

SERFF Tracking Number: AEGB-127289556 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number: 49264  
Company Tracking Number: 1-006 11-111  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: 1-006 11-111  
Project Name/Number: No-Lapse Guarantee Endorsement/1-006 11-111

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: 1-006 11-111 SERFF Tr Num: AEGB-127289556 State: Arkansas  
TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 49264  
Adjustable Life Closed  
Sub-TOI: L09I.001 Single Life Co Tr Num: 1-006 11-111 State Status: Approved-Closed  
Filing Type: Form Reviewer(s): Linda Bird  
Author: Deb Andregg Disposition Date: 07/12/2011  
Date Submitted: 07/08/2011 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: No-Lapse Guarantee Endorsement  
Project Number: 1-006 11-111  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 07/12/2011

State Status Changed: 07/12/2011

Created By: Deb Andregg

Corresponding Filing Tracking Number:

3Y111310

Deemer Date:

Submitted By: Deb Andregg

Filing Description:

Re: Transamerica Life Insurance Company

NAIC #: 468-86231

FEIN #: 39-0989781

Individual Life Insurance

Form Filing – 1-006 11-111: No-Lapse Guarantee Endorsement

Rate Revisions – 1-13051108: Flexible Premium Adjustable Life Policy

Dear Sir/Madam:

SERFF Tracking Number: AEGB-127289556 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number: 49264  
Company Tracking Number: 1-006 11-111  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: 1-006 11-111  
Project Name/Number: No-Lapse Guarantee Endorsement/1-006 11-111

We have enclosed the above-referenced endorsement form for your review and approval. This is a new form and will replace existing No-Lapse Guarantee Endorsement 1-003 11-107 currently used with policy form 1-13005108, which was approved by your Department on October 8, 2008 under SERFF Tracking Number MWSG - 125816360. This form has been submitted in the final printed format in which it will be distributed to Insureds/Owners. This form is subject to only minor modifications in paper size and stock, ink, border, Company logo, adaptation to computer printing, Company offices' locations/addresses and Officers' signatures/titles.

This form does not contain any unusual or possibly controversial items or provisions that deviate from normal company or industry standards.

No Lapse Guarantee Endorsement 1-006 11-111: This endorsement provides a death benefit secondary guarantee. Benefits under the policy and any attached Waiver Provision rider will remain in force and the grace period will not begin as long as the policy threshold less any outstanding policy loans is never less than zero and cumulative Required Premiums have been paid as specified in the policy contract during the Required Premium Period. The secondary guarantee period extends to the Insured's Age 111. Effective October 1, 2011, this endorsement will be attached to new issues of policy form 1-13005108 which contain the revised policy rates noted below.

We have enclosed an Actuarial Supplement (including Statement Regarding the Method for Calculating Reserves) for No-Lapse Guarantee Endorsement 1-006 11-111.

We may also make this endorsement available with other products in our life portfolio in the future.

Concurrent with this filing of No-Lapse Guarantee Endorsement 1-006 11-111, we also plan to revise rates effective October 1, 2011 for policy form 1-13005108 as follows:

1. New Guaranteed Minimum Interest Rate of 3%
2. New Current and Guaranteed Monthly Deductions
3. New Current and Guaranteed Monthly Per Thousand Charges
4. New Required Annual Premium range
5. New Death Benefit Factors
6. New Surrender Charge Factors

We have enclosed an updated Actuarial Memo for the policy reflecting these revisions (including supporting tables and rates) and Actuarial Memo Regarding Reserves. We certify there have been no changes to the contract language for policy form 1-13005108.

<i>SERFF Tracking Number:</i>	<i>AEGB-127289556</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49264</i>
<i>Company Tracking Number:</i>	<i>1-006 11-111</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>1-006 11-111</i>		
<i>Project Name/Number:</i>	<i>No-Lapse Guarantee Endorsement/1-006 11-111</i>		

Sample policy data pages are also enclosed to demonstrate the new policy rates and the new policy threshold information. Please note that we have also added a new field to policy data page 2 entitled "SEX OF INSURED" (for cases subject to NORRIS, this field and the indicator (Male or Female) will be suppressed).

If you have any questions, comments or concerns or if you need any additional information in order to complete your review, please contact me by e-mail at Deb.Andregg@transamerica.com, fax at (319) 355-2501, or you may call me collect at (319) 355-7265 (Central Time).

Thank you in advance for your time and attention.

Deb Andregg  
 Contract Development  
 (319) 355-7265  
 deb.andregg@transamerica.com

## Company and Contact

### Filing Contact Information

Debra Andregg, Policy Analyst	dandregg@aegonusa.com
4333 Edgewood Rd. NE	319-355-7265 [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	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 filing fee
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	07/08/2011	49570827

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	07/12/2011	07/12/2011



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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Yes	Yes
Supporting Document	Application	No	No
Supporting Document	Health - Actuarial Justification	No	No
Supporting Document	Outline of Coverage	No	No
Supporting Document	Cover Letter	Yes	Yes
Supporting Document	Actuary Documents	No	No
Supporting Document	Supporting Documents	Yes	Yes
Form	No Lapse Guarantee Endorsement	Yes	Yes

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## Form Schedule

Lead Form Number: 1-006 11-111

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	1-006 11-111	Policy/Cont No Lapse Guarantee Initial ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		54.000	1-006 11-111.pdf



Transamerica Life Insurance Company  
Home Office: [Cedar Rapids, IA]  
Administrative Office:  
[4333 Edgewood Rd NE]  
[Cedar Rapids, IA 52499]

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

## NO-LAPSE GUARANTEE ENDORSEMENT

We have issued this endorsement as a part of the policy to which it is attached. Except as otherwise specifically set forth below, it is subject to all of the terms of the policy.

### DEFINITIONS

The **Grace Period** is the 61-day period beginning on a monthly policy date or policy anniversary as described in the policy.

The **Policy Threshold** is a number that is calculated monthly and is used in determining whether this endorsement will remain in effect or terminate. The Policy Threshold is not used to determine the Accumulation Value, the Cash Value or the amount of the death benefit. The Policy Threshold is comprised of Threshold Cell 1, Threshold Cell 2 and Threshold Cell 3. The total Policy Threshold is the sum of the three Threshold Cells.

