

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Filing at a Glance

Company: Transamerica Life Insurance Company
Product Name: NIC12 VA0513 et.al.
State: Arkansas
TOI: A03I Individual Annuities - Deferred Variable
Sub-TOI: A03I.002 Flexible Premium
Filing Type: Form
Date Submitted: 11/16/2012
SERFF Tr Num: AEGA-128770488
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: NIC12 VA0513 ET.AL.

Implementation: On Approval
Date Requested:
Author(s): Laurie Bascom
Reviewer(s): Linda Bird (primary)
Disposition Date: 01/24/2013
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

General Information

Project Name: Modified Flexible Premium Variable Deffered Annuity Status of Filing in Domicile: Pending
Project Number: NIC12 VA0513 et.al. 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: 01/24/2013
State Status Changed: 11/28/2012
Deemer Date: Created By: Laurie Bascom
Submitted By: Laurie Bascom Corresponding Filing Tracking Number:

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-128770488

NIC12 VA0513 – Modified Flexible Premium Variable Deferred Annuity

NIC12 PDB0513 – Policy Data Page – B Share
NIC12 PDC0513 – Policy Data Page – C Share
NIC12 PDL0513 – Policy Data Page – L Share
NIC12 PDX0513 – Policy Data Page – X Share

Dear Sir or Madam:

Please find attached the above referenced forms for your review and approval. These are new forms and are not intended to replace any form previously approved by your Department.

The new forms (described below) include: One Base Policy and four Policy Data pages. These new forms allow us to introduce four different share classes of our "Transamerica Variable Annuity Series" product.

The base policy, NIC12 VA0513, is a modified flexible premium deferred variable annuity. The policy may include a fixed account which will offer guaranteed periods. When funds are allocated to the fixed account, policy values may increase or decrease in accordance with an excess interest adjustment prior to the end of any guaranteed period. The Company would like the ability to offer or not to offer the fixed account. Policies issued with Policy Data pages that contain surrender charges also have surrender charge-free and/or excess interest adjustment-free withdrawals which may be taken from the policy in several ways, as outlined in the policy. This product is sold by licensed agents.

Upon approval, the forms issued for the B-Share product are base policy form NIC12 VA0513 and Policy Data pages NIC12 PDB0513.

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
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Product Name: NIC12 VA0513 et.al.
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The forms issued for the C-Share product are base policy form NIC12 VA0513 and Policy Data Page NIC12 PDC0513, which does not include withdrawal/surrender charges.

The forms issued for the L-Share product are base policy NIC12 VA0513 with Policy Data Page NIC12 PDL0513, which is a product that includes a reduced withdrawal/surrender charge scale.

The forms issued for the X-Share product are base policy form NIC12 VA0513 and Policy Data Page NIC12 PDX0513. This product includes withdrawal/surrender charges and a Premium Enhancement as described on the Policy Data page.

This policy will also be issued with previously approved forms as shown on the attached list and with additional Policy Data pages, applications, death benefit and guaranteed living benefit riders, which will be filed under separate cover.

This policy is subject to federal jurisdiction and accordingly the Flesch requirements do not apply. The Separate Account underlying this filing complies with or has been authorized by the state of domicile, including Commissioner approval if required. No filing is required for separate accounts in Iowa, our state of domicile.

In addition to the above referenced policy forms, we have enclosed the Actuarial Memorandum and Statements of Variability for the applicable enclosed forms.

We would appreciate your review and approval of these forms.

Sincerely,

Transamerica Life Insurance Company

Laurie Bascom
Intermediate Filing Analyst
Legal/Compliance Department
Transamerica Capital Management
Phone: 319-355-6813; Fax: 319-355-6820
Email: laurie.bascom@transamerica.com

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]

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

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) 355-8511 ext. [Phone]	FEIN Number: 39-0989781	

Filing Fees

Fee Required? Yes
 Fee Amount: \$250.00
 Retaliatory? No
 Fee Explanation: 5 forms X \$50/form
 Per Company: No

Company	Amount	Date Processed	Transaction #
Transamerica Life Insurance Company	\$250.00	11/16/2012	64991452

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/24/2013	01/24/2013
Approved-Closed	Linda Bird	11/28/2012	11/28/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Modified Flexible Premium Variable Deferred Annuity	Laurie Bascom	01/23/2013	01/23/2013
Form	Policy Data Page – B Share	Laurie Bascom	01/23/2013	01/23/2013
Form	Policy Data Page – C Share	Laurie Bascom	01/23/2013	01/23/2013
Form	Policy Data Page – L Share	Laurie Bascom	01/23/2013	01/23/2013
Form	Policy Data Page – X Share	Laurie Bascom	01/23/2013	01/23/2013
Supporting Document	Life & Annuity - Acturial Memo	Laurie Bascom	01/23/2013	01/23/2013
Supporting Document	Statement of Variability	Laurie Bascom	01/23/2013	01/23/2013
Supporting Document	Life & Annuity - Acturial Memo	Laurie Bascom	11/19/2012	11/19/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to Re-Open Filing	Note To Filer	Linda Bird	01/23/2013	01/23/2013
Request to Re-Open Filing	Note To Reviewer	Laurie Bascom	01/23/2013	01/23/2013

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: A031 Individual Annuities - Deferred Variable/A031.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deferred Annuity/NIC12 VA0513 et.al.

Disposition

Disposition Date: 01/24/2013

Implementation Date:

Status: Approved-Closed

Comment: Company has made corrections to the original submission approved on 11/18/2012.

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document (revised)	Life & Annuity - Acturial Memo		No
Supporting Document	Life & Annuity - Acturial Memo	Replaced	No
Supporting Document	Life & Annuity - Acturial Memo	Replaced	No
Supporting Document	Forms List		Yes
Supporting Document (revised)	Statement of Variability		Yes
Supporting Document	Statement of Variability	Replaced	Yes
Form (revised)	Modified Flexible Premium Variable Deferred Annuity		Yes
Form	Modified Flexible Premium Variable Deferred Annuity	Replaced	Yes
Form (revised)	Policy Data Page – B Share		Yes
Form	Policy Data Page – B Share		Yes
Form (revised)	Policy Data Page – C Share		Yes
Form	Policy Data Page – C Share	Replaced	Yes
Form (revised)	Policy Data Page – L Share		Yes
Form	Policy Data Page – L Share	Replaced	Yes
Form (revised)	Policy Data Page – X Share		Yes

State: Arkansas Filing Company: Transamerica Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Policy Data Page – X Share	Replaced	Yes

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: A031 Individual Annuities - Deferred Variable/A031.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Disposition

Disposition Date: 11/28/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document (revised)	Life & Annuity - Acturial Memo		No
Supporting Document	Life & Annuity - Acturial Memo	Replaced	No
Supporting Document	Life & Annuity - Acturial Memo	Replaced	No
Supporting Document	Forms List		Yes
Supporting Document (revised)	Statement of Variability		Yes
Supporting Document	Statement of Variability	Replaced	Yes
Form (revised)	Modified Flexible Premium Variable Deferred Annuity		Yes
Form	Modified Flexible Premium Variable Deferred Annuity	Replaced	Yes
Form (revised)	Policy Data Page – B Share		Yes
Form	Policy Data Page – B Share		Yes
Form (revised)	Policy Data Page – C Share		Yes
Form	Policy Data Page – C Share	Replaced	Yes
Form (revised)	Policy Data Page – L Share		Yes
Form	Policy Data Page – L Share	Replaced	Yes
Form (revised)	Policy Data Page – X Share		Yes

State: Arkansas Filing Company: Transamerica Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Policy Data Page – X Share	Replaced	Yes

SERFF Tracking #:

AEGA-128770488

State Tracking #:

Company Tracking #:

NIC12 VA0513 ET.AL.

State:

Arkansas

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium

Product Name:

NIC12 VA0513 et.al.

Project Name/Number:

Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Amendment Letter

Submitted Date:

01/23/2013

Comments:

Thank you for re-opening the filing to allow us to submit revised forms. I have attached a revised policy, and a revised version of each of the spec pages. Under the Supporting Documentation tab, I have also attached a revised Statement of Variability and Actuarial Memorandum.

Please do not hesitate to contact us with any questions or if you need anything further to re-review this filing.

Thank you,

Laurie Bascom

Changed Items:

State: Arkansas

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium

Product Name: NIC12 VA0513 et.al.

Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Form Schedule Item Changes:

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Modified Flexible Premium Variable Deferred Annuity	NIC12 VA0513	POL	Initial			NIC12 VA0513 - policy form final 1-9-13.pdf	Date Submitted: 01/23/2013 By:
<i>Previous Version</i>								
1	<i>Modified Flexible Premium Variable Deferred Annuity</i>	<i>NIC12 VA0513</i>	<i>POL</i>	<i>Initial</i>			<i>NIC12 VA0513 - policy form final.pdf</i>	<i>Date Submitted: 11/16/2012 By: Laurie Bascom</i>
2	Policy Data Page – B Share	NIC12 PDB0513	POLA	Initial			NIC12 PDB0513 B-Share Data 1-9-13 final.pdf	Date Submitted: 01/23/2013 By:
<i>Previous Version</i>								
2	<i>Policy Data Page – B Share</i>	<i>NIC12 PDB0513</i>	<i>POLA</i>	<i>Initial</i>			<i>NIC12 PDB0513 B-Share Data page.pdf</i>	<i>Date Submitted: 11/16/2012 By: Laurie Bascom</i>
3	Policy Data Page – C Share	NIC12 PDC0513	POLA	Initial			NIC12 PDC0513 C-Share Data page 1-9-13 final.pdf	Date Submitted: 01/23/2013 By:
<i>Previous Version</i>								
3	<i>Policy Data Page – C Share</i>	<i>NIC12 PDC0513</i>	<i>POLA</i>	<i>Initial</i>			<i>NIC12 PDC0513 C-Share Data Page.pdf</i>	<i>Date Submitted: 11/16/2012 By: Laurie Bascom</i>

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Form Schedule Item Changes:

Form Schedule Item Changes							
4	Policy Data Page – L Share	NIC12 PDL0513	POLA	Initial			NIC12 PDL0513 L-Share Data page 1-9-13 final.pdf Date Submitted: 01/23/2013 By:
<i>Previous Version</i>							
4	<i>Policy Data Page – L Share</i>	<i>NIC12 PDL0513</i>	<i>POLA</i>	<i>Initial</i>			<i>NIC12 PDL0513 L-Share Data Page.pdf</i> <i>Date Submitted: 11/16/2012</i> <i>By: Laurie Bascom</i>
5	Policy Data Page – X Share	NIC12 PDX0513	POLA	Initial			NIC12 PDX0513 X-Share Data page 1-9-13 final.pdf Date Submitted: 01/23/2013 By:
<i>Previous Version</i>							
5	<i>Policy Data Page – X Share</i>	<i>NIC12 PDX0513</i>	<i>POLA</i>	<i>Initial</i>			<i>NIC12 PDX0513 - X Share Data Page.pdf</i> <i>Date Submitted: 11/16/2012</i> <i>By: Laurie Bascom</i>

No Rate Schedule Items Changed.

SERFF Tracking #:

AEGA-128770488

State Tracking #:

Company Tracking #:

NIC12 VA0513 ET.AL.

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Supporting Document Schedule Item Changes

Satisfied - Item: Life & Annuity - Acturial Memo

Comments:

Attachment(s):

AR DC DE SD filing packet Non compact Base.pdf

Previous Version

Satisfied - Item: Life & Annuity - Acturial Memo

Comments:

Attachment(s):

Actuarial memo.pdf

Previous Version

Satisfied - Item: Life & Annuity - Acturial Memo

Comments:

Attachment(s):

Actuarial Memo.pdf

Satisfied - Item: Statement of Variability

Comments:

Attachment(s):

std revised sov.pdf

Previous Version

Satisfied - Item: Statement of Variability

Comments:

Attachment(s):

SOV.pdf

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Amendment Letter

Submitted Date: 11/19/2012

Comments:

I have attached a revised Actuarial Memorandum. The original submission was missing the Valuation pages (the last two pages of the revised attachment). I apologize for this oversight.

Thank you.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Life & Annuity - Acturial Memo
Comments:	
Attachment(s):	
Actuarial memo.pdf	
<i>Previous Version</i>	
Satisfied - Item:	<i>Life & Annuity - Acturial Memo</i>
Comments:	
Attachment(s):	
<i>Actuarial Memo.pdf</i>	

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Note To Filer

Created By:

Linda Bird on 01/23/2013 01:25 PM

Last Edited By:

Linda Bird

Submitted On:

01/23/2013 01:25 PM

Subject:

Request to Re-Open Filing

Comments:

Filing has been re-opened in order for correction to be made.

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Note To Reviewer

Created By:

Laurie Bascom on 01/23/2013 11:37 AM

Last Edited By:

Laurie Bascom

Submitted On:

01/23/2013 11:38 AM

Subject:

Request to Re-Open Filing

Comments:

Upon review of these forms, we found a few inadvertent errors and clarifications that we felt were needed to be revised in the forms. The forms included in this filing were also submitted to other jurisdictions and in order to keep our forms consistent, we made some additional changes based on the feedback that we received from the other jurisdictions. Because these changes were not approved as variable material, we need to seek your approval of the revised forms. None of these forms have been issued so we would like to request that this filing be re-open so that I could attach the revised forms for your review.

We apologize for any inconvenience.

Thank you,

Laurie Bascom

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Form Schedule

Lead Form Number:								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Modified Flexible Premium Variable Deferred Annuity	NIC12 VA0513	POL	Initial			NIC12 VA0513 - policy form final 1-9-13.pdf
2		Policy Data Page – B Share	NIC12 PDB0513	POLA	Initial			NIC12 PDB0513 B-Share Data 1-9-13 final.pdf
3		Policy Data Page – C Share	NIC12 PDC0513	POLA	Initial			NIC12 PDC0513 C-Share Data page 1-9-13 final.pdf
4		Policy Data Page – L Share	NIC12 PDL0513	POLA	Initial			NIC12 PDL0513 L-Share Data page 1-9-13 final.pdf
5		Policy Data Page – X Share	NIC12 PDX0513	POLA	Initial			NIC12 PDX0513 X-Share Data page 1-9-13 final.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

SERFF Tracking #:

AEGA-128770488

State Tracking #:

Company Tracking #:

NIC12 VA0513 ET.AL.

State:

Arkansas

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium

Product Name:

NIC12 VA0513 et.al.

Project Name/Number:

Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

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



**TRANSAMERICA LIFE
INSURANCE COMPANY**
A Stock Company (Hereafter called the Company, we, our or us)

Administrative and Home Office:
4333 Edgewood Road N.E.
Cedar Rapids, Iowa 52499
(319) 355-8511
www.transamericaannuities.com

READ YOUR POLICY CAREFULLY

This policy is a legal contract between the Owner and Transamerica Life Insurance Company issued in consideration of the payment of an initial premium.

Amounts withdrawn or Surrendered may be subject to surrender charges and/or an excess interest adjustment reflecting changes in interest rates. The excess interest adjustment may result in both upward and downward adjustments in partial withdrawals, Surrender benefits or amounts available for annuitizations, as applicable. This policy includes provisions which may waive surrender charges under certain circumstances. The value held in the Separate Account may increase or decrease in value. Policy Value and benefits based on Separate Account assets are not guaranteed and will decrease and increase with investment experience.

We agree to provide annuity payments, to pay withdrawal or Surrender benefits, or to pay death proceeds in accordance with this policy, as applicable.

This policy may be applied for and issued to qualify as a tax-qualified annuity under applicable sections of the Internal Revenue Code.

RIGHT TO CANCEL

You may cancel this policy by delivering or mailing a written notice in Good Order to us or Your registered representative. You must return the policy to us before close of business on the 10th day after the day You receive it. Notice given by mail and return of the policy by mail are effective on being postmarked, properly addressed and postage prepaid.

We will pay You an amount equal to the sum of the Premium Payments paid less prior withdrawals, if any, plus or minus the accumulated gains or losses, if any, in the Separate Account on the date of the cancellation, unless otherwise required by law.

If this policy is a replacement of another annuity or life insurance policy, the Right to Cancel period is extended to 30 days.

Any questions or complaints pertaining to this policy may be directed to our Administrative Office. You may contact the [State Department of Insurance] at [XXX-XXX-XXXX]

Signed for us at our home office.

[*Craig D. Verme*]

SECRETARY

[*Juenda Clancy*]

PRESIDENT

**Flexible Premium Deferred Variable Annuity
With Excess Interest Adjustment
And Waiver of Surrender Charge Benefit
Income Payable At Annuity Commencement Date
Benefits Based On The Performance Of The Separate Account Are Variable
And Are Not Guaranteed As To Dollar Amount (See Sections 7 and 10)
Non-Participating**

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SECTION 1 – DEFINITIONS

Adjusted Policy Value – The Policy Value increased or decreased by any applicable excess interest adjustment. This value may be used to fund one of the income options.

Annuitant – The person on whose life any annuity payments involving life contingencies will be based.

Annuity Commencement Date – The date an income option has been selected, all necessary paperwork is in Good Order, and the Company has issued a supplementary contract. In no event can this date be earlier than the third Policy Anniversary, or later than the last day of the month following the month in which the Annuitant attains age 99. You may elect an Annuity Commencement Date at any time by giving the Company 30 days written notice. If You do not elect an Annuity Commencement Date prior to the last available Annuity Commencement Date, annuity payments will begin as outlined in Section 10.

Cash Value – The amount as defined in Section 5 that is available for Surrender.

Commissioner - The primary Insurance Regulator for the State in which this policy has been issued.

Custodial Care – Care designed primarily to help a person with the activities of daily living which does not require continuous attention of trained medical or paramedical personnel.

DCA Source Account - The Money Market Subaccount and/or other Subaccount(s) as identified by the Company and the DCA Fixed Account Option, if offered, which are permitted to be used in conjunction with Dollar Cost Averaging.

Decedent - The deceased Annuitant or Owner.

Earnings – An amount equal to the Policy Value at the time a withdrawal or Surrender is made, minus the sum of all Premium Payments, reduced by all prior withdrawals deemed to have been from premium, if any.

Fixed Account Guaranteed Minimum Effective Annual Interest Rate – If the Fixed Account is offered, the minimum guaranteed credited rate used to determine the Fixed Account portion of Your Policy Value prior to the Annuity Commencement Date. This rate will apply for the life of the policy and is shown in Section 2 - Policy Data.

Good Order – The receipt by the Company, at our Administrative Office, of all information, documentation, instructions and/or Premium Payment deemed necessary by the Company, in its sole discretion, to issue the policy or execute any transaction pursuant to the terms of the policy.

Guaranteed Period Option or GPO – An Investment Option offered within the Fixed Account which credits a guaranteed interest rate for a specified period of time.

Hospital - An institution which:

1. Is operated pursuant to the laws of the jurisdiction in which it is located;
2. Operates primarily for the care and treatment of sick and injured persons on an inpatient basis;
3. Provides 24-hour nursing service by or under the supervision of registered graduate nurses;
4. Is supervised by a staff of one or more licensed Physicians; and
5. Has medical, surgical and diagnostic facilities or access to such facilities.

Investment Options – Any of the Subaccounts of the Separate Account and any of the options of the Fixed Account, if offered.

Market Day – Any day and for so long as the New York Stock Exchange is open for business.

Minimum Nonforfeiture Interest Rate - The interest rate shown in Section 2 - Policy Data which is used to determine the Minimum Required Cash Value as defined in the nonforfeiture law. This rate is not the credited rate used to determine Your policy's Cash Value.

Minimum Required Cash Value – The minimum amount we will pay You on Surrender, which is equal to the sum of (1) and (2), where:

- (1) Is the Fixed Account portion of the Minimum Required Cash Value, equal to 87.5% of premiums and transfers to the Fixed Account, less prior requested withdrawals and transfers from the Fixed Account, less a \$50 deduction at the beginning of each Policy Year, all accumulated at the Minimum Nonforfeiture Interest Rate shown in Section 2 - Policy Data; and
- (2) Is the Separate Account portion of the Cash Value, equal to the Separate Account portion of the Policy Value less the surrender charge attributable to the Separate Account.

Nursing Care – Care prescribed by a Physician and performed or supervised by a registered graduate nurse. Such care includes nursing and rehabilitation services available 24 hours a day.

Nursing Facility - A facility which:

1. Is operated under the laws of the jurisdiction in which it is located;
2. Provides Nursing Care or Custodial Care;
3. Primarily provides Nursing Care under the direction of a licensed Physician, registered graduate nurse, or licensed vocational nurse, except when receiving Custodial Care; and
4. Is not other than incidentally a Hospital, a home for the aged, a retirement home, a rest home, a community living center or a place mainly for the treatment of alcoholism, mental illness or drug abuse.

Owner – The person who may exercise all rights and privileges under the policy.

Physician - A Doctor of Medicine or Doctor of Osteopathy who is licensed as such and operating within the scope of such license.

Policy Anniversary – The anniversary of the Policy Date for each year the policy remains in force. If a certain date does not exist in a given month, the first day of the following month will be used.

Policy Date – The date, shown in Section 2 - Policy Data, on which this policy becomes effective.

Policy Value – The amount described in Section 6, which represents the value of Your Investment Options.

Policy Year – The 12-month period following the Policy Date shown in Section 2 - Policy Data. The first Policy Year starts on the Policy Date. Each subsequent Policy Year starts on the anniversary of the Policy Date.

Premium Payment – An amount paid to us by or on behalf of an Owner, as consideration for the benefits provided under this policy.

