

SERFF Tracking Number: AEGJ-126342807 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 43774
Company Tracking Number: 61562TLIC 0909
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 61562TLIC 0909
Project Name/Number: /

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: 61562TLIC 0909 SERFF Tr Num: AEGJ-126342807 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 43774
Sub-TOI: LTC03I.001 Qualified Co Tr Num: 61562TLIC 0909 State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett
Authors: Joan Shumaker, Laura Aleman, Pamm Davis Disposition Date: 10/23/2009
Date Submitted: 10/14/2009 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: 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: 10/23/2009 Explanation for Other Group Market Type:
State Status Changed: 10/23/2009
Deemer Date: Created By: Laura Aleman
Submitted By: Laura Aleman Corresponding Filing Tracking Number:
Filing Description:
See Cover Letter on Supporting Documentation Tab.

Company and Contact

Filing Contact Information

Laura Aleman, Senior Policy Analyst LAleman@aegonusa.com
P.O. Box 93007 800-553-7600 [Phone] 3353 [Ext]
Bedford, TX 76053-3007 817-285-3394 [FAX]

Filing Company Information

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa

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 P O Box 93005 Group Code: 468 Company Type:
 Hurst, TX 76053-3005 Group Name: State ID Number:
 (800) 553-7600 ext. [Phone] FEIN Number: 39-0989781

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$25.00	10/14/2009	31277445

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	10/23/2009	10/23/2009

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Disposition

Disposition Date: 10/23/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: 61562TLIC 0909

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	61562TLIC 0909	Advertising	Institutional Pamphlet	Initial		0.000	61562TLIC 0909.pdf

Our Strength *in tough times*



FALL 2009

“The underlying performance of our business is strong and we remain vigilant in managing the impact of the financial crisis.”

— Darryl Button
Chief Financial Officer

At Transamerica Life Insurance Company we take very seriously the trust our customers place in us to help ensure their financial security. Since 1906, when the original Transamerica life insurance company was founded, we have navigated through good times and tough times. Throughout our history, our company has remained resilient, strong and dedicated to delivering on our long-term commitments to our customers.

We understand that now, more than ever, you need to feel confident about your financial future. Despite historical changes in the financial markets, our goal has remained the same: to help our customers protect their financial future by offering a wide range of competitive and innovative products and services. We accomplish this by:

- *Delivering on our long-term commitments,*
- *Maintaining a prudent risk management culture,*
- *Implementing effective capital and liquidity strategies, and*
- *Adhering to a sound and disciplined investment philosophy.*

Financial Data

Statutory Basis as of June 30, 2009

(in USD millions)

Total Assets	\$102,239
Total Liabilities*	\$96,738
Total Capital and Surplus*	\$5,501

*Excludes asset valuation reserve

Financial Strength Ratings*

(as of October 1, 2009)

A.M. Best	A	Excellent (3rd of 16 categories)
Fitch	AA	Very Strong (3rd of 19 categories)
Moody's	A1	Good (5th of 21 categories)
Standard & Poor's	AA-	Very Strong (4th of 21 categories)

*Ratings reflect the current opinion of the relative financial strength and operating performance of the company. Copies of rating reports are available at www.aegonins.com.



Home Office: Cedar Rapids, Iowa

an **AEGON**® company

Delivering on our long-term commitments

At Transamerica, we hold true to our core values of respect, quality, transparency and trust. Our aim is to deliver long-term value and profitable growth – within a proven culture of disciplined risk management. Throughout our history, this approach has been instrumental in driving our solid financial results and it supports our commitment to serving the long-term interests of our customers. Our disciplined approach to pricing our products and managing risk helps ensure profitability and sustainable growth into the future.



A prudent risk management culture

Managing risk is integral to the way we conduct our business. Our dedicated and talented risk management professionals have decades of experience and the expertise to ensure our financial strength is maintained well into the future. They stay abreast of economic changes, following strict risk measuring, reporting and monitoring processes and make adjustments as market conditions warrant. Every step we take is with one goal in mind: honoring our commitments to policyholders.

value.



Effective capital and liquidity strategies

Despite unprecedented market volatility, we have maintained strong capital levels and ample liquidity. While we are not immune to events in the financial markets, we have managed our investments to ensure that we have a sufficient level of highly liquid assets in order to meet the cash needs of policyholders and account holders. Liquidity and capital are monitored closely so we can respond quickly to changing market conditions. Even before the financial downturn, we took actions to further strengthen our liquidity position and reduce our risk exposure.

