

**State:** Arkansas **Filing Company:** Transamerica Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.004 Partnership  
**Product Name:** UNI2R  
**Project Name/Number:** Rate Filing/2399

## Filing at a Glance

Company: Transamerica Life Insurance Company  
Product Name: UNI2R  
State: Arkansas  
TOI: LTC03I Individual Long Term Care  
Sub-TOI: LTC03I.004 Partnership  
Filing Type: Rate  
Date Submitted: 08/13/2012  
SERFF Tr Num: AEGJ-128625268  
SERFF Status: Closed-Approved  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: 9824  
  
Implementation: On Approval  
Date Requested:  
Author(s): Debbie Bellows  
Reviewer(s): Donna Lambert (primary)  
Disposition Date: 08/15/2012  
Disposition Status: Approved  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas **Filing Company:** Transamerica Life Insurance Company  
**TOI/Sub-TOI:** LTC031 Individual Long Term Care/LTC031.004 Partnership  
**Product Name:** UNI2R  
**Project Name/Number:** Rate Filing/2399

## General Information

Project Name: Rate Filing	Status of Filing in Domicile: Not Filed
Project Number: 2399	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Iowa is the state of domicile.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 08/15/2012
	State Status Changed: 08/15/2012
Deemer Date:	Created By: Debbie Bellows
Submitted By: Wendi Miller	Corresponding Filing Tracking Number:

**Filing Description:**  
 Please see filing letter under the Supporting Documentation tab.

## Company and Contact

### Filing Contact Information

Debbie Bellows, Senior Policy Analyst	debbie.bellows@transamerica.com
P.O. Box 93007	800-553-7600 [Phone] 3382 [Ext]
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:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per rate filing x 1 = \$50.00
Per Company:	No

Company	Amount	Date Processed	Transaction #
Transamerica Life Insurance Company	\$50.00	08/13/2012	61633209

State: Arkansas Filing Company: Transamerica Life Insurance Company  
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.004 Partnership  
Product Name: UNI2R  
Project Name/Number: Rate Filing/2399

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	08/15/2012	08/15/2012

**State:** Arkansas  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.004 Partnership  
**Product Name:** UNI2R  
**Project Name/Number:** Rate Filing/2399  
**Filing Company:** Transamerica Life Insurance Company

## Disposition

Disposition Date: 08/15/2012

Implementation Date:

Status: Approved

Comment: We have approved a 15% level rate increase on your submission. The approval is subject to the following conditions:

1. This increase only applies to new business and shall not be imposed on current policyholders.
2. All increases in rates, other than a change in age or an individual's moving to another geographical area, must be submitted to our Department for approval

(As a matter of information, trend increases cannot be automatically applied.)

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Transamerica Life Insurance Company	%	%				%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Filing Letter	Approved	Yes
Rate	AR - TC2012 Filing Rates - 080712	Approved	Yes

SERFF Tracking #:

AEGJ-128625268

State Tracking #:

Company Tracking #:

9824

State:

Arkansas

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.004 Partnership

Product Name:

UNI2R

Project Name/Number:

Rate Filing/2399

### Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Neutral

Overall Percentage of Last Rate Revision:

%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

SERFF

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Transamerica Life Insurance Company	%	%				%	%

State: Arkansas

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.004 Partnership

Product Name: UNI2R

Project Name/Number: Rate Filing/2399

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information	Attachments
1	Approved 08/15/2012	AR - TC2012 Filing Rates - 080712	TLC 2-P AR 0410, TLC 2-ACCB-E 0410, TLC 2-CNFB-E 0410, TLC 2-CNFB-LP-E 0410, TLC 2-ROP-E 0410, TLC 2-RELB-E 0410, TLC 2-SC-R 0410, TLC 2-MB-R 0410, TLC 2-FROB-R 0410, TLC 2-SBIOLC-R 0410, TLC 2-CBIOLC-R 0410, TLC 2-SRBIOLC-R 0410, TLC 2-TBIOLC-R 0410, TLC 2-FCBIO-R 0410, TLC 2-FSBIO-R 0410, TLC 2-FSRBIO-R 0410, TLC 2-FTBIO-R 0410, TLC 2-DBIO-E 0410, TLC 2-GPO-E 0410, TLC 2-WOPCB-R 0410, TLC 2-WOPHC-R 0410, TLC 2-JWP-R 0410, TLC 2-FSWP-R 0410, TLC 2-SWP-R 0410, TLC 2-ROP-R 0410, TLC 2-NFB-R 0410	New		AR - TC2012 Filing Rates - 080812.pdf

**Transamerica Life Insurance Company  
Long Term Care Policy TLC 2-P AR 0410**

**Single Standard 1 Premium Rates  
per \$10 of Daily Benefit**

	Benefit Periods*						
	365 Days	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	Unlimited
Facility Benefit	46.61	62.15	72.12	81.71	92.38	109.06	122.20
Home Health Care	19.03	25.37	29.44	33.35	37.71	44.51	49.88

\* Benefit Periods between years are interpolated between full year benefit periods

Example: Rate for a 1,000 day BP would be calculated as follows:

$$730 \text{ day rate} \times (1095 - 1000) / (1095 - 730) + 1095 \text{ day rate} \times (1000 - 730) / (1095 - 730)$$

$$62.15 \times (95 / 365) + 72.12 \times (270 / 365) = 69.52$$

Unlimited is assumed to be 3650 days for purposes of interpolating.

Single Standard Underwriting Factors	
Class	Rate
Standard 0	0.95
Standard 1	1.00
Standard 2	1.05

Select Classes	
Class I	1.25
Class II	1.50
Class III	1.75
Class IV	2.00
Class V	3.00
Class VI	4.00

**Transamerica Life Insurance Company  
Long Term Care Policy TLC 2-P AR 0410**

**Elimination Period Factors**

Benefit	Elimination Period										
	0 Day	20 Day	30 Day	50 Day	60 Day	90 Day	100 Day	120 Day	150 Day	180 Day	365 Day
Facility	1.40	1.30	1.25	1.18	1.15	1.00	0.98	0.95	0.90	0.85	0.80
HHC	1.00	0.91	0.87	0.81	0.78	0.65	0.64	0.61	0.58	0.54	0.50

**Transamerica Life Insurance Company  
Long Term Care Policy TLC 2-P AR 0410**

**Age Factors**

Issue Age	Non-Lifetime Benefit Periods	Lifetime Benefit Period
0	0.36	0.36
31	0.36	0.36
32	0.36	0.36
33	0.36	0.36
34	0.36	0.36
35	0.37	0.36
36	0.37	0.36
37	0.37	0.36
38	0.39	0.38
39	0.40	0.39
40	0.42	0.41
41	0.44	0.42
42	0.45	0.44
43	0.46	0.45
44	0.47	0.47
45	0.48	0.48
46	0.49	0.50
47	0.50	0.51
48	0.52	0.53
49	0.53	0.54
50	0.54	0.56
51	0.56	0.57
52	0.57	0.59
53	0.60	0.63
54	0.62	0.66
55	0.65	0.70
56	0.67	0.73
57	0.70	0.77
58	0.77	0.84
59	0.83	0.91
60	0.90	0.97
61	0.96	1.04
62	1.03	1.11
63	1.13	1.22
64	1.24	1.34
65	1.34	1.45
66	1.45	1.57
67	1.55	1.68
68	1.74	1.87
69	1.94	2.06
70	2.13	2.25
71	2.33	2.43
72	2.52	2.62
73	2.89	3.04
74	3.26	3.45
75	3.62	3.87
76	3.99	4.28
77	4.36	4.70
78	5.10	5.37
79	5.83	6.04
80	6.57	6.71
81	7.31	7.38
82	8.05	8.05
83	8.83	8.78
84	9.61	9.51
85	10.40	10.24
86	11.18	10.98
87	11.96	11.71
88	12.71	12.41
89	13.46	13.11
90	14.21	13.80
91	14.96	14.50
92	15.71	15.20
93	17.02	16.44
94	18.32	17.67
95	19.63	18.91
96	20.93	20.14
97	22.24	21.38
98	23.45	22.60
99	24.67	23.82
100	25.88	25.02