Separate Account – The separate investment account(s) established by us, under the Investment Company Act of 1940, as amended (the “1940 Act”), to which Premium Payments under the policy may be allocated.

Subaccount – A division within the Separate Account, the assets of which are invested in a specified underlying fund portfolio.

Surrender – A full withdrawal of Cash Value and termination of this policy.

Terminal Condition – A condition resulting from an accident or illness which, as determined by a Physician, has reduced life expectancy to not more than 12 months, despite appropriate medical care.

Valuation Period - The period of time from one determination of the value of each Subaccount to the next. Such determinations are made when the values of the assets and liabilities of each Subaccount are calculated. This is generally the close of business on each Market Day.

You, Your – The Owner of this policy. Unless otherwise specified, the Annuitant and the Owner shall be the same person. If a joint Owner is named, reference to “You” or “Your” in this policy will apply to both the Owner and any joint Owner.

SECTION 2 – POLICY DATA

Policy Information

Policy Number:	[12345]
Policy Date:	[May 1, 2013]
Income Tax Status of the Policy:	[Non-Qualified]
Initial Premium Payment:	[\$5,000.00]
Last Available Annuity Commencement Date:	[May 31, 2077]
Death Benefit Option:	[Policy Value]

Annuitant(s) Information

Annuitant(s):	[John Doe]
Primary Annuitant's Issue Age/Sex:	[35 / Male]

Owner(s) Information

Owner(s):	[John Doe]
Primary Owner's Issue Age/Sex:	[35 / Male]

Rate Information for Fixed Account, if offered

Fixed Account Guaranteed Minimum Effective Annual Interest Rate:*	[0.25%]
Minimum Nonforfeiture Interest Rate:**	[1.00%]

*This rate applies for the life of the policy.

**This rate applies for the life of the policy. This rate is used in the calculation of Your Minimum Required Cash Value. Your Minimum Required Cash Value reflects a 12.50% reduction in premiums and transfers to the Fixed Account and a \$50 annual expense allowance. See the definition of Minimum Required Cash Value for the details of this calculation.

Regarding the Excess Interest Adjustment (EIA) feature:

- a. The guaranteed elements used to determine any EIA are the minimum guaranteed and current declared interest rates applicable to the Fixed Account;
- b. Declared interest rates used in computing any EIA may change from time to time (subject to Fixed Account Guaranteed Minimum Effective Annual Interest Rate), which may affect the benefits available under Your policy; and
- c. The U.S. Treasury rate may be used as a substitute for the current declared interest rate in the EIA formula as specified in Your policy.

SECTION 2 – POLICY DATA (continued)

Minimum Premium Payments

Minimum Initial Premium Payment:	Non-Qualified - <input type="text" value="\$5,000"/> Qualified - <input type="text" value="\$1,000"/>
Minimum Subsequent Premium Payment:	<input type="text" value="\$50"/>

Maximum Premium Payments (without prior Company Approval)

	Issue Age 0-80*	Issue Age 81+*
Total during the 1st Policy Year:	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$500,000"/>
Total during each Policy Year After 1st Policy Anniversary:	Non-qualified - <input type="text" value="\$25,000"/> Qualified - <input type="text" value="Lesser of \$60,000 or IRS Contribution limit"/>	Non-qualified - <input type="text" value="\$25,000"/> Qualified - <input type="text" value="Lesser of \$60,000 or IRS Contribution limit"/>
Cumulative Maximum Premiums - Life of Policy:	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$500,000"/>

* Issue Age is the greater of the Owner(s)' or Annuitant(s)' age.

Mortality and Expense Risk Fee and Administrative Charge

Before the Annuity Commencement Date:	<input type="text" value="1.15%"/>
After the Annuity Commencement Date:	<input type="text" value="1.25%"/>

Withdrawal/Surrender Charges

Number of Years Since Premium Payment Date:	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7 or more
Charge (% of Premium Withdrawn or Surrendered):	8%	8%	7%	6%	5%	4%	3%	0%

The amount paid on Surrender will never be less than the greater of the following amounts:

- a. Cash Value described in Section 5; and
- b. Minimum Required Cash Value.

SECTION 2 – POLICY DATA (continued)

Service Charge

Service Charge at the Time of Issue:	[\$35]
Maximum Annual Service Charge:	[\$50]

The Company may waive some or all of Your service charge each year based on Your Policy Value, Premium Payments made or active participation in specific online or e-delivery service programs at the time a service charge is assessed.

1. If Your Policy Value or sum of Premium Payments minus all withdrawals equals or exceeds:

[\$50,000] = up to a [\$35] fee waiver
 [\$250,000] = up to a [\$50] fee waiver

2. Enrollment in specific online or e-delivery service programs may result in up to a [\$15] fee waiver.

Transfer Minimums and Charges Before the Annuity Commencement Date

Transfers Allowed Without Charges in any One Policy Year:	[12]
Charges After Allowable Transfers in any One Policy Year:	[\$10]
Minimum Transfer Amount from a Subaccount:	[\$500 or the entire Subaccount Policy Value, if less]
Minimum Transfer Amount from a GPO:	[\$50]

Fixed Account Transfer Maximum Before the Annuity Commencement Date

Maximum Transfer from the GPO when EIA has no Impact or a Positive Impact:	[100% of the GPO's Value]
Maximum Transfer from the GPO when EIA has a Negative Impact:	[25% of the GPO's Value]

Dollar Cost Averaging (DCA)

DCA Source Account Minimum:	[\$3,000]
Minimum Amount of each Transfer:	[\$500]
Minimum Time DCA can be Scheduled:	[6 months]
Maximum Time DCA can be Scheduled:	[24 months]

SECTION 2 – POLICY DATA (continued)

Fund Facilitation Fee

A Fund Facilitation Fee may be charged in addition to any policy fees and charges, and will be used in the calculation of net investment factor as described in Section 7 of the policy. The Fund Facilitation Fee will only be charged when money is allocated to one of the Subaccounts listed with a Fund Facilitation Fee. The Fund Facilitation Fee is an annualized percentage taken from the daily net asset values of a fund share held in that Subaccount.

We may update Fund Facilitation Fee funds and charge up to the maximum of $[0.30\%]$ for Subaccounts made available subsequent to the Policy Date. The Subaccount(s) as of Your Policy Date which include this fee are listed below with the current fee noted after the Subaccount name.

Initial Investment Options:

<p><u>Fixed Account(s) :</u></p> <p>1 Year Fixed Guaranteed Period 3 Year Fixed Guaranteed Period 5 Year Fixed Guaranteed Period 7 Year Fixed Guaranteed Period</p> <p><u>Subaccounts:</u></p> <p>AllianceBernstein Balanced Wealth Strategy Portfolio (0.20%) AllianceBernstein Growth and Income Portfolio American Funds - Asset Allocation Fund (0.30%) American Funds - Bond Fund (0.30%) American Funds - Growth Fund (0.30%) American Funds - Growth - Income Fund (0.30%) American Funds - International Fund (0.30%) Fidelity VIP Balanced Portfolio Fidelity VIP Contrafund® Portfolio Fidelity VIP Mid Cap Portfolio Fidelity VIP Value Strategies Portfolio GEI Total Return Fund (0.20%) TA AEGON Money Market TA AEGON High Yield Bond TA AEGON Tactical Vanguard ETF - Balanced TA AEGON Tactical Vanguard ETF - Conservative TA AEGON Tactical Vanguard ETF - Growth TA AEGON U.S. Government Securities TA AllianceBernstein Dynamic Allocation TA Asset Allocation - Conservative TA Asset Allocation - Growth TA Asset Allocation - Moderate TA Asset Allocation - Moderate Growth TA BlackRock Global Allocation (0.10%) TA BlackRock Large Cap Value</p>	<p>TA BlackRock Tactical Allocation TA Clarion Global Real Estate Securities TA Efficient Markets (Investing in Vanguard® ETFs and Dimensional Fund Advisors Mutual Funds) TA Hanlon Income TA International Moderate Growth TA Janus Balanced TA JPMorgan Core Bond TA JPMorgan Enhanced Index TA JPMorgan Mid Cap Value TA JPMorgan Tactical Allocation TA Jennison Growth TA Legg Mason Dynamic Allocation - Balanced TA Legg Mason Dynamic Allocation - Growth TA Market Participation Strategy TA MFS International Equity TA Morgan Stanley Active International Allocation TA Morgan Stanley Capital Growth TA Morgan Stanley Mid-Cap Growth TA Multi-Managed Balanced TA Multi Managed Large Cap Core TA PIMCO Real Return TIPS TA PIMCO Tactical - Balanced TA PIMCO Tactical - Conservative TA PIMCO Tactical - Growth TA PIMCO Total Return TA Systematic Small/Mid Cap Value TA T. Rowe Price Small Cap TA Vanguard ETF Index - Conservative TA Vanguard ETF Index - Balanced TA Vanguard ETF Index - Growth TA Vanguard ETF Index - Aggressive Growth TA WMC Diversified Growth</p>
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SECTION 3 – GENERAL PROVISIONS

The Contract

The entire contract consists of this policy and any applications, endorsements or riders. If any portion of this policy or rider attached hereto shall be found to be invalid, unenforceable or illegal, the remainder shall not in any way be affected or impaired thereby, but shall have the same force and effect as if the invalid, unenforceable or illegal portion had not been inserted.

Modification of Policy

No change in this policy is valid unless made in writing by us and approved by one of our authorized officers. We may pay You more than Your then current Policy Value for Your voluntary participation in certain promotional offerings. We will notify You of the terms of any such programs.

Tax Qualification and Change of Law

This policy is intended to qualify as an annuity contract for federal income tax purposes. The provisions of this policy are to be interpreted to maintain such qualification, notwithstanding any other provisions to the contrary. To maintain such tax qualification, we reserve the right to amend this policy, retroactively or prospectively, to reflect any amendment or clarifications that may be needed or are appropriate to maintain such tax qualification or to conform this policy to any applicable changes in the tax qualification requirements. We will send You a copy in the event of any such amendment. If You refuse such an amendment, You must provide written notice to us, and Your refusal may result in adverse tax consequences. We reserve the right to amend this policy or riders attached to, as necessary to comply with specific direction provided by our state or federal regulators, through change of law, rule, regulation, bulletin, regulatory directives or agreements.

Non-Participating

This policy will not share in our profits.

Age or Sex Corrections

We may require proof of the Annuitant's or Owner's age and/or sex before any payments associated with the death benefit or any rider(s) attached to this policy are made. If the age and/or sex of the Annuitant or Owner is incorrectly stated, we will base any such payment associated with the death benefit and/or rider benefit proceeds on the Annuitant's or Owner's correct age and/or sex. If required by law to ignore differences in the sex of the Annuitant, the annuity payments will be determined using the unisex factors in Section 10.

We may require proof of the Annuitant's age and/or sex before starting annuity payments. If the age and/or sex (or both) of the Annuitant is incorrectly stated, we will correct the amount payable based upon the Annuitant's correct age and/or sex, if applicable. Any underpayment made by us will be paid with the next payment. Any overpayment by us will be deducted from future payments. Any underpayment or overpayment will include annual interest at a rate of 1% per year, from the date of the underpayment or overpayment to the date of the adjustment.

Incontestability

This policy shall be incontestable from the Policy Date, except in instances involving fraud.

Involuntary Cashout

If, at anytime, Your Adjusted Policy Value is below \$2,000, and there have been no Premium Payments made to the policy within the last two Policy Years, we reserve the right to terminate the policy and pay the greater of:

- a. The Fixed Account portion of the Minimum Required Cash Value plus the Separate Account portion of the Policy Value; or
- b. The Adjusted Policy Value.

Evidence of Survival

We have the right to require satisfactory evidence that a person was alive if a payment is based on that person being alive.

Rights of Owner

The Owner may, while the Annuitant is living:

- a. Assign this policy;
- b. Surrender the policy to us;
- c. Amend or modify the policy with our consent;
- d. Receive annuity payments or name a payee to receive the payments; and
- e. Exercise, receive and enjoy every other right and benefit contained in the policy.

The use of these rights may be subject to the consent of any assignee or irrevocable beneficiary, and of the spouse in a community or marital property state. Unless we have been notified of a community or marital property interest in this policy, we will rely on our good faith belief that no such interest exists and will assume no responsibility for inquiry.

Change of Ownership

In the case of a non-tax-qualified annuity, You can change the Owner of this policy from Yourself to a new Owner. You must send written notification, to our Administrative Office, which contains all necessary information to make the change. Any Owner change made, unless otherwise specified by the Owner, shall take effect on the date the notification is signed by the Owner, when received in Good Order, subject to any payments made or actions taken by us prior to receipt of the notification. No change will apply to any payment we made before the written notice was received.

We may require that the change be endorsed in the policy. Changing the Owner does not change the beneficiary or the Annuitant. A change of Ownership may result in adverse tax consequences. A change in Ownership due to death is outlined further in Section 9.

Assignment

In the case of a non-tax-qualified annuity, this policy may be assigned. You must send written notification, to our Administrative Office, which contains all necessary information to make the change. Any assignment made, unless otherwise specified by the Owner, shall take effect on the date the notification is signed by the Owner, when received in Good Order, subject to any payments made or actions taken by us prior to receipt of the notification.

We assume no responsibility for the validity of any assignment. Any claim made under an assignment shall be subject to proof of interest and the extent of the assignment. Assignment does not change the benefit or amount of the policy.

This policy may be applied for and issued to qualify as a tax-qualified annuity under certain sections of the Internal Revenue Code (IRC). Ownership of this policy is then restricted so it will comply with provisions of the IRC.

Assignment of this policy may result in adverse tax consequences.

Beneficiary

Amounts payable upon death in accordance with Section 9, may be payable to the designated beneficiary or beneficiaries. Such beneficiary(ies) must be named and may be changed without beneficiary consent (unless irrevocably designated or required by law) by notifying us in writing, on a form acceptable to us. Unless otherwise specified by You, the change will take effect upon the date You sign it, whether or not You are living when we receive it, subject to any payments made or actions taken by the Company prior to receipt of this notice. The notice must have been postmarked (or show other evidence of delivery that is acceptable to us) on or before the Decedent's date of death. Your most recent beneficiary change notice will replace any prior beneficiary designations. No change will apply to any payment we made before the written notice was received by us. If an irrevocable beneficiary dies, You may designate a new beneficiary.

You may elect the method of payment for each named beneficiary, subject to our then current rules, prior to the date of death of the Decedent. When no such election is made as to a specific beneficiary, such beneficiary must elect the method of payment within 60 days of the date we receive all required documentation, in Good Order, to pay the amount payable to that beneficiary.

If there is more than one beneficiary at any level (primary or contingent), and You failed to specify their interest, they will share equally.

a. General Distribution Rules

Unless You have provided other specific instructions to us, amounts payable upon death will be paid in accordance with Section 9 and as outlined below:

1. If a primary beneficiary is alive at the time of Decedent's death, payment will be made to the primary beneficiary;
2. If a primary beneficiary dies before the Decedent and there are additional living primary beneficiaries, the deceased primary beneficiary's interest will be shared proportionately with all living primary beneficiaries;
3. When all primary beneficiaries die before the Decedent's death, payment will be made to the living contingent beneficiary(ies), if any;
4. If a contingent beneficiary dies before the Decedent and there are additional living contingent beneficiaries, the deceased contingent beneficiary's interest will be shared proportionately with all living contingent beneficiaries;
5. In the event no primary or contingent beneficiaries have been named and/or all have died before the Decedent, the Owner's estate will become the beneficiary;
6. If a primary or contingent beneficiary dies after the Decedent's death, but prior to death proceeds being payable to the beneficiary, payment will be made to the beneficiary's estate.

b. Other Specific Instructions

You may provide specific instructions to the Company which direct that upon the death of a beneficiary, that their interest pass to a specific contingent beneficiary(ies) or per stirpes.

1. Per Stirpes: If You provide instructions that a specific primary or contingent beneficiary's share be passed per stirpes, we will pay that beneficiary's share to their identifiable lineal descendants who are living at the time of Decedent's death.
2. Specific Contingent: If You provide instructions that a specific primary or contingent beneficiary's share be passed to a specified contingent beneficiary(ies), we will pay that specific beneficiary's share to those identifiable specific contingent beneficiaries who are living (or in existence) at the time of Decedent's death.

A deceased beneficiary share will be distributed as outlined under General Distributions Rules above.

Protection of Proceeds

Unless You so direct by filing written notice with us, no beneficiary may assign any payments under this policy before the same are due. To the extent permitted by law, no payments under this policy will be subject to the claims of creditors of any beneficiary.

Deferment

Payment of any amount due from the Separate Account for a Surrender, withdrawal or death proceeds will generally occur within seven days from the date we receive in Good Order all required information. We may defer payments or transfers from the Separate Account if:

- a. The New York Stock Exchange is closed other than for usual weekends or holidays or trading on the Exchange is otherwise restricted;
- b. An emergency exists as defined by the Securities and Exchange Commission (SEC) or the SEC requires that trading be restricted; or
- c. The SEC permits a delay for the protection of Owners.

When permitted by law, we may defer (with prior authorization from the Commissioner) payment of any transfers, withdrawals or Surrender proceeds from the Fixed Account, if offered, for up to 6 months from the date we receive Your request. If the Owner or Annuitant dies after the request is received, but before the request is processed, the request will be processed before the death proceeds are determined. Interest will be paid on any amount deferred for 30 days or more. This interest rate will be the Fixed Account Guaranteed Minimum Effective Annual Interest Rate shown in Section 2 - Policy Data, unless otherwise required by law.

If we delay payment of any transactions as noted above, we will disclose to You the specified date on which the above transactions will be effective and the reason for the delay.

Reports to Owner

We will give You a report at least once each Policy Year, and may provide it more often. This report will show the start date and end date for the current period and include the following information:

- a. The amounts credited or debited to the Policy Value during the current report period;
- b. The Policy Value at start and end date of the current report period;
- c. The number and value of the accumulation units held in each Separate Account;
- d. The Cash Value, which is after the application of any Excess Interest Adjustment (EIA), at start and end date of the current report period;
- e. The death benefit at the end of the current report period;
- f. The dollar amount in the Fixed Account, if any; and
- g. The EIA formula used to determine the Cash Value.

A report as described above will be mailed to Your last known address as shown in our records. The information provided will be as of a date not more than four months prior to the date of the mailing. We will provide copies of the report available to You upon request at no additional cost.

SECTION 4 – PREMIUM PAYMENTS

Payment of Premiums

Premium Payments may be made any time while this policy is in force and prior to the Annuity Commencement Date, subject to the minimums and maximums as specified in Section 2 – Policy Data.

Premium Payment Date

The Premium Payment date is the date the Premium Payment is credited to the policy. The initial Premium Payment will be credited to the policy within two Market Days after the Market Day we receive it and Your complete policy information in Good Order. Subsequent Premium Payments will be credited to the policy as of the Market Day the Premium Payment and required information are received in Good Order.

Allocation of Premium Payments

Premium Payments may be applied to various Investment Options, which we make available. For the initial Premium Payment, You must indicate what percentage to allocate to various Investment Options. For additional Premium Payments, allocations will be what is currently indicated by You. Each percentage may be either zero or any whole number; however, the allocation among all Investment Options must total 100%.

Change of Allocation

You may change allocations for additional Premium Payments by providing us instructions. The allocation change will apply to Premium Payments received on or after the date we receive the allocation change in Good Order. We will allocate subsequent Premium Payments the same way, unless You request a different allocation.

Premium Taxes

Your state may impose premium taxes on the Premium Payments You make. We currently do not deduct for these taxes at the time You make a Premium Payment unless required by the applicable state law. Generally, we will deduct the total amount of premium taxes, if any, from the Policy Value when You begin receiving annuity payments, You Surrender the policy, or death proceeds are paid.

SECTION 5 – CASH VALUE AND WITHDRAWALS

A. Cash Value

On or before the Annuity Commencement Date, You may make withdrawals or Surrender the Cash Value. The Cash Value is equal to the Adjusted Policy Value less any surrender charges. Information on the current amount of Your Cash Value is available upon request. We must receive Your withdrawal or Surrender request, in Good Order, before the Annuity Commencement Date.

There is no Cash Value once an income option has been selected, all necessary instructions are received in Good Order, and the Company has issued a supplementary contract.

Excess Interest Adjustment

The Excess Interest Adjustment (EIA) is only applied to transactions affecting the Guaranteed Period Options (GPO) of the Fixed Account, if offered, and is based on any change in interest rates from the time the affected guaranteed period(s) started until the time the EIA occurs. The EIA may be positive or negative.

An EIA applies in the following situations:

1. When You withdraw or Surrender Your Cash Value;
2. When You exercise an income option;
3. When You transfer out of a GPO; or
4. When a death benefit is calculated. However, the death benefit will not be reduced if the EIA results in a decrease in the Cash Value available to You.

The EIA is applied as follows:

1. The EIA is only applied when the transactions occur prior to the end of the GPO;
2. Transfers to the GPO of the Fixed Account are considered Premium Payments for purposes of determining the EIA;
3. The EIA is distinct from, and is applied prior to, the surrender charge;
4. The EIA may affect the death benefit defined in Section 9;
5. If interest rates have decreased from the time the affected GPO started until the time the transaction occurs, the EIA will result in additional funds available to You;
6. If interest rates have increased from the time the affected GPO started until the time the transaction occurs, the EIA will result in a decrease in the funds available to You;
7. Certain amounts are not subject to the EIA as provided in Sections 5, 8 and 11; and
8. Upon Surrender, the cumulative interest credited to the GPO of the Fixed Account at the time of Surrender will not be subject to an EIA.

