

SERFF Tracking Number: AEGA-125780978 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 40039
Company Tracking Number: AS896 107 111 808
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: AS896 107 111 808
Project Name/Number: Single Premium Deferred Annuity/AS896 107 111 808

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: AS896 107 111 808

SERFF Tr Num: AEGA-125780978 State: ArkansasLH

TOI: A02I Individual Annuities- Deferred Non-
Variable

SERFF Status: Closed

State Tr Num: 40039

Sub-TOI: A02I.003 Single Premium

Co Tr Num: AS896 107 111 808

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Laurie Jaeger

Disposition Date: 08/27/2008

Date Submitted: 08/25/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Single Premium Deferred Annuity

Status of Filing in Domicile: Pending

Project Number: AS896 107 111 808

Date Approved in Domicile:

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: 08/27/2008

Deemer Date:

State Status Changed: 08/27/2008

Corresponding Filing Tracking Number:

Filing Description:

State of Arkansas

Department of Insurance

1200 West Third Street

Little Rock, AR 72201-1904

Attn: Policy Examination Division (Life & Annuity)

SERFF Tracking Number: AEGA-125780978 State: Arkansas
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Company Tracking Number: AS896 107 111 808
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: AS896 107 111 808
Project Name/Number: Single Premium Deferred Annuity/AS896 107 111 808

RE: Transamerica Life Insurance Company

NAIC # 468-86231

AS896 107 111 808 – Single Premium Deferred Annuity

SERFF Tracking Number - AEGA-125780978

Dear Sir or Madam:

Please find attached the above referenced form for your review and approval. This is a new form and is not intended to replace any form previously approved by your Department.

This is a single premium deferred annuity policy form with a minimum single premium payment of \$10,000 for non-qualified and \$2,000 for tax-qualified issues.

There are seven interest rate guarantee period options (two, three, four, five, six, seven and eight) available for the customer to elect. The initial guaranteed effective annual interest rate and all renewal interest rates will reflect an increased rate if the single premium payment equals or exceeds the Interest Enhancement Threshold.

Withdrawals may be made, free of policy withdrawal / surrender charges, in several ways as outlined in the Access to Your Money section of the policy form.

A Statement of Variability is enclosed which shows the ranges of values for non-customer specific information that is bracketed (i.e., variable) in the policy.

This filing complies with the provisions of the amended Standard Nonforfeiture Law for Individual Deferred Annuities (SNLIDA).

On the Information Page, the guaranteed minimum effective annual interest rate is bracketed as it may vary for future issues. All policies issued on the same day will receive the same guaranteed minimum effective annual interest rate applicable at such time and it will remain fixed for the life of the policy.

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This policy is sold on an “appless” basis. The information is captured on a separate form, but that form is not attached to the policy at issue. In cases where an application is used, we recognize that according to Bulletin 12-81(4), copies of the applicable application should be attached to the filing of the policy form.

Please note the paper and font of the attached policy print may change in the future due to our converting to a new issue system. You have our assurances the form will contain the same language as approved by your Department.

We would appreciate your review and subsequent approval of the attached form.

Sincerely,

Transamerica Life Insurance Company

Laurie Jaeger
Filing Analyst II
FMG Regulatory Filing Unit
Phone: 319/355-6813
Fax: 319/355-6820
Email: ljaeger@aegonusa.com

P.S. This policy was approved by Iowa, our Home State on _____, or is concurrently submitted.

Company and Contact

Filing Contact Information

Laurie Jaeger, Forms Filing Analyst II
4333 Edgewood Road, NE
Cedar Rapids, IA 52499

ljaeger@aegonusa.com
(319) 355-6813 [Phone]
(319) 355-6820[FAX]

Filing Company Information

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Transamerica Life Insurance Company
4333 Edgewood Road, NE
Cedar Rapids, IA 52499
(319) 355-8511 ext. [Phone]

CoCode: 86231
Group Code: 468
Group Name:
FEIN Number: 39-0989781

State of Domicile: Iowa
Company Type:
State ID Number:

SERFF Tracking Number: AEGA-125780978 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 1 policy form X \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	08/25/2008	22104136

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	08/27/2008	08/27/2008

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Disposition

Disposition Date: 08/27/2008

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		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Single Premium Deferred Annuity		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AS896 107 111 808	Policy/Contract	Single Premium Deferred Annuity Certificate	Initial		55	AS896 107 111 808.pdf



**TRANSAMERICA LIFE
INSURANCE COMPANY**
A Stock Company (Hereafter called the Company, we, our or us)

Home Office:
4333 Edgewood Road N.E.
Cedar Rapids, Iowa 52499
(319)355-8511

Policy Number: [12345]

WE AGREE to pay surrender and withdrawal benefits; a death benefit; and, provide annuity payments in accordance with the provisions of this policy. This policy is issued in consideration of the premium payment.

20 DAY RIGHT TO CANCEL: As the owner, after reading the policy, if you are not satisfied for any reason, you may return the policy to us or your agent within 20 days after receiving it. We will refund the premium paid, less prior requested withdrawals, and the policy will then be void from the beginning.

Signed for us at our home office.

[*Craig D. Verme*]

SECRETARY

[*Shonda Clancy*]

PRESIDENT

This policy is a legal contract between the policyowner and the Company.

READ YOUR POLICY CAREFULLY.

**SINGLE PREMIUM DEFERRED ANNUITY
INCOME PAYABLE AFTER ANNUITY COMMENCEMENT DATE
NON-PARTICIPATING**

INFORMATION PAGE

Policy Information:

Policy Number:	12345
Policy Date:	September 1, 2008
Income Tax Status:	Non-Qualified
Single Premium Payment:	\$10,000.00
Maximum Annuity Commencement Date:	June 30, 2073

Annuitant Information:

Annuitant:	John Doe
Issue Age/Sex:	35 / Male

Owner(s) Information:

Owner:	John Doe
Issue Age/Sex:	35 / Male
Joint Owner:	Jane Doe
Issue Age/Sex:	35 / Female

Interest Rate Information:

Initial Guaranteed Effective Annual Interest Rate:*	1.75%
Interest Enhancement Threshold:	\$100,000.00
Initial Interest Rate Guarantee Period:	2 Year
Guaranteed Minimum Effective Annual Interest Rate:	1.50%

* If the single premium payment equals or exceeds the Interest Enhancement Threshold, an interest enhancement percentage of $\overline{0.25\%}$ is included in the Initial Guaranteed Effective Annual Interest Rate and will be included in all renewal interest rates.

The Guaranteed Minimum Effective Annual Interest Rate is guaranteed for the life of the policy.

Beneficiary Information:

Primary Beneficiary:	Jane Doe
Primary Beneficiary:	Samantha Doe
Primary Beneficiary:	James Doe

Continued on the next page

INFORMATION PAGE (continued)

Withdrawal / Surrender Charges

Policy Year	1	2	Thereafter
Charge (% of policy value)	8%	7%	0%

Cash surrender value is the amount paid on surrender. The cash surrender value is the greater of the following amounts:

- Cash Value; and
- Minimum required cash value, which is equal to 87.5% of the premium payment less a \$50 deduction at the beginning of each policy year, less requested withdrawals, all accumulated at the minimum nonforfeiture interest rate shown below.

Minimum Nonforfeiture Interest Rate: * 2.15%

*This interest rate applies for the life of the policy.

Additional Information

- ◆ **Minimum Premium Payment** \$10,000 for non-qualified annuities
\$2,000 for tax qualified annuities
- ◆ **Maximum Premium Payment** \$1,000,000 without prior Company approval

End of Information page

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DEFINITIONS

Annuity Commencement Date: The date you elect to begin receiving annuity payments. The latest date that an election can be made to begin annuity payments is the maximum annuity commencement date shown on the Information Page. The annuity commencement date cannot be earlier than the first policy anniversary, and can be elected at any other time prior to the maximum annuity commencement date, as described in the Annuitization Section.

Annuity Payment Options: Options as described in the Annuitization Section.

Annuitization Value: The amount used to purchase your annuity payment option. It will equal the greater of the policy value or minimum required cash value.

Cash Value: The amount that is available for withdrawals as described in the Premium and Values Section.

Death Benefit: The amount of the death benefit will be the greater of the policy value or minimum required cash value.

