

SERFF Tracking Number: AEGJ-127288527 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 49121
Company Tracking Number: ADV TLC ECO KE LBR TC2 0611
TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.001 Qualified
Home & Home Health Care
Product Name: ADV TLC ECO KE LBR TC2 0611
Project Name/Number: ADV TLC ECO KE LBR TC2 0611/ADV TLC ECO KE LBR TC2 0611

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADV TLC ECO KE LBR TC2 0611 SERFF Tr Num: AEGJ-127288527 State: Arkansas

TOI: LTC05I Individual Long Term Care - Nursing Home & Home Health Care SERFF Status: Closed-Filed-Closed State Tr Num: 49121

Sub-TOI: LTC05I.001 Qualified Co Tr Num: ADV TLC ECO KE LBR TC2 0611 State Status: Filed-Closed

Filing Type: Advertisement

Authors: Julie Maclin, Joan Shumaker, Patsy Holt

Reviewer(s): Stephanie Fowler

Disposition Date: 07/14/2011

Date Submitted: 06/23/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ADV TLC ECO KE LBR TC2 0611
Project Number: ADV TLC ECO KE LBR TC2 0611
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 07/14/2011

State Status Changed: 07/14/2011

Created By: Julie Maclin

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Julie Maclin

Filing Description:

Please see cover letter under Supporting Documentation tab.

Company and Contact

Filing Contact Information

Julie Maclin, Senior Policy Analyst
P.O. Box 93007

julie.maclin@transamerica.com
800-553-7600 [Phone] 3446 [Ext]

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Hurst, TX 76053-3007 817-285-3394 [FAX]

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: \$150.00
 Retaliatory? No
 Fee Explanation: \$50 fee per ad x 3 ads = \$150
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$150.00	06/23/2011	49033889

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/14/2011	07/14/2011

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Disposition

Disposition Date: 07/14/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Filed-Closed	Yes
Supporting Document	Statement of Variability	Filed-Closed	Yes
Form	Executive Carve Out Brochure	Filed-Closed	Yes
Form	Key Employee Brochure	Filed-Closed	Yes
Form	Longevity Brochure	Filed-Closed	Yes

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Form Schedule

Lead Form Number: TLC ECO TC2 0611

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 07/14/2011	TLC ECO TC2 0611	Advertising	Executive Carve Out Brochure	Initial		0.000	TLC ECO TC2 0611 filing.pdf
Filed-Closed 07/14/2011	TLC KE TC2 0611	Advertising	Key Employee Brochure	Initial		0.000	TLC KE TC2 0611 filing.pdf
Filed-Closed 07/14/2011	TLC LBR TC2 0611	Advertising	Longevity Brochure	Initial		0.000	TLC LBR TC2 0611 filing.pdf



TRANSAMERICA LIFE INSURANCE COMPANY

[**TRANSCARE**[®]]
Individual Long Term Care Insurance



TRANSAMERICA EXECUTIVE ADVANTAGE PROGRAMSM

The advantages of implementing individual Long Term Care insurance policies in a group environment.

DID YOU KNOW THAT...

More employees are becoming aware of Long Term Care insurance protection?¹ They value it, and they want it.¹ You can now help your business stand out from the rest with [TransCare® II] and the Executive Advantage ProgramSM from Transamerica Life Insurance Company.

Stay Ahead of the Competition with the Executive Advantage ProgramSM

Offering a sound Executive Benefits Package may be one of the best ways to retain key executives. It builds a sense of loyalty among your employees because you are providing a mechanism to help protect their hard-earned savings. That's why Transamerica Long Term Care created the Executive Advantage ProgramSM.

The Transamerica Executive Advantage ProgramSM allows you to include a few key members or many employees of your firm and their spouses/partners, as long as the employees selected belong to a like class or category. So, Long Term Care insurance allows you to reward employees that are important to you and who add to the business' bottom line.

And there are other benefits available to the business as well.