The formula for determining the amount of the EIA is as follows:

$EIA = S \times (G-C) \times (M/12)$ where:

"S" Is the amount (before surrender charges, premium taxes and the application of any Guaranteed Minimum Death Benefits, if any) being Surrendered, withdrawn, transferred, paid upon death, or applied to an income option that is subject to EIA;

"G" Is the guaranteed interest rate for the guaranteed period applicable to "S";

"C" Is the current guaranteed interest rate then being offered on new Premium Payments for the next longer guaranteed period than "M". If this policy form or such a GPO is no longer offered, "C" will be the U.S. Treasury rate for the next longer maturity (in whole years) than "M" on the 25th day of the previous calendar month; and

"M" Is the number of months remaining in the guaranteed period for "S", rounded up to the next higher whole number of months.

The EIA for each GPO will not reduce the Adjusted Policy Value for that GPO below the amount allocated, less any prior withdrawals and transfers from that GPO, plus interest at the Fixed Account Guaranteed Minimum Effective Annual Interest Rate shown in Section 2 - Policy Data.

B. Withdrawals and Surrenders

You may, on or before the Annuity Commencement Date, withdraw all (Surrender) or a portion (withdrawal) of the amount available under this policy, provided we receive Your request, in Good Order, while this policy is in effect and before the Annuity Commencement Date. The minimum withdrawal is \$500, with the exception of systematic payouts and required minimum distributions.

You may specify that the withdrawal be taken from one or more specific Investment Options or pro rata from all Investment Options. If You do not specify the Investment Option from which the withdrawal is to be made, the withdrawal will be taken pro rata from all Investment Options relative to the value in each Investment Option.

Withdrawals will reduce the amount of the death proceeds. Withdrawals and Surrenders will normally be effective as of the end of the Market Day the request is received in Good Order.

The gross withdrawal is the total amount which will be deducted from Your Policy Value as a result of each withdrawal. The gross withdrawal may be more than Your requested withdrawal amount, depending on whether surrender charges and/or EIA apply at the time of the withdrawal.

The gross withdrawal = $R - E + SC$, where:

"R" Is the requested withdrawal;

"E" Is the EIA; and

"SC" Is the surrender charge on the following: excess withdrawal amount minus the EIA.

The excess withdrawal amount is the portion of the requested withdrawal or Surrender that is subject to surrender charges (that is, the portion which is in excess of the surrender charge-free portion). For example, if the requested withdrawal or Surrender amount is \$1,000, and the surrender charge-free amount is \$200, then the excess withdrawal would be \$800.

Excess withdrawals will reduce the Policy Value by an amount equal to $X - Y + Z$; where:

"X" Is the excess withdrawal; and

"A" Is the amount of withdrawal or Surrender subject to EIA; and

"Y" Is $EIA = A \times (G - C) \times (M/12)$ where G, C and M are defined in the EIA provision above, with "A" substituted for "S" in the definitions of "G" and "M"; and

"Z" Is surrender charge on X minus Y.

Each withdrawal or Surrender consists of a portion which may be subject to a surrender charge (that is, the excess withdrawal) and a remaining portion that is free from surrender charge (that is, the surrender charge-free amount). Either portion may be zero (0) depending on the withdrawal or Surrender requested and prior amounts withdrawn.

Withdrawals in the amount of the cumulative interest in the GPO(s) of the Fixed Account, at the time of withdrawal, may be withdrawn from the GPO(s) of the Fixed Account free of any EIA.

Systematic Payout Option

A Systematic Payout Option (SPO) is a series of pre-scheduled withdrawals. Beginning in the first Policy Year, a SPO is available on a monthly, quarterly, semi-annual or annual basis. At the time a SPO is made, each such payout must be at least \$50. Monthly and quarterly SPO's must be sent through electronic funds transfer directly to a checking, savings or other similar financial account. You may stop SPO payouts at any time with a 30 day written notice sent to our Administrative Office.

Surrender Charge-Free Amount

Each Policy Year, You may withdraw or Surrender a portion of Your Policy Value free from any surrender charge. The surrender charge-free amount each Policy Year is equal to 10% of the total Premium Payments, less the total surrender charge-free amount or Earnings previously withdrawn in the same Policy Year. Any unused portion of Your surrender charge-free amount cannot be carried forward to subsequent Policy Years.

A surrender charge will not be assessed against Earnings withdrawn from Your policy. Withdrawals of Your Earnings will reduce Your annual surrender charge-free amount on a dollar for dollar basis.

Amounts withdrawn under one of the options below may reduce the amount available free of surrender charges under another option. Surrender charges and/or EIA may be waived as described below. A withdrawal or Surrender shall not prejudice the waiver of any surrender charge while any of the options described below are in force.

Required Minimum Distribution

For tax-qualified plans and policies, withdrawals taken to satisfy required minimum distribution requirements under Section 401(a)(9) of the Internal Revenue Code (IRC) are available with no surrender charges and no EIA. The amount available from this policy with respect to the required minimum distribution is based solely on this policy.

Any amount requested in excess of the IRC required minimum distribution will have the appropriate surrender charges and EIA applied, unless the excess distribution qualifies as surrender charge-free or EIA-free under any additional options provided.

Nursing Care and Terminal Condition Waiver

This benefit is not intended to provide long-term care or nursing home insurance.

Beginning in the first Policy Year, You may elect to Surrender or withdraw a portion of the Policy Value without surrender charges and without an EIA if the Owner or Owner's spouse (Annuitant or Annuitant's spouse, if the Owner is a non-natural person) has been:

1. Confined in a Hospital or Nursing Facility for 30 consecutive days; or
2. Diagnosed as having a Terminal Condition.

The minimum withdrawal under this waiver is \$1,000. This option is available even during Policy Years other withdrawal options were exercised prior to Nursing Care.

For a waiver of confinement in a Hospital or Nursing Facility, we must receive each withdrawal request (and proof of eligibility with each request) no later than 90 days following the date that confinement has ceased, unless it can be shown that it was not reasonably possible to provide the notice and proof within the above time period and that the notice and proof were given as soon as reasonably possible. However, in no event shall the notice and proof be provided later than one year following the date that confinement has ceased. Proof of confinement may be a Physician's statement or a statement from a Hospital or Nursing Facility administrator.

For a waiver related to a Terminal Condition, proof of eligibility is required only with the initial withdrawal request and must be furnished by the Owner's, Owner's spouse's, Annuitant's, or Annuitant's spouse's Physician. We must receive a new request for each withdrawal under this waiver. Each withdrawal request must be received no later than one year following diagnosis of the Terminal Condition.

If a request for this waiver is denied, the Owner will be notified of the denial. The Owner will be provided an opportunity to instruct the Company of their desire to either proceed with or cancel their withdrawal or Surrender, including any surrender charges, if a waiver request is denied.

Unemployment Waiver

Beginning in the first Policy Year, You may elect to Surrender or withdraw a portion of the Policy Value without surrender charges and without an EIA if the Owner or Owner's spouse (Annuitant or Annuitant's spouse, if the Owner is a non-natural person) becomes unemployed. In order to qualify, You:

1. Must have been employed full-time for at least two years prior to Your becoming unemployed;
2. Must have been employed full-time on Your Policy Date;
3. Must have been unemployed for at least 60 consecutive days at the time of withdrawal; and
4. Must have a minimum Cash Value of \$5,000 at the time of withdrawal.

Proof of unemployment will consist of providing us with a determination letter from the applicable state's Department of Labor, which verifies that You or Your spouse qualify for and are receiving unemployment benefits at the time of withdrawal. The determination letter must be received by us no later than 90 days following the date of the withdrawal request.

If a request for this waiver is denied, the Owner will be notified of the denial. The Owner will be provided an opportunity to instruct the Company of their desire to either proceed with or cancel their withdrawal or Surrender, including any surrender charges, if a waiver request is denied.

Surrender Charges

Withdrawals or Surrenders in excess of the surrender charge-free amount are subject to a surrender charge. The amount of this charge, if any, will be a percentage, as shown in the table in Section 2 - Policy Data, of the amount withdrawn.

All Earnings are considered to be withdrawn first and will reduce Your annual surrender charge-free amount. After all Earnings are withdrawn the oldest Premium Payment is the first Premium Payment considered to be withdrawn. If the amount withdrawn exceeds this, the next oldest Premium Payment is considered to be withdrawn, and so on until the most recent Premium Payments are deemed to be withdrawn (the procedure being applied to withdrawals of premium is "First-In, First-Out" or FIFO procedure).

Minimum Values

Benefits available under this policy, including any paid up annuity values, Cash Values, or death benefits, are not less than the minimum benefits required by section 7B and 7G of the Model Variable Annuity Regulation, model # 250 or successor models. Minimum benefits will be increased to reflect any guaranteed additional amounts credited to the policy and will be decreased by prior withdrawals.

Minimum Required Cash Value

The Minimum Required Cash Value is the amount prescribed by the nonforfeiture law, and is the minimum amount required to be paid to You on Surrender.

The minimum amount is determined differently than Your policy's Cash Value, and is described in Section 2 - Policy Data. The minimum amount for the Fixed Account, if offered, is calculated according to a procedure specified in the law using a prescribed Minimum Nonforfeiture Interest Rate, which will be fixed at issue and determined as follows:

On the Policy Date, the Minimum Nonforfeiture Interest Rate is equal to an "average Five Year Constant Maturity Treasury rate", less 1.25%, but such rate will not be less than 1% nor more than 3%. The averaged rate is determined by averaging the daily Treasury rates for the first 10 Market Days of the month immediately preceding the calendar quarter in which Your policy is issued. The average of these ten Treasury rates is rounded to the nearest 0.05% before the deduction of 1.25%. For example, if Your policy was issued on any Market Day during the third calendar quarter, Your Minimum Nonforfeiture Interest Rate would be determined by averaging the first ten Market Days' Five Year Constant Maturity Treasury rates for the month of June during the same calendar year, rounding that result to the nearest 0.05%, then deducting 1.25% (with the resulting rate not being less than 1% nor more than 3%).

SECTION 6 – POLICY VALUE

Policy Value

On or before the Annuity Commencement Date, the Policy Value is equal to Your:

- a. Premium Payment(s); minus
- b. Gross withdrawals (withdrawals plus the surrender charge on the portion of the requested withdrawal that is subject to the surrender charge plus or minus any EIA); plus
- c. Interest credited to the Fixed Account (if any); plus
- d. Accumulated gains in the Separate Account; minus
- e. Accumulated losses in the Separate Account; minus
- f. Service charges, rider fees, premium taxes, and transfer fees if any.

Service Charge

On each Policy Anniversary prior to the Annuity Commencement Date and at the time of Surrender, we may deduct an annual service charge as set forth in Section 2 - Policy Data. The service charge will be deducted from each Investment Option in proportion to the portion of Policy Value (prior to such charge) in each Investment Option. In no event will the service charge exceed 2% of the Policy Value or the maximum, as shown in Section 2 - Policy Data, on the Policy Anniversary or at the time of Surrender.

SECTION 7 – SEPARATE ACCOUNT

Separate Account

We have established and will maintain one or more Separate Account(s), under the laws of the state of Iowa. Any realized or unrealized income, net gains and losses from the assets of the Separate Account are credited to or charged against it without regard to our other income, gains or losses. Assets are put in the Separate Account for this policy, as well as for other variable annuity policies. Any Separate Account may invest assets in shares of one or more mutual fund portfolio(s), or in the case of a managed Separate Account, direct investments in stocks or other securities as permitted by law. Fund shares refer to shares of underlying mutual funds or pro-rata ownership of the assets held in a Subaccount of a managed Separate Account. Fund shares are purchased, redeemed and valued on behalf of the Separate Account.

The Separate Account is divided into Subaccounts. Each Subaccount invests exclusively in shares of one of the portfolios of an underlying fund. We reserve the right to add or remove any Subaccount of the Separate Account.

The assets of the Separate Account are our property. These assets will equal or exceed the reserves and other contract liabilities of the Separate Account. These assets will not be chargeable with liabilities arising out of any other business we conduct. We reserve the right, subject to regulations governing the Separate Account, to transfer assets of a Subaccount, in excess of the reserves and other contract liabilities with respect to that Subaccount, to another Subaccount or to our General Account.

We will determine the fair market value of the assets of the Separate Account in accordance with the Valuation Period, which we establish in good faith.

We also reserve the right to transfer assets of the Separate Account, which we determine to be associated with the class of policies to which this policy belongs, to another Separate Account. If this type of transfer is made, the term "Separate Account", as used in the policy shall then mean the Separate Account to which the assets are transferred.

We also reserve the right, when permitted by law to:

- a. Deregister the Separate Account under the Investment Company Act of 1940;
- b. Manage the Separate Account under the direction of a committee at any time;
- c. Restrict or eliminate any voting rights of policy Owners or other persons who have voting rights as to the Separate Account;
- d. Combine the Separate Account with one or more Separate Accounts;
- e. Create new Separate Accounts;
- f. Add new Separate Accounts to or remove existing Subaccounts from the Separate Account, or combine Subaccounts; and
- g. Add new underlying mutual funds, remove existing mutual funds, or substitute a new fund for an existing mutual fund.

The net asset value of a fund share is the per-share value calculated by the mutual fund or, in the case of a managed Separate Account, by the Company. The net asset value is computed by adding the value of the Subaccount's investments, cash and other assets, subtracting its liabilities, and then dividing by the number of shares outstanding. Net asset values of fund shares reflect investment advisory fees and other expenses incurred in managing a mutual fund or a managed Separate Account.

Change in Investment Objective or Policy of a Mutual Fund

If required by law or regulation, an investment policy of the Separate Account will only be changed if approved by the appropriate insurance official of the state of Iowa or deemed approved in accordance with such law or regulation. If so required, the process for obtaining such approval is filed with the insurance official of the state or district in which this policy is delivered.

Charges and Deductions

The mortality and expense risk fee and the administrative charge are each deducted, both before and after the Annuity Commencement Date, to compensate for changes in mortality and expenses not anticipated by the mortality and administration charges guaranteed in the policy. Expenses and mortality results will not adversely affect the dollar amounts of variable benefits or other variable contractual payments or values. The mortality and expense risk fee and the administrative charge is specified in Section 2 - Policy Data.

Accumulation Units

The Policy Value in the Separate Account before the Annuity Commencement Date is represented by accumulation units. The dollar value of accumulation units for each Subaccount will change from Market Day to Market Day reflecting the investment experience of the Subaccount.

Premium Payments allocated to and any amounts transferred to the Subaccounts will be applied to provide accumulation units in those Subaccounts. The number of accumulation units purchased in a Subaccount will be determined by dividing the amount allocated to or transferred to that Subaccount by the value of an accumulation unit for that Subaccount on the Premium Payment or transfer date.

The number of accumulation units withdrawn or transferred from the Subaccounts will be determined by dividing the amount withdrawn or transferred by the value of an accumulation unit for that Subaccount on the withdrawal or transfer date.

The value of an accumulation unit on any Market Day is determined by multiplying the value of that unit at the end of the immediately preceding Valuation Period by the net investment factor for the Valuation Period.

The net investment factor used to calculate the value of an accumulation unit in each Subaccount for the Valuation Period is determined by dividing (a) by (b) and subtracting (c) from the result, where:

- (a) Is the result of:
 1. The net asset value of a fund share held in that Subaccount determined as of the end of the current Valuation Period; plus
 2. The per share amount of any dividend or capital gain distributions made by the fund for shares held in that Subaccount if the ex-dividend date occurs during the Valuation Period; plus or minus
 3. A per share credit or charge for any taxes reserved for, which we determine to have resulted from the investment operations of that Subaccount.
- (b) Is the net asset value of a fund share held in that Subaccount determined as of the end of the immediately preceding Valuation Period.
- (c) Is a factor representing the mortality and expense risk fee and administrative charge before the Annuity Commencement Date. This factor is less than or equal to, on an annual basis, the percentage shown in Section 2 - Policy Data, of the daily net asset value of a fund share held in that Subaccount.

Since the net investment factor may be greater or less than one, the accumulation unit value may increase or decrease.

SECTION 8 – TRANSFERS

A. TRANSFERS BEFORE THE ANNUITY COMMENCEMENT DATE

Prior to the Annuity Commencement Date, You may transfer the value of the accumulation units from one Investment Option to another within certain limitations.

Transfers of Policy Value from the Guaranteed Period Options (GPO) of the Fixed Account, if offered, prior to the end of that GPO are subject to an EIA. Such transfers are limited to the maximum Fixed Account transfer limits shown in Section 2 - Policy Data, less values previously transferred out of that GPO during the current Policy Year. Transfer minimums and charges shown in Section 2 - Policy Data, may also apply to transfers out of the GPO.

Transfers of interest credited in the GPO's to other Investment Options are allowed on a "First-In, First-Out" basis. Such transfers may be made monthly, quarterly, semi-annually, or annually. Each such transfer is subject to transfer minimums and charges as set forth in Section 2 - Policy Data and will not be subject to an EIA.

You may choose which GPO to transfer to or from; however, any GPO elected may not extend beyond the last available Annuity Commencement Date shown in Section 2 - Policy Data.

Transfers of Policy Value from the Separate Account are subject to a minimum and charges as set forth in Section 2 - Policy Data. If the remaining Subaccount Policy Value is less than the minimum transfer amount, as shown in Section 2 - Policy Data, we reserve the right to include that amount as part of the transfer. Transfers among multiple Investment Options will be treated as one transfer in determining the number of transfers that have occurred.

If You want to transfer the value of the variable units You must provide written notification with the following information provided:

1. The Investment Option from which the transfer is to be made;
2. The amount of the transfer; and
3. The Investment Option(s) to receive the transferred amount.

The policy was not designed for the use of market timers or frequent or disruptive traders. Such transfers may be harmful to the underlying fund portfolios and increase transaction costs. We have developed policies and procedures with respect to market timing and disruptive trading (which vary for certain Subaccounts at the request of the corresponding underlying fund portfolios).

We employ various means in an attempt to detect market timing and disruptive trading. However, despite our monitoring, we may not be able to detect nor halt all harmful trading. If we determine You are engaged in market timing or disruptive trading, we may take one or more actions in an attempt to halt such trading. Your ability to make transfers is subject to modification or restriction if we determine, in our sole discretion, that Your exercise of the transfer privilege may disadvantage or potentially harm the rights or interests of other Owners (or others having an interest in the variable insurance products). Transfer restrictions may take the form of loss of expedited transfer privilege. We consider transfers by telephone, fax, overnight mail, or the Internet to be "expedited" transfers. This means that we would accept only an original signature transmitted to us only by U.S. mail. We may also restrict the transfer privileges of others acting on Your behalf, including Your registered representative or an asset allocation or investment advisory service.

We reserve the right to reject any Premium Payments or transfer requests from any person without prior notice, if, in our judgment:

1. The payment or transfer, or series of transfers, would have a negative impact on an underlying fund portfolio's operations; or
2. If an underlying fund portfolio would reject or has rejected our purchase order or has instructed us not to allow that purchase or transfer; or
3. Because of a history of market timing or disruptive trading.

Dollar Cost Averaging

Prior to the Annuity Commencement Date, You may enroll in Dollar Cost Averaging (DCA) by instructing us to automatically make periodic transfers of Policy Value from a DCA Source Account without waiting for further instructions from You. A DCA program will begin once we have received, in Good Order, all necessary information and the minimum required amount.

You must provide us with the following information to initiate DCA:

1. The date on which the transfers are to begin. Your request will normally be effective the day after the effective date of the policy. If a certain date does not exist in a given month, the first day of the following month will be used;
2. The DCA Source Account from which the transfers are to be made. To begin dollar cost averaging, the value of the DCA Source Account is subject to minimums as described in Section 2 - Policy Data;
3. The amount and frequency of the transfers. You may choose monthly or quarterly transfers. The amount of each transfer is subject to minimums as described in Section 2 - Policy Data; and
4. The Investment Option(s) to receive the transferred amounts. You may choose one or more Investment Options. If You select more than one Investment Option, Your request must specify how the transferred amounts are to be allocated among these Investments Options and cannot include Your DCA Source Account.

Transfers must be scheduled for a minimum or maximum length of time as specified in Section 2 - Policy Data. DCA results in the purchase of more accumulation units when the value of the accumulation unit is low, and fewer accumulation units when the value of the accumulation unit is high. However, there is no guarantee that the DCA program will result in higher Policy Values or will otherwise be successful.

Asset Rebalancing

Prior to the Annuity Commencement Date, You may instruct us to automatically transfer amounts among the Subaccounts of the Separate Account on a regular basis to maintain a desired allocation of the Policy Value among the various Subaccounts offered. Rebalancing will occur on a monthly, quarterly, semi-annual, or annual basis, beginning on a date selected by You. You must select the percentage of the Policy Value desired in each of the various Subaccounts offered. Any amounts in the DCA Source Account or Fixed Account, if offered, are ignored for the purposes of Asset Rebalancing. Rebalancing can be started, stopped or changed at any time. Rebalancing will cease as soon as we receive a request for any transfer.

B. TRANSFERS AFTER THE ANNUITY COMMENCEMENT DATE

After the Annuity Commencement Date, You may transfer the value of the variable annuity units from one Subaccount to another within the Separate Account or to the Fixed Account, if offered. If You want to transfer the value of the variable units You must provide written notification with the following information provided:

1. The Investment Option from which the transfer is to be made;
2. The amount of the transfer; and
3. The Investment Option(s) to receive the transferred amount.

