

SERFF Tracking Number: AEGJ-126574306 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 45385
Company Tracking Number: ADV 61562TLIC 1209
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Our Strength
Project Name/Number: Our Strength/ADV 61562TLIC 1209

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: Our Strength SERFF Tr Num: AEGJ-126574306 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 45385
Sub-TOI: LTC03I.001 Qualified Co Tr Num: ADV 61562TLIC 1209 State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett
Authors: Julie Maclin, Joan Shumaker, Patsy Holt Disposition Date: 04/14/2010
Date Submitted: 04/08/2010 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Our Strength Status of Filing in Domicile: Not Filed
Project Number: ADV 61562TLIC 1209 Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments: Advertising not required to be filed in domicile.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 04/14/2010 Explanation for Other Group Market Type:
State Status Changed: 04/14/2010
Deemer Date: Created By: Joan Shumaker
Submitted By: Julie Maclin Corresponding Filing Tracking Number:
Filing Description:
Please see Cover Letter on Supporting Documentation tab.

Company and Contact

Filing Contact Information

Julie Maclin, Senior Policy Analyst jmaclin@aegonusa.com
P.O. Box 93007 800-553-7600 [Phone] 3446 [Ext]
Hurst, TX 76053-3007 817-285-3394 [FAX]

Filing Company Information

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 Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa
 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: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 fee per ad x 1 ad = \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	04/08/2010	35496219

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	04/14/2010	04/14/2010

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Disposition

Disposition Date: 04/14/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter		Yes
Form	Institutional		Yes

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Form Schedule

Lead Form Number: 61562TLIC 1209

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	61562TLIC 1209	Advertising Institutional	Initial		0.000	61562 TLIC.pdf

Enduring Strength Lasting Value



SPRING 2010

“The underlying performance of our business is strong and we remain focused on delivering great service and competitive products to our customers.”

— 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 December 31, 2009

(in USD millions)

Total Assets	\$101,455
Total Liabilities*	\$95,560
Total Capital and Surplus*	\$5,895

*Excludes asset valuation reserve

Financial Strength Ratings*

(as of March 1, 2010)

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.