**Transamerica Life Insurance Company  
Long Term Care Policy TLC 2-P AR 0410**

**Miscellaneous Riders**

Rider	Rate
Monthly Benefit	= 9.25% of the entire rate
Waiver of Premium - Cash Benefit Only	= 3.5% of the Home Health Care rate
Waiver of Premium - Home Care and Adult Day Care	= 1.5% of the Home Health Care rate
Nonforfeiture Benefit - Shortened Benefit Period	= 10% of the entire rate
Joint Waiver of Premium	= 2% of the entire rate
Rate Guarantee	= 2% for each year of guarantee beyond 5 years (e.g. 10-yr guarantee is 10%)

**Transamerica Life Insurance Company  
Long Term Care Policy TLC 2-P AR 0410**

**Shared Care Rider**

<b>Benefit Period</b>		<b>Rate</b>
1 Year	=	32%
2 Year	=	28%
3 Year	=	17%
4 Year	=	12%
5 Year	=	9%
6 Year	=	7%
7 Year	=	6%
8 Year	=	4%
9 Year	=	3%
Lifetime	=	0%

**Transamerica Life Insurance Company  
Long Term Care Policy TLC 2-P AR 0410**

**Restoration of Benefits**

<b>Benefit Period</b>	<b>Rate</b>
1 Year	9%
2 Year	6%
3 Year	5%
4 Year	4%
5+ Year *	3%

**Survivorship Rider**

<b>Minimum Number of Years With No Death Nor Claims</b>				
<b>Issue Age</b>		<b>0/0</b>		<b>10/10</b>
< 66		20.0%		15.0%
>= 66		25.0%		15.0%

\* Does not apply to Unlimited Benefit Period

**Transamerica Life Insurance Company  
Long Term Care Policy TLC 2-P AR 0410**

**Return of Premium Upon Death Rider**

Issue Age	Rate
18 - 30	20%
31	20%
32	20%
33	20%
34	20%
35	21%
36	21%
37	21%
38	21%
39	22%
40	22%
41	23%
42	23%
43	24%
44	25%
45	26%
46	27%
47	28%
48	29%
49	31%
50	32%
51	34%
52	35%
53	37%
54	39%
55	40%
56	42%
57	44%
58	46%
59	48%
60	51%
61	53%
62	55%
63	58%
64	61%
65	64%
66	67%
67	70%
68	74%
69	79%
70	83%
71	88%
72	92%
73	98%
74	104%
75	109%
76	115%
77	121%
78	127%
79	133%
80	138%
81	144%
82	150%
83	156%
84	162%
85	168%
86	174%
87	180%
88	187%
89	194%
90	201%
91	208%
92	215%
93	223%
94	231%
95	239%
96	247%
97	255%
98	263%
99	273%
100 +	283%

**Transamerica Life Insurance Company  
Long Term Care Policy TLC 2-P AR 0410**

**Limited Pay Factors**

<b>Issue Age</b>	<b>1 Pay</b>	<b>5 Pay</b>	<b>10 Pay</b>	<b>15 Pay</b>	<b>20 Pay</b>	<b>Paid Up at 65</b>
0	43.33	10.73	5.35	4.27	3.31	2.44
31	43.33	10.73	5.35	4.27	3.31	2.44
32	43.33	10.73	5.35	4.27	3.31	2.44
33	43.33	10.73	5.31	4.20	3.28	2.46
34	43.33	10.73	5.27	4.14	3.26	2.49
35	43.33	10.73	5.23	4.08	3.23	2.51
36	43.33	10.73	5.19	4.02	3.21	2.53
37	43.33	10.73	5.15	3.96	3.18	2.56
38	42.84	10.61	5.09	3.90	3.16	2.58
39	42.34	10.50	5.03	3.84	3.13	2.60
40	41.85	10.38	4.96	3.78	3.11	2.63
41	41.35	10.27	4.90	3.72	3.08	2.65
42	40.86	10.15	4.84	3.66	3.06	2.67
43	40.37	9.97	4.75	3.60	3.01	2.74
44	39.89	9.78	4.66	3.53	2.97	2.81
45	39.40	9.60	4.57	3.47	2.93	2.93
46	38.91	9.41	4.48	3.41	2.89	2.97
47	38.43	9.22	4.39	3.35	2.85	3.01
48	37.79	8.99	4.32	3.28	2.81	3.05
49	37.16	8.75	4.24	3.20	2.78	3.09
50	36.52	8.52	4.16	3.13	2.74	3.13
51	35.88	8.28	4.09	3.05	2.71	3.25
52	35.25	8.05	4.01	2.98	2.67	3.37
53	34.40	7.86	3.92	2.91	2.62	3.49
54	33.55	7.67	3.83	2.84	2.56	3.62
55	32.69	7.49	3.74	2.78	2.50	3.74
56	31.84	7.30	3.65	2.71	2.45	4.29
57	30.99	7.11	3.56	2.64	2.39	4.84
58	30.01	6.91	3.46	2.58	2.32	5.40
59	29.02	6.71	3.36	2.53	2.25	5.95
60	28.03	6.50	3.26	2.47	2.18	6.50
61	27.05	6.30	3.16	2.41	2.10	0.00
62	26.06	6.09	3.06	2.36	2.03	0.00
63	24.96	5.88	2.97	2.26	1.96	0.00
64	23.87	5.66	2.87	2.16	1.89	0.00
65	22.77	5.44	2.78	2.06	1.81	0.00
66	21.67	5.23	2.69	1.97	1.74	0.00
67	20.57	5.01	2.59	1.87	1.67	0.00
68	19.69	4.75	2.52	1.78	1.62	0.00
69	18.81	4.50	2.44	1.69	1.58	0.00
70	17.93	4.24	2.36	1.60	1.53	0.00
71	17.05	3.98	2.29	1.51	1.49	0.00
72	16.17	3.72	2.21	1.42	1.42	0.00
73	15.27	3.51	2.13	1.39	1.39	0.00
74	14.37	3.30	2.05	1.37	1.36	0.00
75	13.47	3.09	1.97	1.34	1.33	0.00
76	12.56	2.88	1.89	1.32	1.30	0.00
77	11.66	2.67	1.81	1.29	1.27	0.00
78	11.35	2.52	1.75	1.28	1.25	0.00
79	11.05	2.38	1.68	1.26	1.23	0.00
80	10.74	2.24	1.62	1.24	1.21	0.00
81	10.43	2.09	1.55	1.22	1.18	0.00
82	10.12	1.92	1.46	1.20	1.16	0.00
83	10.06	1.84	1.41	1.18	1.15	0.00
84	10.00	1.76	1.36	1.17	1.14	0.00
85	9.94	1.68	1.32	1.15	1.13	0.00
86	9.88	1.60	1.27	1.13	1.12	0.00
87	9.82	1.52	1.23	1.11	1.11	0.00
88	9.79	1.48	1.20	1.10	1.10	0.00
89	9.76	1.44	1.16	1.09	1.09	0.00
90	9.74	1.41	1.13	1.08	1.08	0.00
91	9.71	1.37	1.09	1.07	1.07	0.00
92	9.68	1.33	1.06	1.06	1.06	0.00
93	9.65	1.29	1.05	1.05	1.05	0.00
94	9.62	1.26	1.04	1.04	1.04	0.00
95	9.59	1.22	1.03	1.03	1.03	0.00
96	9.56	1.18	1.02	1.02	1.02	0.00
97	9.53	1.15	1.01	1.01	1.01	0.00
98	9.50	1.11	1.01	1.01	1.01	0.00
99	9.47	1.07	1.01	1.01	1.01	0.00
100	9.44	1.01	1.01	1.01	1.01	0.00