Guaranteed Minimum Effective Annual Interest Rate: This interest rate is the guaranteed minimum credited rate, and is shown on the Information Page. The credited rate (subject to the guaranteed minimum rate) is used to determine the policy value prior to the annuity commencement date.

Minimum Nonforfeiture Interest Rate: The interest rate shown on the Information Page, which is used to determine the minimum required cash value as defined in your state's nonforfeiture law. This interest rate is not the credited rate used to determine your policy's cash value, but rather it is the interest rate used to develop the minimum cash value required by the nonforfeiture law applicable on the policy date for the state in which the policy is delivered.

Minimum Required Cash Value: The minimum amount required to be paid on surrender, death, or applied upon annuitization, in accordance with the nonforfeiture law applicable on the policy date for the state in which the policy is delivered. This minimum value is calculated according to a method described in the law, which is different than the method described in the policy for determining your policy's cash value.

Premium Payment: The single premium paid to us as consideration for the benefits provided by the policy.

Policy Anniversary: The anniversary of the policy date for each year the policy remains in force.

Policy Date: The date shown on the Information Page of this policy and the date on which this policy becomes effective.

Policy Value: Amount described in the Premium and Values Section.

Policy Year: Each 12-month period following the policy date. The first policy year starts on the policy date. Each subsequent policy year starts on the next policy anniversary.

Surrender: A full distribution of the cash surrender value.

Withdrawal: A distribution of a portion of the cash value. Any withdrawal will reduce the policy value and cash value.

You, Your: The owner of this policy. Unless otherwise specified, the annuitant and the owner shall be one and the same person. If a joint owner is named, reference to "you" or "your" in this policy will apply to both the owner and joint owner.

PARTIES INVOLVED

Owner

You are entitled to the ownership rights stated by this policy.

Prior to the annuity commencement date, you may, while the annuitant is living:

1. Assign this policy.
2. Surrender the policy to us.
3. Amend or modify the policy with our consent.
4. Name a payee to receive the annuity payments.
5. Exercise, receive, and enjoy every other right and benefit contained in the policy.

The use of these rights may be subject to the consent of any assignee, irrevocable beneficiary, and of the spouse in a community or marital property state.

Joint Owner

A policy may be owned by joint owners, limited to natural persons. If joint owners are named, the joint owners share ownership in this policy equally with the right of survivorship. The right of survivorship means that if a joint owner dies, his or her interest in the policy will pass automatically to the surviving joint owner. Joint owners are required to act jointly, unless the Company is otherwise instructed and accepts such instruction.

Changing Ownership

You can change the owner of this policy, as permitted by law, by notifying us in writing in a form and manner acceptable to us. When a change takes effect, all rights of ownership in this policy will pass to the new owner.

A change of owner will not be effective until it is recorded in our records. After it has been so recorded, the change will take effect as of the date you signed the notice. However, if the annuitant dies before the notice has been so recorded, it will not be effective as to any death benefit we have paid before the change was recorded in our records.

We may require that the change be endorsed in the policy. Changing the owner does not change any named beneficiary or annuitant.

A change of ownership may result in adverse tax consequences.

Assignment

You may assign this policy, as permitted by law, before the annuity commencement date. The assignment must be in writing and filed with us. We assume no responsibility for the validity of any assignment. Any claim made under an assignment shall be subject to proof of interest and the extent of the assignment.

Assignment of this policy may result in adverse tax consequences.

Annuitant

The person upon whose life annuity payments will be based. Once designated, the annuitant cannot be changed.

Beneficiary

The person(s) designated to receive the death benefit under this policy unless there is a surviving owner(s). If there is a surviving owner(s), they automatically take the place of any beneficiary designation.

Changing Beneficiary

You may name or change a beneficiary, prior to the annuitant's death, without the beneficiary's consent (unless irrevocably designated or required by law) at any time by notifying us in writing in a form and manner acceptable to us. The change will take effect upon the date you sign it, whether or not you are living when we receive it.

The notice must have been postmarked (or show other evidence of delivery that is acceptable to us) on or before the date of the annuitant's death. Your most recent change of beneficiary notice will replace any prior beneficiary designations in their entirety. No change will apply to any payment we made before the written notice was received by us. If an irrevocable beneficiary dies, you may designate a new beneficiary.

PREMIUM AND VALUES

Premium Payment

The minimum and maximum premium payments are shown on the Information Page.

Policy Value

The policy value equals the premium payment, less any applicable premium tax, less previous gross withdrawals, less any applicable rider fees, plus the accumulated interest credited.

Cash Value

The cash surrender value described on the Information Page, will be paid in the event of a full surrender of the policy. We must receive your written withdrawal or surrender request before the annuity commencement date. The cash value may be partially withdrawn.

Before the annuity commencement date, the cash value is the policy value less the applicable surrender charge. The amount of this charge, if any, will be a percentage, as shown on the Information Page, of the amounts withdrawn in excess of the surrender charge-free withdrawal amount described in the Access to Your Money Section. There is no cash value under this policy after the payments under an annuity payment option have commenced.

Crediting of Interest

The Initial Guaranteed Effective Annual Interest Rate is shown on the Information Page and is guaranteed for the Initial Interest Rate Guarantee Period shown on the Information Page. Interest will be credited starting on the policy date. The renewal interest rate for the single premium, after its Initial Interest Rate Guarantee Period, will be determined annually thereafter and will be guaranteed for one year at a time.

Interest will be compounded annually at a rate of interest that is at least as great as the Guaranteed Minimum Effective Annual Interest Rate shown on the Information Page. We may declare a higher interest rate in advance.

CHARGES AND FEES

Premium Taxes

Your state may impose a premium tax. It may be imposed on the date the premium payment is made, the annuity commencement date, the date of death, or the date of surrender. When permitted by state law, we will not deduct the tax until the annuity commencement date, the date of death, or the date of surrender.

Withdrawal / Surrender Charges

The amount of this charge, if any, will be a percentage as shown on the Information Page, of the amount withdrawn that is subject to a withdrawal / surrender charge.

ACCESS TO YOUR MONEY

Surrender Charge-Free Amounts

Amounts withdrawn under one of the options described below are free of surrender charges. Surrender charge-free withdrawals taken under Lump Sum and/or Systematic Payout Option (SPO) during a policy year may not exceed the cumulative interest credited. Any withdrawal taken under Lump Sum and/or SPO will reduce the remaining available surrender charge-free amount under the Lump Sum and SPO by that amount and will reduce the Minimum Required Distribution by that amount. Any amount requested in excess of an option's surrender charge-free amount will have the appropriate surrender charges applied, unless the excess amount qualifies as surrender charge-free under another option.

1. Lump Sum

After the Right to Cancel period and during each policy year, including the first, you may withdraw surrender charge-free, an amount up to the cumulative interest credited (determined at the time of withdrawal). Withdrawals in excess of the free amount are subject to a surrender charge.

2. Systematic Payout Option

During each policy year, including the first, a Systematic Payout Option (SPO) is available on a monthly, quarterly, semi-annual, or annual basis. Interest only SPO payments will be equal to the cumulative interest credited in the prior period corresponding to the SPO period elected and must be at least \$40. Monthly and quarterly payouts should be sent through electronic funds transfer directly to your checking or savings account. You may start or stop SPO payments at any time; however, 30 days' written notice is required to stop SPO payments.

If you are receiving SPO payouts and a Lump Sum withdrawal is taken, you will not receive the next scheduled SPO payout following the Lump Sum withdrawal. Your SPO payments will resume the next period after the missed SPO payout.

3. Minimum Required Distribution

Withdrawals taken to satisfy minimum distribution requirements with respect to this policy under Section 401(a)(9) of the Internal Revenue Code are available free of surrender charges.

Systematic Minimum Required Distributions must be at least \$40. A lump sum withdrawal is available if systematic Minimum Required Distributions are less than \$40.

4. Nursing Care and Terminal Condition Withdrawal Options

Definitions applicable to these options:

Hospital - An institution which 1) is operated pursuant to the laws of the jurisdiction in which it is located, 2) operates primarily for the care and treatment of sick and injured persons on an inpatient basis, 3) provides 24-hour nursing service by or under the supervision of registered graduate professional nurses, 4) is supervised by a staff of one or more licensed physicians, and 5) has medical, surgical and diagnostic facilities or access to such facilities.

