

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: TransACE Long Term Care Rider Consumer Flyer
Project Name/Number: /

Filing at a Glance

Company: Transamerica Life Insurance Company
Product Name: TransACE Long Term Care Rider Consumer Flyer
State: Arkansas
TOI: LTC06 Long Term Care - Other
Sub-TOI: LTC06.000 Long Term Care - Other
Filing Type: Advertisement
Date Submitted: 10/02/2012
SERFF Tr Num: AESP-128710774
SERFF Status: Closed-Approved
State Tr Num:
State Status: Approved-Closed
Co Tr Num: ICC 12 OL 3004 0912

Implementation
Date Requested:
Author(s): Joan King
Reviewer(s): Donna Lambert (primary)
Disposition Date: 10/04/2012
Disposition Status: Approved
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
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Product Name: TransACE Long Term Care Rider Consumer Flyer
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General Information

Project Name:	Status of Filing in Domicile: Authorized
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 10/04/2012
	State Status Changed: 10/04/2012
Deemer Date:	Created By: Joan King
Submitted By: Joan King	Corresponding Filing Tracking Number:

Filing Description:

This advertising flyer is intended for use with individuals who are interested in purchasing a Long Term Care Rider with their life insurance policy.

Company and Contact

Filing Contact Information

Joan King, Compliance Assistant	JFKing@aegonusa.com
AEGON	727-557-3332 [Phone]
570 Carillon Parkway	866-419-4389 [FAX]
St. Petersburg, FL 33716-1202	

Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
4333 Edgewood Road N.E.	Group Code: 468	Company Type: Insurance
Admin Address: 570 Carillon Parkway	Group Name: TLI	State ID Number:
St. Petersburg, FL 33716-1202	FEIN Number: 39-0989781	
Cedar Rapids, IA 52499		
(727) 299-1800 ext. 2363[Phone]		

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Transamerica Life Insurance Company	\$50.00	10/02/2012	63320133

SERFF Tracking #:

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Arkansas

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	10/04/2012	10/04/2012

SERFF Tracking #:

AESP-128710774

State Tracking #:

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Disposition

Disposition Date: 10/04/2012

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	ICC 12 OL 3004 0912 AR STATE LETTER AND STATEMENT OF VARIABILITY	Approved	Yes
Form	TransACE Long Term Care Rider Consumer FLyer	Approved	Yes

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
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Form Schedule

Lead Form Number:							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1	Approved 10/04/2012	ICC 12 OL 3004 0912	ADV	TransACE Long Term Care Rider Consumer FLYer	Initial:		ICC 12 OL 3004 0912 REVISED MATERIAL.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



Guarantees matter. So does flexibility.

So does helping to protect yourself and the ones you love most.

It's not often that you come across a product that lets you have all three. And who would have thought it would be a life insurance product? Yet, here it is.

A TransACE® universal life insurance policy from Transamerica Life Insurance Company gives you the ability to help protect yourself and your family's future with multiple options for built-in flexibility, including the new Long Term Care Rider. This is life insurance that helps you respond to the changes that life will throw your way.

What does this mean to you?

Helps protect your family. You're probably thinking of buying life insurance for one very simple reason—you want to help protect the people you love the most. Buying a TransACE life insurance policy helps make sure that your loved ones will receive a guaranteed death benefit.¹ Not only are you putting protection in place, you are also helping to ensure that the dreams you have for their future can come true.



Helps protect yourself. As America's population ages, the need for long term care grows. Long term care addresses chronic illnesses like Alzheimer's or a disability that leaves you unable to perform basic everyday tasks such as bathing, dressing, or eating.² The new Long Term Care Rider on TransACE can help you pay for your care and treatment by giving you early access to the death benefit.³ And the cost of TransACE's Long Term Care Rider is guaranteed to never increase during your lifetime.

Helps provide flexibility for life. Protection and guarantees shouldn't have to mean a life insurance policy that doesn't let you respond to life's changes. Transamerica Life understands this and has built in a way for you to surrender the policy during certain periods and be eligible to receive up to 100% of the life insurance premiums that you paid. We call it the MultiFlex Surrender Endorsement.⁴ You'll call it a great idea if you need to use it.