- Reduces the impact of a long term care need potentially depleting assets and/or a crucial team member's time.
- Current law provides incentives to use corporate funds to purchase Long Term Care insurance.
- Discounts are available for qualified groups.
- Through the Transamerica Executive Advantage ProgramSM, there may be reduced underwriting for qualified groups.

The Transamerica Executive Advantage ProgramSM makes implementation easy:

- Select a key group of executives and/or employees
- Elect if you would like to include additional employees in a voluntary buy-up program
- The company pays the premiums directly to Transamerica Life
- Employees enrolled in the voluntary buy-up program pay either directly or through payroll deduction
- Employees own their policy and are responsible for premiums if the employer-employee relationship ends

¹Federal Employees Show Strong Interest In Long-Term Care Program, First Command Financial Behaviors Index®, June 8, 2011



CONSIDER THE FACTS...

- By expanding your corporate-paid plan to key executives you can help recruit and retain talented employees who are critical to the success of your business.
- You can provide the Executive Advantage ProgramSM plan for key employees, while simultaneously offering a voluntary plan to the remainder of the workforce.
- Tax Benefits may be available. The company-paid premiums for your employees' insurance policy may be deductible.
- Long Term Care insurance is an excellent executive perk that helps build stronger employee loyalty.

With the Transamerica Executive Advantage ProgramSM, you are able to reward key employees with a benefit that will help them far into the future. Since Long Term Care insurance is not currently subject to IRS nondiscrimination laws², employers have the ability to specify the qualification criteria for the carve-out and are also able to choose whether they will pay 100% or a portion of the employee premium.

An Executive Advantage ProgramSM can be based on:

- Title
- Job Grade
- Salary Level
- Tenure
- Rewards

If you are interested in helping build employee loyalty, rewarding key employees and providing your employees with a benefit that they are interested in, call your insurance agent/producer to learn more about a Transamerica Life Insurance Company Executive Carve-Out Plan structured specifically for your business.

The term "spouse/partner" and "couple" may include married persons, domestic partners and/or civil union partners. Consult your insurance agent/producer for details about requirements in your state.

²Please note: Neither Transamerica Life Insurance Company nor its agents/producers give legal or tax advice. Any discussion of taxes included in or related to this document is for general informational purposes only. You should consult with your own independent legal and tax advisors regarding your particular set of facts and circumstances.

TRANSAMERICA LIFE INSURANCE COMPANY

[**TRANSCARE**[®]
Individual Long Term Care Insurance]

| **II**]

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410.



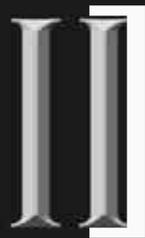
Home Office: Cedar Rapids, IA .
Administrative Office: P.O. Box 95302, Hurst, Texas 75302-5302



TRANSAMERICA LIFE INSURANCE COMPANY

TRANSCARE[®]

Individual Long Term Care Insurance



TRANSAMERICA BUSINESS ADVANTAGE PROGRAMSM

individual Long Term Care insurance for key employees

TLC KE TC2 0611


TRANSAMERICA
LONG TERM CARE

Why Long Term Care Insurance?

The reason is simple: Key Employees in their mid 40's and 50's may begin seeing their parents struggle with long term care needs. These same employees may understand that planning for future long term care needs can be a sound addition to their financial planning.

To remain competitive, businesses know that they need to invest in their top personnel. Therefore, more businesses are viewing Long Term Care insurance as part of the next generation in Key Employee Benefits. This is the reason why Transamerica Life Insurance Company created the Business Advantage ProgramSM. With the Business Advantage ProgramSM, you can pick from three programs that are designed to help you retain your key employees.