Nursing Facility - A facility which 1) is operated pursuant to the laws and regulations of the state in which it is located, 2) provides care prescribed by a physician and performed or supervised by a registered graduate nurse on a 24 hour basis, and 3) is not primarily a hospital, a home for the aged, a retirement home, a rest home, a community or assisted living center or a place mainly for the treatment of alcoholism, mental illness, or drug abuse.

Physician - A Doctor of Medicine or Doctor of Osteopathy who is licensed as such and operating within the scope of the license.

Terminal Condition - A condition resulting from an accident or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months, despite appropriate medical care.

After the first policy year, if you or your spouse (annuitant or annuitant's spouse if the owner is not a natural person) have been 1) confined in a hospital or nursing facility for 30 consecutive days or 2) diagnosed as having a terminal condition and the confinement begins or diagnosis is made on or after the policy date, you may elect to withdraw all or a portion of the policy value free of surrender charges. The minimum withdrawal under this option is \$1,000. After the first policy year, this option is available on a surrender charge-free basis even during the policy years other surrender charge-free withdrawal options were exercised. In cases where the policy is owned by a qualified plan or trust, this option is not available until the policy is transferred to the annuitant.

For nursing care withdrawal, we must receive each withdrawal or surrender request and proof of eligibility with each request no later than 90 days following the date that confinement has ceased, unless it can be shown that it was not reasonably possible to provide the notice and proof within the above time period and that the notice and proof were given as soon as reasonably possible. However, in no event, except the absence of legal capacity, shall the notice and proof be provided later than one year following the date that confinement has ceased. Proof of confinement may be a treating physician's statement or a statement from a hospital or nursing facility administrator. Systematic nursing care withdrawals are not permitted.

For a terminal condition withdrawal, we must receive each withdrawal or surrender request and the applicable proof of eligibility no later than one year following diagnosis of the terminal condition. Proof of a terminal condition is required only with the initial withdrawal request and must be furnished by the treating physician. Systematic terminal condition withdrawals are not permitted.

Withdrawals / Surrenders

We will pay you a portion of the cash value as a withdrawal provided we receive your written request while the policy is in effect and before the annuity commencement date. If the amount of the withdrawal that you request is greater than the cash surrender value, we will pay you the cash surrender value and terminate the policy.

Withdrawals and surrenders may be subject to a surrender charge.

The gross withdrawal is the total amount deducted from your policy value as a result of each withdrawal. The gross withdrawal amount is equal to your requested withdrawal (i.e., the amount that you receive), plus surrender charges that apply at the time you request the withdrawal.

For example, assume your premium is \$10,000 and your Initial Guaranteed Effective Annual Interest Rate is 3% for the first policy year. The policy value at the end of policy year one would be \$10,300.

- (a) Assuming your requested withdrawal is \$1,000 at the end of policy year one:

Since this withdrawal amount is more than your surrender charge-free amount (i.e., cumulative interest credited of \$300), you would incur a surrender charge of \$56 on the remaining \$700 [8% of (\$1,000 - 300)]; or

- (b) Assuming you surrender the policy at the end of policy year one:

You would incur a surrender charge of \$800 [8% of (10,300 - 300)].

We may delay paying (with prior authorization from the Commissioner) any withdrawal or surrender for up to 6 months from the date we receive your request. If the annuitant dies after the request is made, but before the request is processed, the request will be processed before the death benefit is determined.

Minimum Values

Benefits available under this policy, including any paid up annuity values, cash surrender values, or death benefit, will not be less than the minimum values required by any statute of the state in which the policy is delivered. Minimum benefits will be increased to reflect any guaranteed additional amounts credited to the policy and will be decreased by requested withdrawals.

Minimum Required Cash Value

The minimum required cash value amount is determined differently than your policy's cash value, and is described on the Information Page. The minimum amount is calculated according to a procedure specified in your state's law using a prescribed minimum nonforfeiture interest rate.

ANNUITIZATION

A. GENERAL PAYMENT PROVISIONS

Annuity Commencement Date

The date you elect to begin receiving annuity payments. The annuity commencement date cannot be earlier than the first policy anniversary. The maximum annuity commencement date is the latest date that an election can be made to begin annuity payments and is shown on the Information Page. You may elect to receive annuity payments at any time prior to the maximum annuity commencement date by giving us 30 days' written notice. However, in no event can the maximum annuity commencement date be later than the last day of the month following the month in which any annuitant attains age 100.

Payment

When you annuitize this policy, we will use the annuitization value to purchase one or more annuity payment options. The annuity payment options are described below. If you do not choose another annuity payment option, we will pay according to Annuity Payment Option 2(b). Other annuity payment options may be arranged by agreement with us, however, the annuity payment option elected must provide for lifetime income or income for a period of at least 60 months. Payments will be made at 1, 3, 6, or 12-month intervals.

In the event of an annuitant's death prior to the end of the certain period, if any, and pursuant to the terms of the annuity payment option chosen, any remaining guaranteed payments will be continued to the beneficiary. However, for annuity payment options with a guarantee period, you may choose to have the present value of any remaining guaranteed payments paid in a single sum.

The present value will be calculated using an interest rate as determined by the Company at the time the present value is calculated. No further payments will be made after payment of a single sum or after any guarantee period expires.

Minimum Proceeds

On the annuity commencement date, we will change the frequency of annuity payments to avoid making payments of less than \$20. However, if the annuitization value is either less than \$500 or is not sufficient to provide annuity payments of at least \$20 under any frequency, then we will pay the annuitization value in a lump sum and terminate the policy.

Proof of Age

We may require proof of the age of any annuitant for Annuity Payment Options 2 or 4 before we make the first payment.

Adjusted Age

Payments under Annuity Payment Options 2 and 4 are determined based on the adjusted age of the annuitant. The adjusted age is the annuitant's actual age on the annuitant's nearest birthday, at the annuity commencement date, adjusted as follows:

<u>Annuity Commencement Date</u>	<u>Adjusted Age</u>
Before 2010	Actual Age
2010 - 2019	Actual Age minus 1
2020 - 2026	Actual Age minus 2
2027 - 2033	Actual Age minus 3
2034 - 2040	Actual Age minus 4
After 2040	Determined by us

Payee

Unless you specify otherwise, you will be the payee.

Supplementary Contract

We will issue a supplementary contract to reflect the terms of the selected annuity payment option. The supplemental contract will list the payee(s) and describe the payment schedule.

B. ANNUITY PAYMENT OPTIONS

Current Annuity Payment Options

The amounts shown in the Annuity Payment Option Tables are the guaranteed minimum income amounts. Current amounts offered to individuals of the same class may be obtained from us. Current annuity payments will not be less than those which would be provided by the application of the annuitization value to purchase a single premium immediate annuity offered by us at the time to the same class of annuitant.

Guaranteed Annuity Payment Options

The amount of the annuity payment is determined by multiplying each \$1,000 of annuitization value allocated to Annuity Payment Option 1, 2, or 4 by the amounts shown on the Annuity Payment Option Tables for the option you select. Annuity payment amounts are subject to the requirements of the Minimum Proceeds provision.

Benefits can be provided under any other annuity payment option not described below, subject to our agreement and any applicable federal or state law, rule or regulation.

Annuity Payment Option 1 - Income for a Specified Period

We will make level payments only for the specific period you choose. The duration of the payments may not exceed the annuitant's life expectancy. No funds will remain at the end of the specified period.

Annuity Payment Option 2 - Life Income

You may choose one of the following:

- (a) No Period Certain - We will make level payments only during the annuitant's lifetime.
- (b) 10 Years Certain - We will make level payments for the longer of the annuitant's lifetime or ten years.
- (c) Guaranteed Return of Policy Proceeds - We will make level payments for the longer of the annuitant's lifetime or until the total dollar amount of payments equals the annuitization value applied to this option.
- (d) Life with Emergency Cash(SM) - We will make level payments during the annuitant's lifetime, but the annuity may be surrendered (in full or part). The emergency cash value is equal to a multiple of the payment where that multiple reduces over time to zero at age 101. We will

apply a surrender charge. Should the annuitant die before age 101 (or, for qualified policies, the applicable age based on IRS Life Expectancy table(s) if earlier), the same value would be payable, but without the surrender charge.

Annuity Payment Options 2(a) and 2(d) are not available for annuitant adjusted ages greater than 85.