The **Threshold Interest Rates** for each of the Threshold Cells are the interest rates we use to compute threshold interest in the calculation of the Policy Threshold. These annual effective interest rates are shown in the Policy Data for each Threshold Cell. The Threshold Interest Rates are not used to determine the Accumulation Value, the Cash Value or the amount of the death benefit.

The **Threshold Monthly Charges** are amounts we subtract from the Threshold Cells. They are the sum of the Threshold Monthly Premium Charges for the Base Policy and any Riders, the Threshold Monthly Expense Charge and the Threshold Monthly Policy Fee.

The **Threshold Monthly Expense Charge Per Thousand Rates** are shown in the Policy Data for each year of the Threshold Period.

The **Threshold Monthly Policy Fee** is shown in the Policy Data.

The **Threshold Monthly Premium Rates Per Thousand** are shown in the Policy Data for each year of the Threshold Period.

The **Threshold Percentage** is shown in the Policy Data.

The **Threshold Period** is the period during which this endorsement may be in effect. The Threshold Period is shown in the Policy Data.

The **Threshold Premium Expense Charges** are shown in the Policy Data.

**HOW THIS ENDORSEMENT WORKS:** If, on any monthly policy date, this endorsement is in effect and the policy would otherwise be entering the Grace Period due to insufficient unloaned Accumulation Value or Net Cash Value, this endorsement will prevent the policy from entering the Grace Period provided that:

1. The Policy Threshold minus any outstanding loans is not less than zero; and

2. The cumulative Required Premiums have been paid as specified in the policy during the Required Premium Period.

If these requirements are met on that monthly policy date and this endorsement is preventing the policy from entering the Grace Period:

1. The death benefit under the policy will continue.
2. Benefits under any Waiver Provision Rider will continue, subject to the terms of that Rider.
3. All other Riders attached to the policy will terminate.
4. Any conversion privileges in any Riders that are terminating must be exercised within the time allowed by their terms, beginning on that monthly policy date or they will be forfeited.

While this endorsement is preventing the policy from entering a Grace Period, all of the following will apply:

1. Monthly Deductions for the coverage then in force will continue to be taken from the Accumulation Value as they come due. The Monthly Deduction Rates will continue to apply to the difference between the death benefit and the Accumulation Value if the Accumulation Value is zero or greater. However, if the Accumulation Value is less than zero, the Monthly Deduction Rates will apply to the amount of the death benefit.
2. Interest will not accrue on the Accumulation Value if it is less than zero.
3. We will continue to calculate the Policy Threshold as specified in this endorsement.
4. The Policy Threshold minus any outstanding loans must continue to be at least zero on each monthly policy date or the policy will enter the Grace Period and the Notice described in "THE POLICY THRESHOLD" section below will be sent.
5. The death benefit will not be reduced by any negative Accumulation Value.
6. If the policy remains in force under the terms of this endorsement to the end of the Threshold Period, any negative Accumulation Value will not have to be repaid.

### **THE POLICY THRESHOLD**

If the Policy Threshold minus any outstanding loans is ever less than zero, we will send a Notice to your last known address. The Notice will tell you the amount you must pay to keep this endorsement in force. You must pay the requested amount within 31 days of the date we mail the Notice. If you do not pay the requested amount within 31 days, this endorsement will terminate.

**CALCULATION OF THE POLICY THRESHOLD** - The Policy Threshold on the Policy Date is equal to the sum of the Threshold Premium Credits applied to the Policy Threshold on that date. Thereafter, the Policy Threshold on each monthly policy date is the sum of Threshold Cells 1, 2 and 3. On any monthly policy date after the Policy Date, each Threshold Cell is equal to:

1. The Threshold Cell on the last monthly policy date, with interest at the Threshold Interest Rate from the last monthly policy date to the current monthly policy date on that amount; plus
2. All Threshold Premium Credits applied to that Threshold Cell since the last monthly policy date, with interest at the Threshold Interest Rate from the date each Threshold Premium Credit is applied to that Threshold Cell to the current monthly policy date; minus

3. Any Threshold Premium Credits deducted from that Threshold Cell since the last monthly policy date, with interest at the Threshold Interest Rate from the date each Threshold Premium Credit is deducted from that Threshold Cell to the current monthly policy date; minus
4. The Threshold Monthly Charges subtracted from that Threshold Cell on the last monthly policy date with one month's interest thereon at the Threshold Interest Rate; minus
5. The amount of any partial surrenders (including surrender penalties) withdrawn from the Accumulation Value allocated to that Threshold Cell since the last monthly policy date, with interest at the Threshold Interest Rate on that amount from the date of each partial surrender to the current monthly policy date; minus
6. The amount of any surrender penalties assessed for decrease(s) in the policy's face amount allocated to that Threshold Cell effective on the last monthly policy date, with one month's interest thereon at the Threshold Interest Rate.

**THRESHOLD CELLS REBALANCING** - At the end of the first policy year, we will rebalance Threshold Cells 1 and 3 as follows:

1. We will compare the negative balance in Threshold Cell 3 to the positive balance in Threshold Cell 1.
2. If the positive balance in Threshold Cell 1 is sufficient to cover the negative balance in Threshold Cell 3, then: (a) we will reduce the positive balance in Threshold Cell 1 by the negative balance in Threshold Cell 3; and, (b) we will set the balance in Threshold Cell 3 to zero.
3. If the positive balance in Threshold Cell 1 is not sufficient to cover the negative balance in Threshold Cell 3, then: (a) we will reduce the negative balance in Threshold Cell 3 by the positive balance in Threshold Cell 1; and, (b) we will set the balance in Threshold Cell 1 to zero.

At the end of each subsequent policy year, we will reduce any positive balance in Threshold Cell 3 to zero by moving that positive balance to Threshold Cell 2.

### **THRESHOLD PREMIUM CREDITS**

When we receive a premium payment, we apply a Threshold Premium Credit to the Policy Threshold. The Threshold Premium Credit is the amount of the premium paid, less the applicable Threshold Premium Expense Charge. The Threshold Premium Expense Charges for each of the Threshold Cells are shown in the Policy Data. When a premium refund is made, we subtract the corresponding Threshold Premium Credit from the Policy Threshold.