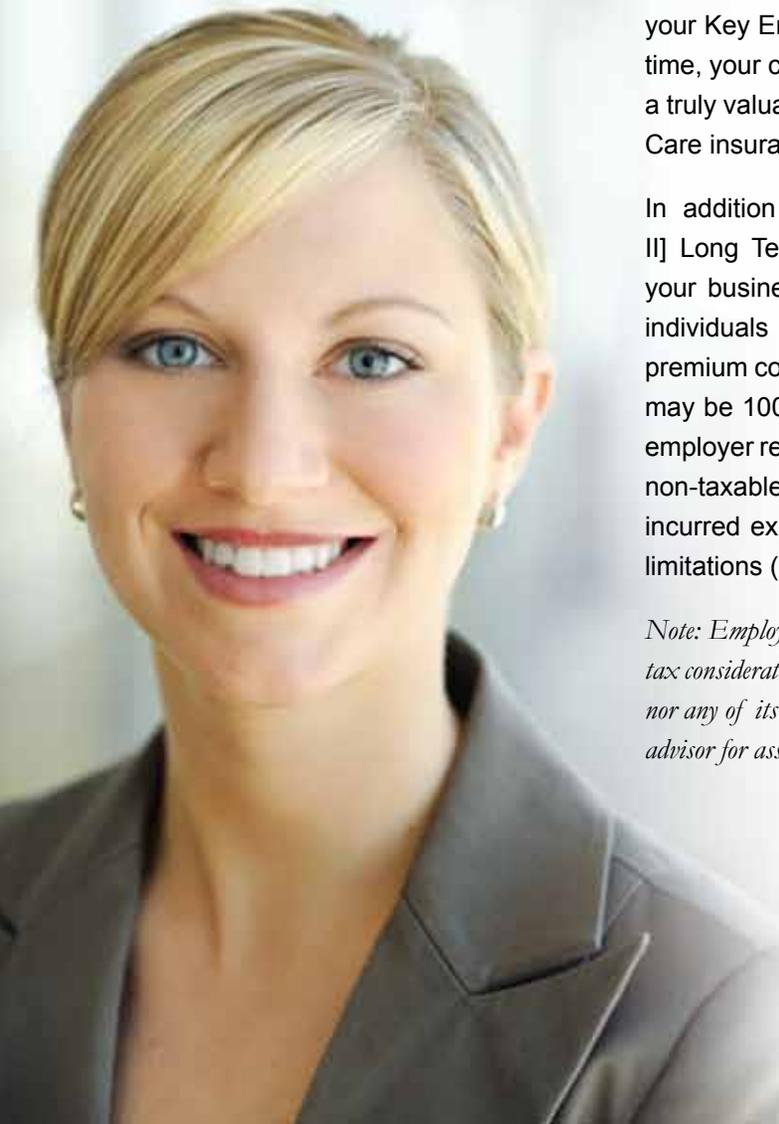
BENEFITS TO YOUR BUSINESS

Because family members may purchase coverage through this program, your Key Employee may avoid becoming a primary caregiver. At the same time, your company can recruit and help retain Key Employees by providing a truly valuable financial benefit - an employer-paid, tax-qualified Long Term Care insurance policy.

In addition to helping your employees and their families, [TransCare[®] II] Long Term Care insurance may provide favorable tax advantages to your business. Under current tax law, businesses may determine eligible individuals for a company-paid plan by class of employees. Employer premium contributions made for the employee and his or her spouse/partner may be 100% deductible as an ordinary business expense, as long as the employer retains no interest in the policy (IRC Sec. 162); and benefits remain non-taxable to the employee if they are paid to reimburse the employee for incurred expenses that were not previously deducted, subject to per diem limitations (IRC Sec 104).

Note: Employee Long Term Care insurance contributions are currently not eligible for pre-tax consideration under IRS sec. 125 plans. Neither Transamerica Life Insurance Company nor any of its agents/producers give legal, tax, or accounting advice. Please consult your tax advisor for assistance.

The term "spouse/partner" and "couple" may include married persons, domestic partners and/or civil union partners. Consult your insurance agent/producer for details about requirements in your state.