Annuity Payment Option 3 - Income of a Specified Amount

We will make payments for any specified amount you choose (subject to the requirements of the Minimum Proceeds provision) until the annuitization value, with interest, is exhausted. This will be a series of level payments followed by a smaller final payment. The duration of the payments may not exceed the annuitant's life expectancy.

Annuity Payment Option 4 - Joint and Survivor Annuity

You may choose one of the following:

- (a) No Period Certain - We will make payments during the joint lifetime of the annuitant and a joint annuitant of your choosing. We will make payments as long as either person is living.
- (b) Life with Emergency Cash(SM) - We will make level payments during the joint lifetime of the annuitant and a joint annuitant of your choosing. We will make payments as long as either person is living, but the annuity may be surrendered (in full or part). The emergency cash value is equal to a multiple of the payment, where that multiple reduces over time to zero at age 101 of the younger annuitant. We will apply a surrender charge. Should the last surviving annuitant die before age 101 (or, for qualified policies, the applicable age based on IRS Life Expectancy table(s) if earlier), the same value would be payable, but without the surrender charge.

Annuity Payment Options 4(a) and 4 (b) are not available for annuitant adjusted age(s) greater than 85.

DEATH BENEFIT

The death benefit will only be paid after the death of the annuitant. Where there are joint annuitants, the death benefit will only be paid after the death of the last surviving annuitant. However, the distribution requirements under Subsection B.II. below may apply.

If there are surviving owners, the surviving owners automatically take the place of any designated beneficiary or beneficiaries. The surviving owner would be recognized as the beneficiary.

Only those beneficiaries living or in existence at the time the death benefit is payable, as described in Subsection A. below, will be eligible to receive a share of the death benefit. If both primary and contingent beneficiaries have been named, payment will be made to the named primary beneficiaries living or in existence at the time the death benefit becomes payable. Payment will be made to the named contingent beneficiaries only if all primary beneficiaries have died before the death benefit becomes payable.

If death benefit is payable to more than one beneficiary and you failed to specify their interest, they will share equally.

If any beneficiary is alive at the time the death benefit is payable, but dies before receiving their payment, their share will become payable to their estate.

We must distribute the death benefit, continue making payments under an annuity payment option, or make any other distribution under this annuity policy as required in Internal Revenue Code Section 72(s). The requirements of Internal Revenue Code Section 72(s) will override any provision of this policy to the contrary.

A. Death Benefit Prior to Annuity Commencement Date

The death benefit will be payable on the date we receive due proof of annuitant's death and an election of a method of settlement.

For purposes of this policy, due proof of death means:

- (a) a certified copy of the death certificate; or
- (b) a certified copy of a decree of a court of competent jurisdiction as to a finding of death; and
- (c) any other proof or other documents required by us.

You may direct the manner of payment of the death benefit pursuant to the terms of this policy, subject to applicable law. If you have not directed how the death benefit is to be paid by the date of death, the beneficiary may make such election within one year of the date we receive due proof the owner's or annuitant's or surviving joint annuitant's death as described in Subsection B below. Before the annuity commencement date, if the death benefit becomes payable, we will pay any death benefit in one sum, or if elected, all or part of these death benefits may be applied to one or more of the annuity payment options described in the Annuity Payment Options provision or any other method of payment if we agree. We will pay the death benefit no later than two months after our receipt of due proof of death. We will pay interest on the death benefit as required by law.

B. Death Prior to Annuity Commencement Date

Payment of the death benefit depends upon the relationships between the owner, annuitant, and beneficiary as outlined below.

I. Annuitant Death

When we have due proof that the annuitant, or surviving joint annuitant, died before the annuity commencement date, the death benefit is payable to the beneficiary. If no beneficiary is designated and there is no surviving owner, the owner's estate will become the beneficiary.

- a) When the beneficiary is the deceased annuitant's surviving spouse, the beneficiary may elect to continue this policy as owner and annuitant rather than receiving the death benefit.

If the policy is continued, all current surrender charges will be waived.

If the beneficiary elects to have the death benefit paid rather than continue the policy, the death benefit must be distributed pursuant to Subsections b)(1) and b)(2) below.

b) When the beneficiary is an individual who is not the deceased annuitant's surviving spouse, the death benefit must be distributed:

- (1) by the end of 5 years after the date of the deceased annuitant's death, or
- (2) payments (either as annuity payments or systematic payout option payments) must begin no later than one year after the deceased annuitant's death and must be made for a period certain or for this beneficiary's lifetime, so long as any period certain does not exceed this beneficiary's life expectancy (as defined by the Internal Revenue Code and regulations adopted under that Code). Election of this option must be at least 60 days prior to the one year anniversary of the annuitant's death.

c) When the beneficiary is not a natural person, the death benefit must be distributed within 5 years after the annuitant's death.

II. Owner Death

When we have due proof that any owner died before the annuity commencement date, all current surrender charges will be waived.

If the deceased owner is also the sole annuitant, Subsection B.1. "Annuitant Death" above applies.

If an owner or joint owner who is not an annuitant dies prior to the annuity commencement date and before the entire interest in the policy is distributed, the successor owner as defined below will become the new owner, and no death benefit is payable. The person or entity first listed below who is alive or in existence on the date of that death will become the successor owner:

- a) surviving owner;
- b) primary beneficiary;
- c) contingent beneficiary; or
- d) deceased owner's estate.

The successor owner will need to take distributions according to a), b), or c) below:

a) If the sole successor owner is the deceased owner's spouse, we will continue this policy with the successor owner as the new owner, unless the deceased owner's spouse elects to take distributions as described in b)(1) or b)(2) below.

b) If the successor owner is an individual who is not the deceased owner's spouse, the policy value or minimum required cash value, if greater, must be distributed:

- (1) by the end of 5 years after the date of the deceased owner's death, or
- (2) payments (either as annuity payments or systematic payout option payments) must begin no later than one year after the deceased owner's death and must be made for a period certain or for the successor owner's lifetime, so long as any period certain does not exceed the successor owner's life expectancy (as defined by the Internal Revenue Code and regulations adopted under that Code). Election of this option must be made at least 60 days prior to the one year anniversary of the deceased owner's death.

c) If the successor owner is not a natural person, the policy value or minimum required cash value, if greater, must be distributed within 5 years after the owner's death.

C. Death on or After the Annuity Commencement Date

The death benefit on or after the annuity commencement date depends on the annuity payment option selected. If any owner dies on or after the annuity commencement date, but before the entire interest in the policy is distributed, the remaining portion of such interest in the policy, if any, will be distributed to the beneficiary at least as rapidly as under the annuity payment option being used as of the date of that death.

D. If an Owner is not an Individual

If any owner is not an individual, then for purposes of the provisions in Subsection B or C above, (1) the primary annuitant will be treated as the owner of the policy, and (2) the death of, or any change in, the annuitant will be treated as the death of the owner.

GENERAL INFORMATION

The Contract

The entire contract consists of this policy, endorsements and riders, if any.

Modification of Policy

No change in this policy is valid unless made in writing by us and approved by one of our authorized officers. No agent has authority to change or waive any provision of your policy.

Tax Qualification

This policy is intended to qualify as an annuity contract for federal income tax purposes. The provisions of this policy are to be interpreted to maintain such qualification, notwithstanding any other provisions to the contrary. To maintain such tax qualification, we reserve the right to amend this policy to reflect any clarifications that may be needed or are appropriate to maintain such tax qualification or to conform this policy to any applicable changes in the tax qualification requirements, subject to regulatory approval. We will send you a copy in the event of any such amendment. If you refuse such an amendment it must be by giving us written notice, and your refusal may result in adverse tax consequences.

Non-Participating

This policy will not share in our profits or surplus.

Age or Sex Corrections

If the age or sex of the annuitant has been misstated, the benefits will be those which the premium paid would have purchased for the correct age and sex. Any underpayment made by us will be paid with the next payment. Any overpayment made by us will be deducted from future payments. Any underpayment or overpayment will include interest at 5% per year, from the date of the incorrect payment to the date of the adjustment.

Incontestability

This policy shall be incontestable from the policy date.

Involuntary Cashout

After the second policy anniversary, if the policy value is less than \$500, we reserve the right to terminate the policy. The amount paid on termination will be the greater of the minimum required cash value or the policy value.