**ALLOCATION OF THRESHOLD PREMIUM CREDITS** - All Threshold Premium Credits applied in the first policy year will be allocated to Threshold Cell 1. Threshold Premium Credits applied during subsequent policy years will be allocated to Threshold Cell 2 or Threshold Cell 3 as follows:

1. If the Policy Threshold at the end of the prior policy month is greater than the Threshold Percentage times the policy's current face amount, the Threshold Premium Credit will be allocated to Threshold Cell 2.
2. If the Policy Threshold at the end of the prior policy month is equal to or less than the Threshold Percentage times the policy's current face amount, the Threshold Premium Credit will be allocated to Threshold Cell 3.

### **THRESHOLD MONTHLY CHARGES**

On each monthly policy date, we subtract Threshold Monthly Charges from the Policy Threshold. The Threshold Monthly Charges consist of the Threshold Monthly Premium Charge for the Base Policy, the Threshold Monthly Policy Fee, the Threshold Monthly Expense Charge and the Threshold Monthly Premium Charges for any Riders.

The Threshold Monthly Premium Rates Per Thousand and Threshold Monthly Expense Charge Per Thousand Rates are shown in the Policy Data for each year of the Threshold Period. For the first policy year of the Threshold Period, the Table 1 rates will be used. The rates to be used for all subsequent policy years will be determined each year as follows: (a) if the Policy Threshold at the end of the previous policy year was greater than the Threshold Percentage times the policy's current face amount, the corresponding Table 1 rate will be used; or, (b) if the Policy Threshold at the end of the previous policy year was equal to or less than the Threshold Percentage times the policy's current face amount, the corresponding Table 2 rate will be used.

**THRESHOLD MONTHLY PREMIUM CHARGE FOR THE BASE POLICY** - The Threshold Monthly Premium Charge for the Base Policy is equal to:

1. The applicable Threshold Monthly Premium Rate Per Thousand, times
2. .001, times
3. The difference between the policy's death benefit and the Policy Threshold at the beginning of the policy month.

**THRESHOLD MONTHLY EXPENSE CHARGE** - The Threshold Monthly Expense Charge is equal to:

1. The applicable Threshold Monthly Expense Charge Per Thousand Rate, times
2. .001, times
3. The policy's current face amount.

**THRESHOLD MONTHLY PREMIUM CHARGE FOR RIDERS** - If the policy includes a Waiver Provision Rider, the Threshold Monthly Premium Charge for that Rider is equal to:

1. The Monthly Deduction rate for that Rider, times
2. .001, times
3. The difference between the policy's death benefit and the Policy Threshold at the beginning of the policy month.

The Threshold Monthly Premium Charge for any other Rider is equal to one twelfth of that Rider's annual premium.

**ALLOCATION OF THRESHOLD MONTHLY CHARGES** - The Threshold Monthly Charges will be allocated to the Threshold Cells on each monthly policy date as follows:

1. If Threshold Cell 3 is positive, we will allocate to and subtract from Threshold Cell 3 until Threshold Cell 3 equals zero or until we have allocated and subtracted the entire amount.
2. To the extent that we cannot allocate to and subtract the entire amount from Threshold Cell 3, we will proceed to the other Threshold Cells in descending numerical order (Threshold Cell 3, then Threshold Cell 2, then Threshold Cell 1). We will allocate and subtract the remainder until we have allocated and subtracted the entire remainder or until all Threshold Cells equal zero.
3. To the extent that we cannot allocate to and subtract any remainder from Threshold Cell 1, we will allocate and subtract the entire remainder from Threshold Cell 3, which will then be negative.

## GENERAL PROVISIONS

**WAIVER PROVISION RIDER** - When Monthly Deductions are being waived during the Threshold Period pursuant to a Waiver Provision Rider attached to the policy, we will not subtract Threshold Monthly Charges. Any Threshold Monthly Charges that are waived retroactively will be added back to the Policy Threshold as of the date of notice of claim or the date at the end of the first six months of Total Disability, whichever is later. We will not extend the Threshold Period. You must pay sufficient premiums to assure your policy remains in force until your claim is approved.

**PARTIAL SURRENDER AND DECREASE IN POLICY FACE AMOUNT** - Any partial surrenders (including surrender penalties) and any surrender penalties assessed for decrease(s) in the policy's face amount will be allocated to the Threshold Cells on the same basis as the Threshold Monthly Charges.

**REINSTATEMENT** - If the policy Lapses and is Reinstated, this endorsement may also be reinstated if it terminated simultaneously with the Lapse. The Policy Threshold at the time of Reinstatement will be equal to the Policy Threshold at the time of Lapse plus any Threshold Premium Credits applied at the time of Reinstatement.

If this endorsement terminated prior to the policy Lapsing, this endorsement may not be reinstated.

**TERMINATION** - This endorsement automatically terminates upon the first of the following to occur:

1. If the policy Lapses because a premium remains unpaid at the end of a Grace Period;
2. If the policy is surrendered or changed to Paid-Up Life Insurance;
3. If the Policy Threshold minus any outstanding loans is less than zero and the requested premium is not paid within 31 days;
4. At the end of the Threshold Period; or,
5. If the policy terminates for any reason.

Signed for us at our home office.



[

[Secretary]



[

[President]

SERFF Tracking Number: AEGB-127289556 State: Arkansas  
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 49264  
 Company Tracking Number: 1-006 11-111  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
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 Project Name/Number: No-Lapse Guarantee Endorsement/1-006 11-111

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachment:</b> Flesch Readability Cert NL Non-ICC.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> NA		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Health - Actuarial Justification		
<b>Bypass Reason:</b> NA		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Outline of Coverage		
<b>Bypass Reason:</b> NA		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Cover Letter		
<b>Comments:</b>		
<b>Attachment:</b> AR Cover Letter.pdf		

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**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Actuary Documents

**Comments:**

**Attachments:**

TransACE CV11 Actuarial Memo rx.pdf  
TransACE\_CV11 No Lapse Actuarial Supplement (NL & res).pdf  
Transace\_CV actuarial memo nf (incl exhibits).pdf

**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Supporting Documents

**Comments:**

**Attachments:**

AR - Regulation 33 Cert.pdf  
AR - Rule and Regulation 19.pdf  
Data Pages 1-13010508 (bracketed only).pdf  
AR - Bulletin 11-83.pdf  
AR - Cert of Compliance 23-79-138.pdf  
AR - Cert of Regulation 34.pdf  
AR - Cert of Regulation 49.pdf