TRANSAMERICA LIFE INSURANCE COMPANY

TRANSCARE[®]

Individual Long Term Care Insurance



QUALITY & STABILITY

Not all Long Term Care insurance policies or the companies that issue them are alike. A Long Term Care insurance policy is only as good as the company behind it. For over 100 years Transamerica Life Insurance Company has provided quality insurance products to individuals, families, and businesses like yours. Your employees can benefit from the resources of one of the top financial services companies¹ and the experience that only a company with over 300,000² policyholders can provide.

FLEXIBILITY & FEATURES EMPLOYEES WANT

[TransCare[®] II] offers a choice of plans. Unlike other Long Term Care insurance policies, [TransCare[®] II] can be individually tailored to meet each employee's needs. Eligible employees may also take advantage of premium discounts and reduced underwriting requirements.

Some features include:

- Automatic [5]-year rate guarantee;
- Spouse/partner and Preferred Health premium discounts;
- Employer-paid plans that can be distinguished by employee class;
- Individual coverage issued directly to the Key Employee;
- A variety of benefit combinations that can be tailored to fit individual needs;
- Cash where the insured can use the benefit any way he or she sees fit;
- Coverage designed for the continuum of care that may be required for long term care needs; and
- Coverage for spouses/partners and eligible extended family members with premium discounts may be available.

TRANSAMERICA LIFE INSURANCE COMPANY

TRANSCARE[®] II

Individual Long Term Care Insurance

¹A.M. Best, Best Week, June 15, 2009.

²Market Share – Covered Lives, American Association for Long-Term Care insurance, 2010 AALTCI Sourcebook

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410.



Home Office: Cedar Rapids, IA .
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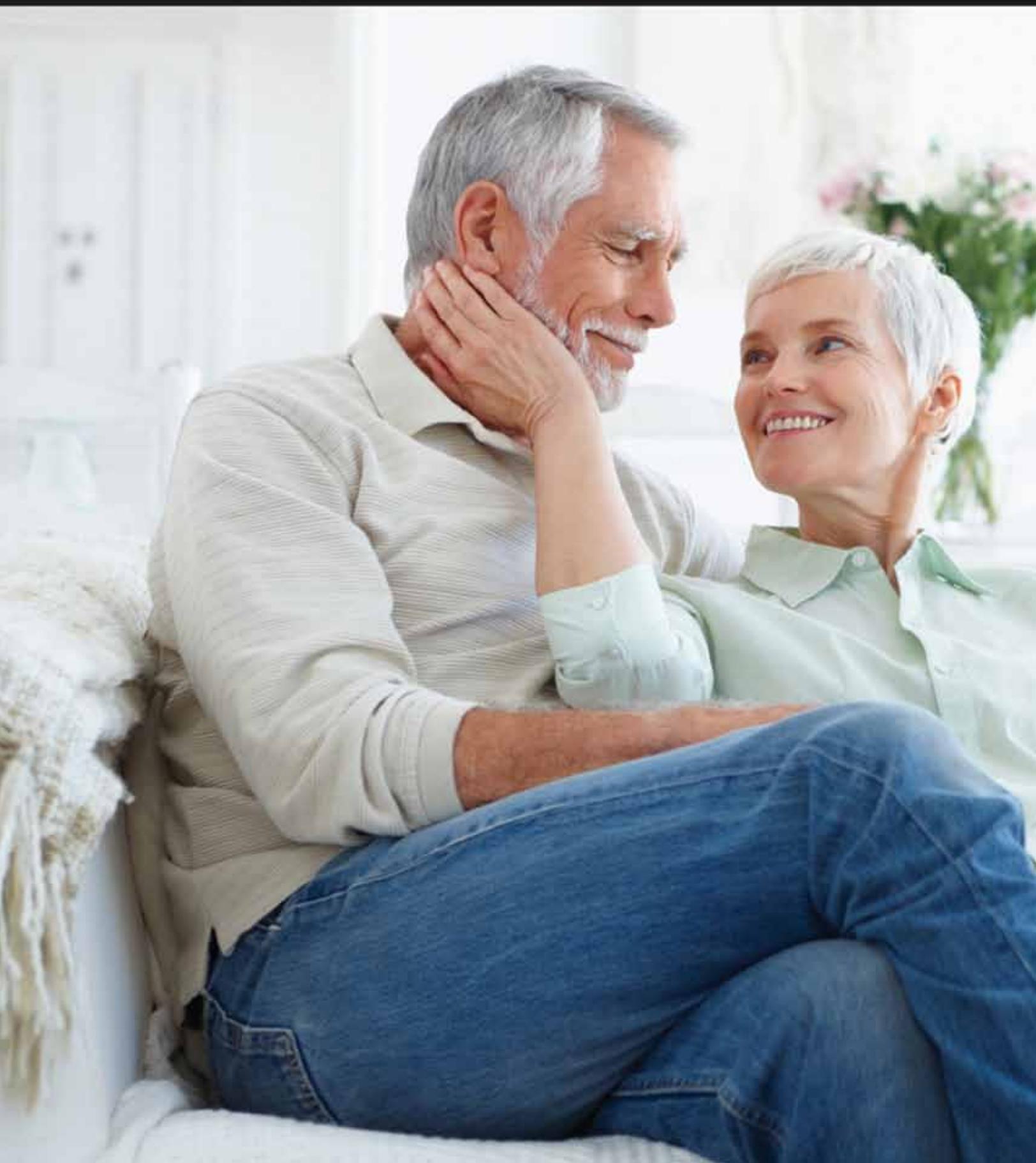
[**TRANSCARE**[®]]
Individual Long Term Care Insurance

