

SERFF Tracking Number: AEGJ-126965139 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 47600
Company Tracking Number: ADV TLC MP PF 1210
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: ADV TLC MP PF 1210
Project Name/Number: ADV TLC MP PF 1210/ADV TLC MP PF 1210

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADV TLC MP PF 1210 SERFF Tr Num: AEGJ-126965139 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 47600
Sub-TOI: LTC03I.001 Qualified Co Tr Num: ADV TLC MP PF 1210 State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Harris Shearer, Stephanie Fowler
Authors: Julie Maclin, Joan Shumaker, Patsy Holt Disposition Date: 01/26/2011
Date Submitted: 12/29/2010 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: ADV TLC MP PF 1210 Status of Filing in Domicile: Not Filed
Project Number: ADV TLC MP PF 1210 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: Advertising filing not required in domicile state (Iowa).
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 01/26/2011
State Status Changed: 01/26/2011
Deemer Date: Created By: Patsy Holt
Submitted By: Patsy Holt Corresponding Filing Tracking Number: TLC MP PF 1210
Filing Description:
Please see cover letter under "Supporting Documentation" tab.

Company and Contact

Filing Contact Information

Patsy Holt, Advertising Analyst Patsy.Holt@transamerica.com
P.O. Box 93007 800-553-7600 [Phone] 3352 [Ext]
Bedford, TX 76053-3007 817-285-3394 [FAX]

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Filing Company Information

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: \$100.00
 Retaliatory? No
 Fee Explanation: \$50 per advertisement (\$50 X 2 = \$100)
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$100.00	12/29/2010	43279164

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	01/26/2011	01/26/2011

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Disposition

Disposition Date: 01/26/2011

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	TLC MP PF 1210 Variables	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Form	Invitation to Inquire	Filed	Yes
Form	Invitation to Inquire	Filed	Yes

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Form Schedule

Lead Form Number: TLC MP 1210

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/26/2011	TLC MP 1210	Advertising	Invitation to Inquire	Initial		0.000	TLC MP 1210 Enhanced.pdf
Filed 01/26/2011	TLC PF 1210	Advertising	Invitation to Inquire	Initial		0.000	TLC PF 1210 Enhanced.pdf



TRANSAMERICA LIFE INSURANCE COMPANY

[TRANSCARE[®]]

A Plan Designed for a Changing Future[®]

ENHANCED

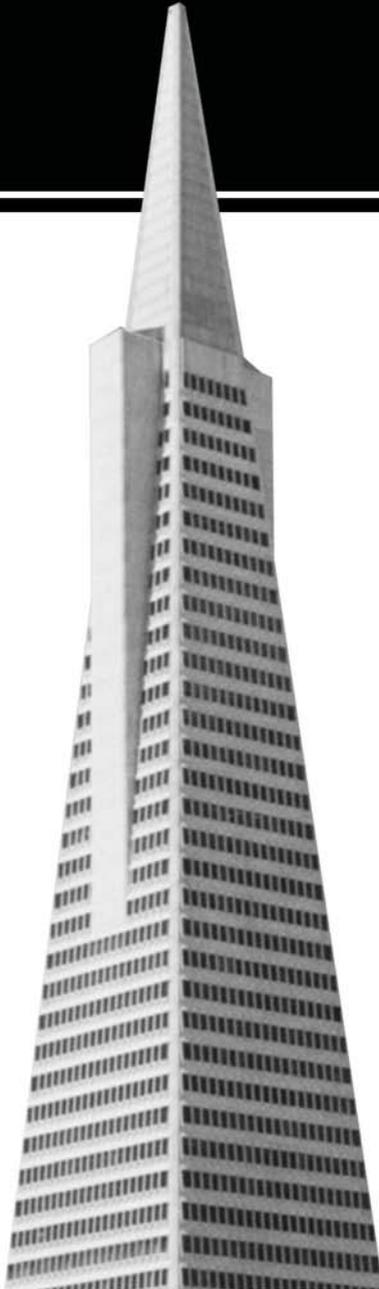
*Customize a plan to help protect
your family's future.*

This pamphlet provides only a brief description of benefits. Not all benefits, discounts or options are available in all states. Exclusions and limitations apply. Benefits and premiums vary depending upon plan selected. See the Outline of Coverage or your insurance agent/producer for complete details.

[TransCare[®]] (policy form series TLC 1-FP 1001 or TLC 1-FP 402; in LA, TLC 1-P (LA) 504) is an individual Long Term Care insurance policy underwritten by Transamerica Life Insurance Company.

HOME OFFICE
Cedar Rapids, IA

ADMINISTRATIVE OFFICE
P.O. Box 95302
Hurst, Texas 76053-5302



TRANSAMERICA LIFE INSURANCE COMPANY

TLC MP 1210



[TransCare®] Long Term Care insurance provides you with a variety of standard and optional features. With these features you can customize your [TransCare®] insurance policy to help protect your assets, preserve your independence and have more control over the care you receive.