Evidence of Survival

We have the right to require evidence satisfactory to us that a person was alive if a payment is contingent on that person being alive. No payment will be made until we receive such evidence.

Settlement

Any payment by us under this policy is payable at our administrative office.

Community or Marital Property

Unless we are notified in accordance with applicable law of a community or marital property interest in this policy, we are not bound by any such interest.

Protection of Proceeds

The policy and payments under it will be exempt from the claims of creditors to the extent permitted by law. Unless you so direct by filing written notice with us, no beneficiary may assign any payments under this policy before the payments are due. To the extent permitted by law, no payments under this policy will be subject to the claims of creditors of any beneficiary.

Reports to Owner

We will give you a report at least once each policy year. This report will show any information required by law or regulation. The report will be sent to you at the current address we have recorded for you.

ANNUITY PAYMENT OPTION TABLES*

The amounts shown in these tables are the guaranteed minimum monthly amounts for each \$1,000 of the annuitization value. Higher current amounts may be available at the time of settlement.

Option 1			Option 2 (a)			Option 2 (b)			Option 2 (c)			Option 2 (d)		
Number of Years Payable	Amount of Monthly Installment		Monthly Installment For Life No Period Certain			Monthly Installment For Life 10 Years Certain			Monthly Installment For Life Guaranteed Return of Policy Proceeds			Monthly Installment For Life With Emergency Cash (\$M)		
		Age**	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
5	17.28	50	\$2.97	\$2.86	\$2.90	\$2.96	\$2.86	\$2.89	\$2.79	\$2.74	\$2.76	\$2.69	\$2.66	\$2.67
		51	3.04	2.92	2.96	3.02	2.91	2.94	2.84	2.79	2.80	2.74	2.70	2.72
		52	3.10	2.98	3.02	3.08	2.97	3.01	2.89	2.84	2.85	2.79	2.75	2.76
		53	3.18	3.05	3.09	3.15	3.03	3.07	2.94	2.89	2.90	2.84	2.80	2.81
		54	3.25	3.11	3.15	3.22	3.10	3.14	3.00	2.94	2.96	2.89	2.85	2.86
		55	3.33	3.18	3.23	3.30	3.17	3.21	3.06	3.00	3.02	2.94	2.90	2.91
		56	3.41	3.26	3.30	3.38	3.24	3.28	3.12	3.06	3.07	3.00	2.96	2.97
		57	3.50	3.34	3.39	3.46	3.32	3.36	3.18	3.12	3.14	3.06	3.01	3.03
		58	3.60	3.42	3.47	3.55	3.39	3.44	3.25	3.18	3.20	3.12	3.07	3.08
		59	3.69	3.51	3.56	3.65	3.48	3.53	3.32	3.25	3.27	3.18	3.13	3.15
		60	3.80	3.60	3.66	3.75	3.57	3.62	3.39	3.32	3.34	3.25	3.20	3.21
		61	3.91	3.70	3.76	3.85	3.66	3.72	3.46	3.39	3.41	3.32	3.27	3.28
		62	4.03	3.81	3.87	3.96	3.76	3.82	3.54	3.47	3.49	3.39	3.34	3.35
		63	4.16	3.92	3.99	4.07	3.87	3.93	3.63	3.55	3.57	3.47	3.41	3.43
		64	4.30	4.04	4.12	4.20	3.98	4.04	3.72	3.63	3.66	3.55	3.49	3.51
		65	4.45	4.16	4.25	4.32	4.09	4.16	3.81	3.72	3.75	3.63	3.57	3.59
		66	4.60	4.30	4.39	4.46	4.22	4.29	3.91	3.81	3.84	3.72	3.66	3.68
		67	4.77	4.45	4.54	4.60	4.35	4.42	4.01	3.91	3.94	3.81	3.75	3.77
		68	4.95	4.60	4.71	4.75	4.49	4.57	4.11	4.01	4.04	3.90	3.85	3.86
		69	5.14	4.77	4.88	4.90	4.64	4.71	4.23	4.12	4.15	4.01	3.95	3.96
70	5.34	4.95	5.07	5.06	4.79	4.87	4.34	4.24	4.27	4.11	4.05	4.07		
71	5.56	5.15	5.27	5.22	4.95	5.03	4.47	4.36	4.39	4.22	4.17	4.18		
72	5.79	5.36	5.49	5.39	5.12	5.20	4.60	4.49	4.52	4.34	4.29	4.30		
73	6.03	5.59	5.72	5.56	5.30	5.38	4.73	4.62	4.66	4.46	4.40	4.42		
74	6.30	5.83	5.97	5.74	5.49	5.57	4.88	4.77	4.80	4.59	4.54	4.55		
75	6.58	6.10	6.24	5.93	5.68	5.76	5.03	4.92	4.95	4.72	4.67	4.69		
76	6.88	6.39	6.53	6.11	5.88	5.95	5.18	5.08	5.11	4.85	4.81	4.82		
77	7.20	6.70	6.85	6.30	6.09	6.15	5.35	5.25	5.28	5.00	4.96	4.97		
78	7.55	7.03	7.19	6.49	6.30	6.36	5.53	5.43	5.46	5.15	5.12	5.12		
79	7.92	7.40	7.55	6.68	6.51	6.56	5.71	5.61	5.64	5.31	5.28	5.29		
80	8.32	7.79	7.95	6.87	6.72	6.77	5.90	5.81	5.84	5.48	5.45	5.46		
81	8.75	8.22	8.38	7.06	6.93	6.97	6.11	6.02	6.05	5.67	5.64	5.64		
82	9.20	8.69	8.84	7.24	7.13	7.16	6.32	6.24	6.27	5.84	5.83	5.84		
83	9.69	9.19	9.34	7.41	7.33	7.36	6.55	6.48	6.50	6.05	6.04	6.04		
84	10.21	9.74	9.88	7.58	7.52	7.54	6.78	6.72	6.74	6.24	6.24	6.24		
85	10.77	10.33	10.46	7.74	7.69	7.71	7.03	6.98	7.00	6.48	6.48	6.48		
86				7.89	7.86	7.87	7.29	7.26	7.27					
87				8.03	8.01	8.01	7.57	7.54	7.55					
88				8.16	8.15	8.15	7.86	7.84	7.85					
89				8.28	8.27	8.27	8.17	8.15	8.16					
90				8.38	8.38	8.38	8.49	8.48	8.48					
91				8.48	8.48	8.48	8.83	8.82	8.83					
92				8.57	8.57	8.57	9.19	9.18	9.19					
93				8.65	8.64	8.65	9.58	9.56	9.57					
94				8.72	8.71	8.71	10.00	9.97	9.98					
95				8.78	8.77	8.77	10.45	10.40	10.42					
96				8.83	8.82	8.82	10.94	10.87	10.89					
97				8.87	8.86	8.86	11.48	11.38	11.41					
98				8.90	8.90	8.90	12.07	11.95	11.99					
99				8.92	8.92	8.92	12.73	12.58	12.63					
100				8.94	8.94	8.94	13.47	13.30	13.35					

*The guaranteed minimum income amounts are based on a minimum guaranteed interest rate of 1.5%.

**Adjusted Age as defined in the Annuitization Section.

Dollar amounts of monthly, quarterly, semi-annual and annual installments not shown in the above tables will be calculated on the same basis as those shown and may be obtained from the Company (if the option is available based on adjusted age as described in the Annuitization Section).

Annuity Payment Options 1 and 3 are based on the minimum guaranteed interest rate shown above. Annuity Payment Options 2 and 4 are based on the minimum guaranteed interest rate shown above and the "Annuity 2000" (male, female, and unisex if required by law) mortality table projected for improvement using projection scale G.