**Transamerica Life Insurance Company  
Long Term Care Policy TLC 2-P AR 0410**

**Benefit Increase Option Factors for 1- Year and 2-Year Benefit Period**

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%	5%	Compound	
						5%	3%
0	96%	56%	230%	97%	135%	48%	26%
31	96%	56%	230%	97%	135%	48%	26%
32	96%	56%	230%	97%	135%	48%	26%
33	96%	56%	229%	97%	134%	48%	26%
34	96%	56%	228%	97%	134%	48%	26%
35	96%	56%	227%	97%	134%	48%	26%
36	96%	56%	226%	97%	134%	48%	26%
37	96%	56%	225%	97%	134%	48%	26%
38	96%	56%	225%	97%	134%	48%	26%
39	96%	56%	225%	97%	133%	48%	26%
40	96%	56%	225%	97%	133%	48%	26%
41	96%	56%	225%	97%	133%	48%	26%
42	96%	56%	224%	97%	133%	48%	26%
43	96%	56%	224%	97%	129%	48%	26%
44	96%	56%	224%	97%	125%	48%	26%
45	96%	56%	224%	97%	121%	48%	26%
46	96%	56%	224%	97%	118%	48%	26%
47	96%	56%	223%	97%	114%	48%	26%
48	96%	56%	220%	97%	110%	47%	26%
49	96%	56%	216%	97%	106%	47%	26%
50	96%	56%	213%	97%	102%	46%	26%
51	96%	56%	209%	97%	99%	46%	26%
52	96%	56%	206%	97%	95%	45%	26%
53	95%	55%	199%	94%	90%	44%	26%
54	95%	55%	192%	92%	85%	43%	25%
55	94%	55%	186%	89%	81%	42%	25%
56	93%	54%	179%	87%	76%	41%	25%
57	92%	54%	173%	84%	71%	40%	25%
58	90%	53%	167%	82%	66%	38%	23%
59	88%	52%	160%	79%	62%	36%	21%
60	86%	51%	154%	76%	57%	34%	20%
61	84%	50%	148%	74%	52%	32%	18%
62	82%	49%	142%	71%	47%	30%	16%
63	78%	47%	134%	67%	43%	27%	14%
64	74%	46%	127%	63%	38%	24%	13%
65	70%	45%	119%	59%	33%	22%	11%
66	66%	43%	111%	55%	28%	19%	10%
67	62%	42%	103%	51%	24%	16%	8%
68	58%	40%	96%	49%	20%	15%	8%
69	53%	38%	89%	46%	17%	14%	7%
70	48%	37%	81%	43%	14%	13%	7%
71	43%	35%	74%	40%	11%	12%	6%
72	39%	33%	67%	37%	8%	11%	6%
73	37%	31%	63%	35%	6%	10%	5%
74	35%	30%	59%	33%	5%	9%	5%
75	33%	28%	56%	31%	3%	8%	4%
76	31%	27%	52%	29%	2%	7%	4%
77	29%	25%	48%	27%	0%	6%	3%
78	28%	24%	45%	25%	0%	5%	3%
79	26%	23%	42%	24%	0%	5%	3%
80	25%	21%	39%	22%	0%	5%	3%
81	23%	20%	36%	21%	0%	5%	3%
82	22%	19%	33%	19%	0%	4%	2%
83	21%	18%	31%	18%	0%	4%	2%
84	20%	18%	31%	17%	0%	3%	2%
85	19%	17%	29%	16%	0%	3%	1%
86	18%	15%	27%	16%	0%	2%	1%
87	17%	15%	26%	15%	0%	1%	1%
88	17%	14%	25%	14%	0%	1%	1%
89	16%	13%	24%	13%	0%	1%	1%
90	15%	13%	22%	13%	0%	1%	1%
91	15%	12%	21%	12%	0%	1%	1%
92	14%	12%	20%	12%	0%	1%	0%
93	13%	11%	19%	11%	0%	1%	0%
94	13%	11%	18%	11%	0%	1%	0%
95	12%	11%	18%	10%	0%	1%	0%
96	12%	10%	17%	10%	0%	1%	0%
97	12%	10%	16%	9%	0%	1%	0%
98	11%	9%	15%	9%	0%	1%	0%
99	11%	9%	15%	8%	0%	1%	0%
100	10%	9%	14%	8%	0%	1%	0%

**Transamerica Life Insurance Company  
Long Term Care Policy TLC 2-P AR 0410**

**Benefit Increase Option Factors for 3-Year Benefit Period**

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%	5%	Compound	
						5%	3%
0	99%	57%	248%	97%	135%	47%	25%
31	99%	57%	248%	97%	135%	47%	25%
32	99%	57%	248%	97%	135%	47%	25%
33	99%	57%	248%	97%	134%	47%	25%
34	99%	57%	248%	97%	134%	47%	25%
35	99%	57%	248%	97%	134%	47%	25%
36	99%	57%	248%	97%	134%	47%	25%
37	99%	57%	248%	97%	134%	47%	25%
38	99%	57%	248%	97%	134%	47%	25%
39	99%	57%	248%	97%	133%	47%	25%
40	99%	57%	248%	97%	133%	47%	25%
41	99%	57%	248%	97%	133%	47%	25%
42	99%	57%	248%	97%	133%	47%	25%
43	99%	56%	245%	97%	129%	47%	25%
44	99%	56%	242%	97%	125%	47%	25%
45	99%	56%	240%	97%	121%	47%	25%
46	99%	56%	237%	97%	118%	46%	25%
47	99%	56%	234%	97%	114%	46%	25%
48	99%	56%	231%	97%	110%	46%	25%
49	99%	56%	227%	97%	106%	46%	25%
50	99%	56%	223%	97%	102%	46%	25%
51	99%	56%	219%	97%	99%	45%	25%
52	99%	56%	216%	97%	95%	45%	25%
53	98%	55%	209%	95%	90%	44%	25%
54	98%	55%	202%	92%	85%	43%	25%
55	97%	55%	195%	90%	81%	42%	25%
56	96%	54%	188%	88%	76%	41%	25%
57	95%	54%	181%	86%	71%	40%	25%
58	93%	53%	175%	83%	66%	38%	25%
59	91%	52%	169%	80%	62%	35%	25%
60	89%	51%	162%	77%	57%	33%	24%
61	87%	50%	156%	75%	52%	31%	24%
62	85%	49%	149%	72%	47%	28%	24%
63	81%	47%	141%	68%	43%	26%	21%
64	78%	46%	133%	64%	38%	24%	18%
65	74%	45%	125%	61%	33%	21%	15%
66	70%	43%	117%	57%	28%	19%	12%
67	66%	42%	109%	53%	24%	16%	10%
68	61%	40%	101%	50%	20%	15%	9%
69	57%	38%	93%	47%	17%	14%	8%
70	52%	37%	86%	43%	14%	13%	7%
71	47%	35%	78%	40%	11%	12%	6%
72	43%	33%	71%	37%	8%	11%	6%
73	40%	31%	67%	35%	6%	10%	5%
74	38%	30%	63%	33%	5%	9%	5%
75	35%	28%	59%	31%	3%	8%	4%
76	33%	27%	55%	29%	2%	7%	4%
77	31%	25%	51%	27%	0%	6%	3%
78	29%	24%	48%	25%	0%	5%	3%
79	28%	23%	45%	24%	0%	5%	3%
80	26%	21%	42%	22%	0%	5%	3%
81	24%	20%	38%	21%	0%	5%	2%
82	23%	19%	35%	19%	0%	4%	2%
83	22%	18%	33%	18%	0%	4%	2%
84	21%	18%	32%	17%	0%	3%	2%
85	20%	17%	30%	16%	0%	3%	1%
86	19%	15%	28%	16%	0%	2%	1%
87	18%	15%	27%	15%	0%	1%	1%
88	18%	14%	26%	14%	0%	1%	1%
89	17%	13%	25%	13%	0%	1%	1%
90	16%	13%	23%	13%	0%	1%	1%
91	15%	12%	22%	12%	0%	1%	0%
92	15%	12%	21%	12%	0%	1%	0%
93	14%	11%	20%	11%	0%	1%	0%
94	14%	11%	19%	11%	0%	1%	0%
95	13%	11%	19%	10%	0%	1%	0%
96	12%	10%	18%	10%	0%	1%	0%
97	12%	10%	17%	9%	0%	1%	0%
98	11%	9%	16%	9%	0%	1%	0%
99	11%	9%	16%	8%	0%	1%	0%
100	11%	9%	15%	8%	0%	1%	0%