The minimum amount which may be transferred is the lesser of \$10 monthly income or the entire monthly income of the variable annuity units in the Subaccount from which the transfer is being made. If the monthly income of the remaining units in a Subaccount is less than \$10, we have the right to include the value of those variable annuity units as part of the transfer. We reserve the right to limit transfers between the Subaccounts or to the Fixed Accounts to once per Policy Year.

After the Annuity Commencement Date, no transfers may be made from the Fixed Account, if offered, to any other Investment Option.

SECTION 9 - DEATH PROCEEDS

A. DEATH PRIOR TO THE ANNUITY COMMENCEMENT DATE

The amount payable upon death will be determined and made payable upon receipt, in Good Order, of satisfactory proof of death, written directions from each eligible recipient regarding how they wish to receive the amount payable, and any other documents, forms and information that we need (collectively referred to as "due proof of death"). Notwithstanding the foregoing, we may confer with a variety of resources and/or other affiliates in order to ascertain or verify whether the Annuitant or any other relevant life in being is or may have become deceased during the term of this policy. Any such activities or efforts by us in no manner abrogate, waive or otherwise diminish Your continued obligation to provide us with timely notice in writing of due proof of death in Good Order.

The amount of the death benefit payable will be the greatest of:

1. The Policy Value on the date we receive due proof of death and an election of method of settlement;
2. The Cash Value on the date we receive due proof of death and an election of method of settlement;
3. The Fixed Account portion of the Minimum Required Cash Value plus the Separate Account portion of the Policy Value, on the date we receive due proof and an election of method of settlement; or
4. The Guaranteed Minimum Death Benefit (GMDB), if any, on the date of death, plus any additional Premium Payments received, less any gross withdrawals from the date of death to the date of payment of death proceeds.

The Owner(s) may elect the method of payment of death proceeds for each named beneficiary, subject to our then current rules, prior to the date of the applicable Decedent's death. When no such election is made as to a specific beneficiary, such beneficiary must elect the method of payment within 60 days of the date we receive all required documentation, in Good Order, to pay the death proceeds to that beneficiary.

Guaranteed Minimum Death Benefit

If elected, the GMDB will establish a minimum death benefit payable under the policy. Your election, if any, is shown in Section 2 - Policy Data. You may not change Your election after the policy is issued.

Death of Annuitant Prior To The Annuity Commencement Date

A death benefit will be payable if the Annuitant dies prior to the Annuity Commencement Date.

1. **Non-Natural Owner(s)**
For purposes of determining who receives the death benefit for a policy owned by a non-natural Owner, we will apply the rules for Individual Owner(s) as provided below in 2(a) or (b).
2. **Individual Owner(s)**
 - (a) **Surviving Owner**
If there is a surviving Owner(s) when the Annuitant dies, the surviving Owner(s) will receive the death benefit (i.e., the surviving Owner(s) takes the place of any beneficiary designation).
 - (b) **No surviving Owner**
If there is no surviving Owner, the death benefit is payable to the named beneficiary(ies). If no beneficiary(ies) are named, the death benefit will be payable to the Owner's estate.

Death of Owner Prior To The Annuity Commencement Date

If the Owner is not the Annuitant and the Owner dies before the Annuitant, under certain circumstances, an amount equal to the Cash Value, as of the date we receive due proof of death, will be paid.

If You are not also the Annuitant and in the event of simultaneous deaths of both You and the Annuitant, the death proceeds will be calculated under the Death of Annuitant provisions.

1. **Non-Natural Owner(s)**

If the policy is owned by a trust using the grantor's social security number as its taxpayer identification number, the death of the grantor will be treated as the death of the Owner.

If there is a change in the Annuitant, such change will be treated as the death of the non-natural Owner and we will pay an amount equal to the Cash Value as of the day we receive, in Good Order, the request to change the Annuitant.

2. **Individual Owner(s)**

If You die while the Annuitant is living, the Cash Value will be paid to the first among the following who is living or in existence:

- a. The surviving Owner(s);
- b. Primary beneficiary(ies);
- c. Contingent beneficiary(ies); or
- d. Deceased Owner's estate.

3. **Joint Owner(s)**

If there is a joint Owner, the Cash Value will be payable upon the death of the first Owner, unless the surviving joint Owner is the spouse.

Non-Spouse Individual Beneficiary:

If the beneficiary is an individual who is not eligible to continue the contract as noted below, the amount payable must be distributed by the end of 5 years after the date of Decedent's death, or payments must begin no later than one year after the date of Decedent's death and must be made for a period certain or for the beneficiary's lifetime, so long as the period certain does not exceed the beneficiary's life expectancy.

If the beneficiary is not a natural person, the death proceeds must be distributed by the end of 5 years after the date of Decedent's death.

Spousal Beneficiary

A spousal beneficiary, who is the sole beneficiary, may elect to continue this policy as Owner rather than receiving the amount payable when they are the deceased Owner's surviving spouse.

If the surviving spouse does not elect to continue the contract, the amount payable must be distributed by the end of 5 years after the date of the Decedent's death, or payments must begin no later than one year after the Decedent's death and must be made for a period certain or for the beneficiary's lifetime, so long as the period certain does not exceed the beneficiary's life expectancy.

If a death benefit is payable and the policy is continued, an amount equal to the excess, if any, of the Guaranteed Minimum Death Benefit over the Policy Value will then be added to the Policy Value. This is a one-time only Policy Value adjustment applied at the time the policy is continued. The spousal continuation election is only available once per policy.

If a death benefit is payable and the policy is continued, all current surrender charges will be waived; however, any premium received after the Decedent's death will be subject to any applicable surrender charges.

B. DEATH ON OR AFTER THE ANNUITY COMMENCEMENT DATE

In the event of a death after the Annuity Commencement Date, the amount payable will depend on the income option selected. If any Owner dies on or after the Annuity Commencement Date, but before the entire interest in the policy is distributed, the remaining portion of such interest in the policy will be distributed to the beneficiary(ies) at least as rapidly as under the method of distribution being used as of the date of that death.

C. ADDITIONAL TAX INFORMATION

In any event, the death proceeds will be paid in accordance with Section 72(s) of the IRC. For purposes of applying the non-natural Owner death rules of Section 72(s)(6), we will apply the Annuitant death rules set forth earlier in this section.

These distribution rules do not apply to an annuity provided under a plan described in Section 401(a), 403(a), 403(b), 408 or 408A of the IRC or to an annuity that is a qualified funding asset as defined in Code Section 130(d) of the IRC.

SECTION 10 – INCOME OPTIONS

A. GENERAL PAYMENT PROVISIONS

Payment

You may use the Adjusted Policy Value or the Fixed Account portion of the Minimum Required Cash Value plus the Separate Account portion of the Policy Value, if greater, on the Annuity Commencement Date. If the policy is in force on the last available Annuity Commencement Date, we will make annuity payments to the payee under Option 2(b), with 10 years certain, or if elected, under one or more of the other options described in this section, or any other method of payment if we agree. However, the option(s) elected must provide for lifetime income or income for a period of at least 120 months. Payments will be made at 1, 3, 6 or 12 month intervals. We reserve the right to avoid making payments of less than \$20.00.

Before the Annuity Commencement Date, if the death proceeds become payable or if You Surrender this policy, we will pay any proceeds in one sum, or if elected, all or part of these proceeds may be placed under one or more of the options described in this section.

Adjusted Age

Payments under Options 2 and 4 and the first payment under Options 2-V and 4-V are determined based on the adjusted age of the Annuitant. The adjusted age is the Annuitant’s actual age on the Annuitant’s nearest birthday, at the Annuity Commencement Date, adjusted as follows:

<u>Annuity Commencement Date</u>	<u>Adjusted Age</u>
Before 2025	Actual Age
2025 - 2032	Actual Age minus 1
2033 - 2040	Actual Age minus 2
2041 - 2048	Actual Age minus 3
2049 - 2055	Actual Age minus 4
After 2055	Determined by us

Election of Optional Method of Payment

You may elect, in a manner acceptable to us, income options that may be either variable, fixed, or a combination of both. If You elect a combination, You must also tell us what part of the policy proceeds on the Annuity Commencement Date is to be applied to provide each type of payment. You must also specify which Subaccounts to allocate policy proceeds. The amount of a combined payment will be the sum of the variable and fixed payments. Payments under a variable income option will reflect the investment performance of the selected Subaccount of the Separate Account.

Qualified Plans and Policies

Certain income options may not be available or may be limited for qualified plans and qualified policies in order to ensure compliance with the IRC.

Proof of Age

We may require proof of the age of any person who has an annuity purchased under Options 2, 2-V, 4 and 4-V of this section before we make the first payment.

Minimum Proceeds

If the proceeds are less than \$2,000, we reserve the right to pay them out as a lump sum instead of applying them to an income option.

Supplementary Contract

Once proceeds become payable and an income option has been selected, we will issue a supplementary contract to reflect the terms of the selected option. The contract will name the payee(s) and will describe the payment schedule.

B. FIXED INCOME OPTIONS**Guaranteed Income Options**

The fixed income option is determined by multiplying each \$1,000 of policy proceeds allocated to a fixed income option by the amounts shown in Section 12 for the option You select. Options 1 and 3 are based on a guaranteed interest rate of 0.25%. Options 2 and 4 are based on a guaranteed interest rate of 0.25% and the "Annuity 2000" (male, female and unisex if required by law) mortality table projected for improvement using projection scale G. The rates were projected dynamically using an assumed Annuity Commencement Date of 2020. The "Annuity 2000" mortality rates are adjusted based on improvements in mortality to more appropriately reflect increased longevity.

Option 1 – Income for a Specified Period

We will make level payments only for the fixed period You choose. Payments should not exceed the Annuitant's life expectancy. In the event of the death of the person receiving payments prior to the end of the fixed period elected, payments will be continued to that person's beneficiary. No funds will remain at the end of the specified period.

Option 2 – Life Income

You may choose between:

- a. Life Only – We will make level payments only during the Annuitant's lifetime;* or
- b. Life 10 Years Period Certain – We will make level payments for the longer of:
 1. The Annuitant's lifetime; or
 2. 10 years, whichever is longer; or
- c. Guaranteed Return of policy proceeds – We will make level payments for the longer of:
 1. The Annuitant's lifetime; or
 2. Until the total dollar amount of payments made to You equals the amount applied to this option.

*Option 2(a) is not available for adjusted ages greater than 85.

Option 3 – Income of a Specified Amount

Payments are made for any specified amount until the amount applied to this option, with interest, is exhausted. Payments should not exceed the Annuitant's life expectancy. This will be a series of level payments followed by a smaller final payment. In the event of the death of the person receiving payments prior to the time policy proceeds with interest are exhausted, payments will be continued to that person's beneficiary.

Option 4 – Joint and Survivor Annuity

You may choose between:

- a. Life Only – We will make level payments only during the Annuitants' lifetimes;** or
- b. Life and 10 Years Period Certain – We will make level payments for the longer of:
 1. The Annuitant's lifetime and a joint Annuitant of Your selection; or
 2. 10 years, whichever is longer.

**Option 4(a) is not available for adjusted ages greater than 85.

Current Income Options

The amounts shown in the tables in Section 12 are the guaranteed amounts. Payments at the time of their commencement will not be less than those that would be provided by the application of the policy proceeds to purchase a single premium immediate annuity policy at purchase rates offered by the Company at the time to the same class of Annuitants.

C. VARIABLE INCOME OPTIONS

Variable Annuity Units

The policy proceeds You tell us to apply to a variable income option will be used to purchase variable annuity units in Your chosen Subaccounts. The dollar value of variable annuity units in Your chosen Subaccounts will increase or decrease reflecting the investment experience of Your chosen Subaccounts. The value of a variable annuity unit in a particular Subaccount on any Market Day is equal to "a" x "b" x "c", where:

"a" Is the variable annuity unit value for that Subaccount on the immediately preceding Market Day;

"b" Is the net investment factor for that Subaccount for the Valuation Period; and

"c" Is the Assumed Investment Return adjustment factor for the Valuation Period.

The net investment factor used to calculate the value of an accumulation unit in each Subaccount for the Valuation Period is determined by dividing "a" by "b" and subtracting "c" from the result, where:

"a" Is the result of:

1. The net asset value of a fund share held in that Subaccount determined as of the end of the current Valuation Period; plus
2. The per share amount of any dividend or capital gain distributions made by the fund for shares held in that Subaccount if the ex-dividend date occurs during the Valuation Period; plus or minus
3. A per share credit or charge for any taxes reserved for, which we determine to have resulted from the investment operations of that Subaccount.

"b" Is the net asset value of a fund share held in that Subaccount determined as of the end of the immediately preceding Valuation Period.

"c" Is a factor representing the mortality and expense risk fee and administrative charge after the Annuity Commencement Date. This factor is less than or equal to, on an annual basis, the percentage shown in Section 2 - Policy Data, of the daily net asset value of a fund share held in that Subaccount.

Determination of the First Variable Payment

The amount of the first variable payment is determined by multiplying \$1,000 of policy proceeds allocated to a variable income option by the amounts shown in Section 13 for the variable option You select. The tables are based on a 3% Effective Annual Assumed Investment Return and the "Annuity 2000" (male, female and unisex if required by law) mortality table projected for improvement using projection scale G. The rates were projected dynamically using an assumed Annuity Commencement Date of 2020. The "Annuity 2000" mortality rates are adjusted based on improvements in mortality to more appropriately reflect increased longevity.

Option 2-V – Life Income

You may choose between:

- a. Life Only – Payments will be made during the lifetime of the Annuitant;* or
- b. Life and 10 Years Period Certain – Payments will be made for the longer of the Annuitant's lifetime or ten years. In the event of the death of the person receiving payments prior to the end of the guarantee period for which the election was made, payments will be continued to that person's beneficiary.

*Option 2-V(a) is not available for adjusted age(s) greater than 85.

Option 4-V – Joint and Survivor Annuity

Life Only - Payments are made during the joint lifetime of the Annuitant and a joint Annuitant of Your selection. Payments will be made as long as either person is living. Option 4-V is not available for adjusted ages greater than 85.

Determination of Subsequent Variable Payments

The amount of each variable annuity payment after the first will increase or decrease according to the value of the variable annuity units which reflect the investment experience of the selected Subaccounts. Each variable annuity payment after the first will be equal to the number of variable annuity units in the selected Subaccounts multiplied by the variable annuity unit value on the date the payment is made. The number of variable annuity units in each selected Subaccount is determined by dividing the first variable annuity payment allocated to the Subaccount by the variable annuity unit value of such Subaccount on the Annuity Commencement Date.

The smallest annual rate of investment return that would have to be earned on the assets of the Separate Account so that the dollar amount of variable income payments will not decrease is 5.50%.

SECTION 11 – FIXED ACCOUNT

We may make available a Fixed Account as an Investment Option. The Fixed Account, if offered, may be comprised of one or more options shown below. Premium Payments applied to and any amount transferred to the Fixed Account will be credited interest based on a fixed rate. The interest rates we set will be credited for increments of at least one year measured from each Premium Payment or transfer date. If the Fixed Account is available, these rates will never be less than the Fixed Account Guaranteed Minimum Effective Annual Interest Rate shown in Section 2 – Policy Data. We reserve the right at our sole discretion, to limit or refuse Premium Payments and/or transfers allocated to any of the Fixed Account options, if we are crediting an interest rate equal to or less than the Minimum Nonforfeiture Annual Interest Rate.

Guaranteed Period Options

We may offer optional Guaranteed Period Options, into which Premium Payments may be paid or amounts transferred. The current interest rate we set for Policy Value allocated to each Guaranteed Period Option (GPO) is guaranteed until the end of that guaranteed period.

We will notify You before the end of the GPO. You may elect to have the Policy Value in the GPO transferred to any Investment Option, including any GPO we then make available. However, any GPO elected may not extend beyond the last available Annuity Commencement Date. If we do not receive instructions from You in Good Order before the end of the GPO regarding how the Policy Value in that GPO is to be allocated, we will allocate the Policy Value in that GPO to the Money Market Subaccount available in Your policy. No Excess Interest Adjustment (EIA) applies at the end of a GPO.

When funds are withdrawn or transferred from a GPO, the Policy Value associated with the oldest Premium Payment is considered to be withdrawn or transferred first. If the amount withdrawn or transferred exceeds the Policy Value associated with the oldest premium, the Policy Value associated with the next oldest Premium Payment is considered to be withdrawn or transferred next, and so on until the Policy Value associated with the most recent premium is considered to be withdrawn or transferred (this is a First-In, First-Out, or FIFO, basis).

Withdrawals, Surrenders, transfers and amounts applied to an income option from the GPO(s) may be subject to an EIA. Amounts received during the right to cancel period are not subject to an EIA.

Dollar Cost Averaging Fixed Account Option

We may offer a Dollar Cost Averaging (DCA) Fixed Account Option (a “DCA Source Account”) separate from the Guaranteed Period Options. This option will have a one-year interest rate guarantee. The current interest rate we credit may vary on different portions of the DCA Fixed Account. The credited interest rate will never be less than the Fixed Account Guaranteed Minimum Effective Annual Interest Rate shown in Section 2 - Policy Data. The DCA Fixed Account Option will only be available under a Dollar Cost Averaging program as described in Section 8.

SECTION 12 - GUARANTEED FIXED INCOME OPTION TABLES

The amounts shown in these tables are the guaranteed amounts for each \$1,000 of the policy proceeds.

Higher current amounts may be available at the time of settlement.

Option 1			Option 2(a)			Option 2(b)			Option 2(c)		
Number of Years Payable	Amount of Monthly Installment		Monthly Installment For Life No Period Certain			Monthly Installment For Life 10 Years Certain			Monthly Installment For Life Guaranteed Return of Policy Proceeds		
		Age*	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
		50	\$2.22	\$2.00	\$2.07	\$2.21	\$2.00	\$2.06	\$1.85	\$1.74	\$1.78
		51	2.27	2.05	2.12	2.26	2.05	2.11	1.89	1.78	1.80
		52	2.33	2.10	2.17	2.32	2.10	2.17	1.91	1.80	1.84
		53	2.40	2.15	2.23	2.39	2.15	2.22	1.95	1.84	1.88
		54	2.46	2.21	2.29	2.45	2.21	2.28	1.99	1.88	1.91
		55	2.54	2.27	2.35	2.52	2.26	2.34	2.03	1.91	1.95
		56	2.61	2.33	2.42	2.59	2.33	2.41	2.07	1.95	1.99
		57	2.69	2.40	2.49	2.67	2.39	2.48	2.13	1.99	2.03
		58	2.77	2.47	2.56	2.75	2.46	2.55	2.17	2.03	2.07
		59	2.86	2.54	2.64	2.83	2.53	2.62	2.21	2.07	2.13
10	8.44	60	2.95	2.62	2.72	2.92	2.61	2.70	2.26	2.13	2.17
11	7.68	61	3.05	2.70	2.81	3.02	2.69	2.79	2.32	2.17	2.21
12	7.05	62	3.16	2.79	2.90	3.11	2.77	2.88	2.38	2.22	2.26
13	6.51	63	3.27	2.88	3.00	3.22	2.86	2.97	2.44	2.28	2.33
14	6.06	64	3.39	2.98	3.10	3.33	2.95	3.07	2.49	2.34	2.39
15	5.66	65	3.51	3.09	3.21	3.45	3.05	3.17	2.55	2.39	2.43
16	5.31	66	3.65	3.20	3.33	3.57	3.16	3.28	2.61	2.44	2.49
17	5.01	67	3.79	3.32	3.46	3.70	3.27	3.40	2.69	2.50	2.55
18	4.73	68	3.95	3.44	3.59	3.83	3.39	3.53	2.75	2.57	2.64
19	4.49	69	4.11	3.58	3.74	3.97	3.52	3.66	2.82	2.64	2.69
20	4.27	70	4.29	3.73	3.89	4.12	3.65	3.79	2.90	2.72	2.77
		71	4.47	3.89	4.06	4.27	3.80	3.94	3.00	2.79	2.84
		72	4.67	4.06	4.24	4.43	3.95	4.09	3.08	2.86	2.93
		73	4.88	4.24	4.43	4.59	4.11	4.25	3.15	2.94	3.02
		74	5.10	4.44	4.64	4.76	4.27	4.42	3.25	3.06	3.12
		75	5.34	4.65	4.86	4.94	4.45	4.60	3.35	3.13	3.20
		76	5.60	4.88	5.09	5.12	4.63	4.78	3.46	3.21	3.30
		77	5.88	5.13	5.35	5.31	4.82	4.97	3.60	3.35	3.41
		78	6.17	5.40	5.63	5.50	5.02	5.17	3.66	3.44	3.51
		79	6.49	5.69	5.92	5.69	5.22	5.37	3.81	3.53	3.62
		80	6.82	6.00	6.24	5.88	5.43	5.57	3.89	3.68	3.74
		81	7.19	6.34	6.59	6.08	5.65	5.78	4.06	3.81	3.87
		82	7.58	6.70	6.96	6.27	5.86	5.99	4.20	3.89	4.00
		83	7.99	7.10	7.36	6.46	6.08	6.20	4.34	4.09	4.16
		84	8.44	7.53	7.80	6.65	6.29	6.40	4.50	4.23	4.32
		85	8.92	7.99	8.27	6.83	6.49	6.60	4.70	4.40	4.49
		86				7.00	6.69	6.79	4.89	4.54	4.74
		87				7.17	6.88	6.97	5.11	4.71	4.84
		88				7.32	7.06	7.14	5.28	4.90	5.08
		89				7.47	7.23	7.31	5.53	5.19	5.27
		90				7.60	7.39	7.46	5.73	5.39	5.48
		91				7.73	7.53	7.59	5.88	5.63	5.79
		92				7.84	7.66	7.72	6.17	5.78	5.97
		93				7.95	7.79	7.84	6.44	6.02	6.17
		94				8.04	7.90	7.94	6.79	6.46	6.52
		95				8.12	8.00	8.04	7.13	6.73	6.83
		96				8.20	8.09	8.13	7.40	6.89	7.17
		97				8.26	8.17	8.20	7.91	7.53	7.66
		98				8.31	8.24	8.27	8.19	7.84	7.75
		99				8.35	8.30	8.32	8.82	8.18	8.57

*Adjusted Age as defined in Section 10.A.