|||

WILL YOU OUTLIVE YOUR MONEY?

A longer life provides more time for home, family, travel, leisure and the unexpected.





[Ray] and [Jennifer] lived in the same house for 40 years. [Ray] worked from home and always had a project going in the garage. [Jennifer]'s nursing career sometimes meant odd hours at the hospital. With four children, life was never dull. The years passed quickly and retirement came knocking on the door sooner than they expected.

Thinking that Social Security and Medicare would provide a lot of their support during retirement, [Ray] planned on a full retirement at 65. Knowing that life expectancy in the 1960s was around age 75¹, he thought he only needed around 10 years of savings for him and his wife to live an adventurous and enjoyable retirement.

But when retirement arrived, they found out things had changed. Life expectancy increased dramatically and government programs did not pay for as much as they thought they would. Today the typical person may live longer than ever before:

- Nearly a third of men will live past age 85.¹
- More than a fourth of women will live past age 90.¹
- On average, some 8% of the population will live past age 95.¹

[Ray]'s plan to fund 10 or even 15 years of retirement could very well come up short these days.

Have you considered that your retirement could last decades? That can be a wonderful time to enjoy life, but it also leaves a bigger window of time for the unexpected. The older you get, the greater likelihood you may require some form of long term care and those services may be expensive and deplete your savings quickly.

Fortunately, there is a way to help plan for that. [TransCare® II] Long Term Care insurance from Transamerica Life Insurance Company is a smart way to help protect your retirement when longevity is on the rise.

*Even diligent planners can miss some aspects of preparing
for a retirement that could last for decades.*

¹National Vital Statistics Report, U.S. Department of Health and Human Services, June 28, 2010.

What may a longer life mean for you?

Consider what you are expecting from retirement. Is it home time, family time, travel time, or even work? What will it take to fund your expectations? Nearly one-third of adults say they are unsure they will have sufficient income and assets for retirement.²

You may have wisely considered some important aspects of planning for longevity:

- Build and preserve assets
- Sustain an income stream for long life
- Protect investments from an uncertain economy
- Provide for health care contingencies

You may not have considered it, but one contingency to include in your planning is Long Term Care insurance. At least 70 percent of people over age 65 will require some long term care services at some point in their lives.³

What is Long Term Care and Long Term Care insurance?