**TRANSAMERICA LIFE INSURANCE COMPANY**  
**Home Office: Cedar Rapids, Iowa**

**FLESCH READABILITY CERTIFICATION**

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

**Flesch Score**

1-006 11-111  
1-13011111

54  
51

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



\_\_\_\_\_  
Cheryl Bock  
Assistant Vice President of Contract Development

June 23, 2011  
Date

Re: Transamerica Life Insurance Company  
NAIC #: 468-86231  
FEIN #: 39-0989781  
Individual Life Insurance  
Form Filing – 1-006 11-111: No-Lapse Guarantee Endorsement  
Rate Revisions – 1-13051108: Flexible Premium Adjustable Life Policy

Dear Sir/Madam:

We have enclosed the above-referenced endorsement form for your review and approval. This is a new form and will replace existing No-Lapse Guarantee Endorsement 1-003 11-107 currently used with policy form 1-13005108, which was approved by your Department on October 8, 2008 under SERFF Tracking Number MWSG - 125816360. This form has been submitted in the final printed format in which it will be distributed to Insureds/Owners. This form is subject to only minor modifications in paper size and stock, ink, border, Company logo, adaptation to computer printing, Company offices' locations/addresses and Officers' signatures/titles.

This form does not contain any unusual or possibly controversial items or provisions that deviate from normal company or industry standards.

**No Lapse Guarantee Endorsement 1-006 11-111:** This endorsement provides a death benefit secondary guarantee. Benefits under the policy and any attached Waiver Provision rider will remain in force and the grace period will not begin as long as the policy threshold less any outstanding policy loans is never less than zero and cumulative Required Premiums have been paid as specified in the policy contract during the Required Premium Period. The secondary guarantee period extends to the Insured's Age 111. Effective October 1, 2011, this endorsement will be attached to new issues of policy form 1-13005108 which contain the revised policy rates noted below.

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We may also make this endorsement available with other products in our life portfolio in the future.

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1. New Guaranteed Minimum Interest Rate of 3%
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3. New Current and Guaranteed Monthly Per Thousand Charges
4. New Required Annual Premium range
5. New Death Benefit Factors
6. New Surrender Charge Factors

We have enclosed an updated Actuarial Memo for the policy reflecting these revisions (including supporting tables and rates) and Actuarial Memo Regarding Reserves. We certify there have been no changes to the contract language for policy form 1-13005108.

Sample policy data pages are also enclosed to demonstrate the new policy rates and the new policy threshold information. Please note that we have also added a new field to policy data page 2 entitled "SEX OF INSURED" (for cases subject to NORRIS, this field and the indicator (Male or Female) will be suppressed).

If you have any questions, comments or concerns or if you need any additional information in order to complete your review, please contact me by e-mail at [Deb.Andregg@transamerica.com](mailto:Deb.Andregg@transamerica.com), fax at (319) 355-2501, or you may call me collect at (319) 355-7265 (Central Time).

Thank you in advance for your time and attention.

A handwritten signature in cursive script that reads "Deb Andregg".

Deb Andregg  
Contract Development  
(319) 355-7265  
[deb.andregg@transamerica.com](mailto:deb.andregg@transamerica.com)

# **REGULATION 33 CERTIFICATION**

Company Name: Transamerica Life Insurance Company

Form Number: 1-006 11-111

Date: 7/1/11

We certify that, to the best of our knowledge and belief, we are in compliance with Regulation 33 of the State of Arkansas.

*Cheryl Bock*

Assistant Vice President, Contract Development

TRANSAMERICA LIFE INSURANCE COMPANY

**RULE AND REGULATION 19  
STATE OF ARKANSAS**

Form Number: 1-006 11-111

Date: July 1, 2011

I hereby certify that the accompanying life product is in compliance with Rule and Regulation 19.

*Cheryl Bock*

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Cheryl Bock, Assist. Vice President Contract Development

POLICY DATA

LOAN INTEREST RATE	7.40% IN ADVANCE	[OCT 01, 2011]	POLICY DATE
POLICY NUMBER	[SPECIMEN]		REINSTATEMENT INTEREST RATE
INSURED	[JOHN DOE]	6.00%	
FACE AMOUNT	[\$25,000]	[35]	AGE OF INSURED
OWNER	[JOHN DOE]	[OCT 01, 2011]	DATE OF ISSUE
		[PREFERRED NON-SMOKER]	CLASS OF RISK
		[[MALE]	SEX OF INSURED]

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MINIMUM INITIAL PREMIUM: [\$ 42]

PLANNED PERIODIC PREMIUMS: [\$ 275 ANNUAL]

REQUIRED PREMIUM PERIOD: 5 YEARS

REQUIRED PREMIUM PER YEAR FOR THE BASE POLICY: [\$ 249]

REQUIRED PREMIUM PER YEAR FOR THE BASE POLICY AND ALL ADDITIONAL RIDERS: [\$ 249]

PREMIUM QUALIFICATION CREDIT PERIOD: 5 YEARS  
PREMIUM QUALIFICATION CREDIT PERCENTAGE: 2%

GUARANTEED MAXIMUM MONTHLY POLICY FEE: \$ 7.00

GUARANTEED MAXIMUM MONTHLY EXPENSE CHARGE PER THOUSAND:  
[POLICY YEARS 1-5: 0.360000000]  
[POLICY YEARS 6 AND LATER: 0.380000000]

GUARANTEED MINIMUM INTEREST RATE: 3.00%

ADMINISTRATIVE CHARGES: 7.00% OF EACH GROSS PREMIUM

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NOTE: THIS POLICY MAY TERMINATE IF:

- (1) THE CASH VALUE MINUS ANY LOAN(S) IS LESS THAN THE MONTHLY DEDUCTION DUE, OR
- (2) THE REQUIRED PREMIUMS FOR THE BASE POLICY AND ANY ADDITIONAL RIDERS ARE NOT PAID IN THEIR REQUIRED PREMIUM PERIOD.

