

SERFF Tracking Number: AEGB-126289026 State: Arkansas  
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 43436  
 Company Tracking Number: RPR02 0709, RPR03 0709  
 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -  
 Fixed/Indeterminate Premium - Single Life  
 Product Name: RPR02 0709, RPR03 0709  
 Project Name/Number: RPR02 0709, RPR03 0709/RPR02 0709, RPR03 0709

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: RPR02 0709, RPR03 0709

SERFF Tr Num: AEGB-126289026 State: Arkansas

TOI: L04I Individual Life - Term

SERFF Status: Closed-Approved-  
 Closed State Tr Num: 43436

Sub-TOI: L04I.213 Specified Age or Duration -  
 Fixed/Indeterminate Premium - Single Life

Co Tr Num: RPR02 0709, RPR03 0709 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird  
 Author: Theresa Meyers Disposition Date: 09/10/2009  
 Date Submitted: 09/04/2009 Disposition Status: Approved-  
 Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: RPR02 0709, RPR03 0709

Status of Filing in Domicile: Pending

Project Number: RPR02 0709, RPR03 0709

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: 09/10/2009

Explanation for Other Group Market Type:

State Status Changed: 09/10/2009

Deemer Date:

Created By: Theresa Meyers

Submitted By: Theresa Meyers

Corresponding Filing Tracking Number:  
 30822720, 30822770, 30822730

Filing Description:

Re: TRANSAMERICA LIFE INSURANCE COMPANY NAIC #468-86231

Form Numbers:

RPR02 0709 – Intermediate Endowment Benefit Rider

RPR03 0709 – Intermediate Endowment Benefit Rider

SERFF Tracking Number: AEGB-126289026 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number: 43436  
Company Tracking Number: RPR02 0709, RPR03 0709  
TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -  
Fixed/Indeterminate Premium - Single Life  
Product Name: RPR02 0709, RPR03 0709  
Project Name/Number: RPR02 0709, RPR03 0709/RPR02 0709, RPR03 0709

Dear Sir/Madam:

Please find attached copies of the above referenced forms. These are new forms and are not intended to replace any forms previously approved by your Department. These forms have been submitted in final printed form in which they will be distributed to the Insureds. These forms are subject to only minor modifications in paper size and stock, ink, border, Company logo, Company address, adaptation to computer printing, and Officers' signatures. These forms are also being filed on our sister companies of Stonebridge Life Insurance Company and Western Reserve Life Assurance Co. of Ohio.

Form RPR02 0709 will be used with policy form TL03 1005 AR, which was previously approved by your Department on October 19, 2005.

Form RPR03 0709 will be used with policy form TL05 0107 AR, which was previously approved by your Department on April 10, 2007.

Intermediate Endowment Benefit Riders – These Riders provide an Endowment Benefit equal to the Net Rider Value on the Endowment Date. The Net Rider Value is shown on the Table of Rider Values for the Intermediate Endowment Benefit Rider in the Policy Specification Pages. We will pay the Endowment Benefit to the Owner on the Endowment Date if the Insured is living and these Riders are still In Force. On the death of the Insured prior to the Endowment Date, we will pay the death benefit of the base Policies to which these Riders are attached. At that time, these Riders will terminate and no other benefits or Rider Values will be payable under these Riders. If these Riders are surrendered prior to the Endowment Date we will pay the Net Rider Value and the base Policies will remain In Force so long as the premiums are paid. There is a loan feature to these benefits. We have enclosed samples of the Policy Specification Pages for your review.

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

Sincerely,

TRANSAMERICA LIFE INSURANCE COMPANY

Theresa Meyers  
Policy Analyst  
Contract Development  
Ph: (319) 355-7520 (collect)  
Fax: 319-355-2501

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thmeyers@aegonusa.com

## Company and Contact

### Filing Contact Information

Theresa Meyers, Policy Analyst thmeyers@aegonusa.com  
 4333 Edgewood Rd. NE 319-355-7520 [Phone]  
 MS 2225 319-355-2501 [FAX]  
 Cedar Rapids, IA 52499

### Filing Company Information

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

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$40.00  
 Retaliatory? No  
 Fee Explanation: \$20.00 per form X 2 forms = \$40.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$40.00	09/04/2009	30350572

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	09/10/2009	09/10/2009

*SERFF Tracking Number:* AEGB-126289026      *State:* Arkansas  
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## **Disposition**

Disposition Date: 09/10/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AEGB-126289026 State: Arkansas  
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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	20-Year ROP Sample Spec Pages for TL03 TLIC		Yes
Supporting Document	20-Year ROP Samplet Spec Pages for TL05		Yes
Form	Intermediate Endowment Benefit Rider		Yes
Form	Intermediate Endowment Benefit Rider		Yes

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## Form Schedule

**Lead Form Number: RPR02 0709, RPR03 0709**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	RPR02 0709	Certificate	Intermediate Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.200	RPR02 0709 T.pdf
	RPR03 0709	Certificate	Intermediate Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.200	RPR03 0709 T.pdf