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**Benefit Increase Option Factors for 4-Year Benefit Period**

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%	5%	Compound	
						5%	3%
0	108%	65%	271%	110%	152%	53%	28%
31	108%	65%	271%	110%	152%	53%	28%
32	108%	65%	271%	110%	152%	53%	28%
33	108%	65%	269%	110%	152%	53%	28%
34	108%	65%	268%	110%	151%	53%	28%
35	108%	65%	267%	110%	151%	53%	28%
36	108%	65%	266%	110%	151%	53%	28%
37	108%	65%	265%	110%	151%	53%	28%
38	108%	65%	264%	110%	151%	53%	28%
39	108%	65%	263%	110%	150%	53%	28%
40	108%	65%	261%	110%	150%	53%	28%
41	108%	65%	260%	110%	150%	53%	28%
42	108%	65%	259%	110%	150%	53%	28%
43	108%	65%	259%	110%	145%	53%	28%
44	108%	65%	259%	110%	139%	53%	28%
45	108%	65%	259%	110%	134%	53%	28%
46	108%	65%	258%	110%	129%	53%	28%
47	108%	65%	258%	110%	123%	53%	28%
48	108%	65%	254%	110%	119%	53%	28%
49	108%	65%	250%	110%	116%	53%	28%
50	108%	65%	246%	110%	112%	53%	28%
51	108%	65%	242%	110%	108%	53%	28%
52	108%	65%	238%	110%	104%	52%	28%
53	107%	65%	231%	108%	100%	51%	28%
54	105%	64%	224%	105%	95%	49%	28%
55	104%	64%	217%	102%	90%	48%	28%
56	103%	63%	210%	99%	85%	46%	28%
57	102%	63%	203%	97%	81%	44%	28%
58	99%	61%	193%	93%	74%	42%	27%
59	97%	60%	184%	89%	68%	40%	26%
60	95%	58%	175%	85%	62%	37%	26%
61	93%	56%	166%	82%	55%	35%	25%
62	91%	55%	157%	78%	49%	32%	24%
63	86%	53%	148%	74%	44%	29%	21%
64	81%	51%	139%	70%	39%	26%	18%
65	77%	49%	130%	66%	34%	23%	15%
66	72%	47%	121%	61%	29%	19%	11%
67	67%	46%	112%	57%	24%	16%	8%
68	63%	44%	105%	54%	21%	15%	8%
69	58%	42%	99%	51%	18%	14%	7%
70	54%	40%	92%	48%	15%	13%	7%
71	49%	38%	85%	46%	12%	12%	6%
72	45%	36%	79%	43%	9%	11%	6%
73	42%	34%	74%	40%	7%	10%	5%
74	39%	33%	70%	37%	5%	9%	5%
75	36%	31%	65%	35%	4%	8%	4%
76	32%	29%	61%	32%	2%	7%	4%
77	29%	28%	56%	30%	0%	6%	3%
78	28%	26%	53%	28%	0%	5%	3%
79	26%	25%	50%	26%	0%	5%	3%
80	25%	23%	46%	24%	0%	5%	3%
81	23%	22%	43%	23%	0%	5%	2%
82	22%	20%	39%	21%	0%	4%	2%
83	21%	19%	37%	20%	0%	4%	2%
84	20%	19%	36%	19%	0%	3%	2%
85	19%	18%	33%	18%	0%	3%	1%
86	19%	17%	31%	18%	0%	2%	1%
87	17%	17%	30%	17%	0%	1%	1%
88	17%	16%	29%	15%	0%	1%	1%
89	16%	14%	28%	14%	0%	1%	1%
90	15%	14%	25%	14%	0%	1%	1%
91	15%	13%	24%	13%	0%	1%	0%
92	14%	13%	23%	13%	0%	1%	0%
93	13%	12%	22%	12%	0%	1%	0%
94	13%	12%	21%	12%	0%	1%	0%
95	12%	12%	21%	11%	0%	1%	0%
96	12%	11%	20%	11%	0%	1%	0%
97	12%	11%	18%	10%	0%	1%	0%
98	11%	10%	17%	10%	0%	1%	0%
99	11%	10%	17%	9%	0%	1%	0%
100	10%	10%	16%	9%	0%	1%	0%

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**Benefit Increase Option Factors for 5-Year Benefit Period**