POLICY DATA (CONTINUED)

TABLE OF GUARANTEED MAXIMUM MONTHLY DEDUCTION RATES PER \$1,000  
FOR BASE POLICY \*

POLICY YEAR	POLICY EXCLUDING RIDERS	POLICY YEAR	POLICY EXCLUDING RIDERS	POLICY YEAR	POLICY EXCLUDING RIDERS
[1	0.090833333	31	1.289166667	61	22.265833333
2	0.095833333	32	1.417500000	62	23.649166667
3	0.100000000	33	1.547500000	63	25.124166667
4	0.107500000	34	1.687500000	64	26.698333333
5	0.114166667	35	1.832500000	65	28.378333333
6	0.121666667	36	2.008333333	66	30.175000000
7	0.131666667	37	2.205000000	67	31.600833333
8	0.144166667	38	2.463333333	68	33.120000000
9	0.158333333	39	2.735833333	69	34.736666667
10	0.175000000	40	3.022500000	70	36.456666667
11	0.194166667	41	3.335833333	71	38.260833333
12	0.212500000	42	3.677500000	72	40.179166667
13	0.232500000	43	4.074166667	73	42.218333333
14	0.244166667	44	4.537500000	74	44.385833333
15	0.257500000	45	5.072500000	75	46.688333333
16	0.276666667	46	5.655833333	76	49.132500000]
17	0.299166667	47	6.320000000		
18	0.330000000	48	7.011666667		
19	0.363333333	49	7.757500000		
20	0.405833333	50	8.583333333		
21	0.458333333	51	9.505833333		
22	0.511666667	52	10.528333333		
23	0.569166667	53	11.645000000		
24	0.618333333	54	12.841666667		
25	0.675000000	55	14.104166667		
26	0.743333333	56	15.421666667		
27	0.826666667	57	16.660833333		
28	0.928333333	58	17.952500000		
29	1.042500000	59	19.315000000		
30	1.162500000	60	20.754166667		

For all years after those shown, the guaranteed maximum monthly deduction rate per \$1,000 is \$0.00000000.

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\* TO FIND THE AMOUNT OF MONTHLY DEDUCTION DURING EACH POLICY YEAR, SEE THE GUARANTEED VALUES SECTION. A POLICY FEE OF \$7.00 WILL BE INCLUDED IN EACH MONTHLY DEDUCTION. A MONTHLY EXPENSE CHARGE PER THOUSAND WILL ALSO BE INCLUDED IN EACH MONTHLY DEDUCTION. THE GUARANTEED MAXIMUM MONTHLY EXPENSE CHARGE PER THOUSAND IS SHOWN ON POLICY DATA PAGE 2.

POLICY DATA (CONTINUED)

TABLE OF ILLUSTRATIVE POLICY VALUES AND BENEFITS (1)

GUARANTEED BASIS (2)

END OF POLICY YEAR	PLANNED ANNUALIZED PREMIUM	DEATH BENEFIT	ACCUMULATION VALUE (3)	CASH VALUE(4)
1	[\$ 275	[\$ 25,000	[\$41	[\$0
2	\$ 275	\$ 25,000	\$86	\$0
3	\$ 275	\$ 25,000	\$132	\$0
4	\$ 275	\$ 25,000	\$177	\$0
5	\$ 275	\$ 25,000	\$222	\$0
6	\$ 275	\$ 25,000	\$259	\$24
7	\$ 275	\$ 25,000	\$290	\$67
8	\$ 275	\$ 25,000	\$318	\$110
9	\$ 275	\$ 25,000	\$342	\$149
10	\$ 275	\$ 25,000	\$362	\$185
11	\$ 275	\$ 25,000	\$377	\$215
12	\$ 275	\$ 25,000	\$387	\$242
13	\$ 275	\$ 25,000	\$392	\$262
14	\$ 275	\$ 25,000	\$393	\$280
15	\$ 275	\$ 25,000	\$390	\$295
16	\$ 275	\$ 25,000	\$381	\$304
17	\$ 275	\$ 25,000	\$366	\$308
18	\$ 275	\$ 25,000	\$340	\$300
19	\$ 275	\$ 25,000	\$304	\$284
20	\$ 275	\$ 25,000	\$254	\$254
AGE 60	\$ 275	\$ 25,000	\$ 0	\$ 0
AGE 65	\$ 275]	\$ 25,000]	\$ 0]	\$ 0]

- 
- (1) THE ACCUMULATION AND CASH VALUES RESULT FROM THE INTEREST RATES, MONTHLY DEDUCTIONS, PREMIUM QUALIFICATION CREDITS AND THE TIMELY PAYMENT OF THE PLANNED ANNUALIZED PREMIUMS. PARTIAL SURRENDERS OR LOANS MAY CHANGE THESE RESULTS.
- (2) RESULTS CALCULATED ON A GUARANTEED BASIS REFLECT GUARANTEED MAXIMUM MONTHLY DEDUCTIONS AND THE GUARANTEED MINIMUM INTEREST RATE OF 3.0%.
- (3) ACCUMULATION VALUES ILLUSTRATED ON A GUARANTEED BASIS REFLECT ACCUMULATED NET PREMIUMS AND PREMIUM QUALIFICATION CREDIT AMOUNTS PLUS INTEREST AT THE GUARANTEED MINIMUM INTEREST RATE OF 3.0% LESS GUARANTEED MAXIMUM MONTHLY DEDUCTIONS WHICH INCLUDE THE POLICY FEE, THE GUARANTEED MAXIMUM MONTHLY EXPENSE CHARGE PER THOUSAND AND THE COST OF ANY RIDERS. WHILE A POLICY LOAN(S) EXISTS, THE INTEREST RATE APPLICABLE TO THE CASH VALUE SECURING THE LOAN(S) MAY DIFFER FROM THE INTEREST RATE APPLICABLE TO THE CASH VALUE NOT SECURING THE LOAN(S).
- (4) THE DIFFERENCE BETWEEN THE ACCUMULATION VALUE AND THE CASH VALUE IS THE SURRENDER PENALTY.

PREMIUMS ARE SUBJECT TO REFUND UNDER CONDITIONS DESCRIBED IN THE POLICY.

POLICY DATA (CONTINUED)

TABLE OF SURRENDER PENALTIES PER \$1,000 OF BASE POLICY FACE AMOUNT

SURRENDER PENALTY PERIOD: 20 YEARS

POLICY YEAR	SURRENDER PENALTY FACTOR
1	[24.6
2	21.5
3	18.4
4	15.4
5	12.6
6	9.9
7	9.4
8	8.9
9	8.3
10	7.7
11	7.1
12	6.5
13	5.8
14	5.2
15	4.5
16	3.8
17	3.1
18	2.3
19	1.6
20	0.8]
21+	0

TO CALCULATE THE FULL SURRENDER PENALTY FOR THE BASE POLICY, FIND THE FACTOR FOR THE CURRENT POLICY YEAR. MULTIPLY THIS FACTOR BY THE NUMBER OF THOUSANDS OF FACE AMOUNT OF THE BASE POLICY.

