34.12	7.20	30.44	6.21	86.2%	82.8%
25	32.21	6.35	28.46	5.42	85.4%	82.0%
26	30.39	5.60	26.50	4.72	84.3%	81.0%
27	28.67	4.94	24.56	4.09	82.8%	79.8%
28	27.02	4.35	22.61	3.52	80.9%	78.5%
29	25.46	3.83	20.67	3.01	78.5%	77.1%
30	23.98	3.37	18.73	2.55	75.5%	75.5%
	<u>1,963.55</u>	<u>1,151.99</u>		<u>747.35</u>	<u>64.9%</u>	

Annual premium per \$100 monthly benefit 189.6 / 10 = 18.96

March 7, 2008

Commissioner of Insurance
Arkansas Department of Insurance
Compliance - Life/Health
1200 West Third Street
Little Rock, AR 72201-1904

Re: TRANSAMERICA LIFE INSURANCE COMPANY

NAIC #468-86231

Form Numbers:

TL07 0107 AR – Term to Age 95 Life Insurance Policy – Nonparticipating

RPR01 0107 – Return of Premium Rider

AIR06 0107 - Additional Insured Rider

MDI04 0107 – Monthly Disability Income Rider (2 year)

Dear Sir/Madam:

Please find attached copies of the above referenced forms. These are new forms and are not intended to replace any forms previously approved by your Department. These forms have been submitted in final printed form in which they will be distributed to the Insureds. These forms are subject to only minor modifications in paper size and stock, ink, border, Company logo, Company address, adaptation to computer printing, and Officer's signatures.

Forms TL07 0107 AR, RPR01 0107, AIR06 0107 and MDI04 0107 were previously approved by your Department on February 14, 2007, for our sister company of Life Investors Insurance Company of America. We certify that these forms being submitted are identical in every respect to those for Life Investors Insurance Company of America which were approved by your Department.

Term to Age 95 Life Insurance Policy – Nonparticipating - The policy contains a level death benefit. Guaranteed premiums remain level for an initial period of fifteen (15), twenty-five (25) or thirty (30) years thereafter, increasing annually up to age 95. The premium rates for this policy are unisex.

This policy is for general use and will be sold on an individual basis by licensed agents. This policy form will not be illustrated.

The application form to be used with the policy is L 116 0108 AR, which was previously approved by your Department on February 6, 2008.

Return of Premium Rider - If the owner elects this Rider we will pay to the Insured a portion of the total premiums paid for the Policy and any riders when the Policy terminates. This Return of Premium Benefit is applicable to the initial level premium period selected. The benefit accrual is reflected in the Table of Rider Values and will be paid to the Policy Owner on the Endowment Date. The Policy will have no Policy Value after the Endowment Date. There is a loan feature to this benefit that can be paid in advance of termination.

Additional Insured Rider - If the owner elects this Rider, we will pay a death benefit for the additional person who is insured under the Rider if he/she dies while the Rider is in force. This Rider will be available for issue ages 18 to maximum age 80 based on duration and will terminate at attained age 95. The owner may exchange the Rider, without evidence of insurability, for a new policy on the Additional Insured's life at any time up to the earlier of the Additional Insured's Age 70 or the First Premium Increase Date on the Policy. The maximum number of Additional Insured Riders under one policy is five. The Rider is based on 2001 CSO M/F, N/S ALB Tables.

Both the Return of Premium Rider and the Additional Insured Rider will not be available at the same time in the same policy. The applicant may choose either of the two riders or neither of these riders at the time of application. We have enclosed samples of the policy and rider specification pages for your review.

March 7, 2008
Page 2

Transamerica Life Insurance Company
4333 Edgewood Road NE
Cedar Rapids, Iowa 52499

Monthly Disability Income Rider (2 year) - If the owner elects this Rider and pays the applicable premium, we will pay a Monthly Disability Income Benefit to the owner for two years upon proof of disability of the Insured prior to the policy anniversary at age 65.

Should you have any questions or need any additional information, please do not hesitate to contact me. Thank you.

Sincerely,

TRANSAMERICA LIFE INSURANCE COMPANY

Mara L Carberry

Mara Carberry
Policy Analyst
Contract Development
(319) 355-3497 (collect)
Fax #: (319) 369-2501
mcarberry@aegonusa.com

POLICY SPECIFICATION PAGE

POLICY NUMBER: [110 01 SAMPLE]

INSURED: [JOHN DOE]

FACE AMOUNT: [\$100,000.00]

POLICY DATE: [JANUARY 1, 2007]

ISSUE AGE: [35]

EXPIRY DATE: [JANUARY 1, 2067]

OWNER(S): [JOHN DOE]

FIRST PREMIUM INCREASE DATE: [JANUARY 1, 2027]

PREMIUM CLASS: [NON-TOBACCO]