“Our talented and proven investment team is focused on managing risk and delivering value to our customers and shareholders.”

— Eric Goodman
Chief Investment Officer

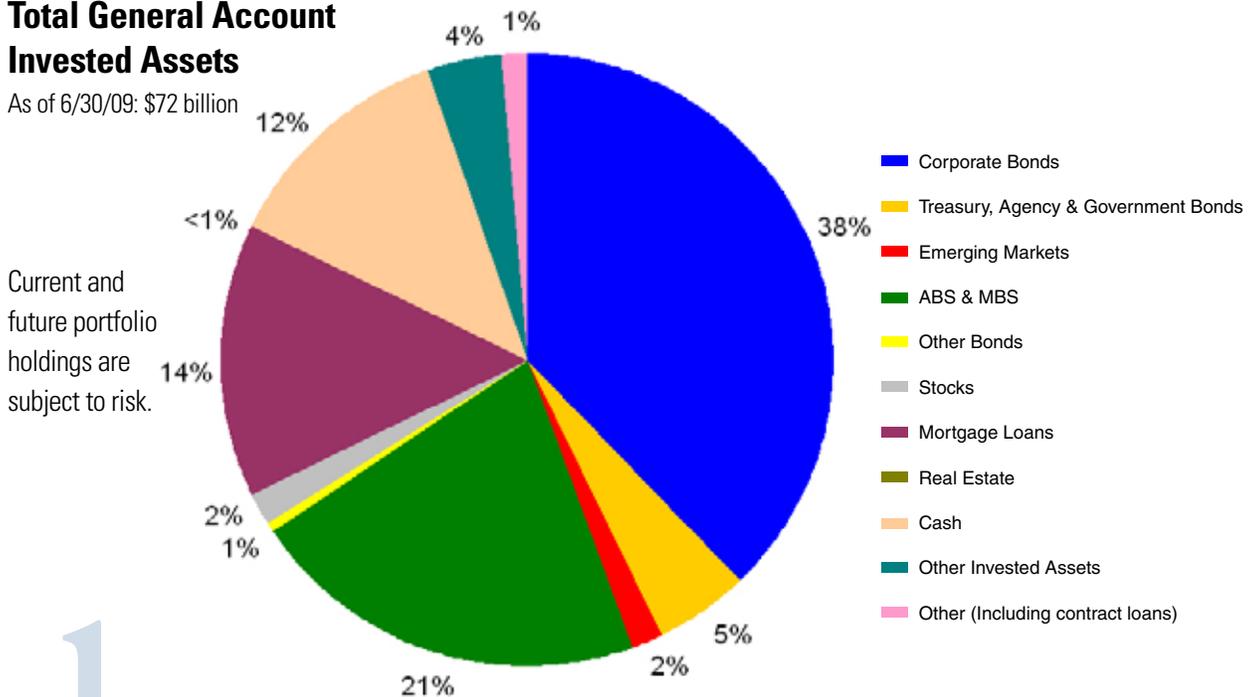


Sound and disciplined investment philosophy

Our investment philosophy is consistent with the nature of our business, which is the financial promise we make to our customers for the future. To ensure we deliver on that promise, we take a long-term and conservative approach to investing the premiums we receive. Our disciplined investment team understands the full spectrum of risk and how to balance risk and reward in order to find the most compelling total return opportunities.

Total General Account Invested Assets

As of 6/30/09: \$72 billion



Current and future portfolio holdings are subject to risk.

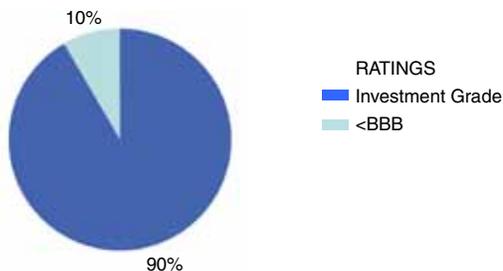
balance

Our investment portfolio is broadly diversified with an emphasis on high quality fixed income and real estate asset classes.