**TRANSAMERICA LIFE INSURANCE COMPANY**

A Stock Company

Home Office located at: Cedar Rapids, Iowa

Administrative Office located at: 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499

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

**INTERMEDIATE ENDOWMENT BENEFIT RIDER**

**THIS RIDER PROVIDES AN INTERMEDIATE ENDOWMENT BENEFIT PAYABLE WHEN THE LEVEL PREMIUM PERIOD SELECTED FOR THE POLICY ENDS AFTER [20] YEARS**

**This Rider contains provisions that modify other provisions of the Policy. Please read it carefully.**

**BENEFIT** – This Rider provides an Endowment Benefit as described below. The Endowment Benefit is equal to the Net Rider Value on the Endowment Date. The Net Rider Value is described below.

We will pay the Endowment Benefit to You on the Endowment Date if the Insured is living and this Rider is still In Force.

On the death of the Insured prior to the Endowment Date, we will pay the Policy's death benefit. At that time, this Rider will terminate and no other benefits or Rider values will be payable under this Rider.

If You surrender this Rider prior to the Endowment Date and prior to the Insured's death, we will pay You the Net Rider Value.

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

1. Payment of the Endowment Benefit; or
2. The date the Policy Lapses for failure to pay a premium; or
3. The date we receive Your Written Request to terminate the Rider; or
4. The date we pay accelerated death benefits under the Policy; or
5. The date of surrender, termination, or conversion of the Policy; or
6. The date of the death of the Insured under the Policy; or
7. When any Nonforfeiture Option goes into effect.

Our acceptance of a premium for any period after the date of termination of this Rider shall create no liability by us with respect to this Rider, nor will it constitute a waiver of the termination. Any premium paid for this Rider following its termination will be refunded.

Payment of death benefits on any additional Insured covered under any other Rider attached to the Policy will not trigger the termination of the Endowment Benefit or this Rider.

**THE POLICY** – In this Rider, Policy means the Policy to which we have attached this Rider.

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

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

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

**PREMIUMS** – The premiums for this Rider are shown on the Policy Specification Page. Rider premiums are included in the total Policy premium and must be paid with the Policy premium. If premiums are being waived on the Policy pursuant to a Waiver of Premium provision, then that waiver also applies to the premium for this Rider. Premiums for this Rider are payable for the period stated on the Policy Specification Page. If this Rider is terminated, the total premium for the Policy will be reduced by the amount of the premium for this Rider.

**GRACE PERIOD AND LAPSE** – This Rider modifies Your Policy's Grace Period provision as follows:

1. If there is Loan interest due which exceeds the Net Rider Value, Your Policy will enter a Grace Period and will Lapse if the interest remains unpaid after 31 days.
2. If Your Policy reaches the end of a Grace Period, the Automatic Premium Loans provision below may apply.
3. If there is any remaining Net Rider Value when Your Policy Lapses, the Nonforfeiture Options below will apply.

**INCONTESTABILITY** – We cannot contest this Rider, except for fraud (when permitted by applicable law in the state where the contract is delivered or issued for delivery) or non-payment of premium, after it has been In Force during the lifetime of the Insured for two years after the later of:

1. The Rider Date; or
2. The effective date of the most recent Reinstatement of this Rider.

**REINSTATEMENT** – If the Policy has terminated, you may reinstate this Rider with the Policy in accordance with the Reinstatement provisions of the Policy. We will not reinstate this Rider if it was surrendered for its Net Rider Value, if we have paid the Endowment Benefit, or if the Insured has died. If any Loan existed when the Policy Lapsed or the Policy was changed to Reduced Paid-Up Insurance, You may repay the outstanding Loan with interest or it will be reinstated with interest with Your Policy. Interest on the Loan will be compounded annually from the date of Lapse at the Loan interest rate of 7.4% in advance per annum.

**CONVERSION PRIVILEGE** – If you exercise Your Policy's Conversion Privilege, this Rider will terminate. At that time, you may elect to surrender this Rider or apply any Net Rider Value available at the time of conversion as premium for the new policy. You may not exercise the Conversion Privilege if the Policy coverage is continued as Reduced Paid-Up Insurance.

## DEFINITIONS

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

**ELIGIBLE PREMIUMS** – Premiums paid for the basic Policy and this Rider, excluding any substandard premiums. Eligible Premiums do not include the portion of any premium paid which is applicable to any unexpired portion of a Policy Year.

**ENDOWMENT BENEFIT** – The Endowment Benefit is equal to the Net Rider Value on the Endowment Date.

**ENDOWMENT DATE** – The date on which we will pay the Endowment Benefit as described below. This date is shown on the Table of Rider Values.

**LAPSE OR LAPSED** – The Policy will Lapse at the end of the Grace Period when premium remains in default or unpaid Loan interest due exceeds the Net Rider Value. If the Policy Lapses, the Insured's life will no longer be insured under the terms of the Policy except as set forth in the Nonforfeiture Options provision of this Rider.