POLICY DATA (CONTINUED)

TABLE OF DEATH BENEFIT FACTORS

POLICY YEAR	DEATH BENEFIT FACTOR	POLICY YEAR	DEATH BENEFIT FACTOR	POLICY YEAR	DEATH BENEFIT FACTOR
[1	5.02	40	1.52		
2	4.85	41	1.48		
3	4.68	42	1.45		
4	4.52	43	1.43		
5	4.36	44	1.40		
6	4.08	45	1.37		
7	3.94	46	1.35		
8	3.81	47	1.33		
9	3.68	48	1.30		
10	3.56	49	1.28		
11	3.44	50	1.27		
12	3.33	51	1.25		
13	3.22	52	1.23		
14	3.12	53	1.22		
15	3.02	54	1.20		
16	2.92	55	1.19		
17	2.83	56	1.18		
18	2.74	57	1.17		
19	2.65	58	1.16		
20	2.57	59	1.15		
21	2.49	60	1.14		
22	2.42	61	1.14		
23	2.35	62	1.13		
24	2.28	63	1.12		
25	2.21	64	1.12		
26	2.15	65	1.11		
27	2.09	66	1.11		
28	2.03	67	1.10		
29	1.98	68	1.10		
30	1.92	69	1.10		
31	1.88	70	1.09		
32	1.83	71	1.09		
33	1.78	72	1.08		
34	1.74	73	1.08		
35	1.70	74	1.07		
36	1.66	75	1.06		
37	1.62	76	1.04]		
38	1.58				
39	1.55				

FOR ALL POLICY YEARS AFTER THOSE SHOWN, THE DEATH BENEFIT FACTOR IS 1.04.

POLICY DATA (CONTINUED)

TABLE OF THRESHOLD MONTHLY PREMIUM RATES  
PER THOUSAND FOR BASE POLICY

TABLE 1

POLICY YEAR	THRESHOLD MONTHLY PREMIUM RATE	POLICY YEAR	THRESHOLD MONTHLY PREMIUM RATE	POLICY YEAR	THRESHOLD MONTHLY PREMIUM RATE
[1	0.078570000	36	0.848080000	71	24.404360000
2	0.081810000	37	0.927180000	72	25.850640000
3	0.083650000	38	1.034980000	73	27.404680000
4	0.089390000	39	1.147760000	74	29.077230000
5	0.095000000	40	1.267280000	75	30.883650000
6	0.094980000	41	1.398400000	76	33.167920000]
7	0.098020000	42	1.548470000		
8	0.102620000	43	1.727500000		
9	0.106340000	44	1.937540000		
10	0.112160000	45	2.181760000		
11	0.117790000	46	2.484870000		
12	0.122290000	47	2.835690000		
13	0.127810000	48	3.207130000		
14	0.127550000	49	3.610730000		
15	0.127550000	50	4.062040000		
16	0.128540000	51	4.538310000		
17	0.135370000	52	5.072190000		
18	0.145870000	53	5.662200000		
19	0.157130000	54	6.302260000		
20	0.171640000	55	6.985350000		
21	0.189170000	56	7.706670000		
22	0.211280000	57	8.389770000		
23	0.234660000	58	9.109280000		
24	0.253620000	59	9.875330000		
25	0.275750000	60	10.693580000		
26	0.302940000	61	11.563550000		
27	0.338380000	62	12.359840000		
28	0.382710000	63	13.215540000		
29	0.432130000	64	14.134590000		
30	0.484140000	65	15.121100000		
31	0.539360000	66	16.183000000		
32	0.594630000	67	17.409640000		
33	0.650580000	68	18.740510000		
34	0.711040000	69	20.187710000		
35	0.772830000	70	21.763760000		

THRESHOLD PERIOD: POLICY YEARS 1-[76]

THRESHOLD MONTHLY POLICY FEE: [7.00]

THRESHOLD PERCENTAGE: [0.01% FOR ALL POLICY YEARS]

POLICY DATA (CONTINUED)

TABLE OF THRESHOLD MONTHLY PREMIUM RATES  
PER THOUSAND FOR BASE POLICY

TABLE 2

POLICY YEAR	THRESHOLD MONTHLY PREMIUM RATE	POLICY YEAR	THRESHOLD MONTHLY PREMIUM RATE	POLICY YEAR	THRESHOLD MONTHLY PREMIUM RATE
[1	0.078570000	36	3.679195000	71	70.093885833
2	0.098180000	37	4.039489167	72	73.608282500
3	0.116490833	38	4.512755833	73	75.000008333
4	0.141690833	39	5.011975833	74	75.750016667
5	0.168870000	40	5.537150000	75	76.507525000
6	0.187118333	41	6.111177500	76	77.272608333]
7	0.211975833	42	6.737111667		
8	0.241678333	43	7.463805833		
9	0.270909167	44	8.312632500		
10	0.307326667	45	9.292752500		
11	0.345427500	46	10.361419167		
12	0.382164167	47	11.578172500		
13	0.424017500	48	12.845306667		
14	0.447708333	49	14.211674167		
15	0.472261667	50	15.724601667		
16	0.500670833	51	17.414622500		
17	0.544945000	52	19.287843333		
18	0.595325833	53	21.333577500		
19	0.654866667	54	23.525872500		
20	0.720514167	55	25.838774167		
21	0.798374167	56	28.252436667		
22	0.885394167	57	30.522593333		
23	0.981574167	58	32.888930833		
24	1.080808333	59	35.385035000		
25	1.184622500	60	38.021592500		
26	1.361713333	61	40.790970833		
27	1.514380000	62	43.325243333		
28	1.700632500	63	46.027449167		
29	1.909785000	64	48.911329167		
30	2.129624167	65	51.989095833		
31	2.361677500	66	55.280596667		
32	2.596784167	67	57.892730833		
33	2.834945000	68	60.675852500		
34	3.091425833	69	63.637594167		
35	3.357067500	70	66.788643333		

THRESHOLD PERIOD: POLICY YEARS 1-[76]

THRESHOLD MONTHLY POLICY FEE: [7.00]

THRESHOLD PERCENTAGE: [0.01% FOR ALL POLICY YEARS]

POLICY DATA (CONTINUED)