Dollar amounts of monthly, quarterly, semi-annual and annual installments not shown in the above tables will be calculated on the same basis as those shown and may be obtained from the Company (if the option is available based on Adjusted Age as described in Section 10).

Option 4(a)

Monthly Installment For Joint and Survivor

Adjusted Age of Male Annuitant*	Adjusted Age of Female Annuitant*						
	15 Years Less Than Male	12 Years Less Than Male	9 Years Less Than Male	6 Years Less Than Male	3 Years Less Than Male	Same As Male	3 Years More Than Male
50	\$1.45	\$1.51	\$1.58	\$1.66	\$1.73	\$1.80	\$1.87
55	1.58	1.66	1.75	1.84	1.93	2.02	2.10
60	1.75	1.85	1.95	2.07	2.18	2.29	2.41
65	1.95	2.08	2.21	2.36	2.51	2.66	2.81
70	2.21	2.37	2.55	2.74	2.94	3.15	3.35
75	2.54	2.76	3.00	3.26	3.54	3.83	4.11
80	2.99	3.29	3.62	3.99	4.39	4.79	5.18
85	3.60	4.02	4.50	5.03	5.59	6.17	6.71

Monthly Installment For Unisex Joint and Survivor

Adjusted Age of First Annuitant*	Adjusted Age of Joint Annuitant*						
	15 Years Less Than First	12 Years Less Than First	9 Years Less Than First	6 Years Less Than First	3 Years Less Than First	Same As First	3 Years More Than First
50	\$1.47	\$1.53	\$1.60	\$1.66	\$1.72	\$1.78	\$1.84
55	1.61	1.68	1.76	1.84	1.92	2.00	2.06
60	1.78	1.87	1.97	2.07	2.17	2.27	2.36
65	1.99	2.11	2.24	2.37	2.50	2.62	2.74
70	2.26	2.41	2.58	2.76	2.93	3.11	3.27
75	2.60	2.81	3.04	3.28	3.53	3.77	4.00
80	3.07	3.36	3.68	4.02	4.37	4.71	5.04
85	3.71	4.12	4.58	5.07	5.57	6.07	6.54

Option 4(b)

Monthly Installment For Joint and Survivor (Life with 10 year Certain)

Adjusted Age of Male Annuitant*	Adjusted Age of Female Annuitant*						
	15 Years Less Than Male	12 Years Less Than Male	9 Years Less Than Male	6 Years Less Than Male	3 Years Less Than Male	Same As Male	3 Years More Than Male
50	\$1.45	\$1.51	\$1.58	\$1.66	\$1.73	\$1.80	\$1.87
55	1.58	1.66	1.75	1.84	1.93	2.02	2.10
60	1.75	1.85	1.95	2.07	2.18	2.29	2.41
65	1.95	2.08	2.21	2.36	2.51	2.66	2.80
70	2.21	2.37	2.55	2.74	2.94	3.14	3.34
75	2.54	2.76	3.00	3.25	3.53	3.80	4.07
80	2.98	3.27	3.60	3.95	4.32	4.68	5.02
85	3.58	3.97	4.41	4.88	5.34	5.76	6.11

Monthly Installment For Unisex Joint and Survivor (Life with 10 year Certain)

Adjusted Age of First Annuitant*	Adjusted Age of Joint Annuitant*						
	15 Years Less Than First	12 Years Less Than First	9 Years Less Than First	6 Years Less Than First	3 Years Less Than First	Same As First	3 Years More Than First
50	\$1.47	\$1.53	\$1.60	\$1.66	\$1.72	\$1.78	\$1.84
55	1.61	1.68	1.76	1.84	1.92	2.00	2.06
60	1.78	1.87	1.97	2.07	2.17	2.27	2.36
65	1.99	2.11	2.24	2.37	2.50	2.62	2.74
70	2.25	2.41	2.58	2.75	2.93	3.10	3.26
75	2.60	2.81	3.04	3.27	3.52	3.75	3.96
80	3.06	3.35	3.66	3.98	4.31	4.62	4.90
85	3.68	4.06	4.48	4.91	5.33	5.70	6.00

*Adjusted Age as defined in Section 10.A.

Dollar amounts of monthly, quarterly, semi-annual and annual installments not shown in the above tables will be calculated on the same basis as those shown and may be obtained from the Company (if the option is available based on Adjusted Age as described in Section 10).

SECTION 13 - VARIABLE INCOME OPTION TABLES BASED ON ASSUMED INVESTMENT RETURN

The amounts shown in these tables are the initial payment amounts based on a 3.0% Assumed Investment Return for each \$1,000 of the policy proceeds.

	Option 2-V(a)			Option 2-V(b)		
	Monthly Installment For Life No Period Certain			Monthly Installment For Life 10 Years Certain		
Age*	Male	Female	Unisex	Male	Female	Unisex
50	\$3.70	\$3.47	\$3.54	\$3.68	\$3.47	\$3.53
51	3.76	3.52	3.59	3.74	3.51	3.58
52	3.82	3.57	3.65	3.80	3.56	3.63
53	3.88	3.62	3.70	3.86	3.61	3.69
54	3.95	3.68	3.76	3.92	3.66	3.74
55	4.02	3.73	3.82	3.99	3.72	3.80
56	4.09	3.80	3.89	4.06	3.78	3.87
57	4.17	3.86	3.96	4.13	3.84	3.93
58	4.25	3.93	4.03	4.21	3.91	4.00
59	4.34	4.00	4.11	4.30	3.98	4.08
60	4.44	4.08	4.19	4.38	4.05	4.15
61	4.54	4.16	4.28	4.48	4.13	4.24
62	4.65	4.25	4.37	4.57	4.21	4.32
63	4.76	4.34	4.47	4.68	4.30	4.42
64	4.89	4.44	4.58	4.79	4.39	4.51
65	5.02	4.55	4.69	4.90	4.49	4.62
66	5.16	4.66	4.81	5.02	4.60	4.73
67	5.31	4.78	4.94	5.15	4.71	4.84
68	5.47	4.91	5.08	5.28	4.83	4.97
69	5.64	5.05	5.23	5.42	4.95	5.10
70	5.82	5.21	5.39	5.56	5.09	5.23
71	6.01	5.37	5.56	5.71	5.23	5.38
72	6.22	5.55	5.75	5.86	5.37	5.53
73	6.44	5.74	5.95	6.02	5.53	5.68
74	6.67	5.94	6.16	6.19	5.70	5.85
75	6.92	6.17	6.39	6.36	5.87	6.02
76	7.18	6.40	6.64	6.53	6.05	6.20
77	7.47	6.66	6.90	6.71	6.23	6.38
78	7.77	6.94	7.19	6.89	6.42	6.57
79	8.10	7.24	7.49	7.07	6.62	6.76
80	8.45	7.56	7.83	7.25	6.82	6.96
81	8.82	7.92	8.19	7.44	7.02	7.15
82	9.23	8.30	8.57	7.62	7.23	7.35
83	9.66	8.71	8.99	7.79	7.43	7.54
84	10.12	9.16	9.44	7.96	7.63	7.73
85	10.61	9.64	9.93	8.13	7.82	7.92
86				8.29	8.00	8.09
87				8.44	8.18	8.26
88				8.58	8.34	8.42
89				8.71	8.50	8.57
90				8.84	8.64	8.70
91				8.95	8.77	8.83
92				9.06	8.89	8.95
93				9.15	9.01	9.06
94				9.24	9.11	9.15
95				9.32	9.20	9.24
96				9.39	9.29	9.32
97				9.45	9.36	9.39
98				9.49	9.43	9.45
99				9.53	9.48	9.50

*Adjusted Age as defined in Section 10.A.

Dollar amounts of monthly, quarterly, semi-annual and annual installments not shown in the above tables will be calculated on the same basis as those shown and may be obtained from the Company (if the option is available based on Adjusted Age as described in Section 10).

Option 4-V

Monthly Installment For Joint and Survivor

Adjusted Age of Male Annuitant*	Adjusted Age of Female Annuitant*						
	15 Years Less Than Male	12 Years Less Than Male	9 Years Less Than Male	6 Years Less Than Male	3 Years Less Than Male	Same As Male	3 Years More Than Male
50	\$2.96	\$3.01	\$3.06	\$3.12	\$3.18	\$3.24	\$3.31
55	3.07	3.14	3.21	3.28	3.36	3.44	3.52
60	3.21	3.30	3.39	3.49	3.59	3.70	3.81
65	3.40	3.51	3.64	3.77	3.91	4.05	4.20
70	3.64	3.79	3.96	4.14	4.34	4.54	4.74
75	3.97	4.17	4.41	4.66	4.93	5.22	5.50
80	4.41	4.70	5.03	5.39	5.79	6.19	6.60
85	5.03	5.45	5.92	6.45	7.02	7.59	8.15

Monthly Installment For Unisex Joint and Survivor

Adjusted Age of First Annuitant*	Adjusted Age of Joint Annuitant*						
	15 Years Less Than First	12 Years Less Than First	9 Years Less Than First	6 Years Less Than First	3 Years Less Than First	Same As First	3 Years More Than First
50	\$2.97	\$3.02	\$3.07	\$3.12	\$3.18	\$3.23	\$3.28
55	3.09	3.15	3.22	3.29	3.35	3.42	3.48
60	3.24	3.32	3.41	3.49	3.58	3.67	3.76
65	3.43	3.54	3.65	3.77	3.89	4.02	4.13
70	3.68	3.83	3.98	4.15	4.32	4.49	4.65
75	4.02	4.22	4.44	4.67	4.92	5.16	5.39
80	4.49	4.77	5.08	5.42	5.76	6.11	6.45
85	5.14	5.54	6.00	6.48	6.99	7.50	7.97

*Adjusted Age as defined in Section 10.A.

Dollar amounts of monthly, quarterly, semi-annual, and annual installments not shown in the above tables will be calculated on the same basis as those shown and may be obtained from the Company (if the option is available based on Adjusted Age as described in Section 10).

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TRANSAMERICA LIFE
INSURANCE COMPANY

A Stock Company (Hereafter called the Company, we, our or us)

Administrative and Home Office:

4333 Edgewood Road N.E.

Cedar Rapids, Iowa 52499

(319) 355-8511

www.transamericaannuities.com

SECTION 2 – POLICY DATA

Policy Information

Policy Number:	[12345]
Policy Date:	[May 1, 2013]
Income Tax Status of the Policy:	[Non-Qualified]
Initial Premium Payment:	[\$5,000.00]
Last Available Annuity Commencement Date:	[May 31, 2077]
Death Benefit Option:	[Policy Value]

Annuitant(s) Information

Annuitant(s):	[John Doe]
Primary Annuitant's Issue Age/Sex:	[35 / Male]

Owner(s) Information

Owner(s):	[John Doe]
Primary Owner's Issue Age/Sex:	[35 / Male]

Rate Information for Fixed Account, if offered

Fixed Account Guaranteed Minimum Effective Annual Interest Rate:*	[0.25%]
Minimum Nonforfeiture Interest Rate:**	[1.00%]

*This rate applies for the life of the policy.

**This rate applies for the life of the policy. This rate is used in the calculation of Your Minimum Required Cash Value. Your Minimum Required Cash Value reflects a 12.50% reduction in premiums and transfers to the Fixed Account and a \$50 annual expense allowance. See the definition of Minimum Required Cash Value for the details of this calculation.

Regarding the Excess Interest Adjustment (EIA) feature:

- a. The guaranteed elements used to determine any EIA are the minimum guaranteed and current declared interest rates applicable to the Fixed Account;
- b. Declared interest rates used in computing any EIA may change from time to time (subject to Fixed Account Guaranteed Minimum Effective Annual Interest Rate), which may affect the benefits available under Your policy; and
- c. The U.S. Treasury rate may be used as a substitute for the current declared interest rate in the EIA formula as specified in Your policy.

SECTION 2 – POLICY DATA (continued)

Minimum Premium Payments

Minimum Initial Premium Payment:	Non-Qualified - <input type="text" value="\$5,000"/> Qualified - <input type="text" value="\$1,000"/>
Minimum Subsequent Premium Payment:	<input type="text" value="\$50"/>

Maximum Premium Payments (without prior Company Approval)

	Issue Age 0-80*	Issue Age 81+*
Total during the 1st Policy Year:	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$500,000"/>
Total during each Policy Year After 1st Policy Anniversary:	Non-qualified - <input type="text" value="\$25,000"/> Qualified - <input type="text" value="Lesser of \$60,000 or IRS Contribution limit"/>	Non-qualified - <input type="text" value="\$25,000"/> Qualified - <input type="text" value="Lesser of \$60,000 or IRS Contribution limit"/>
Cumulative Maximum Premiums - Life of Policy:	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$500,000"/>

* Issue Age is the greater of the Owner(s)' or Annuitant(s)' age.

Mortality and Expense Risk Fee and Administrative Charge

Before the Annuity Commencement Date:	<input type="text" value="1.15%"/>
After the Annuity Commencement Date:	<input type="text" value="1.25%"/>

Withdrawal/Surrender Charges

Number of Years Since Premium Payment Date:	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7 or more
Charge (% of Premium Withdrawn or Surrendered):	8%	8%	7%	6%	5%	4%	3%	0%

The amount paid on Surrender will never be less than the greater of the following amounts:

- a. Cash Value described in Section 5; and
- b. Minimum Required Cash Value.

SECTION 2 – POLICY DATA (continued)

Service Charge

Service Charge at the Time of Issue:	[\$35]
Maximum Annual Service Charge:	[\$50]

The Company may waive some or all of Your service charge each year based on Your Policy Value, Premium Payments made or active participation in specific online or e-delivery service programs at the time a service charge is assessed.

1. If Your Policy Value or sum of Premium Payments minus all withdrawals equals or exceeds:

[\$50,000] = up to a [\$35] fee waiver
 [\$250,000] = up to a [\$50] fee waiver

2. Enrollment in specific online or e-delivery service programs may result in up to a [\$15] fee waiver.

Transfer Minimums and Charges Before the Annuity Commencement Date

Transfers Allowed Without Charges in any One Policy Year:	[12]
Charges After Allowable Transfers in any One Policy Year:	[\$10]
Minimum Transfer Amount from a Subaccount:	[\$500 or the entire Subaccount Policy Value, if less]
Minimum Transfer Amount from a GPO:	[\$50]

Fixed Account Transfer Maximum Before the Annuity Commencement Date

Maximum Transfer from the GPO when EIA has no Impact or a Positive Impact:	[100% of the GPO's Value]
Maximum Transfer from the GPO when EIA has a Negative Impact:	[25% of the GPO's Value]

Dollar Cost Averaging (DCA)

DCA Source Account Minimum:	[\$3,000]
Minimum Amount of each Transfer:	[\$500]
Minimum Time DCA can be Scheduled:	[6 months]
Maximum Time DCA can be Scheduled:	[24 months]

SECTION 2 – POLICY DATA (continued)

Fund Facilitation Fee

A Fund Facilitation Fee may be charged in addition to any policy fees and charges, and will be used in the calculation of net investment factor as described in Section 7 of the policy. The Fund Facilitation Fee will only be charged when money is allocated to one of the Subaccounts listed with a Fund Facilitation Fee. The Fund Facilitation Fee is an annualized percentage taken from the daily net asset values of a fund share held in that Subaccount.

We may update Fund Facilitation Fee funds and charge up to the maximum of $[0.30\%]$ for Subaccounts made available subsequent to the Policy Date. The Subaccount(s) as of Your Policy Date which include this fee are listed below with the current fee noted after the Subaccount name.

Initial Investment Options:

<p><u>Fixed Account(s) :</u></p> <p>1 Year Fixed Guaranteed Period 3 Year Fixed Guaranteed Period 5 Year Fixed Guaranteed Period 7 Year Fixed Guaranteed Period</p> <p><u>Subaccounts:</u></p> <p>AllianceBernstein Balanced Wealth Strategy Portfolio (0.20%) AllianceBernstein Growth and Income Portfolio American Funds - Asset Allocation Fund (0.30%) American Funds - Bond Fund (0.30%) American Funds - Growth Fund (0.30%) American Funds - Growth - Income Fund (0.30%) American Funds - International Fund (0.30%) Fidelity VIP Balanced Portfolio Fidelity VIP Contrafund® Portfolio Fidelity VIP Mid Cap Portfolio Fidelity VIP Value Strategies Portfolio GEI Total Return Fund (0.20%) TA AEGON Money Market TA AEGON High Yield Bond TA AEGON Tactical Vanguard ETF - Balanced TA AEGON Tactical Vanguard ETF - Conservative TA AEGON Tactical Vanguard ETF - Growth TA AEGON U.S. Government Securities TA AllianceBernstein Dynamic Allocation TA Asset Allocation - Conservative TA Asset Allocation - Growth TA Asset Allocation - Moderate TA Asset Allocation - Moderate Growth TA BlackRock Global Allocation (0.10%) TA BlackRock Large Cap Value</p>	<p>TA BlackRock Tactical Allocation TA Clarion Global Real Estate Securities TA Efficient Markets (Investing in Vanguard® ETFs and Dimensional Fund Advisors Mutual Funds) TA Hanlon Income TA International Moderate Growth TA Janus Balanced TA JPMorgan Core Bond TA JPMorgan Enhanced Index TA JPMorgan Mid Cap Value TA JPMorgan Tactical Allocation TA Jennison Growth TA Legg Mason Dynamic Allocation - Balanced TA Legg Mason Dynamic Allocation - Growth TA Market Participation Strategy TA MFS International Equity TA Morgan Stanley Active International Allocation TA Morgan Stanley Capital Growth TA Morgan Stanley Mid-Cap Growth TA Multi-Managed Balanced TA Multi Managed Large Cap Core TA PIMCO Real Return TIPS TA PIMCO Tactical - Balanced TA PIMCO Tactical - Conservative TA PIMCO Tactical - Growth TA PIMCO Total Return TA Systematic Small/Mid Cap Value TA T. Rowe Price Small Cap TA Vanguard ETF Index - Conservative TA Vanguard ETF Index - Balanced TA Vanguard ETF Index - Growth TA Vanguard ETF Index - Aggressive Growth TA WMC Diversified Growth</p>
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SECTION 2 – POLICY DATA

Policy Information

Policy Number:	[12345]
Policy Date:	[May 1, 2013]
Income Tax Status of the Policy:	[Non-Qualified]
Initial Premium Payment:	[\$5,000.00]
Last Available Annuity Commencement Date:	[May 31, 2077]
Death Benefit Option:	[Policy Value]

Annuitant(s) Information

Annuitant(s):	[John Doe]
Primary Annuitant's Issue Age/Sex:	[35 / Male]

Owner(s) Information

Owner(s):	[John Doe]
Primary Owner's Issue Age/Sex:	[35 / Male]

Rate Information for Fixed Account, if offered

Fixed Account Guaranteed Minimum Effective Annual Interest Rate:*	[0.25%]
Minimum Nonforfeiture Interest Rate:**	[1.00%]

*This rate applies for the life of the policy.

**This rate applies for the life of the policy. This rate is used in the calculation of Your Minimum Required Cash Value. Your Minimum Required Cash Value reflects a 12.50% reduction in premiums and transfers to the Fixed Account and a \$50 annual expense allowance. See the definition of Minimum Required Cash Value for the details of this calculation.

Regarding the Excess Interest Adjustment (EIA) feature:

- a. The guaranteed elements used to determine any EIA are the minimum guaranteed and current declared interest rates applicable to the Fixed Account;
- b. Declared interest rates used in computing any EIA may change from time to time (subject to Fixed Account Guaranteed Minimum Effective Annual Interest Rate), which may affect the benefits available under Your policy; and
- c. The U.S. Treasury rate may be used as a substitute for the current declared interest rate in the EIA formula as specified in Your policy.

SECTION 2 – POLICY DATA (continued)

Minimum Premium Payments

Minimum Initial Premium Payment:	Non-Qualified - <input type="text" value="\$5,000"/> Qualified - <input type="text" value="\$1,000"/>
Minimum Subsequent Premium Payment:	<input type="text" value="\$50"/>

Maximum Premium Payments (without prior Company Approval)

	Issue Age 0-80*	Issue Age 81+*
Total during the 1st Policy Year:	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$500,000"/>
Total during each Policy Year After 1st Policy Anniversary:	Non-qualified - <input type="text" value="\$25,000"/> Qualified - <input type="text" value="Lesser of \$60,000 or IRS Contribution limit"/>	Non-qualified - <input type="text" value="\$25,000"/> Qualified - <input type="text" value="Lesser of \$60,000 or IRS Contribution limit"/>
Cumulative Maximum Premiums - Life of Policy:	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$500,000"/>

* Issue Age is the greater of the Owner(s)' or Annuitant(s)' age.