CORE VALUES

& respect,
quality,
transparency
trust

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

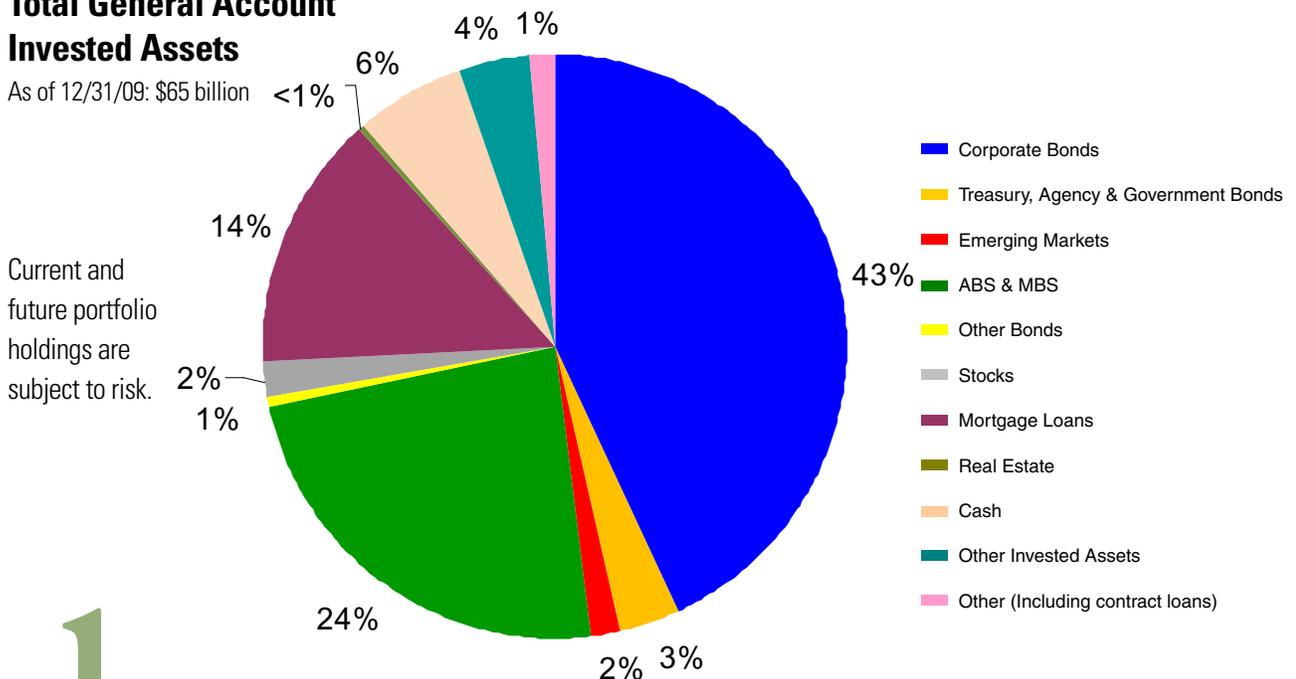


Sound and disciplined investment philosophy

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 12/31/09: \$65 billion



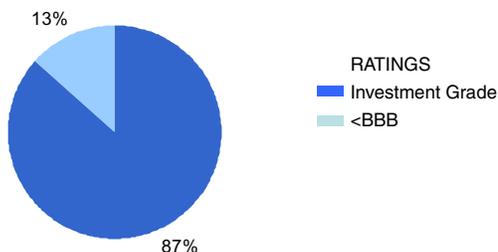
balance

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

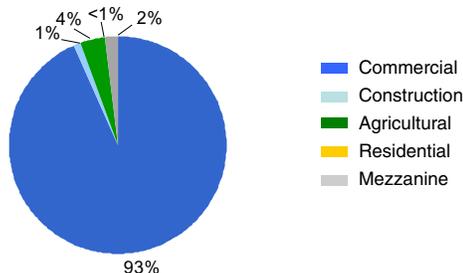
Invested Asset Detail
as of 12/31/09

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

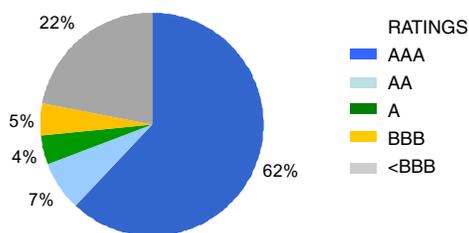
Bond Portfolio = \$47.2 billion



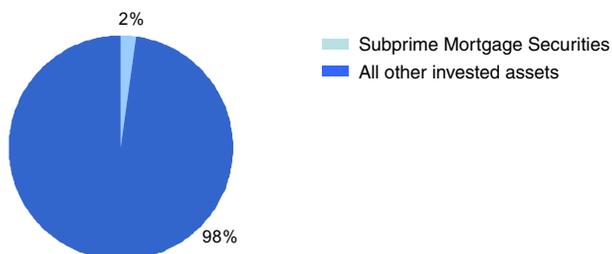
Direct Mortgage Loans = \$9.4 billion



Commercial and Residential Mortgage-Backed Securities* = \$12 billion



Subprime Mortgage Securities = \$1.4 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 28,000 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.pdf



Home Office: Cedar Rapids, Iowa
Long Term Care Division
P O Box 95302
Hurst, Texas 76053-5302
800-553-7600, ext 3446
jmaclin@aegonusa.com

April 8, 2010

Commissioner Julie Benafield Bowman
1200 West Third Street
Little Rock, AR 72201

RE: **Long Term Care Advertising**
NAIC #: 86231
FEIN #: 39-0989781
Form # / Description: 61562TLIC 1209 Institutional Advertisement

Dear Commissioner Bowman:

Enclosed is the referenced form submitted for your review and approval. This form is intended to replace form 61562TLIC 0909, approved by your department on October 23, 2009 (SERFF #AEGJ-126342807).

This form will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006.

It is our intention to use this form in both paper and electronic 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 black ink that reads "Julie A. Maclin". The signature is written in a cursive, flowing style.

Julie A. Maclin, ACS
Senior Policy Analyst
Long Term Care Division