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%	5%	Compound	
						5%	3%
0	108%	65%	271%	100%	139%	50%	28%
31	108%	65%	271%	100%	139%	50%	28%
32	108%	65%	271%	100%	139%	50%	28%
33	108%	65%	269%	100%	139%	50%	28%
34	108%	65%	268%	100%	139%	50%	28%
35	108%	65%	267%	100%	139%	50%	28%
36	108%	65%	266%	100%	139%	50%	28%
37	108%	65%	265%	100%	138%	50%	28%
38	108%	65%	264%	100%	138%	50%	28%
39	108%	65%	263%	100%	138%	50%	28%
40	108%	65%	261%	100%	138%	50%	28%
41	108%	65%	260%	100%	138%	50%	28%
42	108%	65%	259%	100%	138%	50%	28%
43	108%	65%	259%	100%	132%	50%	28%
44	108%	65%	259%	100%	127%	50%	28%
45	108%	65%	259%	100%	122%	50%	28%
46	108%	65%	258%	100%	117%	50%	28%
47	108%	65%	258%	100%	112%	50%	28%
48	108%	65%	254%	100%	108%	49%	28%
49	108%	65%	250%	100%	105%	49%	28%
50	108%	65%	246%	100%	101%	49%	28%
51	108%	65%	242%	100%	97%	48%	28%
52	108%	65%	238%	100%	94%	48%	28%
53	107%	65%	231%	97%	89%	47%	28%
54	105%	64%	224%	95%	85%	46%	28%
55	104%	64%	217%	92%	81%	45%	28%
56	103%	63%	210%	89%	76%	44%	28%
57	102%	63%	203%	87%	72%	43%	28%
58	99%	61%	193%	83%	66%	41%	27%
59	97%	60%	184%	80%	60%	39%	26%
60	95%	58%	175%	76%	54%	37%	26%
61	93%	56%	166%	73%	48%	34%	25%
62	91%	55%	157%	69%	42%	32%	24%
63	86%	53%	148%	65%	37%	29%	21%
64	81%	51%	139%	61%	32%	26%	18%
65	77%	49%	130%	57%	27%	23%	15%
66	72%	47%	121%	53%	23%	20%	11%
67	67%	46%	112%	49%	18%	17%	8%
68	63%	44%	105%	47%	15%	16%	8%
69	58%	42%	99%	44%	12%	15%	7%
70	54%	40%	92%	41%	9%	13%	7%
71	49%	38%	85%	38%	6%	12%	6%
72	45%	36%	79%	35%	4%	11%	6%
73	42%	34%	74%	33%	3%	10%	5%
74	39%	33%	70%	31%	2%	9%	5%
75	36%	31%	65%	28%	1%	8%	4%
76	32%	29%	61%	26%	1%	7%	4%
77	29%	28%	56%	23%	0%	6%	3%
78	28%	26%	53%	22%	0%	5%	3%
79	26%	25%	50%	20%	0%	5%	3%
80	25%	23%	46%	19%	0%	5%	3%
81	23%	22%	43%	18%	0%	5%	2%
82	22%	20%	39%	16%	0%	4%	2%
83	21%	19%	37%	15%	0%	4%	2%
84	20%	19%	36%	15%	0%	3%	2%
85	19%	18%	33%	14%	0%	3%	1%
86	19%	17%	31%	14%	0%	2%	1%
87	17%	17%	30%	13%	0%	1%	1%
88	17%	16%	29%	12%	0%	1%	1%
89	16%	14%	28%	11%	0%	1%	1%
90	15%	14%	25%	11%	0%	1%	1%
91	15%	13%	24%	10%	0%	1%	0%
92	14%	13%	23%	10%	0%	1%	0%
93	13%	12%	22%	9%	0%	1%	0%
94	13%	12%	21%	9%	0%	1%	0%
95	12%	12%	21%	9%	0%	1%	0%
96	12%	11%	20%	9%	0%	1%	0%
97	12%	11%	18%	8%	0%	1%	0%
98	11%	10%	17%	8%	0%	1%	0%
99	11%	10%	17%	7%	0%	1%	0%
100	10%	10%	16%	7%	0%	1%	0%

**Transamerica Life Insurance Company  
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**Benefit Increase Option Factors for Unlimited Benefit Periods\***

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%	5%	Compound	
						5%	3%
0	186%	100%	444%	201%	199%	92%	55%
31	186%	100%	444%	201%	199%	92%	55%
32	186%	100%	444%	201%	199%	92%	55%
33	186%	100%	444%	201%	199%	92%	55%
34	186%	100%	443%	201%	198%	92%	55%
35	186%	100%	443%	200%	198%	92%	55%
36	186%	100%	442%	200%	197%	92%	55%
37	186%	100%	442%	199%	197%	92%	55%
38	185%	100%	440%	198%	197%	92%	55%
39	184%	100%	438%	197%	196%	92%	55%
40	183%	100%	436%	196%	196%	92%	55%
41	182%	100%	434%	195%	195%	92%	55%
42	181%	100%	432%	194%	195%	92%	55%
43	179%	99%	424%	191%	187%	91%	55%
44	178%	99%	416%	188%	179%	90%	55%
45	176%	99%	408%	185%	171%	89%	54%
46	174%	98%	400%	182%	163%	88%	54%
47	172%	98%	392%	179%	155%	87%	54%
48	171%	96%	381%	176%	148%	85%	53%
49	169%	94%	371%	173%	141%	84%	52%
50	168%	91%	360%	170%	134%	82%	51%
51	166%	89%	350%	167%	127%	81%	51%
52	164%	87%	339%	164%	120%	79%	50%
53	162%	85%	326%	160%	114%	76%	49%
54	159%	84%	312%	156%	108%	73%	47%
55	157%	83%	298%	152%	102%	70%	46%
56	154%	81%	285%	148%	96%	67%	45%
57	151%	80%	271%	144%	90%	64%	43%
58	147%	78%	260%	139%	84%	61%	41%
59	142%	77%	250%	134%	78%	57%	40%
60	138%	75%	239%	128%	72%	54%	38%
61	133%	73%	229%	123%	66%	50%	36%
62	128%	72%	218%	118%	60%	47%	34%
63	124%	70%	209%	113%	54%	43%	32%
64	120%	68%	200%	109%	48%	38%	29%
65	117%	66%	190%	104%	42%	34%	27%
66	113%	64%	181%	100%	36%	30%	25%
67	109%	63%	172%	95%	30%	25%	23%
68	104%	60%	163%	91%	26%	24%	21%
69	100%	58%	155%	87%	22%	22%	20%
70	96%	56%	146%	83%	17%	21%	19%
71	92%	54%	138%	79%	13%	20%	17%
72	88%	51%	129%	75%	9%	18%	16%
73	84%	49%	123%	72%	7%	17%	15%
74	80%	47%	117%	69%	5%	16%	15%
75	77%	45%	111%	66%	4%	15%	14%
76	73%	43%	105%	63%	2%	14%	14%
77	69%	41%	99%	60%	0%	13%	13%
78	66%	39%	93%	57%	0%	12%	13%
79	62%	37%	87%	53%	0%	12%	12%
80	58%	35%	81%	50%	0%	11%	11%
81	55%	33%	74%	46%	0%	10%	11%
82	51%	31%	68%	42%	0%	10%	10%
83	49%	29%	64%	40%	0%	8%	9%
84	47%	29%	62%	38%	0%	7%	7%
85	46%	27%	58%	36%	0%	6%	6%
86	44%	25%	54%	36%	0%	5%	5%
87	40%	25%	52%	33%	0%	3%	3%
88	40%	23%	50%	31%	0%	3%	3%
89	38%	22%	48%	29%	0%	3%	3%
90	36%	22%	44%	29%	0%	2%	2%
91	35%	20%	42%	27%	0%	2%	2%
92	33%	20%	40%	27%	0%	2%	2%
93	31%	18%	38%	25%	0%	2%	2%
94	31%	18%	36%	25%	0%	2%	2%
95	29%	18%	36%	22%	0%	2%	2%
96	27%	16%	34%	22%	0%	2%	2%
97	27%	16%	32%	20%	0%	2%	2%
98	26%	14%	30%	20%	0%	2%	2%
99	26%	14%	30%	18%	0%	2%	2%
100	24%	14%	28%	18%	0%	2%	2%

\* Benefit Periods between years are interpolated between full year benefit periods.  
 Unlimited is assumed to be 3650 days for purposes of interpolating.  
 This is consistent with the way Benefit Periods are interpolated on the Base Rates.  
 Inflation factors for Benefit periods between 5 years and Unlimited will be interpolated between the 5 year and these Unlimited Benefit Period factors.