TABLE OF THRESHOLD MONTHLY EXPENSE CHARGE  
PER THOUSAND RATES

TABLE 1

POLICY YEAR	THRESHOLD MONTHLY EXPENSE CHARGE RATE	POLICY YEAR	THRESHOLD MONTHLY EXPENSE CHARGE RATE	POLICY YEAR	THRESHOLD MONTHLY EXPENSE CHARGE RATE
[1	0.345000000	36	0.000000000	71	0.000000000
2	0.345000000	37	0.000000000	72	0.000000000
3	0.345000000	38	0.000000000	73	0.000000000
4	0.345000000	39	0.000000000	74	0.000000000
5	0.345000000	40	0.000000000	75	0.000000000
6	0.345000000	41	0.000000000	76	0.000000000]
7	0.345000000	42	0.000000000		
8	0.345000000	43	0.000000000		
9	0.345000000	44	0.000000000		
10	0.345000000	45	0.000000000		
11	0.000000000	46	0.000000000		
12	0.000000000	47	0.000000000		
13	0.000000000	48	0.000000000		
14	0.000000000	49	0.000000000		
15	0.000000000	50	0.000000000		
16	0.000000000	51	0.000000000		
17	0.000000000	52	0.000000000		
18	0.000000000	53	0.000000000		
19	0.000000000	54	0.000000000		
20	0.000000000	55	0.000000000		
21	0.000000000	56	0.000000000		
22	0.000000000	57	0.000000000		
23	0.000000000	58	0.000000000		
24	0.000000000	59	0.000000000		
25	0.000000000	60	0.000000000		
26	0.000000000	61	0.000000000		
27	0.000000000	62	0.000000000		
28	0.000000000	63	0.000000000		
29	0.000000000	64	0.000000000		
30	0.000000000	65	0.000000000		
31	0.000000000	66	0.000000000		
32	0.000000000	67	0.000000000		
33	0.000000000	68	0.000000000		
34	0.000000000	69	0.000000000		
35	0.000000000	70	0.000000000		

POLICY DATA (CONTINUED)

TABLE OF THRESHOLD MONTHLY EXPENSE CHARGE  
PER THOUSAND RATES

TABLE 2

POLICY YEAR	THRESHOLD MONTHLY EXPENSE CHARGE RATE	POLICY YEAR	THRESHOLD MONTHLY EXPENSE CHARGE RATE	POLICY YEAR	THRESHOLD MONTHLY EXPENSE CHARGE RATE
[1	0.345000000	36	0.000000000	71	0.000000000
2	0.345000000	37	0.000000000	72	0.000000000
3	0.345000000	38	0.000000000	73	0.000000000
4	0.345000000	39	0.000000000	74	0.000000000
5	0.345000000	40	0.000000000	75	0.000000000
6	0.345000000	41	0.000000000	76	0.000000000]
7	0.345000000	42	0.000000000		
8	0.345000000	43	0.000000000		
9	0.345000000	44	0.000000000		
10	0.345000000	45	0.000000000		
11	0.000000000	46	0.000000000		
12	0.000000000	47	0.000000000		
13	0.000000000	48	0.000000000		
14	0.000000000	49	0.000000000		
15	0.000000000	50	0.000000000		
16	0.000000000	51	0.000000000		
17	0.000000000	52	0.000000000		
18	0.000000000	53	0.000000000		
19	0.000000000	54	0.000000000		
20	0.000000000	55	0.000000000		
21	0.000000000	56	0.000000000		
22	0.000000000	57	0.000000000		
23	0.000000000	58	0.000000000		
24	0.000000000	59	0.000000000		
25	0.000000000	60	0.000000000		
26	0.000000000	61	0.000000000		
27	0.000000000	62	0.000000000		
28	0.000000000	63	0.000000000		
29	0.000000000	64	0.000000000		
30	0.000000000	65	0.000000000		
31	0.000000000	66	0.000000000		
32	0.000000000	67	0.000000000		
33	0.000000000	68	0.000000000		
34	0.000000000	69	0.000000000		
35	0.000000000	70	0.000000000		

POLICY DATA (CONTINUED)

THRESHOLD CELL 1

TABLE OF THRESHOLD INTEREST RATES

POLICY YEAR	THRESHOLD INTEREST RATE	POLICY YEAR	THRESHOLD INTEREST RATE	POLICY YEAR	THRESHOLD INTEREST RATE
[1	4.00%	36	5.00%	71	5.00%
2	4.00%	37	5.00%	72	5.00%
3	4.00%	38	5.00%	73	5.00%
4	4.00%	39	5.00%	74	5.00%
5	4.00%	40	5.00%	75	5.00%
6	4.50%	41	5.00%	76	5.00%]
7	4.50%	42	5.00%		
8	4.50%	43	5.00%		
9	4.50%	44	5.00%		
10	4.50%	45	5.00%		
11	5.00%	46	5.00%		
12	5.00%	47	5.00%		
13	5.00%	48	5.00%		
14	5.00%	49	5.00%		
15	5.00%	50	5.00%		
16	5.00%	51	5.00%		
17	5.00%	52	5.00%		
18	5.00%	53	5.00%		
19	5.00%	54	5.00%		
20	5.00%	55	5.00%		
21	5.00%	56	5.00%		
22	5.00%	57	5.00%		
23	5.00%	58	5.00%		
24	5.00%	59	5.00%		
25	5.00%	60	5.00%		
26	5.00%	61	5.00%		
27	5.00%	62	5.00%		
28	5.00%	63	5.00%		
29	5.00%	64	5.00%		
30	5.00%	65	5.00%		
31	5.00%	66	5.00%		
32	5.00%	67	5.00%		
33	5.00%	68	5.00%		
34	5.00%	69	5.00%		
35	5.00%	70	5.00%		

POLICY DATA (CONTINUED)