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

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

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

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

**TABLE OF RIDER VALUES** – This means the Table of Rider Values for the Intermediate Endowment Benefit Rider included in the Policy Specification Pages.

### **RIDER VALUE AND ENDOWMENT BENEFIT**

**RIDER VALUE** – This Rider provides benefits based on the Rider Value. The Rider Value is a percentage of the Eligible Premiums paid as set forth in the Table of Rider Values. Projected Rider Values at the end of certain Policy years are shown in the Table of Rider Values. The Rider Values shown are based on the initial premium mode applicable to the Policy and assume that all premiums have been paid to the Policy Anniversary. Rider Values will vary if any premiums are paid on a different mode or if any premiums have not been paid. The Rider Value will not be reduced on account of the waiver of premiums under any Waiver of Premium provision. As set forth below, this Rider will terminate if accelerated death benefits are paid under the Policy, but the Rider Value will not be reduced by any other benefit or claim payments under the Policy. There is no Rider Value after the Endowment Date.

**ENDOWMENT BENEFIT** – The Endowment Benefit is equal to the Net Rider Value on the Endowment Date. We will pay the Endowment Benefit to You on the Endowment Date if the Insured is living and this Rider has not terminated. The Endowment Benefit will be paid in a lump sum in accordance with the terms of this Rider. This Rider will terminate on the Endowment Date.

If the Policy is In Force at the end of the endowment period, when the cash Endowment Benefit is paid, the Policy will continue In Force as long as the required premiums are paid.

**ACCELERATED BENEFITS** – If an accelerated death benefit is paid under the Policy we will pay You the Net Rider Value and this Rider will terminate with no further benefit or value.

**SURRENDER OF RIDER** – You may surrender this Rider for its Net Rider Value by returning this Rider to us with a request for surrender during the lifetime of the Insured and prior to the Endowment Date. In such case, this Rider will terminate on the date we receive Your request; except for payment of the Net Rider Value, this Rider will then provide no further benefit or value. You may surrender this Rider without terminating the Policy.

**NONFORFEITURE OPTIONS** – If the Policy Lapses as provided in the Policy's Grace Period provision, You may apply the Net Rider Value, if any, to one of the two options below. We will require Your Written Request and the return of the Policy. If we do not receive Your written instructions by the end of the Grace Period, the Net Rider Value will automatically be applied to the Reduced Paid-Up Insurance option.

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

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

1. The Loan Value is the Rider Value on the date of the Loan minus:
  - a. Any existing Loan;
  - b. Unpaid interest, if any, on the amount of any existing Loan; and
  - c. Interest on the proposed Loan to the end of the Policy Year.

2. We will charge interest on the total Loan balance each year, in advance, on the Policy Anniversary. The Loan interest rate is 7.4% in advance per annum. Interest is payable in advance on the date of the Loan to the end of the Policy Year. Any interest not paid in cash will be added to the Loan if there is sufficient Loan Value. We will charge the same interest rate on the entire Loan, including any interest that has been added to the Loan.
3. If the Insured dies, we will deduct the outstanding Loan from the Policy's death benefit before we pay the death benefit to the Beneficiary.
4. The Loan will be secured by that portion of the Rider Value equal to the amount of the Loan.

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

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

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

**AUTOMATIC PREMIUM LOANS** – If this provision is in effect, any premium which remains unpaid at the end of a Grace Period will be paid by automatic Loan subject to the following conditions:

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

This provision will only be in effect if You send a Written Request to our Administrative Office. You may terminate this provision by sending in a subsequent Written Request to our Administrative Office.

**DEFERRAL OF RIDER VALUE AND LOAN PAYMENT** – We reserve the right to defer payment of the Net Rider Value for up to six months after we receive Your Written Request. We will pay interest at a rate not less than the minimum rate required by state law, if the deferral period is 30 days or more.

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

**BASIS USED FOR CALCULATIONS** – The Reduced Paid-Up Insurance option is based on:

- 2001 CSO Male and Female Nonsmoker and Smoker Ultimate Tables;
- Age last birthday;
- Maximum interest rate permissible by the Standard Nonforfeiture Law;
- Death occurring at the end of the Policy Year.

The Net Rider Value will not be less than the minimum values required by or pursuant to the NAIC Standard Nonforfeiture Law for Life Insurance, model 808 and Actuarial Guideline XLV.

**DEATH BENEFIT** – This Rider modifies the Policy’s death benefit as set forth in this provision. While this Rider is in effect the death benefit is the greater of:

1. The Face Amount; or
2. The amount required for the Policy to qualify as a life insurance contract under Section 7702 of the Internal Revenue Code.

If we pay any portion of the Rider Value pursuant to a request received by us after the death of the Insured, we will deduct the amount of such payment from the death benefit.

