

SERFF Tracking Number: AEGQ-127024145 State: Arkansas
Filing Company: Transamerica Financial Life Insurance Company State Tracking Number: 47946
Company Tracking Number: RINTERESTT10
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.002 Flexible Premium
Product Name: Interest Rate Rider - General Filing
Project Name/Number: /

Filing at a Glance

Company: Transamerica Financial Life Insurance Company

Product Name: Interest Rate Rider - General SERFF Tr Num: AEGQ-127024145 State: Arkansas

Filing

TOI: A02G Group Annuities - Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 47946
variable Closed

Sub-TOI: A02G.002 Flexible Premium

Co Tr Num: RINTERESTT10

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Marie Monti

Disposition Date: 02/17/2011

Date Submitted: 02/09/2011

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 12/29/2010

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 02/17/2011

State Status Changed: 02/17/2011

Deemer Date:

Created By: Marie Monti

Submitted By: Marie Monti

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for approval for use on a general basis is a copy of the above form. Also attached is the corresponding Memorandum of Variable Material. This form is new and does not replace any other form.

RINTERESTT10 is a Contract Rider which amends various allocated and unallocated Transamerica Financial Life Insurance Company ("TFLIC") fixed group annuity contracts, which are funding vehicles for employee benefit plans. The purpose of the Rider is to amend the minimum guaranteed interest rate with respect to new deposits and transfers allocated to TFLIC's general account (referred to as the Pension Deposit Fund or Stable Fund) or certain guaranteed pooled separate accounts (referred to as the Guaranteed Pooled Fund or Government Fixed Fund).

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RINTERESTT10 is intended for use with group annuity contracts which were filed on a general or one case basis and approved by your Department.

Company and Contact

Filing Contact Information

Melanie Tsalikis, Manager of Contract Services tsalikm@divinvest.com
 440 Mamaroneck Avenue 800-755-5803 [Phone] 1403637
 [Ext]
 MD 203 914-627-3279 [FAX]
 Harrison, NY 10528

Filing Company Information

Transamerica Financial Life Insurance CoCode: 70688 State of Domicile: New York
 Company
 440 Mamaroneck Avenue Group Code: 468 Company Type:
 Harrison, NY 10528 Group Name: AEGON State ID Number:
 (800) 755-5803 ext. 1403482[Phone] FEIN Number: 36-6071399

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 for group annuity contract rider - New York does not charge a filing fee.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Financial Life Insurance Company	\$50.00	02/09/2011	44554387

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/17/2011	02/17/2011

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Disposition

Disposition Date: 02/17/2011

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		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Memorandum of Variable Material		Yes
Form	Group annuity contract rider		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
	RINTERESTT10	Policy/Cont Group annuity ract/Fratern contract rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			RiderInterest Rate- 4-11.pdf

[A] Rider attached to and forming a part of the Transamerica Financial Life Insurance Company [Fixed] Group Annuity Contract [under Account] No. [12345] [for the Guaranteed Pooled Fund]

Regardless of any provisions of the Contract to the contrary, the Contract is hereby amended as follows:

[C] [B] [1. The minimum guaranteed Declared Rate of Interest is [1%] per annum for all Contributions, loan repayments, if permitted by the Plan, Participant transfers, and any other amounts allocated to the Guaranteed Pooled Fund on or after [April 1, 2011].

The minimum guaranteed Declared Rate of Interest indicated in [Article 3, Section B. Interest Credits], of the Contract will continue to apply to Contributions, loan repayments, if permitted by the Plan, Participant transfers, and any other amounts allocated to the Guaranteed Pooled Fund before [April 1, 2011].]

[D] [B] [[2]. The minimum guaranteed interest rate is [1%] per annum for all Contributions, loan repayments, if permitted by the Plan, Participant transfers, and any other amounts allocated to the Government Fixed Fund on or after [April 1, 2011].