Payment Option 4 (a)
Monthly Installment For Joint and Full Survivor

Adjusted Age of Male Annuitant*	Adjusted Age of Female Annuitant*						
	15 Years Less Than Male	12 Years Less Than Male	9 Years Less Than Male	6 Years Less Than Male	3 Years Less Than Male	Same As Male	3 Years More Than Male
50	\$2.20	\$2.27	\$2.34	\$2.41	\$2.48	\$2.55	\$2.62
55	2.35	2.44	2.52	2.61	2.71	2.80	2.88
60	2.54	2.64	2.76	2.88	2.99	3.11	3.23
65	2.77	2.91	3.06	3.22	3.38	3.54	3.69
70	3.08	3.26	3.46	3.67	3.89	4.11	4.33
75	3.47	3.72	3.99	4.29	4.60	4.93	5.24
80	4.01	4.35	4.74	5.17	5.62	6.08	6.53
85	4.75	5.25	5.81	6.44	7.09	7.75	8.36

Monthly Installment For Unisex Joint and Full Survivor

Adjusted Age of First Annuitant*	Adjusted Age of Joint Annuitant*						
	15 Years Less Than First	12 Years Less Than First	9 Years Less Than First	6 Years Less Than First	3 Years Less Than First	Same As First	3 Years More Than First
50	\$2.20	\$2.27	\$2.34	\$2.41	\$2.48	\$2.55	\$2.61
55	2.36	2.44	2.53	2.62	2.70	2.79	2.87
60	2.55	2.65	2.76	2.88	2.99	3.10	3.20
65	2.79	2.92	3.07	3.22	3.37	3.52	3.66
70	3.10	3.28	3.47	3.67	3.88	4.09	4.28
75	3.50	3.75	4.02	4.30	4.60	4.89	5.16
80	4.06	4.40	4.78	5.19	5.62	6.04	6.44
85	4.83	5.32	5.87	6.47	7.10	7.71	8.28

The guaranteed minimum income amounts are based on a minimum guaranteed interest rate of 1.5%.

*Adjusted age as defined in the Annuitization Section.

Dollar amounts of monthly, quarterly, semi-annual, and annual installments not shown in the above tables will be calculated on the same basis as those shown and may be obtained from the Company (if the option is available based on adjusted age as described in the Annuitization Section).

Annuity Payment Option 4 is based on the minimum guaranteed interest rate and the "Annuity 2000" (male, female, and unisex if required by law) mortality table projected for improvement using projection scale G.

Payment Option 4 (b)

Monthly Installment For Joint and Full Survivor (Life with Emergency Cash (SM))

Adjusted Age of Male Annuitant*	Adjusted Age of Joint Annuitant*						
	15 Years Less Than Male	12 Years Less Than Male	9 Years Less Than Male	6 Years Less Than Male	3 Years Less Than Male	Same As Male	3 Years More Than Male
50	\$2.15	\$2.21	\$2.28	\$2.35	\$2.42	\$2.49	\$2.54
55	2.28	2.36	2.45	2.53	2.62	2.70	2.77
60	2.45	2.54	2.65	2.76	2.87	2.97	3.06
65	2.64	2.77	2.90	3.04	3.18	3.31	3.42
70	2.89	3.04	3.21	3.39	3.57	3.75	3.89
75	3.19	3.39	3.61	3.84	4.08	4.30	4.47
80	3.57	3.83	4.12	4.42	4.73	5.02	5.23
85	4.06	4.41	4.78	5.17	5.57	5.98	6.23

Monthly Installment For Unisex Joint and Full Survivor (Life with Emergency Cash (SM))

Adjusted Age of First Annuitant*	Adjusted Age of Joint Annuitant*						
	15 Years Less Than First	12 Years Less Than First	9 Years Less Than First	6 Years Less Than First	3 Years Less Than First	Same As First	3 Years More Than First
50	\$2.15	\$2.22	\$2.28	\$2.35	\$2.42	\$2.49	\$2.54
55	2.29	2.37	2.45	2.53	2.62	2.70	2.76
60	2.45	2.55	2.65	2.76	2.87	2.97	3.05
65	2.65	2.78	2.91	3.04	3.18	3.31	3.40
70	2.90	3.06	3.22	3.40	3.57	3.74	3.86
75	3.21	3.41	3.62	3.86	4.08	4.29	4.45
80	3.60	3.86	4.14	4.44	4.73	5.02	5.21
85	4.08	4.43	4.80	5.18	5.58	5.97	6.21

The guaranteed minimum income amounts are based on a minimum guaranteed interest rate of [1.5%]

*Adjusted age as defined in the Annuitization Section.

Dollar amounts of monthly, quarterly, semi-annual, and annual installments not shown in the above tables will be calculated on the same basis as those shown and may be obtained from the Company (if the option is available based on adjusted age as described in the Annuitization Section).

Annuity Payment Option 4 is based on the minimum guaranteed interest rate and the "Annuity 2000" (male, female, and unisex if required by law) mortality table projected for improvement using projection scale G.



**TRANSAMERICA LIFE
INSURANCE COMPANY**
A Stock Company (Hereafter called the Company, we, our or us)

Home Office:
4333 Edgewood Road N.E.
Cedar Rapids, Iowa 52499
(319)355-8511

**SINGLE PREMIUM DEFERRED ANNUITY
INCOME PAYABLE AFTER ANNUITY COMMENCEMENT DATE
NON-PARTICIPATING**

AS896 107 111 808

Information Page

For the 2 Year Interest Rate Guarantee Period

INFORMATION PAGE

Policy Information:

Policy Number:	12345
Policy Date:	September 1, 2008
Income Tax Status:	Non-Qualified
Single Premium Payment:	\$10,000.00
Maximum Annuity Commencement Date:	June 30, 2073

Annuitant Information:

Annuitant:	John Doe
Issue Age/Sex:	35 / Male

Owner(s) Information:

Owner:	John Doe
Issue Age/Sex:	35 / Male
Joint Owner:	Jane Doe
Issue Age/Sex:	35 / Female

Interest Rate Information:

Initial Guaranteed Effective Annual Interest Rate:*	1.75%
Interest Enhancement Threshold:	\$100,000.00
Initial Interest Rate Guarantee Period:	2 Year
Guaranteed Minimum Effective Annual Interest Rate:	1.50%

* If the single premium payment equals or exceeds the Interest Enhancement Threshold, an interest enhancement percentage of $\overline{0.25\%}$ is included in the Initial Guaranteed Effective Annual Interest Rate and will be included in all renewal interest rates.

The Guaranteed Minimum Effective Annual Interest Rate is guaranteed for the life of the policy.

Beneficiary Information:

Primary Beneficiary:	Jane Doe
Primary Beneficiary:	Samantha Doe
Primary Beneficiary:	James Doe

Continued on the next page

INFORMATION PAGE (continued)

Withdrawal / Surrender Charges

Policy Year	1	2	Thereafter
Charge (% of policy value)	8%	7%	0%

Cash surrender value is the amount paid on surrender. The cash surrender value is the greater of the following amounts:

- Cash Value; and
- Minimum required cash value, which is equal to 87.5% of the premium payment less a \$50 deduction at the beginning of each policy year, less requested withdrawals, all accumulated at the minimum nonforfeiture interest rate shown below.

Minimum Nonforfeiture Interest Rate: * 2.15%

*This interest rate applies for the life of the policy.

Additional Information

- ◆ **Minimum Premium Payment** \$10,000 for non-qualified annuities
\$2,000 for tax qualified annuities
- ◆ **Maximum Premium Payment** \$1,000,000 without prior Company approval

End of Information page

Information Page

For the 3 Year Interest Rate Guarantee Period

INFORMATION PAGE

Policy Information:

Policy Number:	12345
Policy Date:	September 1, 2008
Income Tax Status:	Non-Qualified
Single Premium Payment:	\$10,000.00
Maximum Annuity Commencement Date:	June 30, 2073

Annuitant Information:

Annuitant:	John Doe
Issue Age/Sex:	35 / Male

Owner(s) Information:

Owner:	John Doe
Issue Age/Sex:	35 / Male
Joint Owner:	Jane Doe
Issue Age/Sex:	35 / Female

Interest Rate Information:

Initial Guaranteed Effective Annual Interest Rate:*	3.00%
Interest Enhancement Threshold:	\$100,000.00
Initial Interest Rate Guarantee Period:	3 Year
Guaranteed Minimum Effective Annual Interest Rate:	1.50%

* If the single premium payment equals or exceeds the Interest Enhancement Threshold, an interest enhancement percentage of $\overline{0.25\%}$ is included in the Initial Guaranteed Effective Annual Interest Rate and will be included in all renewal interest rates.

The Guaranteed Minimum Effective Annual Interest Rate is guaranteed for the life of the policy.