Long term care is the extended care you may need if an accident, prolonged illness, or disability makes it difficult for you to care for yourself. Long term care is a range of services designed to meet chronic health care or personal care needs over an extended period of time. Among the services included are Home Care and Facility Care.

Long Term Care insurance is a way to help plan for the expenses incurred when you need care over a long period of time. Some of these services can be expensive and may deplete your savings quickly. It may also help protect your family from having to be your primary caregiver.

²How the Great Recession Has Changed Life in America, Pew Research Center, June 30, 2010.

³An Informational Fact Sheet, Florida's Long-Term Care Partnership Program, April 27, 2010.

A cost worth counting

Imagine how long your retirement savings would last if you paid cash for a new \$80,000 luxury car every single year. That same \$80,000⁴ is the average annual cost of a Nursing Home. An Assisted Living Facility costs nearly \$38,000⁴ per year. Even care at home may be expensive. Only three hours of care a day by a Home Health Aide averages \$23,000⁴ per year. If both you and a spouse/partner⁵ require care, that's twice the demand on your mutual retirement plan.

A plan to cover the expenses

Most people try to plan ahead for unexpected events such as storm damage, car damage or a fire. However, when you consider the chances that you have of requiring some type of extended care during your lifetime, you can see how planning ahead for a long term care event is important. Wise planners provide for long term care with options based on their personal circumstances, such as:

- **Self-Pay** – You may pay current or future long term care costs out of pocket from your personal savings. Long term care is not typically covered by health or disability insurance.
- **Government Programs** – If you are employed, you may eventually choose a basic long term care plan with limited benefits and a mandatory five-year vesting period. That plan will be introduced through the Community Living Assistance Services and Supports (CLASS) Act in the next few years. It is also possible to rely on Medicaid, which requires spending down your assets before applying.
- **Long Term Care insurance** – You may select an insurance policy designed specifically to cover long term care costs. These policies provide options to fit your personal needs and help you stay as independent as possible, with premiums you select to fit your budget.

A longer life leaves more room for unexpected events

According to the U.S. Government, more people are living to an older age. In fact, the number of people who are expected to live past age 85 will rise by more than 230% by the middle of this century.⁶ Not only may longer lives require more care, but every year is another year worth protecting from the long term care costs of an unexpected accident.

⁴American Association for Long-Term Care Insurance, 2010 AALTCI Sourcebook.

⁵The term "spouse/partner" and "couple" may include married persons, domestic partners and/or civil union partners.

⁶The Next Four Decades: The Older Population in the United States, U.S. Census Bureau, May 2010.



Advantages of Long Term Care insurance

Your plan for a longer life should consider all your options. However, many people rely on Long Term Care insurance because it offers them advantages such as:

- Long Term Care insurance benefits are available the moment coverage begins.
- Long Term Care insurance may help protect families from unexpected caregiving responsibilities.
- Long Term Care insurance offers inflation protection options.
- Long Term Care insurance benefits may be shared by couples.⁷
- Long Term Care insurance transfers one of the biggest financial risks you may face to a predictable, manageable product.

When is the right time...

*to buy Long Term Care insurance? **Now.***

It's a simple answer, but it makes sense. You may think the need for Long Term Care insurance can be postponed because you may have a longer life expectancy, and why pay for something now that you may not use for many years? But you never know when you may need extended care in your life. For example, an accident or illness may cause you to need care to complete everyday activities and to rely on your family and friends to help you.

In addition to the added protection, younger consumers may be able to take advantage of lower pricing and/or health discounts, since part of Long Term Care insurance pricing is based on health and age. And once you receive a discount, it cannot be removed because of changes in your life.

Growing older is a part of life. With every passing year, the likelihood increases that you or your spouse/partner may need long term care. By planning ahead for that possibility with Long Term Care insurance, you are helping to protect your freedom of choice, assets and your family, should you need extended care.