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**Full Benefit Increase Option Factors for 1-Year and 2-Year Benefit Period**

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%	5%	Compound	
						5%	3%
0	111%	68%	288%	132%	176%	74%	36%
31	111%	68%	288%	132%	176%	74%	36%
32	111%	68%	288%	132%	176%	74%	36%
33	111%	68%	287%	132%	176%	74%	36%
34	111%	68%	286%	132%	176%	74%	36%
35	111%	68%	284%	132%	176%	74%	36%
36	111%	68%	283%	132%	175%	74%	36%
37	111%	68%	282%	132%	175%	74%	36%
38	111%	68%	282%	132%	175%	74%	36%
39	111%	68%	282%	132%	175%	74%	36%
40	111%	68%	282%	132%	174%	74%	36%
41	111%	68%	282%	132%	174%	74%	36%
42	111%	68%	282%	132%	174%	74%	36%
43	111%	68%	277%	130%	167%	72%	36%
44	111%	68%	273%	127%	160%	70%	36%
45	111%	68%	269%	125%	152%	68%	36%
46	111%	68%	264%	122%	145%	66%	35%
47	111%	68%	260%	120%	138%	65%	35%
48	111%	68%	255%	119%	133%	64%	35%
49	111%	68%	250%	118%	128%	63%	35%
50	111%	68%	246%	118%	124%	62%	35%
51	111%	68%	241%	117%	119%	61%	35%
52	111%	68%	236%	116%	114%	60%	35%
53	111%	68%	229%	114%	109%	59%	35%
54	110%	67%	222%	111%	104%	58%	35%
55	109%	67%	214%	108%	99%	56%	35%
56	108%	66%	207%	105%	93%	55%	35%
57	107%	66%	200%	103%	88%	54%	35%
58	105%	65%	192%	99%	82%	52%	33%
59	103%	64%	185%	96%	77%	50%	31%
60	101%	62%	178%	92%	71%	47%	30%
61	99%	61%	170%	89%	66%	45%	28%
62	97%	60%	163%	86%	60%	43%	26%
63	91%	57%	153%	80%	54%	39%	23%
64	84%	54%	143%	75%	48%	34%	20%
65	78%	51%	133%	69%	41%	30%	17%
66	72%	48%	123%	64%	35%	26%	14%
67	66%	45%	112%	58%	29%	22%	11%
68	61%	43%	105%	55%	26%	20%	10%
69	57%	42%	97%	52%	23%	19%	10%
70	52%	40%	89%	49%	19%	18%	9%
71	47%	38%	82%	46%	16%	17%	9%
72	42%	36%	74%	43%	13%	16%	8%
73	40%	35%	70%	41%	10%	15%	8%
74	38%	33%	67%	39%	8%	14%	7%
75	36%	31%	63%	37%	5%	12%	7%
76	34%	30%	59%	35%	3%	11%	6%
77	32%	28%	55%	33%	0%	10%	6%
78	31%	27%	52%	31%	0%	10%	5%
79	29%	25%	48%	29%	0%	9%	5%
80	27%	24%	45%	27%	0%	9%	5%
81	26%	22%	41%	25%	0%	8%	5%
82	24%	21%	38%	23%	0%	8%	4%
83	23%	20%	36%	22%	0%	7%	4%
84	22%	20%	35%	21%	0%	6%	3%
85	21%	18%	32%	19%	0%	5%	3%
86	20%	17%	30%	19%	0%	4%	2%
87	19%	17%	29%	18%	0%	3%	1%
88	19%	16%	28%	17%	0%	2%	1%
89	18%	15%	27%	16%	0%	2%	1%
90	17%	15%	25%	16%	0%	2%	1%
91	16%	14%	24%	15%	0%	2%	1%
92	15%	14%	22%	15%	0%	1%	1%
93	14%	12%	21%	13%	0%	1%	1%
94	14%	12%	20%	13%	0%	1%	1%
95	14%	12%	20%	12%	0%	1%	1%
96	13%	11%	19%	12%	0%	1%	1%
97	13%	11%	18%	11%	0%	1%	1%
98	12%	10%	17%	11%	0%	1%	1%
99	12%	10%	17%	10%	0%	1%	1%
100	11%	10%	16%	10%	0%	1%	1%

**Transamerica Life Insurance Company  
Long Term Care Policy TLC 2-P AR 0410**

**Full Benefit Increase Option Factors for 3-Year Benefit Period**

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%	5%	Compound	
						5%	3%
0	108%	64%	291%	122%	163%	65%	30%
31	108%	64%	291%	122%	163%	65%	30%
32	108%	64%	291%	122%	163%	65%	30%
33	108%	64%	291%	121%	163%	65%	30%
34	108%	64%	291%	121%	163%	65%	30%
35	108%	64%	290%	121%	163%	65%	30%
36	108%	64%	290%	121%	162%	65%	30%
37	108%	64%	290%	121%	162%	65%	30%
38	108%	64%	290%	121%	162%	65%	30%
39	108%	64%	290%	121%	162%	65%	30%
40	108%	64%	290%	121%	162%	65%	30%
41	108%	64%	290%	121%	161%	65%	30%
42	108%	64%	290%	121%	161%	65%	30%
43	108%	64%	284%	119%	155%	63%	30%
44	108%	64%	277%	117%	148%	62%	31%
45	108%	63%	271%	115%	142%	60%	31%
46	108%	63%	265%	113%	136%	59%	31%
47	108%	63%	258%	111%	129%	57%	31%
48	108%	63%	253%	111%	124%	56%	31%
49	108%	63%	248%	110%	119%	55%	31%
50	108%	63%	242%	109%	115%	54%	31%
51	108%	63%	237%	108%	110%	53%	31%
52	108%	63%	232%	107%	105%	52%	31%
53	108%	63%	225%	104%	100%	51%	31%
54	107%	62%	217%	102%	95%	50%	31%
55	106%	62%	210%	100%	90%	49%	31%
56	105%	61%	203%	97%	85%	48%	31%
57	104%	61%	196%	95%	80%	47%	31%
58	102%	60%	189%	92%	75%	45%	31%
59	100%	59%	182%	89%	70%	42%	30%
60	98%	58%	175%	86%	65%	40%	30%
61	96%	57%	169%	84%	60%	37%	30%
62	94%	56%	162%	81%	55%	35%	30%
63	89%	53%	153%	76%	49%	32%	26%
64	84%	51%	143%	72%	44%	29%	23%
65	80%	49%	134%	67%	39%	26%	19%
66	75%	47%	125%	63%	33%	23%	16%
67	70%	45%	116%	58%	28%	20%	12%
68	65%	43%	108%	55%	25%	19%	11%
69	60%	42%	100%	52%	21%	18%	11%
70	56%	40%	92%	48%	18%	17%	10%
71	51%	38%	84%	45%	15%	16%	9%
72	46%	36%	76%	42%	12%	14%	8%
73	44%	35%	72%	40%	9%	13%	8%
74	41%	33%	68%	38%	7%	12%	7%
75	39%	31%	64%	36%	5%	11%	7%
76	36%	30%	60%	33%	2%	10%	6%
77	34%	28%	56%	31%	0%	9%	5%
78	32%	27%	53%	30%	0%	9%	5%
79	30%	25%	49%	28%	0%	8%	5%
80	29%	24%	46%	26%	0%	8%	5%
81	27%	22%	42%	24%	0%	7%	4%
82	25%	21%	39%	22%	0%	7%	4%
83	24%	20%	37%	21%	0%	6%	4%
84	23%	20%	36%	20%	0%	5%	3%
85	22%	18%	33%	19%	0%	4%	3%
86	21%	17%	31%	19%	0%	3%	2%
87	20%	17%	30%	17%	0%	2%	1%
88	20%	16%	29%	16%	0%	2%	1%
89	19%	15%	27%	15%	0%	2%	1%
90	18%	15%	25%	15%	0%	2%	1%
91	17%	14%	24%	14%	0%	1%	1%
92	16%	14%	23%	14%	0%	1%	1%
93	15%	12%	22%	13%	0%	1%	1%
94	15%	12%	21%	13%	0%	1%	1%
95	14%	12%	21%	12%	0%	1%	1%
96	13%	11%	19%	12%	0%	1%	1%
97	13%	11%	18%	10%	0%	1%	1%
98	13%	10%	17%	10%	0%	1%	1%
99	13%	10%	17%	9%	0%	1%	1%
100	12%	10%	16%	9%	0%	1%	1%