Beneficiary Information:

Primary Beneficiary:	Jane Doe
Primary Beneficiary:	Samantha Doe
Primary Beneficiary:	James Doe

Continued on the next page

Information Page

For the 4 Year Interest Rate Guarantee Period

INFORMATION PAGE

Policy Information:

Policy Number:	12345
Policy Date:	September 1, 2008
Income Tax Status:	Non-Qualified
Single Premium Payment:	\$10,000.00
Maximum Annuity Commencement Date:	June 30, 2073

Annuitant Information:

Annuitant:	John Doe
Issue Age/Sex:	35 / Male

Owner(s) Information:

Owner:	John Doe
Issue Age/Sex:	35 / Male
Joint Owner:	Jane Doe
Issue Age/Sex:	35 / Female

Interest Rate Information:

Initial Guaranteed Effective Annual Interest Rate:*	3.80%
Interest Enhancement Threshold:	\$100,000.00
Initial Interest Rate Guarantee Period:	4 Year
Guaranteed Minimum Effective Annual Interest Rate:	1.50%

* If the single premium payment equals or exceeds the Interest Enhancement Threshold, an interest enhancement percentage of 0.25% is included in the Initial Guaranteed Effective Annual Interest Rate and will be included in all renewal interest rates.

The Guaranteed Minimum Effective Annual Interest Rate is guaranteed for the life of the policy.

Beneficiary Information:

Primary Beneficiary:	Jane Doe
Primary Beneficiary:	Samantha Doe
Primary Beneficiary:	James Doe

Continued on the next page

INFORMATION PAGE (continued)

Withdrawal / Surrender Charges

Policy Year	1	2	3	4	Thereafter
Charge (% of policy value)	8%	7%	6%	5%	0%

Cash surrender value is the amount paid on surrender. The cash surrender value is the greater of the following amounts:

- Cash Value; and
- Minimum required cash value, which is equal to 87.5% of the premium payment less a \$50 deduction at the beginning of each policy year, less requested withdrawals, all accumulated at the minimum nonforfeiture interest rate shown below.

Minimum Nonforfeiture Interest Rate: * 2.15%

*This interest rate applies for the life of the policy.

Additional Information

- ◆ **Minimum Premium Payment** \$10,000 for non-qualified annuities
\$2,000 for tax qualified annuities

- ◆ **Maximum Premium Payment** \$1,000,000 without prior Company approval

End of Information page

Information Page

For the 5 Year Interest Rate Guarantee Period

INFORMATION PAGE

Policy Information:

Policy Number:	12345
Policy Date:	September 1, 2008
Income Tax Status:	Non-Qualified
Single Premium Payment:	\$10,000.00
Maximum Annuity Commencement Date:	June 30, 2073

Annuitant Information:

Annuitant:	John Doe
Issue Age/Sex:	35 / Male

Owner(s) Information:

Owner:	John Doe
Issue Age/Sex:	35 / Male
Joint Owner:	Jane Doe
Issue Age/Sex:	35 / Female

Interest Rate Information:

Initial Guaranteed Effective Annual Interest Rate:*	4.05%
Interest Enhancement Threshold:	\$100,000.00
Initial Interest Rate Guarantee Period:	5 Year
Guaranteed Minimum Effective Annual Interest Rate:	1.50%

* If the single premium payment equals or exceeds the Interest Enhancement Threshold, an interest enhancement percentage of $\overline{0.25\%}$ is included in the Initial Guaranteed Effective Annual Interest Rate and will be included in all renewal interest rates.

The Guaranteed Minimum Effective Annual Interest Rate is guaranteed for the life of the policy.

Beneficiary Information:

Primary Beneficiary:	Jane Doe
Primary Beneficiary:	Samantha Doe
Primary Beneficiary:	James Doe

Continued on the next page

INFORMATION PAGE (continued)

Withdrawal / Surrender Charges

Policy Year	1	2	3	4	5	Thereafter
Charge (% of policy value)	8%	7%	6%	5%	4%	0%

Cash surrender value is the amount paid on surrender. The cash surrender value is the greater of the following amounts:

- Cash Value; and
- Minimum required cash value, which is equal to 87.5% of the premium payment less a \$50 deduction at the beginning of each policy year, less requested withdrawals, all accumulated at the minimum nonforfeiture interest rate shown below.

Minimum Nonforfeiture Interest Rate: * 2.15%

*This interest rate applies for the life of the policy.

Additional Information

- ◆ **Minimum Premium Payment** \$10,000 for non-qualified annuities
\$2,000 for tax qualified annuities

- ◆ **Maximum Premium Payment** \$1,000,000 without prior Company approval

End of Information page

Information Page

For the 6 Year Interest Rate Guarantee Period

INFORMATION PAGE

Policy Information:

Policy Number:	12345
Policy Date:	September 1, 2008
Income Tax Status:	Non-Qualified
Single Premium Payment:	\$10,000.00
Maximum Annuity Commencement Date:	June 30, 2073

Annuitant Information:

Annuitant:	John Doe
Issue Age/Sex:	35 / Male

Owner(s) Information:

Owner:	John Doe
Issue Age/Sex:	35 / Male
Joint Owner:	Jane Doe
Issue Age/Sex:	35 / Female

Interest Rate Information:

Initial Guaranteed Effective Annual Interest Rate:*	4.35%
Interest Enhancement Threshold:	\$100,000.00
Initial Interest Rate Guarantee Period:	6 Year
Guaranteed Minimum Effective Annual Interest Rate:	1.50%

* If the single premium payment equals or exceeds the Interest Enhancement Threshold, an interest enhancement percentage of $\overline{0.25\%}$ is included in the Initial Guaranteed Effective Annual Interest Rate and will be included in all renewal interest rates.

The Guaranteed Minimum Effective Annual Interest Rate is guaranteed for the life of the policy.

Beneficiary Information:

Primary Beneficiary:	Jane Doe
Primary Beneficiary:	Samantha Doe
Primary Beneficiary:	James Doe

Continued on the next page

INFORMATION PAGE (continued)

Withdrawal / Surrender Charges

Policy Year	1	2	3	4	5	6	Thereafter
Charge (% of policy value)	8%	7%	6%	5%	4%	3%	0%

Cash surrender value is the amount paid on surrender. The cash surrender value is the greater of the following amounts:

- Cash Value; and
- Minimum required cash value, which is equal to 87.5% of the premium payment less a \$50 deduction at the beginning of each policy year, less requested withdrawals, all accumulated at the minimum nonforfeiture interest rate shown below.

Minimum Nonforfeiture Interest Rate: * 2.15%

*This interest rate applies for the life of the policy.

Additional Information

- ◆ **Minimum Premium Payment** \$10,000 for non-qualified annuities
\$2,000 for tax qualified annuities
- ◆ **Maximum Premium Payment** \$1,000,000 without prior Company approval

End of Information page

Information Page

For the 7 Year Interest Rate Guarantee Period

INFORMATION PAGE

Policy Information:

Policy Number:	12345
Policy Date:	September 1, 2008
Income Tax Status:	Non-Qualified
Single Premium Payment:	\$10,000.00
Maximum Annuity Commencement Date:	June 30, 2073

Annuitant Information:

Annuitant:	John Doe
Issue Age/Sex:	35 / Male

Owner(s) Information:

Owner:	John Doe
Issue Age/Sex:	35 / Male
Joint Owner:	Jane Doe
Issue Age/Sex:	35 / Female

Interest Rate Information:

Initial Guaranteed Effective Annual Interest Rate:*	4.50%
Interest Enhancement Threshold:	\$100,000.00
Initial Interest Rate Guarantee Period:	7 Year
Guaranteed Minimum Effective Annual Interest Rate:	1.50%

* If the single premium payment equals or exceeds the Interest Enhancement Threshold, an interest enhancement percentage of $\frac{0.25}{4}$ is included in the Initial Guaranteed Effective Annual Interest Rate and will be included in all renewal interest rates.

The Guaranteed Minimum Effective Annual Interest Rate is guaranteed for the life of the policy.

Beneficiary Information:

Primary Beneficiary:	Jane Doe
Primary Beneficiary:	Samantha Doe
Primary Beneficiary:	James Doe

Continued on the next page

INFORMATION PAGE (continued)

Withdrawal / Surrender Charges

Policy Year	1	2	3	4	5	6	7	Thereafter
Charge (% of policy value)	8%	7%	6%	5%	4%	3%	2%	0%

Cash surrender value is the amount paid on surrender. The cash surrender value is the greater of the following amounts:

- Cash Value; and
- Minimum required cash value, which is equal to 87.5% of the premium payment less a \$50 deduction at the beginning of each policy year, less requested withdrawals, all accumulated at the minimum nonforfeiture interest rate shown below.

