

SERFF Tracking Number: AEGA-128113609 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number:
Company Tracking Number: AE 1304 0212 - TLIC
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: AE 1304 0212
Project Name/Number: Amendatory Endorsement/AE 1304 0212

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: AE 1304 0212 SERFF Tr Num: AEGA-128113609 State: Arkansas
TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num:
Variable and Variable Closed
Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: AE 1304 0212 - TLIC State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Author: Laurie Bascom Disposition Date: 02/29/2012
Date Submitted: 02/24/2012 Disposition Status: Approved-
Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Amendatory Endorsement
Project Number: AE 1304 0212
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: 02/29/2012
State Status Changed: 02/29/2012
Created By: Laurie Bascom
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Laurie Bascom

Filing Description:

Life and Health Division

Arkansas Insurance Department

1200 West Third Street

Little Rock, AR 72201

RE: TRANSAMERICA LIFE INSURANCE COMPANY

NAIC # 468-86231

SERFF Tracking #: AEGA-128113609

AE 1304 0212 – Amendatory Endorsement

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Dear Sir or Madam:

Please find attached the above referenced form for your review and approval. This endorsement is a new form and not intended to replace any form previously approved by your Department.

This endorsement will be attached to new issues of our annuity portfolio if the annuity is issued to a qualified plan as described under Section 401 of the Internal Revenue Code.

A Flesch reading ease score is not required for this form since it has been written to meet the requirements of federal law, 401 of the Internal Revenue Code.

We appreciate your review and approval of the attached form.

Sincerely,

TRANSAMERICA LIFE INSURANCE COMPANY

Laurie Bascom
Filing Analyst II
TCM Regulatory Filing Dept.
Phone: 319-355-6813
Fax: 319-355-6820
Email: laurie.bascom@transamerica.com

P.S. This endorsement was approved by Iowa, our Home State on _____, or is concurrently submitted.

Company and Contact

Filing Contact Information

Laurie Bascom, Forms Filing Analyst II lbascom@aegonusa.com
4333 Edgewood Road, NE 319-355-6813 [Phone]
Cedar Rapids, IA 52499 319-355-6820 [FAX]

Filing Company Information

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	02/29/2012	02/29/2012

SERFF Tracking Number: AEGA-128113609 *State:* Arkansas
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Disposition

Disposition Date: 02/29/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Amendatory Endorsement		Yes

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AE 1304 0212	Policy/Cont Amendatory ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			AE 1304 0212 - TLIC.pdf



Home Office:
Transamerica Life Insurance Company
4333 Edgewood Road N.E.
Cedar Rapids, Iowa 52499
(319)355-8511

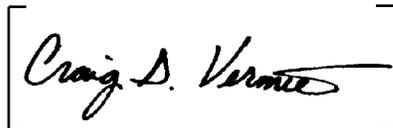
AMENDATORY ENDORSEMENT

This endorsement is attached to and made part of your policy, contract or certificate ("policy") by Transamerica Life Insurance Company ("Company"). As this policy is issued as an investment or funding vehicle for a qualified or tax-advantaged retirement plan ("Plan") in which the Annuitant participates, as specified in the application, it is amended by the addition of the following provisions.

1. This policy is non-transferable. No portion of the Annuitant's interest in the policy can be transferred or assigned to any person other than the Company.
2. This policy may not be sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose, to any person other than this Company.
3. The Company shall generally pay benefits under the policy to the Plan (or, if the policy is held in a trust for the Plan, to the Plan trustee). The Company may receive instructions from the policy owner, or, acting on behalf of the owner, the Plan administrator or other Plan fiduciary (or other person acting on behalf of the owner or Plan) and shall be fully protected and held harmless in following the instructions of such person as to payment of amounts under the policy.
4. Loans will not be made by the Company from the policy.
5. If required by the Internal Revenue Code ("Code") and the Plan, a joint and survivor annuity for a married Annuitant will automatically be applied if no other option has been elected as a settlement option at the Annuity Commencement Date. Where applicable, other options may require spousal consent.
6. The purchase of the policy by the Plan results in no additional tax deferral benefits under the Code beyond those provided under a qualified retirement plan. The policy should be used to fund the Plan based on the policy's features other than tax deferral. These features include, but are not limited to, the investments available for allocation under the policy's guaranteed lifetime income and death benefits.
7. Premium payments paid to the Company are subject to the terms of the Plan and the applicable provisions of the Code including, but not limited to, maximum contribution limitations.
8. In accordance with the provisions of Code Section 401(a)(9), benefit distributions must begin by April 1st of the calendar year following the later of the calendar year in which the Annuitant attains age 70-1/2 or, if the Annuitant is not a 5% owner of his employer as defined in Code Section 401(a)(9), the calendar year in which the Annuitant retires.
9. Payments received from this policy by the Annuitant prior to becoming disabled or attaining age 59-1/2 may be subject to a 10% penalty tax in addition to any increase in the regular income tax which may result from including the distribution in gross income.
10. The Annuitant may be restricted from taking a distribution from the Plan prior to certain events such as: death, termination of employment, disability within the meaning of the Code, attainment of age 59-1/2, or in certain cases of hardship. The Company shall follow the instructions of the policy owner, or, acting on behalf of the owner, the Plan administrator or other Plan fiduciary (or other person acting on behalf of the owner or Plan) as to the terms of the Plan.

11. Unisex mortality tables will be used in the administration of the policy purchased by the Plan.
12. Any refunds of premiums (i.e., payments by the Company on account of credits such as dividends, experience rating credits, or surrender or cancellation credits) shall be applied within the taxable year of employer in which received or within the next succeeding taxable year toward the purchase of retirement annuities under the Plan.
13. The list of Separate Accounts and/or Subaccounts available for investment will periodically change. The Company will give written notice to the Plan of any such change. This notice will be sent by mail or fax. The notice will: (1) explain the modification to the Separate Accounts and/or Subaccounts list; (2) fully disclose any resulting changes in the fees paid to the Company by the Plan, or by any other entity with respect to Plan assets invested in the affected Separate Accounts and/or Subaccounts; and (3) identify the effective date of the change. The Plan upon receipt of such notice shall have the right to terminate the policy by providing the Company with a written notice of termination. If such modification involves a change to a Separate Account and/or Subaccount that invests in a fund affiliated with the Company, the Company agrees to waive the applicable surrender and/or termination schedule applicable to the policy if the Company receives a written notice of termination within 60 days of the Company providing the Plan with notice. The Company reserves the right to extend the 60-day period for termination of the policy and waiver of the applicable surrender and/or termination schedule.

Executed at our Home Office.


SECRETARY


PRESIDENT

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Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Flesch Certification

Comments:

A Flesch reading ease score is not required for this form since it has been written to meet the requirements of federal law, 401 of the Internal Revenue Code.

Attachment:

Arkansas Reg 19 cert of comp.pdf

Item Status: **Status Date:**

Bypassed - Item: Application

Bypass Reason: N/A

Comments:

Item Status: **Status Date:**

Bypassed - Item: Life & Annuity - Acturial Memo

Bypass Reason: N/A

Comments:

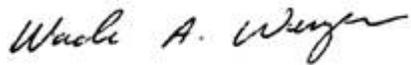
CERTIFICATION OF COMPLIANCE

Company Name: Transamerica Life Insurance Company

Form Title(s): Amendatory Endorsement

Form Number(s): AE 1304 0212

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg.19 s 10B, as well as the other laws and regulations of the State of Arkansas.



Wade A. Wenger
Assistant Vice President – Compliance Officer

February 24, 2012

Date