¹Guarantees are based on the claims-paying ability of Transamerica Life Insurance Company. Fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force.

²A chronically ill individual is defined as an individual who has been certified by a Licensed Health Care Practitioner as being unable to perform two of six Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring) for a period of at least 90 days or having a severe cognitive impairment.

³The amount of LTC benefits available is based on the face amount of the life insurance policy. LTC benefits are made available by early payment of the death benefit.

⁴Surrender value will be the lesser of 100% of gross premiums paid less any refunds, partial surrenders, and outstanding policy loans or 33% of the lowest face amount less any outstanding loans and any partial surrenders during the 60-day period following the 15th or 20th policy anniversary, or at any time on or after the 25th policy anniversary. Surrender value will be reduced on a dollar-for-dollar basis by any long term care benefits paid out.



With so much uncertainty these days, it's nice to know there are still important safeguards you can put in place to help protect the financial future of your loved ones. You're not the only one looking out for yourself and the people you love the most—Transamerica Life is looking out for families just like yours.

Get started with your protection solution today. Call your life insurance agent/producer or Transamerica Life right away.

Producer Name

Producer Address

Producer Phone Number

TransACE® is a non-participating flexible-premium universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. [Policy Form No. 1-12611107 (CVAT), Group Certificate No. 2-72336107 (CVAT), Long Term Care Rider Form No. ICC12 LTCR02 or LTCR02.] Policy and rider form and number may vary, and this policy and rider may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.

The life insurance policy and the rider are subject to separate underwriting. This is a solicitation and an agent/insurance producer may contact you.

The policy and rider have exclusions and limitations. For costs and complete details of the coverage, contact Transamerica.



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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	ICC 12 OL 3004 0912 AR STATE LETTER AND STATEMENT OF VARIABILITY	Approved	10/04/2012
Comments:			
Attachment(s):	ICC 12 OL 3004 0912 AR LTC LETTER.pdf ICC 12 OL 3004 0912 ARK SOV.pdf		



Transamerica Life Insurance Company
4333 Edgewood Road NE
Cedar Rapids, Iowa 52499

October 2, 2012

Jay Bradford, Commissioner
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

Administrative Office
P.O. Box 5068
Clearwater, FL 33758
(727) 557-2012
jayne.flood@transamerica.com

**RE: TRANSAMERICA LIFE INSURANCE COMPANY
NAIC #86231, FEIN # 39-0989781
Long Term Care Rider Advertising**

**Form No. ICC 12 OL 3004 0912 TRANSACE LONG TERM CARE RIDER CONSUMER
FLYER**

To Whom It May Concern:

Enclosed for review and approval is the above referenced long term care rider advertising form intended to be used with Policy Form 1-126 05-107, approved on January 10, 2012 (SERFF Tracking #AEGB-127866968); and Rider Form LTCR 02 , approved May 22, 2012 (SERFF Tracking #AEGB-128311144). This form will not replace any supplemental illustration form previously approved by the State.

This advertising flyer is intended for use with individuals who are interested in purchasing a Long Term Care Rider with their life insurance policy.

Bracketed information is intended to be variable. Please see the attached Statement of Variability on the Supporting Documentation tab.

We trust that this filing will meet with your approval. If you should have any questions regarding this submission, please feel free to call me at (727) 557-2012, or contact me at my email address above. Thank you in advance for your consideration.

Sincerely,

Jayne Flood
Assistant Vice President
Advertising Compliance

Statement of Variability
For Consumer Flyer ICC 12 OL 3004 0912
Invitation to Inquire

Transamerica Life Insurance Company is certifying to the following:

1. The final form issued to the consumer will not contain brackets denoting variable text.
2. Any variable text included in this Statement of Variability will be effective only for future issues.
3. Only text included in this Statement will be allowed to be used on the referenced Form received by consumers.
4. Any changes to variable text or permissible ranges of values will be submitted for approval prior to implementation if required by the State of Arkansas.

VARIABLE DESCRIPTIONS:

PAGE 2:

- **Contact information for agent / producer will appear in bracketed area.**
- **Line 2 of product disclosure beneath producer contact information: Brackets added around policy and rider form numbers to accommodate future changes/updates to such policy and rider form numbers.**