Minimum Nonforfeiture Interest Rate: * 2.15%

*This interest rate applies for the life of the policy.

Additional Information

- ◆ **Minimum Premium Payment** \$10,000 for non-qualified annuities
\$2,000 for tax qualified annuities
- ◆ **Maximum Premium Payment** \$1,000,000 without prior Company approval

End of Information page

Information Page

For the 8 Year Interest Rate Guarantee Period

INFORMATION PAGE

Policy Information:

Policy Number:	12345
Policy Date:	September 1, 2008
Income Tax Status:	Non-Qualified
Single Premium Payment:	\$10,000.00
Maximum Annuity Commencement Date:	June 30, 2073

Annuitant Information:

Annuitant:	John Doe
Issue Age/Sex:	35 / Male

Owner(s) Information:

Owner:	John Doe
Issue Age/Sex:	35 / Male
Joint Owner:	Jane Doe
Issue Age/Sex:	35 / Female

Interest Rate Information:

Initial Guaranteed Effective Annual Interest Rate:*	4.60%
Interest Enhancement Threshold:	\$100,000.00
Initial Interest Rate Guarantee Period:	8 Year
Guaranteed Minimum Effective Annual Interest Rate:	1.50%

* If the single premium payment equals or exceeds the Interest Enhancement Threshold, an interest enhancement percentage of 0.25% is included in the Initial Guaranteed Effective Annual Interest Rate and will be included in all renewal interest rates.

The Guaranteed Minimum Effective Annual Interest Rate is guaranteed for the life of the policy.

Beneficiary Information:

Primary Beneficiary:	Jane Doe
Primary Beneficiary:	Samantha Doe
Primary Beneficiary:	James Doe

Continued on the next page

INFORMATION PAGE (continued)

Withdrawal / Surrender Charges

Policy Year	1	2	3	4	5	6	7	8	Thereafter
Charge (% of policy value)	8%	7%	6%	5%	4%	3%	2%	1%	0%

Cash surrender value is the amount paid on surrender. The cash surrender value is the greater of the following amounts:

- Cash Value; and
- Minimum required cash value, which is equal to 87.5% of the premium payment less a \$50 deduction at the beginning of each policy year, less requested withdrawals, all accumulated at the minimum nonforfeiture interest rate shown below.

Minimum Nonforfeiture Interest Rate: * 2.15%

*This interest rate applies for the life of the policy.

Additional Information

- ◆ **Minimum Premium Payment** \$10,000 for non-qualified annuities
\$2,000 for tax qualified annuities
- ◆ **Maximum Premium Payment** \$1,000,000 without prior Company approval

End of Information page

SERFF Tracking Number: AEGA-125780978 *State:* Arkansas
Filing Company: Transamerica Life Insurance Company *State Tracking Number:* 40039
Company Tracking Number: AS896 107 111 808
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: AS896 107 111 808
Project Name/Number: Single Premium Deferred Annuity/AS896 107 111 808

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AEGA-125780978 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 40039
Company Tracking Number: AS896 107 111 808
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: AS896 107 111 808
Project Name/Number: Single Premium Deferred Annuity/AS896 107 111 808

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

08/19/2008

Comments:

Attachments:

cert 2 AR.pdf

cert 3 AR.pdf

Review Status:

Satisfied -Name: Statement of Variability

08/21/2008

Comments:

Attachment:

SOV.pdf

TRANSAMERICA LIFE INSURANCE COMPANY

STATE OF ARKANSAS

CERTIFICATION

This is to certify that the attached Single Premium Deferred Annuity Form No. AS896 107 111 808 has achieved a Flesch Reading Ease Score of 55.14 and complies with the requirements of Ark. Stat. Ann. § 23-80-21 through 23-80-208, cited as the Life and Disability Insurance Policy Language Simplification Act.

TRANSAMERICA LIFE INSURANCE COMPANY



Mary Schaefer, Assistant Vice President

August 25, 2008

Date

CERTIFICATION OF COMPLIANCE

Company Name: Transamerica Life Insurance Company

Form Title(s): Single Premium Deferred Annuity

Form Number(s): AS896 107 111 808

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg.19 s 10B, as well as the other laws and regulations of the State of Arkansas.



Mary L Schaefer
Assistant Vice President

August 25, 2008

Date

Statement of Variability
(For pertinent bracketed items in the policy)

<u>Variable Information</u>			<u>Anticipated Value at Time of Initial Sale</u>
(1) Initial Guaranteed Effective Annual Interest Rate	Minimum Maximum	1.00% 12.00%	dependent on guarantee period selected
(2) Interest Enhancement Threshold	Minimum Maximum	\$25,000 \$250,000	\$100,000
(3) Interest Enhancement Percentage	Minimum Maximum	0.10% 1.00%	0.25%
(4) Initial Interest Rate Guarantee Period	Minimum Maximum	2 8	selected by policy owner
(5) Guaranteed Minimum Effective Annual Interest Rate	Minimum Maximum	1.00% 3.00%	1.50%
(6) Minimum Nonforfeiture Interest Rate	Minimum Maximum	1.00% 3.00%	2.15%
(7) Annuity payment factor/guaranteed interest rate	Minimum Maximum	1.00% 5.00%	1.50%

- (1) The minimum and maximum values provide flexibility to the company in changing this interest rate for future issues. The initial Guaranteed Effective Annual Interest Rate varies depending on the Initial Interest Rate Guarantee Period selected. This item is located on the Information Page.
- (2) Minimum and maximum values are the lowest and highest thresholds ever anticipated to be used. A more likely threshold would be \$100,000, which is anticipated to be used for future issues. If the single premium payment equals or exceeds this threshold, the Initial Guaranteed Effective Annual Interest Rate will reflect an interest enhancement due to the larger premium payment. This item is located on the Information Page.
- (3) The minimum and maximum values provide flexibility to the company in changing this for future issues. However, current pricing anticipates that 0.25% will be most likely used initially. This item is located on the Information Page.

(4) The policy owner may elect, at time of issue, an Initial Interest Rate Guarantee Period most suitable for the owner's needs. The policy owner's options include a 2, 3, 4, 5, 6, 7, or 8 year Initial Interest Rate Guarantee Period. These options are the only options available on this policy. This item is located on the Information Page.

(5) Minimum and maximum percentages are consistent with the range permitted for the nonforfeiture interest rates under the "indexed" nonforfeiture law. The rate will vary based on interest rate setting methodology and related market interest rates at the time of policy issue. The guaranteed minimum rates are not indexed to Treasury rates as are the nonforfeiture rates, due to the interest rate setting process whereby credited rates may be changed less frequently than the nonforfeiture rates would be for future issues. Credited interest rates are reviewed frequently (generally monthly) and changes to these as well as to the guaranteed minimum rates are made as needed. Guaranteed minimum credited rates:

- (i) are unrelated to the minimum nonforfeiture interest rate (which also varies from 1% to 3%), but the amount payable upon surrender at any point in time is guaranteed to never be less than the greatest of the cash value, return of premium guarantee, or the minimum required cash value.
- (ii) are not determined using an indexed formula as are the nonforfeiture rates and
- (iii) are generally equal to net investment yields less a maximum pricing margin needed by the company to maintain its profitability objectives and maintain a competitive position in the marketplace.

This item is located on the Information Page.

(6) Minimum and maximum percentages correspond to the prescribed range for these rates under the "indexed" nonforfeiture law. The anticipated rate is computed as of the time of this filing. The rate at issue (which remains level for the life of any issued policy) is determined according to a procedure outlined in the policy and the actuarial memorandum. The company determines a rate each calendar quarter using the same procedure each time, which eliminates company discretion in its determination. Each rate determined during the last month of each quarter, is used for all issues during the subsequent quarter. This item is located on the Information Page.

(7) This range provides flexibility for the company in having the ability to vary the annuity payment factors/guaranteed minimum interest rate for annuity payment options for future issues, in conjunction with the related market rates applicable during the accumulation phase of the policy. However, once established at issue, these factors/interest rate would not change for the life of the policy. This item is located in the Annuity Payment Options tables.