⁷The term "spouse/partner" and "couple" may include married persons, domestic partners and/or civil union partners.

ABOUT TRANSAMERICA LIFE INSURANCE COMPANY
AND
[TRANSCARE® II]

Your Partner for the Long Term

An unforeseen long term care need could seriously impact your future. [TransCare® II] can help protect your hard-earned savings from the high cost of long term care services. With [TransCare® II], you can benefit from the resources of one of the largest financial services companies and the experience that only a company with over 300,000⁸ policyholders can provide.

[TransCare® II] Long-Term Care insurance is designed with your needs in mind. It provides you with the flexibility and options you want to customize a Policy that can fit your needs.

For more information, call your licensed insurance agent/producer or contact Transamerica Life Insurance Company and we will have a licensed insurance agent/producer contact you.

TRANSAMERICA LIFE INSURANCE COMPANY

[TRANSCARE® II]
Individual Long Term Care Insurance

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy TLC 2-P 0410.

Transamerica Life Insurance Company

Home Office:
Cedar Rapids, Iowa



Administrative Office:
P.O. Box 95302
Hurst, Texas 76053-5302

⁸Market Share - Covered Lives, American Association for Long-Term Care Insurance, 2010 AALTCI Sourcebook.



Home Office: Cedar Rapids, Iowa
Long Term Care Division
P O Box 95302
Hurst, Texas 76053-5302
800-553-7600, ext 3446
julie.maclin@transamerica.com

June 23, 2011

Commissioner Jay Bradford
1200 West Third Street
Little Rock, AR 72201

RE: **Long Term Care Advertising**
NAIC #: 86231
FEIN #: 39-0989781
Form # / Description: TLC ECO TC2 0611 Invitation to Inquire
TLC KE TC2 0611 Invitation to Inquire
TLC LBR TC2 0611 Invitation to Inquire

Dear Commissioner Bradford:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any previously approved forms.

These forms will be used to solicit policy form TLC 2-P AR 0410, et al., which was approved by your department on 10/11/2010.

It is our intention to use these forms in both paper and electronic form.

Bracketed information is intended to be variable. Please see the attached Variables document.

We trust that these forms will meet with your approval. If you have any questions, please contact me.

Sincerely,

A handwritten signature in black ink that reads "Julie A. Maclin". The signature is written in a cursive, flowing style.

Julie A. Maclin, ACS
Senior Advertising Analyst
Long Term Care Division

STATEMENT OF VARIABILITY

TLC ECO TC2 0611

Cover page:

The [Product Name] is variable on all pages that list the Product Name for accommodating the different marketing packages. The Product Name could be TransCare, TransCare II, Transamerica Secure, Transamerica Secure II.

Last page:

Contact [your insurance agent/producer] [or] [Transamerica Life] for details. – is variable throughout each form depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

TLC KE TC2 0611

Cover page:

The [Product Name] is variable on all pages that list the Product Name for accommodating the different marketing packages. The Product Name could be TransCare, TransCare II, Transamerica Secure, Transamerica Secure II.

- Automatic [5]-year rate guarantee; - will display the number of years of rate guarantee that are included in the marketing package being offered. Number of years could be: 5, 6, 7, 8, 9, or 10.

Last page:

Contact [your insurance agent/producer] [or] [Transamerica Life] for details. – is variable throughout each form depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

TLC LBR TC2 0611

Cover page:

The [Product Name] is variable on all pages that list the Product Name for accommodating the different marketing packages. The Product Name could be TransCare, TransCare II, Transamerica Secure, Transamerica Secure II.

[Ray] and [Jennifer] - Names could be:

[Ray] - Mike, Jamie, Shawn, Juan, Taylor – and will be one name throughout the brochure

[Jennifer] - Debbie, Mark, Emma, Maria, Chris – and will be one name throughout brochure

Last page:

Contact [your insurance agent/producer] [or] [Transamerica Life] for details. – is variable throughout each form depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.