The Policy to which this Rider is attached is intended to qualify under Section 7702 of the Internal Revenue Code as a life insurance contract for federal income tax purposes. The provisions of the Policy and this Rider will be interpreted to ensure tax qualification regardless of any language to the contrary.

Signed for us at our home office.



**SECRETARY**



**PRESIDENT**



**TRANSAMERICA LIFE INSURANCE COMPANY**

A Stock Company

Home Office located at: Cedar Rapids, Iowa

Administrative Office located at: 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499

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

**INTERMEDIATE ENDOWMENT BENEFIT RIDER**

**THIS RIDER PROVIDES AN INTERMEDIATE ENDOWMENT BENEFIT PAYABLE WHEN THE LEVEL PREMIUM PERIOD SELECTED FOR THE POLICY ENDS AFTER [20] YEARS**

**This Rider contains provisions that modify other provisions of the Policy. Please read it carefully.**

**BENEFIT** – This Rider provides an Endowment Benefit as described below. The Endowment Benefit is equal to the Net Rider Value on the Endowment Date. The Net Rider Value is described below.

We will pay the Endowment Benefit to You on the Endowment Date if the Insured is living and this Rider is still In Force.

On the death of the Insured prior to the Endowment Date, we will pay the Policy's death benefit. At that time, this Rider will terminate and no other benefits or Rider values will be payable under this Rider.

If You surrender this Rider prior to the Endowment Date and prior to the Insured's death, we will pay You the Net Rider Value.

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

1. Payment of the Endowment Benefit; or
2. The date the Policy Lapses for failure to pay a premium; or
3. The date we receive Your Written Request to terminate the Rider; or
4. The date we pay accelerated death benefits under the Policy; or
5. The date of surrender, termination, or conversion of the Policy; or
6. The date of the death of the Insured under the Policy; or
7. When any Nonforfeiture Option goes into effect.

Our acceptance of a premium for any period after the date of termination of this Rider shall create no liability by us with respect to this Rider, nor will it constitute a waiver of the termination. Any premium paid for this Rider following its termination will be refunded.

Payment of death benefits on any additional Insured covered under any other Rider attached to the Policy will not trigger the termination of the Endowment Benefit or this Rider.

**THE POLICY** – In this Rider, Policy means the Policy to which we have attached this Rider.

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

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

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

**PREMIUMS** – The premiums for this Rider are shown on the Policy Specification Page. Rider premiums are included in the total Policy premium and must be paid with the Policy premium. If premiums are being waived on the Policy pursuant to a Waiver of Premium provision, then that waiver also applies to the premium for this Rider. Premiums for this Rider are payable for the period stated on the Policy Specification Page. If this Rider is terminated, the total premium for the Policy will be reduced by the amount of the premium for this Rider.

**GRACE PERIOD AND LAPSE** – This Rider modifies Your Policy's Grace Period provision as follows:

1. If there is Loan interest due which exceeds the Net Rider Value, Your Policy will enter a Grace Period and will Lapse if the interest remains unpaid after 31 days.
2. If Your Policy reaches the end of a Grace Period, the Automatic Premium Loans provision below may apply.
3. If there is any remaining Net Rider Value when Your Policy Lapses, the Nonforfeiture Options below will apply.

**INCONTESTABILITY** – We cannot contest this Rider, except for fraud (when permitted by applicable law in the state where the contract is delivered or issued for delivery) or non-payment of premium, after it has been In Force during the lifetime of the Insured for two years after the later of:

1. The Rider Date; or
2. The effective date of the most recent Reinstatement of this Rider.

**REINSTATEMENT** – If the Policy has terminated, you may reinstate this Rider with the Policy in accordance with the Reinstatement provisions of the Policy. We will not reinstate this Rider if it was surrendered for its Net Rider Value, if we have paid the Endowment Benefit, or if the Insured has died. If any Loan existed when the Policy Lapsed or the Policy was changed to Reduced Paid-Up Insurance, You may repay the outstanding Loan with interest or it will be reinstated with interest with Your Policy. Interest on the Loan will be compounded annually from the date of Lapse at the Loan interest rate of 7.4% in advance per annum.

**CONVERSION PRIVILEGE** – If you exercise Your Policy's Conversion Privilege, this Rider will terminate. At that time, you may elect to surrender this Rider or apply any Net Rider Value available at the time of conversion as premium for the new policy. You may not exercise the Conversion Privilege if the Policy coverage is continued as Reduced Paid-Up Insurance.

## DEFINITIONS

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

**ELIGIBLE PREMIUMS** – Premiums paid for the basic Policy and this Rider, excluding any substandard premiums. Eligible Premiums do not include the portion of any premium paid which is applicable to any unexpired portion of a Policy Year.

**ENDOWMENT BENEFIT** – The Endowment Benefit is equal to the Net Rider Value on the Endowment Date.

**ENDOWMENT DATE** – The date on which we will pay the Endowment Benefit as described below. This date is shown on the Table of Rider Values.

