

SERFF Tracking Number: AEGA-126087542 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 41988
Company Tracking Number: RER 8 509
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: RER 8 509
Project Name/Number: Enhancement Rider/RER 8 509

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: RER 8 509

SERFF Tr Num: AEGA-126087542 State: Arkansas

TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 41988

Variable and Variable

Closed

Sub-TOI: A02.11.002 Flexible Premium

Co Tr Num: RER 8 509

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Laurie Bascom

Disposition Date: 03/30/2009

Date Submitted: 03/27/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Enhancement Rider

Project Number: RER 8 509

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/30/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/30/2009

Created By: Laurie Bascom

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Laurie Bascom

Filing Description:

State of Arkansas

Department of Insurance

1200 West Third Street

Little Rock, AR 72201-1904

Re: Transamerica Life Insurance Company

NAIC # 468-86231

RER 8 509 – Flexible Premium Variable Annuity Rider

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AV920 101 168 603SP (PE) – Flexible Premium Variable Annuity Policy Data Page
SERFF Tr. Num. – AEGA-126087542

Dear Sir or Madam:

Please find attached the above referenced Rider and Policy Data Page for your review and approval. These are new forms and are not intended to replace any forms previously approved by your Department. This Rider and Policy Data Page are intended for use with policy form AV920 101 168 603, approved by your Department on 07/11/2003, used with Model Index Endorsement AE 1225 604 (ROP), approved by your Department on 12/14/2005.

When this rider is elected, a premium enhancement is added to each premium payment. The premium enhancement may vary from premium payment to premium payment on subsequent premium payments and may vary based on the annuitant's attained age at the time the premium payment is made. The attached Policy Data Page will show the premium enhancement applicable to the initial premium payment. The Rider will also modify the Surrender Charge schedule in Section 5 of the policy.

On the Policy Data page, the premium enhancement percentage is bracketed and we have also bracketed the Death Benefit and its applicable Mortality and Expense Risk Fee and Administrative Charge (M&E&A charge). The ranges for percentages and charges are listed on the attached Statement of Variability.

The M&E&A Charges may vary based on the options selected on the base policy to which this rider is attached. Once a policy is issued, the M&E&A Charge will never change for the life of the policy (and any policies issued on the same day with the same options selected will receive the same charge). Each policy's Policy Data page will reflect the M&E&A Charge (before and after the Annuity Commencement Date) applicable for that policy.

Please note the paper and font of the attached forms may change in the future due to our converting to a new issue system. You have our assurances the forms 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

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

P.S. This form was approved by Iowa, our home state, on _____, or is concurrently submitted.

Company and Contact

Filing Contact Information

Laurie Bascom, Forms Filing Analyst II lbascom@aegonusa.com
 4333 Edgewood Road, NE 319-355-6813 [Phone]
 Cedar Rapids, IA 52499 319-355-6820 [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) 355-8511 ext. [Phone] FEIN Number: 39-0989781

Filing Fees

Fee Required? Yes
 Fee Amount: \$40.00
 Retaliatory? No
 Fee Explanation: \$20/form X 2 forms
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$40.00	03/27/2009	26741335

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	03/30/2009	03/30/2009

SERFF Tracking Number: AEGA-126087542 *State:* Arkansas
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Disposition

Disposition Date: 03/30/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Enhancement Rider		Yes
Form	Policy Data Page		Yes

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	RER 8 509	Policy/Cont ract/Fraternal Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Enhancement Rider	Initial		50.500	RER 8 509.pdf
	AV920 101 168 603SP (PE)	Schedule Pages	Policy Data Page	Initial			AV920 101 168 603SP (PE).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

ENHANCEMENT RIDER

The Policy to which this Rider is attached is amended to include a Premium Enhancement and to modify Surrender Charges by the following language:

PREMIUM ENHANCEMENT

When a premium payment is paid, an amount equal to a percentage of that premium referred to as a Premium Enhancement will be applied to that premium payment and the resulting amount will be added to the Policy Value. The Premium Enhancement applicable to the initial premium payment is set forth on the Policy Data Page. The amount of the Premium Enhancement is not considered a premium payment. The Premium Enhancement is considered part of earnings. The Premium Enhancement may vary from premium to premium on subsequent premium payments and may vary based on Annuitant's attained age at the time a premium payment is made. The Premium Enhancement percentage will never be less than 0.25% nor more than 7%. We will advise You of the amount of the Premium Enhancement applicable to each subsequent premium payment in a confirmation that We will send You. Premium Enhancements will be applied using the same allocation as on the corresponding premium payment. No Premium Enhancement will apply if the Policy is cancelled pursuant to the Right to Cancel provision.