Standard Features*

- Alternative Payment Benefit – Paid directly to you to use anyway you see fit
- 0-day Elimination Period for Home Health Care, Adult Day Care and the Alternative Payment Benefit
- [[5]-year rate guarantee]
- Pays for actual, out-of-pocket charges you incur for care at home, in the community such as an Adult Day Care or at an approved facility up to the daily maximum benefit amount you choose

Available Discounts*

- [30%] discount for couples who are issued and maintain identical benefit amounts
- [15%] discount for a member of a couple applying alone
- [10%] preferred discount

**Customize your policy with these optional benefits*
(additional premium required)**

- Benefit Increase Options – Simple, Compound, Step-Rated Compound, or Deferred
- Shared Care Benefit Rider allows couples to share benefits
- [Up to a [10]-year rate guarantee]
- Limited Pay Options – Single, 10-Pay and Pay to 65
- Return of Premium – Paid premiums, minus any benefits paid, will be returned to your beneficiary upon your death

**Not all benefits, discounts and options are available in all states. See your Outline of Coverage for details.*

[TRANSCARE®]
A Plan Designed for a Changing Future®

Partner with Transamerica Life to help protect your hard-earned savings from the high cost of long term care services. With [TransCare®], you'll benefit from the financial resources of one of the largest financial services companies in the world and the experience that only a company with over 300,000** policyholders can provide. For more information, call your licensed Transamerica Life Insurance Company agent/producer.

Agent/Producer Name

Contact Information

License Number



**LIMRA 2009.

[TRANSCARE[®]]

A Plan Designed for a Changing Future[®]

ENHANCED

A solid financial plan is key to helping you achieve your goals. However, whether your goals include protecting assets, preserving independence or having more control over your care, an unforeseen long term care need could seriously impact how you achieve these goals. [TransCare[®]] Long Term Care insurance can help provide the protection you need.

With [TransCare[®]], you'll benefit from the experience that only a company with over 300,000¹ Long Term Care insurance policyholders can provide. Whatever your goals may be, we are committed to maximizing your benefit choices. You have the flexibility you need to customize a policy that truly fits your goals.

[TRANSCARE[®]]

Standard Features²

- Alternative Payment Benefit – Paid directly to you to use anyway you see fit.
- 0-day Elimination Period for Home Health Care, Adult Day Care and the Alternative Payment Benefit
- Pays for actual, out-of-pocket charges you incur for care at home, in the community or at an approved facility up to a daily maximum benefit amount you choose

Available Discounts²

- [30%] Discount for couples who are issued and maintain identical benefit amounts
- [15%] Discount for a member of a couple applying alone
- [10%] Preferred discount

Choose from these optional benefits² to customize your policy

- Shared Care Benefit Rider to allow couples to share benefits
- Benefit Increase Options (BIO)
- Nonforfeiture Benefit

Contact [your insurance agent/producer/the National Sales Desk] [at [(XXX) XXX-XXXX]] for more information.

¹LIMRA 2009.

²Exclusions and limitations apply. Not all benefits, discounts or options are available in all states. See Outline of Coverage for complete details. Optional benefits require an additional premium. Premiums, options and benefits vary depending upon plan selected.

Policy Series TLC 1-FP 1001 or TLC 1-FP 402; in LA, TLC 1-P (LA) 504.

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	TLC MP PF 1210 Variables	Filed	01/26/2011
Comments:			
Attachment:			
Variables.pdf			
		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Filed	01/26/2011
Comments:			
Attachment:			
AR ltr.pdf			

VARIABLES

TLC MP 1210

Mini-Pamphlet

The Product Name is variable, depending upon the employer or association group it is being used for. The variables could be:

- TransSecure II
- TransSecure Plus
- Transamerica Secure II
- TransCare Options
- TransCare Options Enhanced
- TransCare
- TransCare Enhanced

Standard Features

[5]-year rate guarantee – if the rate guarantee is included in the package being offered, the appropriate number of years will print

Available Discounts

[30%] discounts for couples applying together for identical benefit amounts - appropriate percentage will print

[15%] discount for a member of a couple applying alone - appropriate percentage will print

[10%] preferred discount - appropriate percentage will print

Customize your policy with these optional benefits (additional premium required)

[Up to a 10]-year rate guarantee if the rate guarantee is included in the package being offered, the appropriate number of years will print

TLC PF 1210

Product Flyer

The *Product Name* is variable, depending upon the employer or association group it is being used for. The variables could be:

- TransSecure II
- TransSecure Plus
- Transamerica Secure II
- TransCare Options
- TransCare Options Enhanced
- TransCare
- TransCare Enhanced

Available Discounts

[30%] discounts for couples applying together for identical benefit amounts - appropriate percentage will print

[15%] discount for a member of a couple applying alone - appropriate percentage will print

[10%] preferred discount - appropriate percentage will print

[Contact your insurance agent/producer/the National Sales Desk] [at [(XXX) XXX-XXXX]] for more information. is variable depending on the contact has been assigned to that offer. The National Sales Desk is manned by licensed agents/producers.