**LAPSE OR LAPSED** – The Policy will Lapse at the end of the Grace Period when premium remains in default or unpaid Loan interest due exceeds the Net Rider Value. If the Policy Lapses, the Insured's life will no longer be insured under the terms of the Policy except as set forth in the Nonforfeiture Options provision of this Rider.

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

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

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

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

**TABLE OF RIDER VALUES** – This means the Table of Rider Values for the Intermediate Endowment Benefit Rider included in the Policy Specification Pages.

### **RIDER VALUE AND ENDOWMENT BENEFIT**

**RIDER VALUE** – This Rider provides benefits based on the Rider Value. The Rider Value is a percentage of the Eligible Premiums paid as set forth in the Table of Rider Values. Projected Rider Values at the end of certain Policy years are shown in the Table of Rider Values. The Rider Values shown are based on the initial premium mode applicable to the Policy and assume that all premiums have been paid to the Policy Anniversary. Rider Values will vary if any premiums are paid on a different mode or if any premiums have not been paid. The Rider Value will not be reduced on account of the waiver of premiums under any Waiver of Premium provision. As set forth below, this Rider will terminate if accelerated death benefits are paid under the Policy, but the Rider Value will not be reduced by any other benefit or claim payments under the Policy. There is no Rider Value after the Endowment Date.

**ENDOWMENT BENEFIT** – The Endowment Benefit is equal to the Net Rider Value on the Endowment Date. We will pay the Endowment Benefit to You on the Endowment Date if the Insured is living and this Rider has not terminated. The Endowment Benefit will be paid in a lump sum in accordance with the terms of this Rider. This Rider will terminate on the Endowment Date.

If the Policy is In Force at the end of the endowment period, when the cash Endowment Benefit is paid, the Policy will continue In Force as long as the required premiums are paid.

**ACCELERATED BENEFITS** – If an accelerated death benefit is paid under the Policy we will pay You the Net Rider Value and this Rider will terminate with no further benefit or value.

**SURRENDER OF RIDER** – You may surrender this Rider for its Net Rider Value by returning this Rider to us with a request for surrender during the lifetime of the Insured and prior to the Endowment Date. In such case, this Rider will terminate on the date we receive Your request; except for payment of the Net Rider Value, this Rider will then provide no further benefit or value. You may surrender this Rider without terminating the Policy.

**NONFORFEITURE OPTIONS** – If the Policy Lapses as provided in the Policy's Grace Period provision, You may apply the Net Rider Value, if any, to one of the two options below. We will require Your Written Request and the return of the Policy. If we do not receive Your written instructions by the end of the Grace Period, the Net Rider Value will automatically be applied to the Reduced Paid-Up Insurance option.

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

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

1. The Loan Value is the Rider Value on the date of the Loan minus:
  - a. Any existing Loan;
  - b. Unpaid interest, if any, on the amount of any existing Loan; and
  - c. Interest on the proposed Loan to the end of the Policy Year.

2. We will charge interest on the total Loan balance each year, in advance, on the Policy Anniversary. The Loan interest rate is 7.4% in advance per annum. Interest is payable in advance on the date of the Loan to the end of the Policy Year. Any interest not paid in cash will be added to the Loan if there is sufficient Loan Value. We will charge the same interest rate on the entire Loan, including any interest that has been added to the Loan.
3. If the Insured dies, we will deduct the outstanding Loan from the Policy's death benefit before we pay the death benefit to the Beneficiary.
4. The Loan will be secured by that portion of the Rider Value equal to the amount of the Loan.

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

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

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

**AUTOMATIC PREMIUM LOANS** – If this provision is in effect, any premium which remains unpaid at the end of a Grace Period will be paid by automatic Loan subject to the following conditions:

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

This provision will only be in effect if You send a Written Request to our Administrative Office. You may terminate this provision by sending in a subsequent Written Request to our Administrative Office.

**DEFERRAL OF RIDER VALUE AND LOAN PAYMENT** – We reserve the right to defer payment of the Net Rider Value for up to six months after we receive Your Written Request. We will pay interest at a rate not less than the minimum rate required by state law, if the deferral period is 30 days or more.

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

**BASIS USED FOR CALCULATIONS** – The Reduced Paid-Up Insurance option is based on:

- 2001 CSO Male and Female Nonsmoker and Smoker Ultimate Tables;
- Age last birthday;
- Maximum interest rate permissible by the Standard Nonforfeiture Law;
- Death occurring at the end of the Policy Year.

The Net Rider Value will not be less than the minimum values required by or pursuant to the NAIC Standard Nonforfeiture Law for Life Insurance, model 808 and Actuarial Guideline XLV.

**DEATH BENEFIT** – This Rider modifies the Policy’s death benefit as set forth in this provision. While this Rider is in effect the death benefit is the greater of:

1. The Face Amount; or
2. The amount required for the Policy to qualify as a life insurance contract under Section 7702 of the Internal Revenue Code.