The full dollar amount of any Premium Enhancement applied less than one year prior to the occurrence of any of the following events will be forfeited:

- 1) Exercise of Nursing Care and Terminal Condition Withdrawal Option;
- 2) Exercise of Unemployment Waiver;
- 3) A death benefit is payable; or
- 4) Upon annuitization.

The Surrender Charge provision of Section 5, is replaced by the following language:

SURRENDER CHARGES

Amounts withdrawn in excess of the surrender charge free amount specified in the withdrawal provisions as set forth in the policy are subject to a surrender charge. The amount of this charge, if any, will be a percentage, as shown in the table below, of the amount of premium withdrawn:

Number of Years Since Premium Payment Date	Percentage of Premium Withdrawn
1	9%
2	8%
3	7%
4	6%
5	5%
6	4%
7	3%
8	2%
9	1%
10 or more	0%

For Surrender Charge purposes, all earnings including Premium Enhancement are considered to be withdrawn first. After all earnings are withdrawn then the oldest premium payment is the first premium payment considered to be withdrawn. If the amount withdrawn exceeds this, the next oldest premium payment is considered to be withdrawn, and so on until the most recent premium payments are deemed to be withdrawn (the procedure being applied to Withdrawals of premium is a "First-In, First-Out" or FIFO procedure).

This Rider is effective on the Policy Date and can only be terminated when the policy to which this Rider is attached terminates. This Rider is subject to all the terms and conditions of the policy not inconsistent herewith.

Signed for us at our home office.


SECRETARY


PRESIDENT

SECTION 2 - POLICY DATA

POLICY NUMBER: [12345] ANNUITANT: [John Doe]
INITIAL PREMIUM PAYMENT: [\$5,000.00] ISSUE AGE/SEX: [35] / [Male]
POLICY DATE: [April 1, 2009] OWNER(S): [John Doe]
ANNUITY COMMENCEMENT DATE: [April 30, 2069] GUARANTEED MINIMUM DEATH BENEFIT OPTION: [Policy Value]
BENEFICIARY: [Jane Doe]

Premium Enhancement Percentage on Initial Premium Payment: [5.50%]

Fixed Account Guaranteed Minimum Effective Annual Interest Rate: [1.50%]

Before the Annuity Commencement Date:

Death Benefit - [Policy Value]
Mortality and Expense Risk Fee and Administrative Charge: [1.70%]

After the Annuity Commencement Date:

Mortality and Expense Risk Fee and Administrative Charge: [1.50%]

TRANSAMERICA LIFE INSURANCE COMPANY

STATE OF ARKANSAS

CERTIFICATION

This is to certify that the attached Enhancement Rider Form No. RER 8 509 has achieved a Flesch Reading Ease Score of 50.5 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



Karen Alvarado
Vice President, Compliance Director

03/25/2009

Date

CERTIFICATION OF COMPLIANCE

Company Name: Transamerica Life Insurance Company

Form Title(s): Variable Annuity Application

Form Number(s): RER 8 509; AV920 101 168 603SP (PE)

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.



Karen Alvarado
Vice President, Compliance Director

3/25/2009

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)	Premium Enhancement Percentage on Initial Premium Payment	Minimum	0.25%	5.50%
		Maximum	7.00%	
(2)	Fixed Account Guaranteed Minimum Effective Annual Interest Rate	Minimum	1.00%	1.50%
		Maximum	3.00%	
(3)	Mortality and Expense Risk Fee and Administrative Charge before Annuity Commencement Date	Minimum	0.25%	1.70%
		Maximum	3.00%	
(4)	Mortality and Expense Risk Fee and Administrative Charge after Annuity Commencement Date	Minimum	1.05%	1.50%
		Maximum	1.75%	
(5)	Guaranteed Minimum Death Benefit Option	Policy Value		Selected by Policy Owner
		* Return of Premium		
		* Annual Step Up		
		(* available as riders)		

(1) This range provides flexibility in varying the enhancement for future issues. This enhancement percentage may vary from premium to premium, and will vary between 0.25% and 7.00%. Current pricing anticipates that 5.50% will be most likely used initially for an Annuitant whose attained age is 35. This item is located on the Policy Data Page.

(2) 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 Policy Data Page.

- (3) This is the range of possible future asset charges. A charge of 1.70% is deemed to be the charge reasonably needed to cover a Policy Value death benefit. Once a policy is issued, this charge is fixed and would not change during the accumulation phase of the policy. This item is located on the Policy Data Page.
- (4) A most likely charge would be 1.50%, and this charge is intended to cover the administrative risks and longevity risks anticipated during the payout phase of the policy. There is also a more standardized compensation schedule during the payout phase. Hence, it is quite unlikely that a charge other than 1.50% would be used after the Annuity Commencement Date. Once a policy is issued, this charge is fixed and would be the only charge which would apply during the payout phase of the policy. This item is located on the Policy Data Page.
- (5) These are the Death Benefit Options available under this policy.