Mortality and Expense Risk Fee and Administrative Charge

Before the Annuity Commencement Date:	<input type="text" value="1.55%"/>
After the Annuity Commencement Date:	<input type="text" value="1.25%"/>

Withdrawal/Surrender Charges

At anytime, you may withdraw or Surrender the Policy Value without surrender charges.

The amount paid on Surrender will never be less than the greater of the following amounts:

- a. Cash Value described in Section 5; and
- b. Minimum Required Cash Value.

SECTION 2 – POLICY DATA (continued)

Service Charge

Service Charge at the Time of Issue:	[\$35]
Maximum Annual Service Charge:	[\$50]

The Company may waive some or all of Your service charge each year based on Your Policy Value, Premium Payments made or active participation in specific online or e-delivery service programs at the time a service charge is assessed.

1. If Your Policy Value or sum of Premium Payments minus all withdrawals equals or exceeds:

[\$50,000]	=	up to a [\$35] fee waiver
[\$250,000]	=	up to a [\$50] fee waiver

2. Enrollment in specific online or e-delivery service programs may result in up to a [\$15] fee waiver.

Transfer Minimums and Charges Before the Annuity Commencement Date

Transfers Allowed Without Charges in any One Policy Year:	[12]
Charges After Allowable Transfers in any One Policy Year:	[\$10]
Minimum Transfer Amount from a Subaccount:	[\$500 or the entire Subaccount Policy Value, if less]
Minimum Transfer Amount from a GPO:	[\$50]

Fixed Account Transfer Maximum Before the Annuity Commencement Date

Maximum Transfer from the GPO when EIA has no Impact or a Positive Impact:	[100% of the GPO's Value]
Maximum Transfer from the GPO when EIA has a Negative Impact:	[25% of the GPO's Value]

Dollar Cost Averaging (DCA)

DCA Source Account Minimum:	[\$3,000]
Minimum Amount of each Transfer:	[\$500]
Minimum Time DCA can be Scheduled:	[6 months]
Maximum Time DCA can be Scheduled:	[24 months]

SECTION 2 – POLICY DATA (continued)

Fund Facilitation Fee

A Fund Facilitation Fee may be charged in addition to any policy fees and charges, and will be used in the calculation of net investment factor as described in Section 7 of the policy. The Fund Facilitation Fee will only be charged when money is allocated to one of the Subaccounts listed with a Fund Facilitation Fee. The Fund Facilitation Fee is an annualized percentage taken from the daily net asset values of a fund share held in that Subaccount.

We may update Fund Facilitation Fee funds and charge up to the maximum of $[0.30\%]$ for Subaccounts made available subsequent to the Policy Date. The Subaccount(s) as of Your Policy Date which include this fee are listed below with the current fee noted after the Subaccount name.

Initial Investment Options:

<p><u>Fixed Account(s) :</u></p> <p>1 Year Fixed Guaranteed Period 3 Year Fixed Guaranteed Period 5 Year Fixed Guaranteed Period 7 Year Fixed Guaranteed Period</p> <p><u>Subaccounts:</u></p> <p>AllianceBernstein Balanced Wealth Strategy Portfolio (0.20%) AllianceBernstein Growth and Income Portfolio American Funds - Asset Allocation Fund (0.30%) American Funds - Bond Fund (0.30%) American Funds - Growth Fund (0.30%) American Funds - Growth - Income Fund (0.30%) American Funds - International Fund (0.30%) Fidelity VIP Balanced Portfolio Fidelity VIP Contrafund® Portfolio Fidelity VIP Mid Cap Portfolio Fidelity VIP Value Strategies Portfolio GEI Total Return Fund (0.20%) TA AEGON Money Market TA AEGON High Yield Bond TA AEGON Tactical Vanguard ETF - Balanced TA AEGON Tactical Vanguard ETF - Conservative TA AEGON Tactical Vanguard ETF - Growth TA AEGON U.S. Government Securities TA AllianceBernstein Dynamic Allocation TA Asset Allocation - Conservative TA Asset Allocation - Growth TA Asset Allocation - Moderate TA Asset Allocation - Moderate Growth TA BlackRock Global Allocation (0.10%) TA BlackRock Large Cap Value</p>	<p>TA BlackRock Tactical Allocation TA Clarion Global Real Estate Securities TA Efficient Markets (Investing in Vanguard® ETFs and Dimensional Fund Advisors Mutual Funds) TA Hanlon Income TA International Moderate Growth TA Janus Balanced TA JPMorgan Core Bond TA JPMorgan Enhanced Index TA JPMorgan Mid Cap Value TA JPMorgan Tactical Allocation TA Jennison Growth TA Legg Mason Dynamic Allocation - Balanced TA Legg Mason Dynamic Allocation - Growth TA Market Participation Strategy TA MFS International Equity TA Morgan Stanley Active International Allocation TA Morgan Stanley Capital Growth TA Morgan Stanley Mid-Cap Growth TA Multi-Managed Balanced TA Multi Managed Large Cap Core TA PIMCO Real Return TIPS TA PIMCO Tactical - Balanced TA PIMCO Tactical - Conservative TA PIMCO Tactical - Growth TA PIMCO Total Return TA Systematic Small/Mid Cap Value TA T. Rowe Price Small Cap TA Vanguard ETF Index - Conservative TA Vanguard ETF Index - Balanced TA Vanguard ETF Index - Growth TA Vanguard ETF Index - Aggressive Growth TA WMC Diversified Growth</p>
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SECTION 2 – POLICY DATA

Policy Information

Policy Number:	[12345]
Policy Date:	[May 1, 2013]
Income Tax Status of the Policy:	[Non-Qualified]
Initial Premium Payment:	[\$5,000.00]
Last Available Annuity Commencement Date:	[May 31, 2077]
Death Benefit Option:	[Policy Value]

Annuitant(s) Information

Annuitant(s):	[John Doe]
Primary Annuitant's Issue Age/Sex:	[35 / Male]

Owner(s) Information

Owner(s):	[John Doe]
Primary Owner's Issue Age/Sex:	[35 / Male]

Rate Information for Fixed Account, if offered

Fixed Account Guaranteed Minimum Effective Annual Interest Rate:*	[0.25%]
Minimum Nonforfeiture Interest Rate:**	[1.00%]

*This rate applies for the life of the policy.

**This rate applies for the life of the policy. This rate is used in the calculation of Your Minimum Required Cash Value. Your Minimum Required Cash Value reflects a 12.50% reduction in premiums and transfers to the Fixed Account and a \$50 annual expense allowance. See the definition of Minimum Required Cash Value for the details of this calculation.

Regarding the Excess Interest Adjustment (EIA) feature:

- a. The guaranteed elements used to determine any EIA are the minimum guaranteed and current declared interest rates applicable to the Fixed Account;
- b. Declared interest rates used in computing any EIA may change from time to time (subject to Fixed Account Guaranteed Minimum Effective Annual Interest Rate), which may affect the benefits available under Your policy; and
- c. The U.S. Treasury rate may be used as a substitute for the current declared interest rate in the EIA formula as specified in Your policy.

SECTION 2 – POLICY DATA (continued)

Minimum Premium Payments

Minimum Initial Premium Payment:	Non-Qualified - <input type="text" value="\$5,000"/> Qualified - <input type="text" value="\$1,000"/>
Minimum Subsequent Premium Payment:	<input type="text" value="\$50"/>

Maximum Premium Payments (without prior Company Approval)

	Issue Age 0-80*	Issue Age 81+*
Total during the 1st Policy Year:	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$500,000"/>
Total during each Policy Year After 1st Policy Anniversary:	Non-qualified - <input type="text" value="\$25,000"/> Qualified - <input type="text" value="Lesser of \$60,000 or IRS Contribution limit"/>	Non-qualified - <input type="text" value="\$25,000"/> Qualified - <input type="text" value="Lesser of \$60,000 or IRS Contribution limit"/>
Cumulative Maximum Premiums - Life of Policy:	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$500,000"/>

* Issue Age is the greater of the Owner(s)' or Annuitant(s)' age.

Mortality and Expense Risk Fee and Administrative Charge

Before the Annuity Commencement Date:	<input type="text" value="1.50%"/>
After the Annuity Commencement Date:	<input type="text" value="1.25%"/>

Withdrawal/Surrender Charges

Number of Years Since Premium Payment Date:	0-1	1-2	2-3	3-4	4 or more
Charge (% of Premium Withdrawn):	8%	8%	7%	6%	0%

The amount paid on Surrender will never be less than the greater of the following amounts:

- a. Cash Value described in Section 5; and
- b. Minimum Required Cash Value.

SECTION 2 – POLICY DATA (continued)

Service Charge

Service Charge at the Time of Issue:	[\$35]
Maximum Annual Service Charge:	[\$50]

The Company may waive some or all of Your service charge each year based on Your Policy Value, Premium Payments made or active participation in specific online or e-delivery service programs at the time a service charge is assessed.

1. If Your Policy Value or sum of Premium Payments minus all withdrawals equals or exceeds:

[\$50,000] = up to a [\$35] fee waiver
 [\$250,000] = up to a [\$50] fee waiver

2. Enrollment in specific online or e-delivery service programs may result in up to a [\$15] fee waiver.

Transfer Minimums and Charges Before the Annuity Commencement Date

Transfers Allowed Without Charges in any One Policy Year:	[12]
Charges After Allowable Transfers in any One Policy Year:	[\$10]
Minimum Transfer Amount from a Subaccount:	[\$500 or the entire Subaccount Policy Value, if less]
Minimum Transfer Amount from a GPO:	[\$50]

Fixed Account Transfer Maximum Before the Annuity Commencement Date

Maximum Transfer from the GPO when EIA has no Impact or a Positive Impact:	[100% of the GPO's Value]
Maximum Transfer from the GPO when EIA has a Negative Impact:	[25% of the GPO's Value]

Dollar Cost Averaging (DCA)

DCA Source Account Minimum:	[\$3,000]
Minimum Amount of each Transfer:	[\$500]
Minimum Time DCA can be Scheduled:	[6 months]
Maximum Time DCA can be Scheduled:	[24 months]

SECTION 2 – POLICY DATA (continued)

Fund Facilitation Fee

A Fund Facilitation Fee may be charged in addition to any policy fees and charges, and will be used in the calculation of net investment factor as described in Section 7 of the policy. The Fund Facilitation Fee will only be charged when money is allocated to one of the Subaccounts listed with a Fund Facilitation Fee. The Fund Facilitation Fee is an annualized percentage taken from the daily net asset values of a fund share held in that Subaccount.

We may update Fund Facilitation Fee funds and charge up to the maximum of $[0.30\%]$ for Subaccounts made available subsequent to the Policy Date. The Subaccount(s) as of Your Policy Date which include this fee are listed below with the current fee noted after the Subaccount name.

Initial Investment Options:

<p><u>Fixed Account(s) :</u></p> <p>1 Year Fixed Guaranteed Period 3 Year Fixed Guaranteed Period 5 Year Fixed Guaranteed Period 7 Year Fixed Guaranteed Period</p> <p><u>Subaccounts:</u></p> <p>AllianceBernstein Balanced Wealth Strategy Portfolio (0.20%) AllianceBernstein Growth and Income Portfolio American Funds - Asset Allocation Fund (0.30%) American Funds - Bond Fund (0.30%) American Funds - Growth Fund (0.30%) American Funds - Growth - Income Fund (0.30%) American Funds - International Fund (0.30%) Fidelity VIP Balanced Portfolio Fidelity VIP Contrafund® Portfolio Fidelity VIP Mid Cap Portfolio Fidelity VIP Value Strategies Portfolio GEI Total Return Fund (0.20%) TA AEGON Money Market TA AEGON High Yield Bond TA AEGON Tactical Vanguard ETF - Balanced TA AEGON Tactical Vanguard ETF - Conservative TA AEGON Tactical Vanguard ETF - Growth TA AEGON U.S. Government Securities TA AllianceBernstein Dynamic Allocation TA Asset Allocation - Conservative TA Asset Allocation - Growth TA Asset Allocation - Moderate TA Asset Allocation - Moderate Growth TA BlackRock Global Allocation (0.10%) TA BlackRock Large Cap Value</p>	<p>TA BlackRock Tactical Allocation TA Clarion Global Real Estate Securities TA Efficient Markets (Investing in Vanguard® ETFs and Dimensional Fund Advisors Mutual Funds) TA Hanlon Income TA International Moderate Growth TA Janus Balanced TA JPMorgan Core Bond TA JPMorgan Enhanced Index TA JPMorgan Mid Cap Value TA JPMorgan Tactical Allocation TA Jennison Growth TA Legg Mason Dynamic Allocation - Balanced TA Legg Mason Dynamic Allocation - Growth TA Market Participation Strategy TA MFS International Equity TA Morgan Stanley Active International Allocation TA Morgan Stanley Capital Growth TA Morgan Stanley Mid-Cap Growth TA Multi-Managed Balanced TA Multi Managed Large Cap Core TA PIMCO Real Return TIPS TA PIMCO Tactical - Balanced TA PIMCO Tactical - Conservative TA PIMCO Tactical - Growth TA PIMCO Total Return TA Systematic Small/Mid Cap Value TA T. Rowe Price Small Cap TA Vanguard ETF Index - Conservative TA Vanguard ETF Index - Balanced TA Vanguard ETF Index - Growth TA Vanguard ETF Index - Aggressive Growth TA WMC Diversified Growth</p>
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SECTION 2 – POLICY DATA

This Flexible Premium Deferred Variable Annuity includes a Premium Enhancement

Policy Information

Policy Number:	[12345]
Policy Date:	[May 1, 2013]
Income Tax Status of the Policy:	[Non-Qualified]
Initial Premium Payment:	[\$5,000.00]
Last Available Annuity Commencement Date:	[May 31, 2077]
Death Benefit Option:	[Policy Value]

Annuitant(s) Information

Annuitant(s):	[John Doe]
Primary Annuitant's Issue Age/Sex:	[35 / Male]

Owner(s) Information

Owner(s):	[John Doe]
Primary Owner's Issue Age/Sex:	[35 / Male]

Rate Information for Fixed Account, if offered

Fixed Account Guaranteed Minimum Effective Annual Interest Rate:*	[0.25%]
Minimum Nonforfeiture Interest Rate:**	[1.00%]

*This rate applies for the life of the policy.

**This rate applies for the life of the policy. This rate is used in the calculation of Your Minimum Required Cash Value. Your Minimum Required Cash Value reflects a 12.50% reduction in premiums and transfers to the Fixed Account and a \$50 annual expense allowance. See the definition of Minimum Required Cash Value for the details of this calculation.

Regarding the Excess Interest Adjustment (EIA) feature:

- a. The guaranteed elements used to determine any EIA are the minimum guaranteed and current declared interest rates applicable to the Fixed Account;
- b. Declared interest rates used in computing any EIA may change from time to time (subject to Fixed Account Guaranteed Minimum Effective Annual Interest Rate), which may affect the benefits available under Your policy; and
- c. The U.S. Treasury rate may be used as a substitute for the current declared interest rate in the EIA formula as specified in Your policy.

SECTION 2 – POLICY DATA (continued)

Premium Enhancement

Premium Enhancement Percentage on the Initial Premium Payment:	5.50%
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When a Premium Payment is paid, an amount equal to a percentage of that premium referred to as a Premium Enhancement will be applied to that Premium Payment and the resulting amount will be added to the Policy Value. The Premium Enhancement applicable to the initial Premium Payment shown above. The amount of the Premium Enhancement is not considered a Premium Payment. The Premium Enhancement is considered part of earnings. The Premium Enhancement may vary from premium to premium on subsequent Premium Payments and may vary based on Annuitant's attained age at the time a Premium Payment is made. The Premium Enhancement percentage will never be less than 0.25% nor more than 7%. We will advise You of the amount of the Premium Enhancement applicable to each subsequent Premium Payment in a confirmation that we will send You. Premium Enhancements will be applied using the same allocation as on the corresponding Premium Payment. No Premium Enhancement will apply if the policy is cancelled pursuant to the Right to Cancel provision.

The full dollar amount of any Premium Enhancement applied less than one year prior to the occurrence of any of the following events will be forfeited:

- 1) Exercise of Nursing Care and Terminal Condition Waiver;
- 2) Exercise of Unemployment Waiver;
- 3) A death benefit is payable; or
- 4) Upon annuitization.

For surrender charge purposes, all earnings including Premium Enhancement are considered to be withdrawn first. After all earnings are withdrawn then the oldest Premium Payment is the first Premium Payment considered to be withdrawn. If the amount withdrawn exceeds this, the next oldest premium payment is considered to be withdrawn, and so on until the most recent Premium Payments are deemed to be withdrawn (the procedure being applied to withdrawals of premium is a "First-In, First-Out" or FIFO procedure).

SECTION 2 – POLICY DATA (continued)

Minimum Premium Payments

Minimum Initial Premium Payment:	Non-Qualified - $\boxed{\$5,000}$ Qualified - $\boxed{\$1,000}$
Minimum Subsequent Premium Payment:	$\boxed{\$50}$

Maximum Premium Payments (without prior Company Approval)

	Issue Age 0-80*	Issue Age 81+*
Total during the 1st Policy Year:	$\boxed{\$1,000,000}$	$\boxed{\$500,000}$
Total during each Policy Year After 1st Policy Anniversary:	Non-qualified - $\boxed{\$25,000}$ Qualified - $\boxed{\text{Lesser of } \$60,000 \text{ or IRS Contribution limit}}$	Non-qualified - $\boxed{\$25,000}$ Qualified - $\boxed{\text{Lesser of } \$60,000 \text{ or IRS Contribution limit}}$
Cumulative Maximum Premiums - Life of Policy:	$\boxed{\$1,000,000}$	$\boxed{\$500,000}$

* Issue Age is the greater of the Owner(s)' or Annuitant(s)' age.

Mortality and Expense Risk Fee and Administrative Charge

Before the Annuity Commencement Date:	$\boxed{1.50\%}$
After the Annuity Commencement Date:	$\boxed{1.25\%}$

Withdrawal/Surrender Charges

Number of Years Since Premium Payment Date:	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9 or more
Charge (% of Premium Withdrawn or Surrendered):	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

The amount paid on Surrender will never be less than the greater of the following amounts:

- a. Cash Value described in Section 5; and
- b. Minimum Required Cash Value.

SECTION 2 – POLICY DATA (continued)

Service Charge

Service Charge at the Time of Issue:	[\$35]
Maximum Annual Service Charge:	[\$50]

The Company may waive some or all of Your service charge each year based on Your Policy Value, Premium Payments made or active participation in specific online or e-delivery service programs at the time a service charge is assessed.

1. If Your Policy Value or sum of Premium Payments minus all withdrawals equals or exceeds:

[\$50,000]	=	up to a [\$35] fee waiver
[\$250,000]	=	up to a [\$50] fee waiver

2. Enrollment in specific online or e-delivery service programs may result in up to a [\$15] fee waiver.

Transfer Minimums and Charges Before the Annuity Commencement Date

Transfers Allowed Without Charges in any One Policy Year:	[12]
Charges After Allowable Transfers in any One Policy Year:	[\$10]
Minimum Transfer Amount from a Subaccount:	[\$500 or the entire Subaccount Policy Value, if less]
Minimum Transfer Amount from a GPO:	[\$50]

Fixed Account Transfer Maximum Before the Annuity Commencement Date

Maximum Transfer from the GPO when EIA has no Impact or a Positive Impact:	[100% of the GPO's Value]
Maximum Transfer from the GPO when EIA has a Negative Impact:	[25% of the GPO's Value]

Dollar Cost Averaging (DCA)

DCA Source Account Minimum:	[\$3,000]
Minimum Amount of each Transfer:	[\$500]
Minimum Time DCA can be Scheduled:	[6 months]
Maximum Time DCA can be Scheduled:	[24 months]

SECTION 2 – POLICY DATA (continued)

Fund Facilitation Fee

A Fund Facilitation Fee may be charged in addition to any policy fees and charges, and will be used in the calculation of net investment factor as described in Section 7 of the policy. The Fund Facilitation Fee will only be charged when money is allocated to one of the Subaccounts listed with a Fund Facilitation Fee. The Fund Facilitation Fee is an annualized percentage taken from the daily net asset values of a fund share held in that Subaccount.

We may update Fund Facilitation Fee funds and charge up to the maximum of [0.30%] for Subaccounts made available subsequent to the Policy Date. The Subaccount(s) as of Your Policy Date which include this fee are listed below with the current fee noted after the Subaccount name.