If we pay any portion of the Rider Value pursuant to a request received by us after the death of the Insured, we will deduct the amount of such payment from the death benefit.

The Policy to which this Rider is attached is intended to qualify under Section 7702 of the Internal Revenue Code as a life insurance contract for federal income tax purposes. The provisions of the Policy and this Rider will be interpreted to ensure tax qualification regardless of any language to the contrary.

Signed for us at our home office.



**SECRETARY**



**PRESIDENT**

SERFF Tracking Number: AEGB-126289026 State: Arkansas  
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 43436  
 Company Tracking Number: RPR02 0709, RPR03 0709  
 TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
 Product Name: RPR02 0709, RPR03 0709  
 Project Name/Number: RPR02 0709, RPR03 0709/RPR02 0709, RPR03 0709

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachments:</b>		
AR - Bulletin 11-83 - T.pdf		
AR - Cert of Compliance 23-79-138 - T.pdf		
AR - Guarantee Assoc. Cert Reg 49 - T.pdf		
AR - Rule and Regulation 19 - T.pdf		
Flesch Score TLIC.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> 20-Year ROP Sample Spec Pages for TL03 TLIC		
<b>Comments:</b>		
<b>Attachment:</b>		
20-Year ROP Sample Spec Pages for TL03 TLIC.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> 20-Year ROP Samplet Spec Pages for TL05		
<b>Comments:</b>		
<b>Attachment:</b>		
20-Year ROP Sample Spec pages for TL05.pdf		

**TRANSAMERICA LIFE INSURANCE COMPANY**

**BULLETIN 11-83  
STATE OF ARKANSAS**

Form Number: RPR02 0709, RPR03 0709

Date: September 04, 2009

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

TRANSAMERICA LIFE INSURANCE COMPANY

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Cheryl Bock, Director, Product Implementation

**TRANSAMERICA LIFE INSURANCE COMPANY**

**CERTIFICATION OF  
ARKANSAS INSURANCE CODE  
23-79-138**

Policy Number: RPR02 0709, PRP03 0709

Date: September 04, 2009

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

TRANSAMERICA LIFE INSURANCE COMPANY

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Cheryl Bock, Director, Product Implementation

**TRANSAMERICA LIFE INSURANCE COMPANY**

**CERTIFICATION OF REGULATION 49  
STATE OF ARKANSAS**

Form Number: RPR02 0709, RPR03 0709

Date: September 04, 2009

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

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

TRANSAMERICA LIFE INSURANCE COMPANY

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Cheryl Bock, Director, Product Implementation

**TRANSAMERICA LIFE INSURANCE COMPANY**

**RULE AND REGULATION 19  
STATE OF ARKANSAS**

Form Number: RPR02 0709, RPR03 0709

Date: September 04, 2009

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

TRANSAMERICA LIFE INSURANCE COMPANY

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Cheryl Bock, Director, Product Implementation

**TRANSAMERICA LIFE INSURANCE COMPANY  
FLESCH READABILITY CERTIFICATION**

**Form Number (may vary by state)**

**Flesch Score**

RPR02 0709

51.2

RPR03 0709

51.2

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

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Cheryl Bock, Assistant Vice President of Contract Development

**POLICY SPECIFICATION PAGE**

**POLICY NUMBER:** [110 01 SAMPLE]

**INSURED:** [JOHN DOE]

**FACE AMOUNT:** \$[100,000.00]

**POLICY DATE:** [JANUARY 1, 2009]

**ISSUE AGE/SEX:** [35]/[MALE]

**EXPIRY DATE:** [JANUARY 1, 2069]

**OWNER(S):** [JOHN DOE]

**FIRST PREMIUM**

**PREMIUM CLASS:** [NON-TOBACCO]

**INCREASE DATE:** [JANUARY 1, 2029]

TYPE OF COVERAGE	AMOUNT	POLICY YEARS PREMIUM IS PAYABLE	GUARANTEED PREMIUM PAYMENTS (ANNUAL)
BASIC POLICY LEVEL TERM INSURANCE TO AGE 95 Conversion allowed prior to the earlier of: First Premium Increase Date or Insured's Age 70	\$[100,000.00]	To Age 95	* \$ [260.00] *For the First [20] Policy Years
[CHILDREN'S BENEFIT RIDER]	[10,000.00]	TO CHILD'S AGE 25	[\$60.00]
[INTERMEDIATE ENDOWMENT BENEFIT RIDER]		[20]	[\$561.60]

Total Guaranteed Annual Premium on Policy Date..... \$ [881.60]

**SCHEDULE OF TOTAL PREMIUMS**

Policy Year	Annual	Semi-Annual	Quarterly	Monthly
Years 1-[20]	\$[881.60]	\$[449.62]	\$[229.22]	\$[77.14]

