

SERFF Tracking Number: AEGB-127080909 State: Arkansas  
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 48254  
 Company Tracking Number: FPA01  
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
 Product Name: FPA01  
 Project Name/Number: FPA01/Endorsement to Flexible Premium Annuity Rider

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: FPA01

TOI: L071 Individual Life - Whole

Sub-TOI: L071.101 Fixed/Indeterminate  
 Premium - Single Life

Filing Type: Form

SERFF Tr Num: AEGB-127080909 State: Arkansas

SERFF Status: Closed-Approved-  
 Closed State Tr Num: 48254

Co Tr Num: FPA01

State Status: Approved-Closed

Authors: Stephanie Mara, Tania  
 Craft

Date Submitted: 03/16/2011

Reviewer(s): Linda Bird

Disposition Date: 03/23/2011

Disposition Status: Approved-  
 Closed

Implementation Date Requested: On Approval

State Filing Description:

Implementation Date:

## General Information

Project Name: FPA01

Project Number: Endorsement to Flexible Premium Annuity Rider

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Tania Craft

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Concurrently filed

Market Type: Individual

Individual Market Type:

Filing Status Changed: 03/23/2011

State Status Changed: 03/23/2011

Created By: Stephanie Mara

Corresponding Filing Tracking Number:  
 30822770

Filing Description:

FPA01 - Endorsement to Flexible Premium Annuity Rider

Attached please find a copy of the above referenced form. This is a new form which is not intended to replace any form previously approved by your Department. This form has been submitted in final printed form in which it will be distributed to the applicant. This form is subject to only minor modifications in paper size and stock, ink, border, Company logo, Company address, adaptation to computer printing, and Officer's signatures.

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Form FPA01, "Endorsement to Flexible Premium Annuity Rider," will be used with form NRFA0200, Flexible Premium Annuity Rider. Form NRFA0200 was previously approved by your Department on 11/25/1987 and is used with a whole life insurance policy. The endorsement is intended to clarify form NRFA0200's compliance with section 72(s) of the Internal Revenue Code.

We would appreciate your review and approval of this form. Should you have any questions or need any additional information, please do not hesitate to contact me.

## Company and Contact

### Filing Contact Information

Stephanie Mara, Policy Analyst smara@aegonusa.com  
 4333 Edgewood Rd. NE 319-355-8202 [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) 355-7888 ext. [Phone] FEIN Number: 39-0989781

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50.00 per form.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	03/16/2011	45625453

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/23/2011	03/23/2011

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## **Disposition**

Disposition Date: 03/23/2011

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		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Endorsement to Flexible Premium Annuity 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
	FPA01	Policy/Cont Endorsement to ract/Fratern Flexible Premium al Annuity Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.800	FPA01.pdf



Transamerica Life Insurance Company  
Home Office: Cedar Rapids, IA  
Administrative Office:  
[4333 Edgewood Rd NE  
Cedar Rapids, IA 52499]  
[(319) 355-8511]

(Referred to as the Company, we, our or us)

## **ENDORSEMENT TO FLEXIBLE PREMIUM ANNUITY RIDER**

This endorsement forms a part of the Flexible Premium Annuity Rider (hereinafter referred to as "the Annuity Rider") to which it is attached.

This endorsement is being added as of the Date of Issue of the Annuity Rider and the Policy to which it is attached in order to summarize and clarify the federal income tax rules that apply to the administration of the Annuity Rider and the payment of amounts under the Annuity Rider following a death.

### **TAX QUALIFICATION**

The Annuity Rider is intended to comply with the requirements of section 72(s) of the Internal Revenue Code of 1986, as amended (the "Code") and qualify as an annuity contract for federal tax purposes. The provisions of the Annuity Rider and this endorsement are to be interpreted to maintain such qualification, notwithstanding any other provisions to the contrary. To maintain such qualification, the Company reserves the right to amend this endorsement and the Annuity Rider to reflect any clarifications that may be needed or are appropriate to maintain such tax qualification or to conform the endorsement and the Annuity Rider to any applicable changes in tax qualification requirements. The Company will send the Owner a copy of any such amendment.

### **DEATH OF OWNER**

Notwithstanding anything in the Annuity Rider and the Policy (including any endorsements or riders thereto) to the contrary, the following provisions apply:

#### Death On or After the Annuity Starting Date

If any Owner, annuitant, or payee dies on or after the "annuity starting date" (as defined under section 72(c)(4) of the Code and the regulations thereunder) and before the entire interest in the Annuity Rider has been distributed, the remaining portion of such interest will be distributed at least as rapidly as under the method of distributions being used as of the date of such person's death.

#### Death Before the Annuity Starting Date

If any Owner dies before the annuity starting date (as defined under section 72(c)(4) of the Code and the regulations thereunder):

- (a) the entire interest in the Annuity Rider will be distributed within 5 years after the death of such Owner, or
- (b) if any portion of the Owner's interest in the Annuity Rider is payable to (or for the benefit of) a Beneficiary designated by the Owner, then such Beneficiary may elect to have the remaining interest distributed (in accordance with income tax regulations) over the Beneficiary's life or over a period not extending beyond the Beneficiary's life expectancy in substantially equal payments made at least annually beginning within 12 months of the date of the Owner's death.

For purposes of the foregoing, the "interest" or "entire interest" in the Annuity Rider following an Owner's death is the Cash Surrender Value if the deceased Owner is not the Insured under the Policy; otherwise, it is the Accumulated Value.

Special Rules for Non-Individuals

If any Owner is not an individual, (1) the Insured shall be treated as an Owner for purposes of the foregoing provisions, and (2) the death of the Insured or any other annuitant (or any change of any annuitant, if permitted under the Annuity Rider) will be treated as the death of an Owner. For purposes of the preceding sentence, the annuitant is the individual, the events in the life of whom are of primary importance in affecting the timing or amount of the payout under the Annuity Rider.

All other terms and provisions of the Annuity Rider and the Policy are unchanged.

Signed for us at our home office.



Secretary



President

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## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachment:**

Flesch Score TLIC.pdf

**TRANSAMERICA LIFE INSURANCE COMPANY  
FLESCH READABILITY CERTIFICATION**

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

**Flesch Score**

FPA01

50.8

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

*Cheryl Bock*

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Cheryl Bock, Assistant Vice President of Contract Development