Initial Investment Options:

Fixed Account(s) :

- 1 Year Fixed Guaranteed Period
- 3 Year Fixed Guaranteed Period
- 5 Year Fixed Guaranteed Period
- 7 Year Fixed Guaranteed Period

Subaccounts:

- AllianceBernstein Balanced Wealth Strategy Portfolio (0.20%)
- AllianceBernstein Growth and Income Portfolio
- American Funds - Asset Allocation Fund (0.30%)
- American Funds - Bond Fund (0.30%)
- American Funds - Growth Fund (0.30%)
- American Funds - Growth - Income Fund (0.30%)
- American Funds - International Fund (0.30%)
- Fidelity VIP Balanced Portfolio
- Fidelity VIP Contrafund® Portfolio
- Fidelity VIP Mid Cap Portfolio
- Fidelity VIP Value Strategies Portfolio
- GEI Total Return Fund (0.20%)
- TA AEGON Money Market
- TA AEGON High Yield Bond
- TA AEGON Tactical Vanguard ETF - Balanced
- TA AEGON Tactical Vanguard ETF - Conservative
- TA AEGON Tactical Vanguard ETF - Growth
- TA AEGON U.S. Government Securities
- TA AllianceBernstein Dynamic Allocation
- TA Asset Allocation - Conservative
- TA Asset Allocation - Growth
- TA Asset Allocation - Moderate
- TA Asset Allocation - Moderate Growth
- TA BlackRock Global Allocation (0.10%)
- TA BlackRock Large Cap Value

- TA BlackRock Tactical Allocation
- TA Clarion Global Real Estate Securities
- TA Efficient Markets
(Investing in Vanguard®ETFs and Dimensional Fund Advisors Mutual Funds)
- TA Hanlon Income
- TA International Moderate Growth
- TA Janus Balanced
- TA JPMorgan Core Bond
- TA JPMorgan Enhanced Index
- TA JPMorgan Mid Cap Value
- TA JPMorgan Tactical Allocation
- TA Jennison Growth
- TA Legg Mason Dynamic Allocation - Balanced
- TA Legg Mason Dynamic Allocation - Growth
- TA Market Participation Strategy
- TA MFS International Equity
- TA Morgan Stanley Active International Allocation
- TA Morgan Stanley Capital Growth
- TA Morgan Stanley Mid-Cap Growth
- TA Multi-Managed Balanced
- TA Multi Managed Large Cap Core
- TA PIMCO Real Return TIPS
- TA PIMCO Tactical - Balanced
- TA PIMCO Tactical - Conservative
- TA PIMCO Tactical - Growth
- TA PIMCO Total Return
- TA Systematic Small/Mid Cap Value
- TA T. Rowe Price Small Cap
- TA Vanguard ETF Index - Conservative
- TA Vanguard ETF Index - Balanced
- TA Vanguard ETF Index - Growth
- TA Vanguard ETF Index - Aggressive Growth
- TA WMC Diversified Growth

SERFF Tracking #:

AEGA-128770488

State Tracking #:

Company Tracking #:

NIC12 VA0513 ET.AL.

State:

Arkansas

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

A031 Individual Annuities - Deferred Variable/A031.002 Flexible Premium

Product Name:

NIC12 VA0513 et.al.

Project Name/Number:

Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:	This policy is subject to federal jurisdiction and accordingly the Flesch requirements do not apply		
Attachment(s):			
Arkansas Reg 6 cert.pdf			
Arkansas Reg 19 cert of comp.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Forms List		
Comments:			
Attachment(s):			
Rider List - AR.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
std revised sov.pdf			

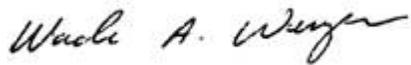
CERTIFICATION OF COMPLIANCE

Company Name: Transamerica Life Insurance Company

Form Title(s): Modified Flexible Premium Variable Deferred Annuity
Policy Data Page – B Share
Policy Data Page – C Share
Policy Data Page – L Share
Policy Data Page – X Share

Form Number(s): NIC12 VA0513
NIC12 PDB0513
NIC12 PDC0513
NIC12 PDL0513
NIC12 PDX0513

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Rule and Regulation 6 of the Arkansas Insurance Department.



Wade A. Wenger
Assistant Vice President – Compliance Officer

November 15, 2012

Date

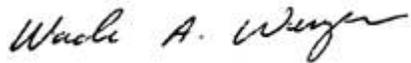
CERTIFICATION OF COMPLIANCE

Company Name: Transamerica Life Insurance Company

Form Title(s): Modified Flexible Premium Variable Deferred Annuity
Policy Data Page – B Share
Policy Data Page – C Share
Policy Data Page – L Share
Policy Data Page – X Share

Form Number(s): NIC12 VA0513
NIC12 PDB0513
NIC12 PDC0513
NIC12 PDL0513
NIC12 PDX0513

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

November 15, 2012

Date

Transamerica Life Insurance Company

List of Riders that may be used with NIC12 VA0513

<u>Policy Forms</u>	<u>Approval Date</u>
RTP 18 0103	02/21/2003
RTP 17 0103	02/19/2003
RGMB 4 0504	04/28/2004
RGMB 37 0809	06/24/2009
RGMB 38 0809	06/24/2009
RGMB 39 0110	02/23/2010
RGMB 41 0111	12/08/2010

Any future Variable Deferred Annuity riders approved by your Department.

Statement of Variability
For bracketed items on the Policy Data Page

Variable Information		Anticipated value for new issues		
Policy Information				
1	Policy Number:	Owner specific		
2	Policy Date:	Owner specific		
3	Income Tax Status of the Policy:	Owner specific		
4	Initial Premium Payment:	Owner specific		
5	Last Available Annuity Commencement Date:	Calculated date that is Owner specific		
6	Death Benefit Option:	Selected by Owner; Policy Value Return of Premium (available as a rider) Annual Step-up (available as a rider)		
Annuitant(s) Information				
7	Annuitant(s):	Owner specific		
8	Primary Annuitant's Issue Age/Sex	Owner specific		
Owner(s) Information				
9	Owner(s):	Owner specific		
10	Primary Owner's Issue Age/Sex:	Owner specific		
		Minimum	Maximum	Anticipated value for new issues
Rate Information for Fixed Account				
11	Fixed Account Guaranteed Minimum Effective Annual Interest Rate:	0.25%	3.00%	0.25%
12	Minimum Nonforfeiture Interest Rate:	1.00%	3.00%	1.00%
13	Premium Enhancement Percentage on Initial Premium Payment:	0.25%	7.00%	varies by attained age
Minimum Premium Payments				
14	Minimum Initial Premium Payment (Non-Qualified):	\$1,000	\$25,000	\$5,000
15	Minimum Initial Premium Payment (Qualified):	\$1,000	\$5,000	\$1,000
16	Minimum Subsequent Premium Payment:	\$50	\$500	\$50

	Minimum	Maximum	Anticipated value for new issues	
Maximum Premium Payments:				
17	Total during the 1st Policy Year (Issue Age 0-80):	\$500,000	\$2,000,000	\$1,000,000
18	Total during the 1st Policy Year (Issue Age 81+):	\$100,000	\$1,500,000	\$500,000
19	Total during each Policy Year After 1st Policy Anniversary (Issue Age 0-80) NonQual:	\$5,000	\$100,000	\$25,000
20	Total during each Policy Year After 1st Policy Anniversary (Issue Age 80+) NonQual:	\$5,000	\$100,000	\$25,000
21	Total during each Policy Year After 1st Policy Anniversary (Issue Age 0-80) Qualified:	\$5,000	\$100,000	\$60,000
22	Total during each Policy Year After 1st Policy Anniversary (Issue Age 80+) Qualified:	\$5,000	\$100,000	\$60,000
23	Cumulative Maximum Premiums - Life of Policy (Issue Age 0-80):	\$500,000	\$2,000,000	\$1,000,000
24	Cumulative Maximum Premiums - Life of Policy (Issue Age 81+):	\$100,000	\$1,500,000	\$500,000
Mortality and Expense Risk Fee and Administrative Charge				
25	Before Annuity Commencement Date	0.30%	2.50%	varies by class
26	After Annuity Commencement Date	0.30%	2.50%	1.25 %
Service Charge				
27	Service Charge at the Time of Issue:	\$0	\$75	\$35
28	Maximum Annual Service Charge:	\$0	\$75	\$50
29	Threshold for waiver of Service Charge up to [\$35] fee waiver:	\$25,000	\$250,000	\$50,000
30	Amount of Service Charge waived when [\$50,000] threshold met:	\$0	\$75	\$35
31	Threshold for waiver of Service Charge up to [\$55] fee waiver:	\$50,000	\$500,000	\$250,000
32	Amount of Service Charge waived when [\$250,000] threshold met:	\$0	\$75	\$50
33	Amount waived of the Service Charge when enrolled in online/edelivery service:	\$0	\$75	\$15
Transfer Minimums and Charges Before the Annuity Commencement Date				
34	Transfers Allowed Without Charges in any One Policy Year:	0	12	12
35	Charges After Allowable Transfers in any One Policy Year:	\$0	\$30	\$10
36	Minimum Transfer Amount from a Subaccount:	\$100	\$1,000	\$500
37	Minimum Transfer Amount from a GPO:	\$25	\$100	\$50
Fixed Account Transfer Maximum Before the Annuity Commencement Date				
38	Maximum Transfer from the GPO when EIA has no Impact or a Positive Impact:	10%	100%	100%
39	Maximum Transfer from the GPO when EIA has a Negative Impact:	10%	100%	25%
Dollar Cost Averaging (DCA)				
40	DCA Source Account Minimum:	\$1,000	\$5,000	\$3,000
41	Minimum Amount of each Transfer:	\$500	\$1,000	\$500
42	Minimum Time DCA can be Scheduled:	3 months	12 months	6 months
43	Maximum Time DCA can be Scheduled:	12 months	24 months	24 months
44	Fund Facilitation Fee	0.05%	1.00%	0.30%
45	Initial Investment Options	Available at time of issue		

Company methodology used in establishing reasonable and realistic ranges for the variables

The company has established ranges for the bracketed items that it considers reasonable, based on the following criteria: 1) pricing considerations, 2) possible future economic environment, 3) competitor considerations.

The anticipated value at time of first sale within each range is based on interest rate setting methodology and related market interest rates at the time of filing.

The degree of change in any one variable (for future issues only) depends on the severity of the change in economic conditions, company reserve liability requirements, the frequency and duration of competitors' change(s) for the same variables, and any change in pricing methodology.

The company anticipates that only significant changes in the economic environment would cause it to decrease a value to the minimum, or increase it to the maximum. Assuming a stable future environment (ie., minimal to moderate changes in the economy) , and competitor behaviors that are expected to be similar to our company, any variation for future issues is anticipated to be minimal, if at all.

Declared Interest rates and any associated interest credits only apply for the period of time specified in the policy. The policy also indicates the duration of each of the policy guarantees.

All policies and riders will be administered in a uniform and non-discriminatory manner, and while some of the items could vary for future issues, all policies or riders issued to a class of policyholders, with the same benefits or options, on the same day will receive the same values for each item. To the extent the company realizes savings in acquisition and / or administration costs specific to a class of policyholders, such as a class composed of policyholders who have purchased through a unique distributor or distribution channel, the company may pass along all or some of the savings through reduced fees, charges or increased benefits to such policyholders.

Any changes to the minimum or maximum of any of the ranges above, would require a refiling and approval prior to use for any new issues.

We will not change, without notice and prior approval, the underlying structure of the policy by adding funds with performance guarantees or introducing new separate accounts of funds into the policy, that in our opinion, significantly alter the structure of the policy.

Conditions under which the variable item may change:

Since there are many dependencies among the variables, a change in one item could necessitate a change in other related items.

Therefore, a summary follows which describes generally how the variables can change in conjunction with each other, due to changes in market conditions (and related revisions which may be needed for pricing purposes).

I. High interest rate environment (ie., market rates are expected to increase)

The current credited interest rate is the main "driver" of the other interest rate variables in a rising rate environment.

If current credited rates increase, then:

- Service Charge could increase
- Guaranteed minimum interest rates could increase
- Minimum nonforfeiture interest rate could increase, if Treasury rates increased
- Premium enhancements could possibly be increased on any subsequent premiums if company's pricing can support such increases

The Mortality & Expense Risk Fee & Administrative Charge (before the annuity commencement date) varies depending on whether or not a Guaranteed Minimum Death Benefit has been elected. While the asset charge varies depending on the GMDB elected, the charge should be quite uniform across all future owners with the same GMDB. The percentage applicable to each policy on the issue date applies for the entire accumulation phase of that policy.

The Mortality & Expense Risk Fee & Administrative Charge (after the annuity commencement date) covers the administrative and longevity risks anticipated during the annuity payment phase of the policy. It is anticipated that this charge may only vary slightly, if at all, for future issues. This charge is fixed at issue for each owner's policy and is the only charge applicable after the annuity commencement date.

II. Low interest rate environment (ie., market rates are expected to decrease)

The minimum nonforfeiture interest rate is the main "driver" of the other interest rate variables in a decreasing interest rate environment

If this rate decreases due to general decreases in Treasury rates, then:

- current interest rates could decrease
- guaranteed minimum interest rates could decrease.

III. Interest rates increase or decrease (i.e., regardless of the interest rate environment)

For future issues, DCA assumptions, fixed account maximum transfers, minimum transfers, and transfer charges are not expected to vary from those anticipated at the time of issue.

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: NIC12 VA0513 et.al.
Project Name/Number: Modified Flexible Premium Variable Deffered Annuity/NIC12 VA0513 et.al.

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/16/2012	Replaced 01/24/2013	Supporting Document	Statement of Variability	01/23/2013	SOV.pdf (Superseded)
11/14/2012	Replaced 01/24/2013	Form	Modified Flexible Premium Variable Deferred Annuity	01/23/2013	NIC12 VA0513 - policy form final.pdf (Superseded)
11/14/2012		Form	Policy Data Page – B Share	01/23/2013	NIC12 PDB0513 B-Share Data page.pdf (Superseded)
11/14/2012	Replaced 01/24/2013	Form	Policy Data Page – C Share	01/23/2013	NIC12 PDC0513 C-Share Data Page.pdf (Superseded)
11/14/2012	Replaced 01/24/2013	Form	Policy Data Page – L Share	01/23/2013	NIC12 PDL0513 L-Share Data Page.pdf (Superseded)
11/14/2012	Replaced 01/24/2013	Form	Policy Data Page – X Share	01/23/2013	NIC12 PDX0513 - X Share Data Page.pdf (Superseded)

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If this rate decreases due to general decreases in Treasury rates, then:

- current interest rates could decrease
- guaranteed minimum interest rates could decrease.

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For future issues, DCA assumptions, fixed account maximum transfers, minimum transfers, and transfer charges are not expected to vary from those anticipated at the time of issue.



**TRANSAMERICA LIFE
INSURANCE COMPANY**
A Stock Company (Hereafter called the Company, we, our or us)

Administrative and Home Office:
4333 Edgewood Road N.E.
Cedar Rapids, Iowa 52499
(319) 355-8511
www.transamericaannuities.com

READ YOUR POLICY CAREFULLY

This policy is a legal contract between the Owner and Transamerica Life Insurance Company issued in consideration of the payment of an initial premium.

Amounts withdrawn or Surrendered may be subject to surrender charges and/or an excess interest adjustment reflecting changes in interest rates. This policy includes provisions which may waive surrender charges under certain circumstances. The value held in the Separate Account may increase or decrease in value. Policy Value and benefits based on Separate Account assets are not guaranteed and will decrease and increase with investment experience.

We agree to provide annuity payments, to pay withdrawal or Surrender benefits, or to pay death proceeds in accordance with this policy, as applicable.

This policy may be applied for and issued to qualify as a tax-qualified annuity under applicable sections of the Internal Revenue Code.

RIGHT TO CANCEL

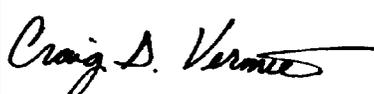
You may cancel this policy by delivering or mailing a written notice in Good Order to us or Your registered representative. You must return the policy to us before close of business on the 10th day after the day You receive it. Notice given by mail and return of the policy by mail are effective on being postmarked, properly addressed and postage prepaid.

We will pay You an amount equal to the sum of the Premium Payments paid less prior withdrawals, if any, plus or minus the accumulated gains or losses, if any, in the Separate Account on the date of the cancellation, unless otherwise required by law.

If this policy is a replacement of another annuity or life insurance policy, the Right to Cancel period is extended to 30 days.

Any questions or complaints pertaining to this policy may be directed to our Administrative Office. You may contact the [State Department of Insurance] at [XXX-XXX-XXXX].

Signed for us at our home office.


SECRETARY


PRESIDENT

**Modified Flexible Premium Deferred Variable Annuity
With Excess Interest Adjustment
Income Payable At Annuity Commencement Date
Benefits Based On The Performance Of The Separate Account Are Variable
And Are Not Guaranteed As To Dollar Amount (See Sections 7 and 10)
Non-Participating**

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SECTION 1 – DEFINITIONS

Adjusted Policy Value – The Policy Value increased or decreased by any applicable excess interest adjustment. This value may be used to fund one of the income options.

Annuitant – The person on whose life any annuity payments involving life contingencies will be based.

Annuity Commencement Date – The date an income option has been selected, all necessary paperwork is in Good Order, and the Company has issued a supplementary contract. In no event can this date be earlier than the third Policy Anniversary, or later than the last day of the month following the month in which the Annuitant attains age 99. You may elect an Annuity Commencement Date at any time by giving the Company 30 days written notice. If You do not elect an Annuity Commencement Date prior to the last available Annuity Commencement Date, annuity payments will begin as outlined in Section 10.

Cash Value – The amount as defined in Section 5 that is available for Surrender.

Commissioner - The primary Insurance Regulator for the State in which this policy has been issued.

Custodial Care – Care designed primarily to help a person with the activities of daily living which does not require continuous attention of trained medical or paramedical personnel.

DCA Source Account - The Money Market Subaccount and/or other Subaccount(s) as identified by the Company and the DCA Fixed Account Option, if offered, which are permitted to be used in conjunction with Dollar Cost Averaging.

Decedent - The deceased Annuitant or Owner.

Earnings – An amount equal to the Policy Value at the time a withdrawal or Surrender is made, minus the sum of all Premium Payments, reduced by all prior withdrawals deemed to have been from premium, if any.

Fixed Account Guaranteed Minimum Effective Annual Interest Rate – If the Fixed Account is offered, the minimum guaranteed credited rate used to determine the Fixed Account portion of Your Policy Value prior to the Annuity Commencement Date. This rate will apply for the life of the policy and is shown in Section 2 - Policy Data.

Good Order – The receipt by the Company, at our Administrative Office, of all information, documentation, instructions and/or Premium Payment deemed necessary by the Company, in its sole discretion, to issue the policy or execute any transaction pursuant to the terms of the policy.

Guaranteed Period Option or GPO – An Investment Option offered within the Fixed Account which credits a guaranteed interest rate for a specified period of time.

Hospital - An institution which:

1. Is operated pursuant to the laws of the jurisdiction in which it is located;
2. Operates primarily for the care and treatment of sick and injured persons on an inpatient basis;
3. Provides 24-hour nursing service by or under the supervision of registered graduate nurses;
4. Is supervised by a staff of one or more licensed Physicians; and
5. Has medical, surgical and diagnostic facilities or access to such facilities.

Investment Options – Any of the Subaccounts of the Separate Account and any of the options of the Fixed Account, if offered.

Market Day – Any day and for so long as the New York Stock Exchange is open for business.

Minimum Nonforfeiture Interest Rate - The interest rate shown in Section 2 - Policy Data which is used to determine the Minimum Required Cash Value as defined in the nonforfeiture law. This rate is not the credited rate used to determine Your policy's Cash Value.

Minimum Required Cash Value – The minimum amount we will pay You on Surrender, which is equal to the sum of (1) and (2), where:

- (1) Is the Fixed Account portion of the Minimum Required Cash Value, equal to 87.5% of premiums and transfers to the Fixed Account, less prior requested withdrawals and transfers to the Fixed Account, less a \$50 deduction at the beginning of each Policy Year, all accumulated at the Minimum Nonforfeiture Interest Rate shown in Section 2 - Policy Data; and
- (2) Is the Separate Account portion of the Cash Value, equal to the Separate Account portion of the Policy Value less the surrender charge attributable to the Separate Account.

Nursing Care – Care prescribed by a Physician and performed or supervised by a registered graduate nurse. Such care includes nursing and rehabilitation services available 24 hours a day.

Nursing Facility - A facility which:

1. Is operated under the laws of the jurisdiction in which it is located;
2. Provides Nursing Care or Custodial Care;
3. Primarily provides Nursing Care under the direction of a licensed Physician, registered graduate nurse, or licensed vocational nurse, except when receiving Custodial Care; and
4. Is not other than incidentally a Hospital, a home for the aged, a retirement home, a rest home, a community living center or a place mainly for the treatment of alcoholism, mental illness or drug abuse.

Owner – The person who may exercise all rights and privileges under the policy.

Physician - A Doctor of Medicine or Doctor of Osteopathy who is licensed as such and operating within the scope of such license.

Policy Anniversary – The anniversary of the Policy Date for each year the policy remains in force. If a certain date does not exist in a given month, the first day of the following month will be used.

Policy Date – The date, shown in Section 2 - Policy Data, on which this policy becomes effective.

Policy Value – The amount described in Section 6, which represents the value of Your Investment Options.

Policy Year – The 12-month period following the Policy Date shown in Section 2 - Policy Data. The first Policy Year starts on the Policy Date. Each subsequent Policy Year starts on the anniversary of the Policy Date.

Premium Payment – An amount paid to us by or on behalf of an Owner, as consideration for the benefits provided under this policy.

Separate Account – The separate investment account(s) established by us, under the Investment Company Act of 1940, as amended (the “1940 Act”), to which Premium Payments under the policy may be allocated.

Subaccount – A division within the Separate Account, the assets of which are invested in a specified underlying fund portfolio.

Surrender – A full withdrawal of Cash Value and termination of this policy.

Terminal Condition – A condition resulting from an accident or illness which, as determined by a Physician, has reduced life expectancy to not more than 12 months, despite appropriate medical care.