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

**POLICY NUMBER:** [110 01 SAMPLE]

**INSURED:** [JOHN DOE]

<b>POLICY YEAR</b>	<b>**BASE POLICY</b>	<b>***BASE POLICY PLUS ADDITIONAL BENEFITS</b>	<b>POLICY YEAR</b>	<b>**BASE POLICY</b>	<b>***BASE POLICY PLUS ADDITIONAL BENEFITS</b>
21	\$1,657.00	\$1,717.00	41	\$11,938.00	\$11,938.00
22	1,819.00	1,879.00	42	13,186.00	13,186.00
23	1,993.00	2,053.00	43	14,525.00	14,525.00
24	2,182.00	2,242.00	44	15,904.00	15,904.00
25	2,393.00	2,453.00	45	17,367.00	17,367.00
26	2,627.00	2,627.00	46	19,367.00	19,367.00
27	2,890.00	2,890.00	47	21,624.00	21,624.00
28	3,190.00	3,190.00	48	24,202.00	24,202.00
29	3,529.00	3,529.00	49	27,143.00	27,143.00
30	3,914.00	3,914.00	50	30,417.00	30,417.00
31	4,339.00	4,339.00	51	33,965.00	33,965.00
32	4,801.00	4,801.00	52	37,745.00	37,745.00
33	5,296.00	5,296.00	53	41,734.00	41,734.00
34	5,829.00	5,829.00	54	45,865.00	45,865.00
35	6,407.00	6,407.00	55	50,192.00	50,192.00
36	7,064.00	7,064.00	56	54,764.00	54,764.00
37	7,926.00	7,926.00	57	59,651.00	59,651.00
38	8,662.00	8,662.00	58	64,995.00	64,995.00
39	9,645.00	9,645.00	59	70,998.00	70,998.00
40	10,750.00	10,750.00	60	78,526.00	78,526.00

\*\*INCLUDES ANNUAL POLICY FEE OF \$[80.00]

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

**TABLE OF RIDER VALUES FOR THE INTERMEDIATE ENDOWMENT BENEFIT RIDER**

**POLICY NUMBER:** [110 01 SAMPLE]  
**ISSUE AGE:** [35]  
**ENDOWMENT DATE:** [JANUARY 1, 2029]

Projected Rider Values at the end of certain Policy Years are shown below. The Rider Values shown are based on the initial premium mode applicable to the Policy and assume that all premiums have been paid to the Policy Anniversary. Rider Values will vary if any premiums are paid on a different mode or if any premiums have not been paid.

<b>END OF POLICY YEAR</b>	<b>PERCENTAGE OF ELIGIBLE PREMIUMS</b>	<b>RIDER VALUE</b>	<b>*PAID-UP INSURANCE</b>
1	0.0%	\$0.00	\$0.00
2	0.0	0.00	0.00
3	22.3	549.65	3,336.67
4	34.9	1,146.95	6,673.54
5	43.1	1,770.55	9,874.71
6	49.9	2,459.87	13,152.22
7	55.2	3,174.66	16,275.78
8	59.5	3,910.82	19,230.54
9	63.0	4,658.47	21,978.35
10	66.1	5,430.78	24,592.24
11	70.0	6,326.32	27,506.23
12	73.4	7,236.65	30,220.06
13	76.6	8,181.49	32,818.99
14	79.7	9,167.41	35,323.52
15	82.6	10,179.62	37,678.86
16	86.2	11,331.51	40,297.48
17	89.6	12,514.61	42,771.92
18	92.9	13,738.80	45,145.18
19	96.3	15,032.82	47,513.63
20	100.0	16,432.00	49,986.02
21 & LATER	0.0	0.00	0.00

\*The Paid-Up insurance amount is the amount of Reduced Paid-Up Insurance that the Rider Value depicted would purchase at the end of the applicable Policy Year if there are no Loans outstanding.

**POLICY SPECIFICATION PAGE**

**POLICY NUMBER:** [110 01 SAMPLE]  
**FACE AMOUNT:** \$[100,000.00]  
**ISSUE AGE/SEX:** [35]/[MALE]  
**INSURED:** [JOHN DOE]  
**OWNER(S):** [JOHN DOE]

**POLICY DATE:** [JANUARY 1, 2009]  
**EXPIRY DATE:** [JANUARY 1, 2069]  
**FIRST PREMIUM INCREASE DATE:** [JANUARY 1, 2029]

**PREMIUM CLASS:** [NON-TOBACCO]

TYPE OF COVERAGE	AMOUNT	POLICY YEARS PREMIUM IS PAYABLE	GUARANTEED PREMIUM PAYMENTS (ANNUAL)
BASIC POLICY LEVEL TERM INSURANCE TO AGE 95 Conversion allowed prior to the earlier of: First Premium Increase Date or Insured's Age 70	\$[100,000.00]	To Age 95	* \$ [190.00] *For the First [20] Policy Years
[CHILDREN'S BENEFIT RIDER]	[10,000.00]	TO CHILD'S AGE 25	[\$60.00]
[INTERMEDIATE ENDOWMENT BENEFIT RIDER]		[20]	[\$410.40]