TYPE OF COVERAGE	AMOUNT	POLICY YEARS PREMIUM IS PAYABLE	GUARANTEED PREMIUM PAYMENTS (ANNUAL)
BASE POLICY LEVEL TERM INSURANCE TO AGE 95 Conversion allowed prior to the earlier of: First Premium Increase Date or Insured's Age 70	[\$100,000.00]	To Age 95	* \$ [222.00] *For the First 20 Policy Years
[Children's Benefit Rider]	[\$10,000.00]	To Age 25	[\$60.00]
[Waiver of Premium Benefit Rider]		To Age 65	[\$32.00]
[Return of Premium Rider]			[\$386.22]

Total Guaranteed Annual Premium on Policy Date..... \$ [700.22]

SCHEDULE OF TOTAL PREMIUMS

<u>Policy Year</u>	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>
Years 1-20	\$ [700.22]	[\$350.11]	\$ [175.06]	\$ [58.35]

**GUARANTEED PREMIUM SCHEDULE
ANNUAL PREMIUMS FOR POLICY BENEFITS**

POLICY NUMBER: 110 01 SAMPLE

INSURED: JOHN DOE

POLICY YEAR	**BASE POLICY	***BASE POLICY PLUS ADDITIONAL BENEFITS	POLICY YEAR	**BASE POLICY	***BASE POLICY PLUS ADDITIONAL BENEFITS
21	\$1,474.00	\$1,566.00	41	\$10,027.00	\$10,027.00
22	1,607.00	1,699.00	42	11,136.00	11,136.00
23	1,747.00	1,839.00	43	12,327.00	12,327.00
24	1,894.00	1,986.00	44	13,568.00	13,568.00
25	2,056.00	2,148.00	45	14,899.00	14,899.00
26	2,239.00	2,271.00	46	16,719.00	16,719.00
27	2,446.00	2,478.00	47	18,793.00	18,793.00
28	2,689.00	2,721.00	48	21,183.00	21,183.00
29	2,971.00	3,003.00	49	23,933.00	23,933.00
30	3,296.00	3,328.00	50	27,010.00	27,010.00
31	3,651.00	3,651.00	51	30,384.00	30,384.00
32	4,037.00	4,037.00	52	34,013.00	34,013.00
33	4,443.00	4,443.00	53	37,896.00	37,896.00
34	4,875.00	4,875.00	54	41,984.00	41,984.00
35	5,339.00	5,339.00	55	46,333.00	46,333.00
36	5,870.00	5,870.00	56	50,975.00	50,975.00
37	6,552.00	6,552.00	57	55,991.00	55,991.00
38	7,196.00	7,196.00	58	61,524.00	61,524.00
39	8,032.00	8,032.00	59	67,798.00	67,798.00
40	8,986.00	8,986.00	60	75,586.00	75,586.00

**INCLUDES ANNUAL POLICY FEE OF \$[60.00]

***BASE POLICY PLUS ADDITIONAL BENEFITS COLUMN INCLUDES PREMIUMS FOR ANY ADDITIONAL BENEFITS WHICH MAY BE ATTACHED TO YOUR POLICY, EXCEPT FOR THE MONTHLY DISABILITY INCOME RIDER, IF ELECTED.

TABLE OF RIDER VALUES

POLICY NUMBER: [110 01 SAMPLE]

ISSUE AGE: [35]

ENDOWMENT DATE: [JANUARY 1, 2027]

If all the premiums due have been paid to the Anniversary Date, the Rider Values will be:

END OF POLICY YEAR	*RIDER VALUE	*EXTENDED LEVEL TERM INSURANCE		*PAID-UP INSURANCE
		YEARS	DAYS	
1	\$-	0	0	\$-
2	-	0	0	-
3	-	0	0	-
4	-	0	0	-
5	-	0	0	-
6	126.04	0	318	732.00
7	343.11	2	49	1,910.00
8	672.21	3	250	3,590.00
9	1,260.40	6	36	6,458.00
10	2,100.66	8	321	10,330.00
11	3,003.94	11	4	14,183.00
12	3,949.24	12	248	17,908.00
13	5,006.57	14	62	21,809.00
14	6,077.91	15	97	25,437.00
15	7,247.28	16	84	29,148.00
16	8,514.68	17	38	32,919.00
17	9,761.07	17	269	36,290.00
18	11,091.48	18	111	39,674.00
19	12,505.93	18	288	43,060.00
20	14,004.40	19	75	46,443.00
21 & LATER	0	0	0	0

The Years and Days columns reflect the period for which Extended Level Term Insurance will be In Force at the end of the applicable Policy Year for the Face Amount of the Policy at time of Lapse. The Reduced Paid-Up insurance amount is the amount of reduced paid-up insurance that the Net Rider Value will purchase at the end of the applicable policy year.

*The Rider Values, Extended Term Insurance, and Reduced Paid-Up Insurance will be affected by the addition or deletion of riders, rider loans, and/or receipt of Waiver of Premium benefits.

**TRANSAMERICA LIFE INSURANCE COMPANY
FLESCH READABILITY CERTIFICATION**

Form Number (may vary by state)

Flesch Score

TL07 0107	50.0
RPR01 0107	51.0
AIR06 0107	50.0
MDI04 0107	52.7

I certify that the machine scored Flesch Readability score(s) for the above mentioned form(s) is/are accurate.

Cheryl Bock

Cheryl Bock, Assistant Vice President of Contract Development