The minimum guaranteed interest rate indicated in [Article 3, Section C of] the Contract will continue to apply to Contributions, loan repayments, if permitted by the Plan, Participant transfers, and any other amounts allocated to the Government Fixed Fund before [April 1, 2011].]

[E] [3]. All withdrawals and Participant transfers will be made from each Participant Accumulation Account on a "First-in, First-out" (FIFO) basis.]

[F] [4]. All withdrawals and Participant transfers will be made from each Participant Accumulation Account, first from the [Pension Deposit Fund] assets on a "First-in, First out" (FIFO) basis to the extent possible and then from the Government Fixed Fund assets on a FIFO basis.]

This Rider is effective [April 1, 2011].

Transamerica Financial Life Insurance Company

[G] 
Secretary

The undersigned Contractholder hereby accepts this Rider and requests that it be attached to the Contract.

The Contractholder

By: _____
(Authorized Representative)

On: _____

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Memorandum of Variable Material

Comments:

Memorandum of Variable Material is attached.

Attachment:

Memorandum of Variable Material RINTERESTT10 - 4-11.pdf

Transamerica Financial Life Insurance Company

Memorandum of Variable Material for Form: RINTERESTT10

To be Effective April 1, 2011

Form RINTERESTT10 is a Rider to be used with allocated and unallocated group annuity contracts.

“March 1, 2011”, which is in brackets in the Rider and in this Memorandum, may be changed to reflect the appropriate date as applicable, but such date will not be earlier than April 1, 2011.

The Section and Article references, which are in brackets in the Rider and in this Memorandum, may be changed to correspond with the Contract provisions or may be omitted.

The “Pension Deposit Fund”, which is in brackets in this Rider and in this Memorandum, may be changed to “Stable Fund” to correspond with the Contract provisions.

The other variable material in this Rider is bracketed and explained below (the alphabetical sequence below corresponds to the sequence in the Rider):

A. The word “Fixed” may be omitted when applicable.

The phrase “under Account” may be omitted when applicable.

The appropriate number will be substituted for “12345”.

The phrase “for the Guaranteed Pooled Fund” may be omitted when the contract does not contain this Fund.

B. The minimum guaranteed interest rate or minimum guaranteed Declared Rate of Interest will not be less than the applicable state’s non-forfeiture rate at the time the Rider is issued.

C. These paragraphs may be omitted or the following may be substituted:

“1. The minimum guaranteed interest rate is [1%] per annum for all Contributions, loan repayments, if permitted by the Plan, Participant transfers, and any other amounts allocated to the [Pension Deposit Fund] on or after [April 1, 2011].

The minimum guaranteed interest rate indicated in [Article 3, Section B. of] the Contract will continue to apply to Contributions, loan repayments, if permitted by the Plan, Participant transfers, and any other amounts allocated to the [Pension Deposit Fund] before [April 1, 2011].”

D. These paragraphs may be omitted.

E. This paragraph may be omitted or the following may be substituted:

“All withdrawals and Participant transfers will be made from the Guaranteed Pooled Fund on a “First-in, First-out” (FIFO) basis.”

OR

“All withdrawals and Participant transfers will be made from the Contract on a “First-in, First-out” (FIFO) basis.”

F. This paragraph may be omitted or the following substituted:

“All withdrawals and Participant transfers from the [Pension Deposit Fund] will be made on a “First-in, First-out” (FIFO) basis. Amounts will be withdrawn from the portion of each Participant Accumulation Account invested in the [Pension Deposit Fund] on a FIFO basis.

All withdrawals and Participant transfers from the Government Fixed Fund will be made on a “First-in, First-out” (FIFO) basis. Amounts will be withdrawn from the portion of each Participant Accumulation Account invested in the Government Fixed Fund on a FIFO basis.”

G. The name of the Secretary of Transamerica Financial Life Insurance Company (TFLIC) is bracketed in the event there is a change in the Secretary of TFLIC, which is approved by the New York State Insurance Department.