Total Guaranteed Annual Premium on Policy Date..... \$ [660.40]

**SCHEDULE OF TOTAL PREMIUMS**

Policy Year	Annual	Semi-Annual	Quarterly	Monthly
Years 1-[20]	\$[660.40]	\$[336.80]	\$[171.70]	\$[57.79]

**GUARANTEED PREMIUM SCHEDULE  
ANNUAL PREMIUMS FOR BASE POLICY AND  
BASE POLICY PLUS ADDITIONAL BENEFITS\*\*\***

**POLICY NUMBER:** [110 01 SAMPLE]

**INSURED:** [JOHN DOE]

<b>POLICY YEAR</b>	<b>***BASE POLICY</b>	<b>****BASE POLICY PLUS ADDITIONAL BENEFITS</b>	<b>POLICY YEAR</b>	<b>***BASE POLICY</b>	<b>****BASE POLICY PLUS ADDITIONAL BENEFITS</b>
21	\$1,607.00	\$1,667.00	41	\$11,888.00	\$11,888.00
22	1,769.00	1,829.00	42	13,136.00	13,136.00
23	1,943.00	2,003.00	43	14,475.00	14,475.00
24	2,132.00	2,192.00	44	15,854.00	15,854.00
25	2,343.00	2,403.00	45	17,317.00	17,317.00
26	2,577.00	2,577.00	46	19,317.00	19,317.00
27	2,840.00	2,840.00	47	21,574.00	21,574.00
28	3,140.00	3,140.00	48	24,152.00	24,152.00
29	3,479.00	3,479.00	49	27,093.00	27,093.00
30	3,864.00	3,864.00	50	30,367.00	30,367.00
31	4,289.00	4,289.00	51	33,915.00	33,915.00
32	4,751.00	4,751.00	52	37,695.00	37,695.00
33	5,246.00	5,246.00	53	41,684.00	41,684.00
34	5,779.00	5,779.00	54	45,815.00	45,815.00
35	6,357.00	6,357.00	55	50,142.00	50,142.00
36	7,014.00	7,014.00	56	54,714.00	54,714.00
37	7,876.00	7,876.00	57	59,601.00	59,601.00
38	8,612.00	8,612.00	58	64,945.00	64,945.00
39	9,595.00	9,595.00	59	70,948.00	70,948.00
40	10,700.00	10,700.00	60	78,476.00	78,476.00

\*\*\*INCLUDES ANNUAL POLICY FEE OF \$[30.00]

\*\*\*\*BASE POLICY PLUS ADDITIONAL BENEFITS COLUMNS INCLUDE PREMIUMS FOR ANY ADDITIONAL BENEFITS WHICH MAY BE ATTACHED TO YOUR POLICY, EXCEPT FOR THE MONTHLY DISABILITY INCOME RIDER AND CRITICAL ILLNESS RIDER, IF ELECTED. PREMIUMS FOR THE MONTHLY DISABILITY INCOME RIDER AND CRITICAL ILLNESS RIDER, IF ELECTED, ARE DISPLAYED ON THE POLICY SPECIFICATION PAGE.

**TABLE OF RIDER VALUES FOR THE INTERMEDIATE ENDOWMENT BENEFIT RIDER**

**POLICY NUMBER:** [110 01 SAMPLE]  
**ISSUE AGE:** [35]  
**ENDOWMENT DATE:** [JANUARY 1, 2029]

Projected Rider Values at the end of certain Policy Years are shown below. The Rider Values shown are based on the initial premium mode applicable to the Policy and assume that all premiums have been paid to the Policy Anniversary. Rider Values will vary if any premiums are paid on a different mode or if any premiums have not been paid.

<b>END OF POLICY YEAR</b>	<b>PERCENTAGE OF ELIGIBLE PREMIUMS</b>	<b>RIDER VALUE</b>	<b>*PAID-UP INSURANCE</b>
1	0.0%	\$0.00	\$0.00
2	0.0	0.00	0.00
3	0.0	0.00	0.00
4	13.5	324.22	1,886.48
5	26.8	804.54	4,487.08
6	37.3	1,343.70	7,184.38
7	45.1	1,895.46	9,717.61
8	51.1	2,454.44	12,069.14
9	56.0	3,026.02	14,276.56
10	60.0	3,602.40	16,312.77
11	65.1	4,299.46	18,693.64
12	69.4	5,000.13	20,880.41
13	73.4	5,729.02	22,981.23
14	77.0	6,472.31	24,938.86
15	80.3	7,231.82	26,767.87
16	84.6	8,127.01	28,901.54
17	88.5	9,033.02	30,872.69
18	92.1	9,953.43	32,706.60
19	95.9	10,939.89	34,577.27
20	100.0	12,008.00	36,528.24
21 & LATER	0.0	0.00	0.00

\*The Paid-Up insurance amount is the amount of Reduced Paid-Up Insurance that the Rider Value depicted would purchase at the end of the applicable Policy Year if there are no Loans outstanding.