

SERFF Tracking Number: AEGD-127141134 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number: 48594  
Company Tracking Number: 1-005 11-111  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: 1-005 11-111  
Project Name/Number: 1-005 11-111/Surrender Flexibility Endorsement

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: 1-005 11-111 SERFF Tr Num: AEGD-127141134 State: Arkansas  
TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 48594  
Adjustable Life Closed  
Sub-TOI: L09I.001 Single Life Co Tr Num: 1-005 11-111 State Status: Approved-Closed  
Filing Type: Form Reviewer(s): Linda Bird  
Authors: Stephanie Mara, Tania Craft Disposition Date: 05/03/2011  
Date Submitted: 04/27/2011 Disposition Status: Approved-Closed  
Implementation Date Requested: On Approval Implementation Date:  
State Filing Description:

## General Information

Project Name: 1-005 11-111 Status of Filing in Domicile: Pending  
Project Number: Surrender Flexibility Endorsement Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments: Concurrently Submitted  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 05/03/2011  
State Status Changed: 05/03/2011  
Deemer Date: Created By: Stephanie Mara  
Submitted By: Tania Craft Corresponding Filing Tracking Number:  
3Y111310  
Filing Description:  
1-005 11-111 - Surrender Flexibility Endorsement

April 25, 2011

Commissioner of Insurance

SERFF Tracking Number: AEGD-127141134 State: Arkansas  
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Department of Insurance  
1200 West 3rd Street  
Little Rock, Arkansas 72201-1904

RE: TRANSAMERICA LIFE INSURANCE COMPANY NAIC #468-86231  
Form number: 1-005 11-111 – Surrender Flexibility Endorsement

Dear Sir/Madam:

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 Insureds. 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.

Surrender Flexibility Endorsement 1-005 11-111: This endorsement will provide an enhanced surrender value (as described in the endorsement) if the policy is surrendered during the 60-day period following the 20th policy anniversary, or at any time on or after the 25th policy anniversary. Upon surrender of the policy during such a period, the policy owner will receive the enhanced surrender value instead of the net cash value if the enhanced surrender value is greater. The enhanced surrender value will never be less than the net cash value.

We intend to use this endorsement with policy 1-12605107 approved on 02/15/2007. This endorsement will be automatically attached to all policies at issue. There is no change to the policy data pages or the actuarial memorandum for the policy. There is no charge for this endorsement.

This policy was approved for Transamerica Occidental Life Insurance Company, which merged with Transamerica Life Insurance Company on October 1, 2008. The Department approved the merger on 08/04/2008.

We may also use this endorsement with future approved life policies if we determine it would be applicable to those policies.

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.

Sincerely,

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**TRANSAMERICA LIFE INSURANCE COMPANY**

Tania Craft  
 Policy Analyst  
 Contract Development  
 Ph: (319) 355-5818 (collect)  
 Fax: 319-355-2501  
 Tania.craft@transamerica.com

**Company and Contact**

**Filing Contact Information**

Craig Hopkins, Senior Analyst Craig.Hopkins@Transamerica.com  
 1150 S. Olive St. 213-742-2409 [Phone]  
 Los Angeles, CA 90015 213-741-5839 [FAX]

**Filing Company Information**

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
Contract Development T-24	Group Code: 468	Company Type:
1150 S. Olive St.	Group Name:	State ID Number:
Los Angeles, CA 90015	FEIN Number: 39-0989781	
(319) 355-4241 ext. [Phone]		

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50.00/filing x 1 = \$50.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	04/27/2011	46991664

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	05/03/2011	05/03/2011

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## Disposition

Disposition Date: 05/03/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Health - Actuarial Justification		No
<b>Supporting Document</b>	Outline of Coverage		No
<b>Supporting Document</b>	1-005 11-111 Sample Data Page		Yes
<b>Form</b>	Surrender Flexibility Endorsement		Yes

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## Form Schedule

**Lead Form Number: 1-005 11-111**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	1-005 11-111	Policy/Cont Surrender Flexibility ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		65.500	1-005 11-111.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)

### SURRENDER FLEXIBILITY ENDORSEMENT

Transamerica Life Insurance Company has issued this endorsement as a part of the policy to which it is attached.

This endorsement may provide an enhanced surrender value if the policy has not Lapsed and you surrender it under the Nonforfeiture Option provision during the 60 day period following the 20th policy anniversary or on or after the 25th policy anniversary, and the Policy Threshold is at least at the level it would be if the reference premium had been paid each year. The reference premium is shown in the Policy Data. Upon surrender of the policy during such a period, you will receive the enhanced surrender value instead of the net cash value, but only if it is more than the net cash value.

The enhanced surrender value is as follows:

If the surrender occurs during the 60-day period following the 20th policy anniversary, the lesser of:

1. 30% of the lowest face amount of the policy since inception of the policy minus any outstanding loans, and less any partial surrenders since inception of the policy that did not reduce the face amount; or
2. 100% of any gross premiums paid less any refunds and partial surrenders since inception of the policy, and less any outstanding policy loans.

If the surrender occurs on or after the 25th policy anniversary, the lesser of:

1. 35% of the lowest face amount of the policy since inception of the policy minus any outstanding loans, and less any partial surrenders since inception of the policy that did not reduce the face amount; or
2. 100% of any gross premiums paid less any refunds and partial surrenders since inception of the policy, and less any outstanding policy loans.

In no event will the surrender value be less than the net cash value.

**Termination** -- This endorsement will terminate on the earliest of:

1. 60 days following the policy anniversary at the insured's age 111, or
2. Termination of the policy to which it is attached, or
3. Any anniversary on which the Policy Threshold is less than it would have been if the reference premium had been paid each year.

Signed for Transamerica Life Insurance Company at Los Angeles, California, on the date of issue of the policy unless we inform you in writing of a different date.

A handwritten signature in black ink that reads "Craig D. Vermeir".

Secretary

A handwritten signature in black ink that reads "Brenda Clancy".

President

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## Supporting Document Schedules

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachment:**

Flesch Score TLIC.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** 1-005 11-111 Sample Data Page

**Comments:**

**Attachment:**

1-005 11-111 Sample Data Page.pdf

**TRANSAMERICA LIFE INSURANCE COMPANY  
FLESCH READABILITY CERTIFICATION**

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

**Flesch Score**

1-005 11-111

65.5

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

POLICY DATA (CONTINUED)

ADDITIONAL BENEFITS

THE CHARGE FOR ANY ADDITIONAL BENEFITS WHICH ARE PROVIDED BY ENDORSEMENT IS SHOWN BELOW. ONLY A BRIEF DESCRIPTION IS GIVEN. THE COMPLETE PROVISIONS ARE INCLUDED IN THE ENDORSEMENT.

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FORM NUMBER	ADDITIONAL BENEFIT	ANNUAL PREMIUM
1-005 11-111	SURRENDER FLEXIBILITY ENDORSEMENT REFERENCE PREMIUM: \$7,831.00	NO CHARGE