THRESHOLD CELL 2

TABLE OF THRESHOLD INTEREST RATES

POLICY YEAR	THRESHOLD INTEREST RATE	POLICY YEAR	THRESHOLD INTEREST RATE	POLICY YEAR	THRESHOLD INTEREST RATE
[1	4.00%	36	5.00%	71	5.00%
2	4.00%	37	5.00%	72	5.00%
3	4.00%	38	5.00%	73	5.00%
4	4.00%	39	5.00%	74	5.00%
5	4.00%	40	5.00%	75	5.00%
6	4.50%	41	5.00%	76	5.00%]
7	4.50%	42	5.00%		
8	4.50%	43	5.00%		
9	4.50%	44	5.00%		
10	4.50%	45	5.00%		
11	5.00%	46	5.00%		
12	5.00%	47	5.00%		
13	5.00%	48	5.00%		
14	5.00%	49	5.00%		
15	5.00%	50	5.00%		
16	5.00%	51	5.00%		
17	5.00%	52	5.00%		
18	5.00%	53	5.00%		
19	5.00%	54	5.00%		
20	5.00%	55	5.00%		
21	5.00%	56	5.00%		
22	5.00%	57	5.00%		
23	5.00%	58	5.00%		
24	5.00%	59	5.00%		
25	5.00%	60	5.00%		
26	5.00%	61	5.00%		
27	5.00%	62	5.00%		
28	5.00%	63	5.00%		
29	5.00%	64	5.00%		
30	5.00%	65	5.00%		
31	5.00%	66	5.00%		
32	5.00%	67	5.00%		
33	5.00%	68	5.00%		
34	5.00%	69	5.00%		
35	5.00%	70	5.00%		

POLICY DATA (CONTINUED)

THRESHOLD CELL 3

TABLE OF THRESHOLD INTEREST RATES

POLICY YEAR	THRESHOLD INTEREST RATE	POLICY YEAR	THRESHOLD INTEREST RATE	POLICY YEAR	THRESHOLD INTEREST RATE
[1	3.00%	36	3.00%	71	3.00%
2	3.00%	37	3.00%	72	3.00%
3	3.00%	38	3.00%	73	3.00%
4	3.00%	39	3.00%	74	3.00%
5	3.00%	40	3.00%	75	3.00%
6	3.00%	41	3.00%	76	3.00%]
7	3.00%	42	3.00%		
8	3.00%	43	3.00%		
9	3.00%	44	3.00%		
10	3.00%	45	3.00%		
11	3.00%	46	3.00%		
12	3.00%	47	3.00%		
13	3.00%	48	3.00%		
14	3.00%	49	3.00%		
15	3.00%	50	3.00%		
16	3.00%	51	3.00%		
17	3.00%	52	3.00%		
18	3.00%	53	3.00%		
19	3.00%	54	3.00%		
20	3.00%	55	3.00%		
21	3.00%	56	3.00%		
22	3.00%	57	3.00%		
23	3.00%	58	3.00%		
24	3.00%	59	3.00%		
25	3.00%	60	3.00%		
26	3.00%	61	3.00%		
27	3.00%	62	3.00%		
28	3.00%	63	3.00%		
29	3.00%	64	3.00%		
30	3.00%	65	3.00%		
31	3.00%	66	3.00%		
32	3.00%	67	3.00%		
33	3.00%	68	3.00%		
34	3.00%	69	3.00%		
35	3.00%	70	3.00%		

POLICY DATA (CONTINUED)

TABLE OF THRESHOLD PREMIUM EXPENSE CHARGES

POLICY YEAR	THRESHOLD PREMIUM EXPENSE CHARGE	POLICY YEAR	THRESHOLD PREMIUM EXPENSE CHARGE	POLICY YEAR	THRESHOLD PREMIUM EXPENSE CHARGE
[1	7.00%	36	2.50%	71	2.50%
2	7.00%	37	2.50%	72	2.50%
3	7.00%	38	2.50%	73	2.50%
4	7.00%	39	2.50%	74	2.50%
5	7.00%	40	2.50%	75	2.50%
6	7.00%	41	2.50%	76	2.50%]
7	6.50%	42	2.50%		
8	6.00%	43	2.50%		
9	5.50%	44	2.50%		
10	5.00%	45	2.50%		
11	4.50%	46	2.50%		
12	4.00%	47	2.50%		
13	3.50%	48	2.50%		
14	3.00%	49	2.50%		
15	2.50%	50	2.50%		
16	2.50%	51	2.50%		
17	2.50%	52	2.50%		
18	2.50%	53	2.50%		
19	2.50%	54	2.50%		
20	2.50%	55	2.50%		
21	2.50%	56	2.50%		
22	2.50%	57	2.50%		
23	2.50%	58	2.50%		
24	2.50%	59	2.50%		
25	2.50%	60	2.50%		
26	2.50%	61	2.50%		
27	2.50%	62	2.50%		
28	2.50%	63	2.50%		
29	2.50%	64	2.50%		
30	2.50%	65	2.50%		
31	2.50%	66	2.50%		
32	2.50%	67	2.50%		
33	2.50%	68	2.50%		
34	2.50%	69	2.50%		
35	2.50%	70	2.50%		

END OF POLICY DATA

TRANSAMERICA LIFE INSURANCE COMPANY

**BULLETIN 11-83  
STATE OF ARKANSAS**

Form Number: 1-006 11-111

Date: July 1, 2011

I hereby certify that the accompanying life product is in compliance with Bulletin 11-83.

*Cheryl Bock*

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Cheryl Bock, Assist. Vice President Contract Development

TRANSAMERICA LIFE INSURANCE COMPANY

**CERTIFICATION OF  
ARKANSAS INSURANCE CODE  
23-79-138**

Policy Number: 1-006 11-111

Date: July 1, 2011

I hereby certify that the accompanying life product is in compliance with Arkansas Insurance Code 23-79-138.

*Cheryl Bock*

Digitally signed by CBock  
DN: cn=CBock, c=US  
Date: 2008.02.28 13:46:12  
-06'00'

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Cheryl Bock, Assistant Vice President, Contract Development

**STATE OF ARKANSAS  
REGULATION 34**

Form Number: 1-\*006 11-111

Date: July 1, 2011

We certify that to the best of our knowledge and belief, we are in compliance with Arkansas Rule and Regulation 34 regarding Universal Life products.

*Cheryl Bock*

Digitally signed by CBock  
DN: cn=CBock, c=US  
Date: 2008.03.11 13:30:56  
-05'00'

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Cheryl Bock, Assistant Vice President Contract Development

TRANSAMERICA LIFE INSURANCE COMPANY

CERTIFICATION OF REGULATION 49  
STATE OF ARKANSAS

Form Number: 1-006 11-111

Date: July 1, 2011

This is submitted in Compliance with Regulation 49 of the Arkansas Insurance Code.

I hereby certify that the accompanying life product is in compliance with Regulation 49 in that a Life and Health Guaranty Association notice will be given to each policy owner at the time of issue.

*Cheryl Bock*

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Cheryl Bock, Assist. Vice President Contract Development