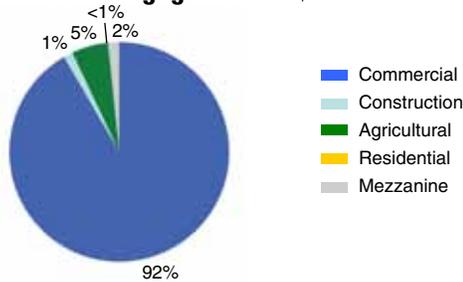
Invested Asset Detail
as of 6/30/09

The portfolio is conservatively positioned to limit exposure to below investment grade bonds and subprime mortgage securities.

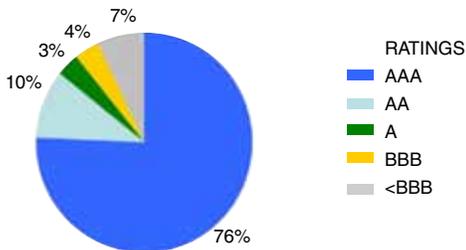
Bond Portfolio = \$47.8 billion



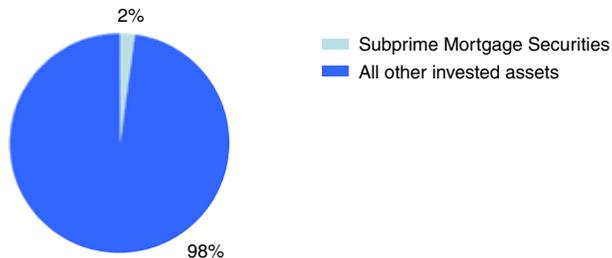
Direct Mortgage Loans = \$10.3 billion



Commercial and Residential Mortgage-Backed Securities* = \$11.8 billion



Subprime Mortgage Securities = \$1.6 billion**



*Mortgage-backed security secured by pools of mortgage loans on commercial or residential properties. Includes asset-backed securities (ABS) collateralized by subprime mortgages.

**Asset-backed securities issued by a securitization trust when the average credit score of the underlying borrower is below 660 at issuance and second lien mortgages.

Note: Ratings are based on a hierarchy of S&P, Moody's, Fitch, Internal, NAIC.



Transamerica is an AEGON company. AEGON N.V. is an international life insurance, pension and investment company based in The Hague, the Netherlands with major operations located in the U.S. AEGON has businesses in over 20 markets in the Americas, Europe and Asia and its companies employ nearly 30,000 people and have over 40 million customers across the globe.

Not insured by the FDIC or any federal government agency.

Not a deposit of or guaranteed by any bank, bank affiliate or credit union. May lose value.

Guarantees are based on the claims paying ability of Transamerica. Guarantees do not apply to the performance or safety of the investment options of its variable universal life insurance or variable annuity contracts.

Before investing in a variable annuity or variable universal life insurance policy, consider its investment objectives, risks, charges and expenses. Contact Transamerica for a prospectus containing this information. Read it carefully.

Insurance products issued by: Transamerica Life Insurance Company, Cedar Rapids, IA. Transamerica Capital, Inc. is the underwriting and wholesaling broker/dealer for variable annuity and variable life insurance policies issued by Transamerica Life Insurance Company.

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

AR filing ltr single form.pdf



Home Office: Cedar Rapids, Iowa
Long Term Care Division
P O Box 95302
Hurst, Texas 76053-5302
800-553-7600, ext 3530
pamdavis@aegonusa.com

October 14, 2009

Commissioner Jay Bradford
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

RE: **Long Term Care Advertising**
NAIC #: 86231
FEIN #: 39-0989781
Form # / Description: 61562TLIC 0909 Institutional

Dear Commissioner Bradford:

Enclosed is the referenced form submitted for your review and approval. This form is intended to replace form 61562TLIC 0509, approved by your department on June 1, 2009.

This form was created by our corporate offices to give consumers information regarding our company's strength in light of the recent downgrades issued by the commercial ratings entities. It does not solicit our insurance products in any way.

Our current policy form TLC 1-FP (AR) 206, et al., was approved by your department on May 30, 2006.

It is our intention to use this form in both paper and electronic form. There is no variability on this form.

We trust that this form will meet with your approval. If you have any questions, please let me know.

Sincerely,

A handwritten signature in cursive script that reads "Pamm Davis".

Pamm Davis
Advertising Analyst Trainee
Long Term Care Division