**Transamerica Life Insurance Company  
Long Term Care Policy TLC 2-P AR 0410**

**Full Benefit Increase Option Factors for 4-Year Benefit Period**

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%	5%	Compound	
						5%	3%
0	117%	72%	328%	143%	191%	77%	34%
31	117%	72%	328%	143%	191%	77%	34%
32	117%	72%	328%	143%	191%	77%	34%
33	117%	72%	327%	143%	191%	77%	34%
34	117%	72%	325%	143%	190%	77%	34%
35	117%	72%	324%	143%	190%	77%	34%
36	117%	72%	323%	143%	190%	77%	34%
37	117%	72%	321%	143%	190%	77%	34%
38	117%	72%	320%	143%	189%	77%	34%
39	117%	72%	319%	143%	189%	77%	34%
40	117%	72%	317%	143%	189%	77%	34%
41	117%	72%	316%	143%	189%	77%	34%
42	117%	72%	315%	143%	189%	77%	34%
43	117%	72%	310%	140%	180%	75%	34%
44	117%	72%	306%	138%	171%	73%	34%
45	117%	73%	301%	135%	162%	71%	34%
46	118%	73%	296%	132%	153%	69%	34%
47	118%	73%	292%	130%	144%	67%	34%
48	118%	73%	286%	129%	139%	66%	34%
49	118%	73%	280%	128%	134%	66%	34%
50	118%	73%	274%	127%	129%	65%	34%
51	118%	73%	268%	126%	124%	64%	34%
52	117%	73%	262%	125%	119%	64%	34%
53	116%	73%	255%	123%	114%	62%	34%
54	115%	72%	247%	120%	109%	60%	34%
55	114%	71%	240%	117%	104%	58%	34%
56	112%	71%	232%	114%	99%	57%	34%
57	111%	70%	225%	111%	94%	55%	34%
58	109%	69%	215%	107%	87%	52%	33%
59	106%	67%	205%	103%	80%	50%	32%
60	104%	65%	196%	99%	74%	47%	31%
61	102%	63%	186%	95%	67%	45%	31%
62	100%	62%	176%	92%	61%	42%	30%
63	94%	59%	165%	86%	54%	38%	26%
64	88%	57%	154%	81%	48%	34%	22%
65	83%	54%	143%	75%	42%	30%	18%
66	77%	52%	132%	70%	35%	26%	15%
67	71%	49%	122%	64%	29%	22%	11%
68	67%	47%	115%	61%	26%	20%	10%
69	62%	45%	108%	58%	23%	19%	10%
70	58%	43%	101%	55%	20%	18%	9%
71	53%	41%	94%	52%	17%	17%	9%
72	48%	39%	87%	49%	14%	16%	8%
73	45%	38%	82%	46%	11%	15%	8%
74	42%	36%	77%	44%	8%	14%	7%
75	39%	34%	73%	41%	6%	12%	7%
76	36%	32%	68%	38%	3%	11%	6%
77	32%	31%	63%	36%	0%	10%	5%
78	31%	29%	60%	33%	0%	10%	5%
79	29%	27%	56%	31%	0%	9%	5%
80	27%	26%	52%	29%	0%	9%	5%
81	26%	24%	48%	27%	0%	8%	4%
82	24%	23%	44%	25%	0%	8%	4%
83	23%	21%	41%	24%	0%	7%	4%
84	22%	21%	40%	22%	0%	6%	3%
85	21%	20%	38%	21%	0%	5%	3%
86	20%	19%	35%	21%	0%	4%	2%
87	19%	19%	34%	20%	0%	3%	1%
88	19%	17%	32%	18%	0%	2%	1%
89	18%	16%	31%	17%	0%	2%	1%
90	17%	16%	29%	17%	0%	2%	1%
91	16%	15%	27%	16%	0%	2%	1%
92	15%	15%	26%	16%	0%	1%	1%
93	14%	13%	25%	14%	0%	1%	1%
94	14%	13%	23%	14%	0%	1%	1%
95	14%	13%	23%	13%	0%	1%	1%
96	13%	12%	22%	13%	0%	1%	1%
97	13%	12%	21%	12%	0%	1%	1%
98	12%	11%	19%	12%	0%	1%	1%
99	12%	11%	19%	11%	0%	1%	1%
100	11%	11%	18%	11%	0%	1%	1%

**Transamerica Life Insurance Company  
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**Full Benefit Increase Option Factors for 5-Year Benefit Period**

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%	5%	Compound	
						5%	3%
0	113%	69%	320%	127%	171%	70%	31%
31	113%	69%	320%	127%	171%	70%	31%
32	113%	69%	320%	127%	171%	70%	31%
33	113%	69%	319%	126%	171%	70%	31%
34	113%	69%	317%	126%	171%	70%	31%
35	113%	69%	316%	126%	171%	70%	31%
36	113%	69%	315%	126%	170%	70%	31%
37	113%	69%	313%	126%	170%	70%	31%
38	113%	69%	312%	126%	170%	70%	31%
39	113%	69%	311%	126%	170%	70%	31%
40	113%	69%	309%	126%	170%	70%	31%
41	113%	69%	308%	126%	169%	70%	31%
42	113%	69%	307%	126%	169%	70%	31%
43	113%	69%	303%	124%	161%	68%	31%
44	113%	69%	298%	122%	153%	67%	31%
45	113%	69%	294%	119%	144%	65%	31%
46	113%	69%	290%	117%	136%	63%	31%
47	113%	69%	286%	115%	128%	61%	31%
48	113%	69%	279%	114%	123%	60%	31%
49	113%	69%	273%	112%	118%	59%	31%
50	113%	69%	266%	111%	113%	57%	31%
51	113%	69%	259%	110%	108%	56%	31%
52	113%	69%	253%	109%	103%	55%	31%
53	112%	69%	246%	106%	98%	54%	31%
54	110%	68%	238%	103%	93%	53%	31%
55	109%	68%	231%	101%	89%	52%	31%
56	108%	67%	224%	98%	84%	51%	31%
57	106%	67%	216%	95%	80%	50%	31%
58	104%	65%	207%	91%	73%	47%	30%
59	102%	63%	197%	88%	67%	45%	30%
60	100%	62%	187%	84%	61%	43%	29%
61	98%	60%	178%	80%	54%	40%	28%
62	95%	58%	168%	77%	48%	38%	27%
63	90%	56%	159%	73%	43%	35%	23%
64	84%	53%	150%	69%	38%	32%	20%
65	79%	51%	140%	64%	33%	29%	16%
66	73%	48%	131%	60%	28%	26%	12%
67	67%	46%	122%	56%	23%	23%	8%
68	63%	44%	115%	53%	20%	21%	8%
69	58%	42%	108%	50%	17%	20%	7%
70	54%	40%	101%	47%	14%	18%	7%
71	49%	38%	94%	44%	11%	17%	6%
72	45%	36%	87%	42%	8%	16%	6%
73	42%	34%	82%	39%	7%	15%	5%
74	39%	33%	77%	36%	5%	14%	5%
75	36%	31%	73%	34%	3%	12%	4%
76	32%	29%	68%	31%	2%	11%	4%
77	29%	28%	63%	29%	0%	10%	3%
78	28%	26%	60%	27%	0%	10%	3%
79	26%	25%	56%	25%	0%	9%	3%
80	25%	23%	52%	24%	0%	9%	3%
81	23%	22%	48%	22%	0%	8%	2%
82	22%	20%	44%	20%	0%	8%	2%
83	21%	19%	41%	19%	0%	7%	2%
84	20%	19%	40%	18%	0%	6%	2%
85	19%	18%	38%	17%	0%	5%	1%
86	19%	17%	35%	17%	0%	4%	1%
87	17%	17%	34%	16%	0%	3%	1%
88	17%	16%	32%	15%	0%	2%	1%
89	16%	14%	31%	14%	0%	2%	1%
90	15%	14%	29%	14%	0%	2%	1%
91	15%	13%	27%	13%	0%	2%	0%
92	14%	13%	26%	13%	0%	1%	0%
93	13%	12%	25%	12%	0%	1%	0%
94	13%	12%	23%	12%	0%	1%	0%
95	12%	12%	23%	11%	0%	1%	0%
96	12%	11%	22%	11%	0%	1%	0%
97	12%	11%	21%	10%	0%	1%	0%
98	11%	10%	19%	10%	0%	1%	0%
99	11%	10%	19%	9%	0%	1%	0%
100	10%	10%	18%	9%	0%	1%	0%

**Transamerica Life Insurance Company  
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**Full Benefit Increase Option Factors for Unlimited Benefit Periods\***

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%	5%	Compound	
						5%	3%
0	186%	100%	444%	201%	199%	92%	55%
31	186%	100%	444%	201%	199%	92%	55%
32	186%	100%	444%	201%	199%	92%	55%
33	186%	100%	444%	201%	199%	92%	55%
34	186%	100%	443%	201%	198%	92%	55%
35	186%	100%	443%	200%	198%	92%	55%
36	186%	100%	442%	200%	197%	92%	55%
37	186%	100%	442%	199%	197%	92%	55%
38	185%	100%	440%	198%	197%	92%	55%
39	184%	100%	438%	197%	196%	92%	55%
40	183%	100%	436%	196%	196%	92%	55%
41	182%	100%	434%	195%	195%	92%	55%
42	181%	100%	432%	194%	195%	92%	55%
43	179%	99%	424%	191%	187%	91%	55%
44	178%	99%	416%	188%	179%	90%	55%
45	176%	99%	408%	185%	171%	89%	54%
46	174%	98%	400%	182%	163%	88%	54%
47	172%	98%	392%	179%	155%	87%	54%
48	171%	96%	381%	176%	148%	85%	53%
49	169%	94%	371%	173%	141%	84%	52%
50	168%	91%	360%	170%	134%	82%	51%
51	166%	89%	350%	167%	127%	81%	51%
52	164%	87%	339%	164%	120%	79%	50%
53	162%	85%	326%	160%	114%	76%	49%
54	159%	84%	312%	156%	108%	73%	47%
55	157%	83%	298%	152%	102%	70%	46%
56	154%	81%	285%	148%	96%	67%	45%
57	151%	80%	271%	144%	90%	64%	43%
58	147%	78%	260%	139%	84%	61%	41%
59	142%	77%	250%	134%	78%	57%	40%
60	138%	75%	239%	128%	72%	54%	38%
61	133%	73%	229%	123%	66%	50%	36%
62	128%	72%	218%	118%	60%	47%	34%
63	124%	70%	209%	113%	54%	43%	32%
64	120%	68%	200%	109%	48%	38%	29%
65	117%	66%	190%	104%	42%	34%	27%
66	113%	64%	181%	100%	36%	30%	25%
67	109%	63%	172%	95%	30%	25%	23%
68	104%	60%	163%	91%	26%	24%	21%
69	100%	58%	155%	87%	22%	22%	20%
70	96%	56%	146%	83%	17%	21%	19%
71	92%	54%	138%	79%	13%	20%	17%
72	88%	51%	129%	75%	9%	18%	16%
73	84%	49%	123%	72%	7%	17%	15%
74	80%	47%	117%	69%	5%	16%	15%
75	77%	45%	111%	66%	4%	15%	14%
76	73%	43%	105%	63%	2%	14%	14%
77	69%	41%	99%	60%	0%	13%	13%
78	66%	39%	93%	57%	0%	12%	13%
79	62%	37%	87%	53%	0%	12%	12%
80	58%	35%	81%	50%	0%	11%	11%
81	55%	33%	74%	46%	0%	10%	11%
82	51%	31%	68%	42%	0%	10%	10%
83	49%	29%	64%	40%	0%	8%	9%
84	47%	29%	62%	38%	0%	7%	7%
85	46%	27%	58%	36%	0%	6%	6%
86	44%	25%	54%	36%	0%	5%	5%
87	40%	25%	52%	33%	0%	3%	3%
88	40%	23%	50%	31%	0%	3%	3%
89	38%	22%	48%	29%	0%	3%	3%
90	36%	22%	44%	29%	0%	2%	2%
91	35%	20%	42%	27%	0%	2%	2%
92	33%	20%	40%	27%	0%	2%	2%
93	31%	18%	38%	25%	0%	2%	2%
94	31%	18%	36%	25%	0%	2%	2%
95	29%	18%	36%	22%	0%	2%	2%
96	27%	16%	34%	22%	0%	2%	2%
97	27%	16%	32%	20%	0%	2%	2%
98	26%	14%	30%	20%	0%	2%	2%
99	26%	14%	30%	18%	0%	2%	2%
100	24%	14%	28%	18%	0%	2%	2%

\* Benefit Periods between years are interpolated between full year benefit periods.  
 Unlimited is assumed to be 3650 days for purposes of interpolating.  
 This is consistent with the way Benefit Periods are interpolated on the Base Rates.  
 Inflation factors for Benefit periods between 5 years and Unlimited will be interpolated between the 5 year and these Unlimited Benefit Period factors.

SERFF Tracking #:

AEGJ-128625268

State Tracking #:

Company Tracking #:

9824

State:

Arkansas

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.004 Partnership

Product Name:

UNI2R

Project Name/Number:

Rate Filing/2399

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Filing Letter	Approved	08/15/2012
Comments:			
Attachment(s):			
AR-Uni2 Rate Filing Letter 08132012.pdf			



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P.O. Box 95302  
Hurst, TX 76053-5302  
1-800-553-7600, ext 3382

August 13, 2012

Honorable Jay Bradford, Commissioner  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201

**RE: TRANSAMERICA LIFE INSURANCE COMPANY**  
**NAIC# 86231, FEIN# 39-0989781**  
**Individual Long Term Care Insurance**  
**Actuarial Memorandum and Rates**

Dear Commissioner Bradford:

The purpose of this filing is to submit revised new business premium rates for our Long Term Care Insurance policy form TLC 2-P AR 0410, et al, approved by your Department on June 2, 2011, SERFF Tracking # AEGJ-126778143, State Tracking #4655. The following is a summary of the changes to the rates previously approved by the Department.

- 1) Base rates have been increased by 15%.
- 2) The maximum marital discount has been reduced to 20% (previously this was 30%).
- 3) The maximum preferred discount has been reduced to 10% (previously, the maximum filed discount was 20%).
- 4) Factors for the single pay and other limited pay options have been increased.

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 toll-free at 1-800-553-7600, extension 3382. My email address is [Debbie.Bellows@Transamerica.com](mailto:Debbie.Bellows@Transamerica.com). Thank-you in advance for your consideration.

Sincerely,

A handwritten signature in cursive script that reads "Debbie Bellows".

Debbie Bellows, FLMI, ACS, AIRC, ARA, LTCP, HCAFA  
Senior Policy Analyst  
Long Term Care Division