Valuation Period - The period of time from one determination of the value of each Subaccount to the next. Such determinations are made when the values of the assets and liabilities of each Subaccount are calculated. This is generally the close of business on each Market Day.

You, Your – The Owner of this policy. Unless otherwise specified, the Annuitant and the Owner shall be the same person. If a joint Owner is named, reference to “You” or “Your” in this policy will apply to both the Owner and any joint Owner.

SECTION 2 – POLICY DATA

Policy Information

Policy Number:	[12345]
Policy Date:	[May 1, 2013]
Income Tax Status of the Policy:	[Non-Qualified]
Initial Premium Payment:	[\$5,000.00]
Last Available Annuity Commencement Date:	[May 31, 2077]
Death Benefit Option:	[Policy Value]

Annuitant(s) Information

Annuitant(s):	[John Doe]
Primary Annuitant's Issue Age/Sex:	[35 / Male]

Owner(s) Information

Owner(s):	[John Doe]
Primary Owner's Issue Age/Sex:	[35 / Male]

Rate Information for Fixed Account, if offered

Fixed Account Guaranteed Minimum Effective Annual Interest Rate:*	[0.25%]
Minimum Nonforfeiture Interest Rate:*	[1.00%]

*This rate applies for the life of the policy.

Regarding the Excess Interest Adjustment (EIA) feature:

- a. The guaranteed elements used to determine any EIA are the minimum guaranteed and current declared interest rates applicable to the Fixed Account;
- b. Declared interest rates used in computing any EIA may change from time to time (subject to Fixed Account Guaranteed Minimum Effective Annual Interest Rate), which may affect the benefits available under Your policy; and
- c. The U.S. Treasury rate may be used as a substitute for the current declared interest rate in the EIA formula as specified in Your policy.

SECTION 2 – POLICY DATA (continued)

Minimum Premium Payments

Minimum Initial Premium Payment:	Non-Qualified <input type="text" value="\$5,000"/> Qualified <input type="text" value="\$1,000"/>
Minimum Subsequent Premium Payment:	<input type="text" value="\$50"/>

Maximum Premium Payments (without prior Company Approval)

	Issue Age 0-80*	Issue Age 81+*
Total during the 1st Policy Year:	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$500,000"/>
Total during each Policy Year After 1st Policy Anniversary:	Non-qualified - <input type="text" value="\$25,000"/> Qualified - <input type="text" value="Lesser of \$60,000 or IRS Contribution limit"/>	Non-qualified - <input type="text" value="\$25,000"/> Qualified - <input type="text" value="Lesser of \$60,000 or IRS Contribution limit"/>
Cumulative Maximum Premiums - Life of Policy:	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$500,000"/>

* Issue Age is the greater of the Owner(s)' or Annuitant(s)' age.

Mortality and Expense Risk Fee and Administrative Charge

Before the Annuity Commencement Date:	<input type="text" value="1.15%"/>
After the Annuity Commencement Date:	<input type="text" value="1.25%"/>

Withdrawal/Surrender Charges

Number of Years Since Premium Payment Date:	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7 or more
Charge (% of Premium Withdrawn or Surrendered):	8%	8%	7%	6%	5%	4%	3%	0%

The amount paid on Surrender will never be less than the greater of the following amounts:

- a. Cash Value described in Section 5; and
- b. Minimum Required Cash Value.

SECTION 2 – POLICY DATA (continued)

Service Charge

Service Charge at the Time of Issue:	[\$35]
Maximum Annual Service Charge:	[\$55]

The Company may waive some or all of Your service charge each year based on Your Policy Value, Premium Payments made or active participation in specific online or e-delivery service programs at the time a service charge is assessed.

1. If Your Policy Value or sum of Premium Payments minus all withdrawals equals or exceeds:

[\$50,000] = up to a [\$35] fee waiver
 [\$250,000] = up to a [\$55] fee waiver

2. Enrollment in specific online or e-delivery service programs may result in up to a [\$20] fee waiver.

Transfer Minimums and Charges Before the Annuity Commencement Date

Transfers Allowed Without Charges in any One Policy Year:	[12]
Charges After Allowable Transfers in any One Policy Year:	[\$10]
Minimum Transfer Amount from a Subaccount:	[\$500 or the entire Subaccount Policy Value, if less]
Minimum Transfer Amount from a GPO:	[\$50]

Fixed Account Transfer Maximum Before the Annuity Commencement Date

Maximum Transfer from the GPO when EIA has no Impact or a Positive Impact:	[100% of the GPO's Value]
Maximum Transfer from the GPO when EIA has a Negative Impact:	[25% of the GPO's Value]

Dollar Cost Averaging (DCA)

DCA Source Account Minimum:	[\$3,000]
Minimum Amount of each Transfer:	[\$500]
Minimum Time DCA can be Scheduled:	[6 months]
Maximum Time DCA can be Scheduled:	[24 months]

SECTION 2 – POLICY DATA (continued)

Fund Facilitation Fee

A Fund Facilitation Fee may be charged in addition to any policy fees and charges, and will be used in the calculation of net investment factor as described in Section 7 of the policy. The Fund Facilitation Fee will only be charged when money is allocated to one of the Subaccounts listed with a Fund Facilitation Fee. The Fund Facilitation Fee is an annualized percentage taken from the daily net asset values of a fund share held in that Subaccount.

We may update Fund Facilitation Fee funds and charge up to the maximum of [0.30%] for Subaccounts made available subsequent to the Policy Date. The Subaccount(s) as of Your Policy Date which include this fee are listed below with the current fee noted after the Subaccount name.

Initial Investment Options:

Fixed Account(s) :

- 1 Year Fixed Guaranteed Period
- 3 Year Fixed Guaranteed Period
- 5 Year Fixed Guaranteed Period
- 7 Year Fixed Guaranteed Period

Subaccounts:

- AllianceBernstein Balanced Wealth Strategy Portfolio (0.20%)
- AllianceBernstein Growth and Income Portfolio
- American Funds - Asset Allocation Fund (0.30%)
- American Funds - Bond Fund (0.30%)
- American Funds - Growth Fund (0.30%)
- American Funds - Growth - Income Fund (0.30%)
- American Funds - International Fund (0.30%)
- Fidelity VIP Balanced Portfolio
- Fidelity VIP Contrafund® Portfolio
- Fidelity VIP Mid Cap Portfolio
- Fidelity VIP Value Strategies Portfolio
- GEI Total Return Fund (0.20%)
- TA AEGON Money Market
- TA AEGON High Yield Bond
- TA AEGON Tactical Vanguard ETF - Balanced
- TA AEGON Tactical Vanguard ETF - Conservative
- TA AEGON Tactical Vanguard ETF - Growth
- TA AEGON U.S. Government Securities
- TA AllianceBernstein Dynamic Allocation
- TA Asset Allocation - Conservative
- TA Asset Allocation - Growth
- TA Asset Allocation - Moderate
- TA Asset Allocation - Moderate Growth
- TA BlackRock Global Allocation (0.10%)
- TA BlackRock Large Cap Value

- TA BlackRock Tactical Allocation
- TA Clarion Global Real Estate Securities
- TA Efficient Markets
(Investing in Vanguard® ETFs and Dimensional Fund Advisors Mutual Funds)
- TA Hanlon Income
- TA International Moderate Growth
- TA Janus Balanced
- TA JPMorgan Core Bond
- TA JPMorgan Enhanced Index
- TA JPMorgan Mid Cap Value
- TA JPMorgan Tactical Allocation
- TA Jennison Growth
- TA Legg Mason Dynamic Allocation - Balanced
- TA Legg Mason Dynamic Allocation - Growth
- TA Market Participation Strategy
- TA MFS International Equity
- TA Morgan Stanley Active International Allocation
- TA Morgan Stanley Capital Growth
- TA Morgan Stanley Mid-Cap Growth
- TA Multi-Managed Balanced
- TA Multi Managed Large Cap Core
- TA PIMCO Real Return TIPS
- TA PIMCO Tactical - Balanced
- TA PIMCO Tactical - Conservative
- TA PIMCO Tactical - Growth
- TA PIMCO Total Return
- TA Systematic Small/Mid Cap Value
- TA T. Rowe Price Small Cap
- TA Vanguard ETF Index - Conservative
- TA Vanguard ETF Index - Balanced
- TA Vanguard ETF Index - Growth
- TA Vanguard ETF Index - Aggressive Growth
- TA WMC Diversified Growth

SECTION 3 – GENERAL PROVISIONS

The Contract

The entire contract consists of this policy and any applications, endorsements or riders. If any portion of this policy or rider attached hereto shall be found to be invalid, unenforceable or illegal, the remainder shall not in any way be affected or impaired thereby, but shall have the same force and effect as if the invalid, unenforceable or illegal portion had not been inserted.

Modification of Policy

No change in this policy is valid unless made in writing by us and approved by one of our authorized officers. We may pay You more than Your then current Policy Value for Your voluntary participation in certain promotional offerings. We will notify You of the terms of any such programs.

Tax Qualification and Change of Law

This policy is intended to qualify as an annuity contract for federal income tax purposes. The provisions of this policy are to be interpreted to maintain such qualification, notwithstanding any other provisions to the contrary. To maintain such tax qualification, we reserve the right to amend this policy, retroactively or prospectively, to reflect any amendment or clarifications that may be needed or are appropriate to maintain such tax qualification or to conform this policy to any applicable changes in the tax qualification requirements. We will send You a copy in the event of any such amendment. If You refuse such an amendment, You must provide written notice to us, and Your refusal may result in adverse tax consequences. We reserve the right to amend this policy or riders attached here to, retroactively or prospectively, to reflect any amendments or clarifications that may be needed or are appropriate to ensure compliance with all applicable laws, rules, regulations, bulletins, directives or regulatory agreements promulgated from time to time.

Non-Participating

This policy will not share in our profits.

Age or Sex Corrections

We may require proof of the Annuitant's or Owner's age and/or sex before any payments associated with the death benefit or any rider(s) attached to this policy are made. If the age and/or sex of the Annuitant or Owner is incorrectly stated, we will base any such payment associated with the death benefit and/or rider benefit proceeds on the Annuitant's or Owner's correct age and/or sex. If required by law to ignore differences in the sex of the Annuitant, the annuity payments will be determined using the unisex factors in Section 10.

We may require proof of the Annuitant's age and/or sex before starting annuity payments. If the age and/or sex (or both) of the Annuitant is incorrectly stated, we will correct the amount payable based upon the Annuitant's correct age and/or sex, if applicable. Any underpayment made by us will be paid with the next payment. Any overpayment by us will be deducted from future payments. Any underpayment or overpayment will include annual interest at a rate of 1% per year, from the date of the underpayment or overpayment to the date of the adjustment.

Incontestability

This policy shall be incontestable from the Policy Date, except in instances involving fraud, viatication, securitization or other collective investment schemes.

Involuntary Cashout

If, at anytime, Your Adjusted Policy Value is below \$2,000, and there have been no Premium Payments made to the policy within the last two Policy Years, we reserve the right to terminate the policy and pay the greater of:

- a. The Fixed Account portion of the Minimum Required Cash Value plus the Separate Account portion of the Policy Value; or
- b. The Adjusted Policy Value.

Evidence of Survival

We have the right to require satisfactory evidence that a person was alive if a payment is based on that person being alive.

Rights of Owner

The Owner may, while the Annuitant is living:

- a. Assign this policy;
- b. Surrender the policy to us;
- c. Amend or modify the policy with our consent;
- d. Receive annuity payments or name a payee to receive the payments; and
- e. Exercise, receive and enjoy every other right and benefit contained in the policy.

The use of these rights may be subject to the consent of any assignee or irrevocable beneficiary, and of the spouse in a community or marital property state. Unless we have been notified of a community or marital property interest in this policy, we will rely on our good faith belief that no such interest exists and will assume no responsibility for inquiry.

Change of Ownership

In the case of a non-tax-qualified annuity, You can change the Owner of this policy from Yourself to a new Owner. You must send written notification, to our Administrative Office, which contains all necessary information to make the change. Any Owner change made, unless otherwise specified by the Owner, shall take effect on the date the notification is signed by the Owner, when received in Good Order, subject to any payments made or actions taken by us prior to receipt of the notification. No change will apply to any payment we made before the written notice was received.

We may require that the change be endorsed in the policy. Changing the Owner does not change the beneficiary or the Annuitant. A change of Ownership may result in adverse tax consequences. A change in Ownership due to death is outlined further in Section 9.

Assignment

In the case of a non-tax-qualified annuity, this policy may be assigned. You must send written notification, to our Administrative Office, which contains all necessary information to make the change. Any assignment made, unless otherwise specified by the Owner, shall take effect on the date the notification is signed by the Owner, when received in Good Order, subject to any payments made or actions taken by us prior to receipt of the notification.

We assume no responsibility for the validity of any assignment. Any claim made under an assignment shall be subject to proof of interest and the extent of the assignment. Assignment does not change the benefit or amount of the policy.

This policy may be applied for and issued to qualify as a tax-qualified annuity under certain sections of the Internal Revenue Code (IRC). Ownership of this policy is then restricted so it will comply with provisions of the IRC.

Assignment of this policy may result in adverse tax consequences.

Beneficiary

Amounts payable upon death in accordance with Section 9, may be payable to the designated beneficiary or beneficiaries. Such beneficiary(ies) must be named and may be changed without beneficiary consent (unless irrevocably designated or required by law) by notifying us in writing, on a form acceptable to us. Unless otherwise specified by You, the change will take effect upon the date You sign it, whether or not You are living when we receive it, subject to any payments made or actions taken by the Company prior to receipt of this notice. The notice must have been postmarked (or show other evidence of delivery that is acceptable to us) on or before the Decedent's date of death. Your most recent beneficiary change notice will replace any prior beneficiary designations. No change will apply to any payment we made before the written notice was received by us. If an irrevocable beneficiary dies, You may designate a new beneficiary.

You may elect the method of payment for each named beneficiary, subject to our then current rules, prior to the date of death of the Decedent. When no such election is made as to a specific beneficiary, such beneficiary must elect the method of payment within 60 days of the date we receive all required documentation, in Good Order, to pay the amount payable to that beneficiary.

If there is more than one beneficiary at any level (primary or contingent), and You failed to specify their interest, they will share equally.

a. General Distribution Rules

Unless You have provided other specific instructions to us, amounts payable upon death will be paid in accordance with Section 9 and as outlined below:

1. If a primary beneficiary is alive at the time of Decedent's death, payment will be made to the primary beneficiary;
2. If a primary beneficiary dies before the Decedent and there are additional living primary beneficiaries, the deceased primary beneficiary's interest will be shared proportionately with all living primary beneficiaries;
3. When all primary beneficiaries die before the Decedent's death, payment will be made to the living contingent primary beneficiary(ies), if any;
4. If a contingent beneficiary dies before the Decedent and there are additional living contingent beneficiaries, the deceased contingent beneficiary's interest will be shared proportionately with all living contingent beneficiaries;
5. In the event no primary or contingent beneficiaries have been named and/or all have died before the Decedent, the Owner's estate will become the beneficiary;
6. If a primary or contingent beneficiary dies after the Decedent's death, but prior to death proceeds being payable to the beneficiary, payment will be made to the beneficiary's estate.

b. Other Specific Instructions

You may provide specific instructions to the Company which direct that upon the death of a beneficiary, that their interest pass to a specific contingent beneficiary(ies) or per stirpes.

1. Per Stirpes: If You provide instructions that a specific primary or contingent beneficiary's share be passed per stirpes, we will pay that beneficiary's share to their identifiable lineal descendants who are living at the time of Decedent's death.
2. Specific Contingent: If You provide instructions that a specific primary or contingent beneficiary's share be passed to a specified contingent beneficiary(ies), we will pay that specific beneficiary's share to those identifiable specific contingent beneficiaries who are living (or in existence) at the time of Decedent's death.

A deceased beneficiary share will be distributed as outlined under General Distributions Rules above.

Protection of Proceeds

Unless You so direct by filing written notice with us, no beneficiary may assign any payments under this policy before the same are due. To the extent permitted by law, no payments under this policy will be subject to the claims of creditors of any beneficiary.

Deferment

Payment of any amount due from the Separate Account for a Surrender, withdrawal or death proceeds will generally occur within seven days from the date we receive in Good Order all required information. We may defer payments or transfers from the Separate Account if:

- a. The New York Stock Exchange is closed other than for usual weekends or holidays or trading on the Exchange is otherwise restricted;
- b. An emergency exists as defined by the Securities and Exchange Commission (SEC) or the SEC requires that trading be restricted; or
- c. The SEC permits a delay for the protection of Owners.

When permitted by law, we may defer (with prior authorization from the Commissioner) payment of any transfers, withdrawals or Surrender proceeds from the Fixed Account, if offered, for up to 6 months from the date we receive Your request. If the Owner or Annuitant dies after the request is received, but before the request is processed, the request will be processed before the death proceeds are determined. Interest will be paid on any amount deferred for 30 days or more. This interest rate will be the Fixed Account Guaranteed Minimum Effective Annual Interest Rate shown in Section 2 - Policy Data, unless otherwise required by law.

If we delay payment of any transactions as noted above, we will disclose to You the specified date on which the above transactions will be effective and the reason for the delay.

Reports to Owner

We will give You a report at least once each Policy Year, and may provide it more often. This report will show the start date and end date for the current period and include the following information:

- a. The amounts credited or debited to the Policy Value during the current report period;
- b. The Policy Value at start and end date of the current report period;
- c. The number and value of the accumulation units held in each Separate Account;
- d. The Cash Value, which is after the application of any Excess Interest Adjustment (EIA), at start and end date of the current report period;
- e. The death benefit at the end of the current report period;
- f. The dollar amount in the Fixed Account, if any; and
- g. The EIA formula used to determine the Cash Value.

A report as described above will be mailed to Your last known address as shown in our records. The information provided will be as of a date not more than four months prior to the date of the mailing. We will provide copies of the report available to You upon request at no additional cost.

SECTION 4 – PREMIUM PAYMENTS

Payment of Premiums

Premium Payments may be made any time while this policy is in force and prior to the Annuity Commencement Date, subject to the minimums and maximums as specified in Section 2 – Policy Data. We reserve the right to limit or refuse subsequent Premium Payments.

Premium Payment Date

The Premium Payment date is the date the Premium Payment is credited to the policy. The initial Premium Payment will be credited to the policy within two Market Days after the Market Day we receive it and Your complete policy information in Good Order. Subsequent Premium Payments will be credited to the policy as of the Market Day the Premium Payment and required information are received in Good Order.

Allocation of Premium Payments

Premium Payments may be applied to various Investment Options, which we make available. For the initial Premium Payment, You must indicate what percentage to allocate to various Investment Options. For additional Premium Payments, allocations will be what is currently indicated by You. Each percentage may be either zero or any whole number; however, the allocation among all Investment Options must total 100%.

Change of Allocation

You may change allocations for additional Premium Payments by providing us instructions. The allocation change will apply to Premium Payments received on or after the date we receive the allocation change in Good Order. We will allocate subsequent Premium Payments the same way, unless You request a different allocation.

Premium Taxes

Your state may impose premium taxes on the Premium Payments You make. We currently do not deduct for these taxes at the time You make a Premium Payment unless required by the applicable state law. Generally, we will deduct the total amount of premium taxes, if any, from the Policy Value when You begin receiving annuity payments, You Surrender the policy, or death proceeds are paid.

SECTION 5 – CASH VALUE AND WITHDRAWALS

A. Cash Value

On or before the Annuity Commencement Date, You may make withdrawals or Surrender the Cash Value. The Cash Value is equal to the Adjusted Policy Value less any surrender charges. Information on the current amount of Your Cash Value is available upon request. We must receive Your withdrawal or Surrender request, in Good Order, before the Annuity Commencement Date.

There is no Cash Value once an income option has been selected, all necessary instructions are received in Good Order, and the Company has issued a supplementary contract.

Excess Interest Adjustment

The Excess Interest Adjustment (EIA) is only applied to transactions affecting the Guaranteed Period Options (GPO) of the Fixed Account, if offered, and is based on any change in interest rates from the time the affected guaranteed period(s) started until the time the EIA occurs. The EIA may be positive or negative.

An EIA applies in the following situations:

1. When You withdraw or Surrender Your Cash Value;
2. When You exercise an income option;
3. When You transfer out of a GPO; or
4. When a death benefit is calculated. However, the death benefit will not be reduced if the EIA results in a decrease in the Cash Value available to You.

The EIA is applied as follows:

1. The EIA is only applied when the transactions occur prior to the end of the GPO;
2. Transfers to the GPO of the Fixed Account are considered Premium Payments for purposes of determining the EIA;
3. The EIA is distinct from, and is applied prior to, the surrender charge;
4. The EIA may affect the death benefit defined in Section 9;
5. If interest rates have decreased from the time the affected GPO started until the time the transaction occurs, the EIA will result in additional funds available to You;
6. If interest rates have increased from the time the affected GPO started until the time the transaction occurs, the EIA will result in a decrease in the funds available to You;
7. Certain amounts are not subject to the EIA as provided in Sections 5, 8 and 11; and
8. Upon Surrender, the cumulative interest credited to the GPO of the Fixed Account at the time of Surrender will not be subject to an EIA.

The formula for determining the amount of the EIA is as follows:

$EIA = S \times (G-C) \times (M/12)$ where:

"S" Is the amount (before surrender charges, premium taxes and the application of any Guaranteed Minimum Death Benefits, if any) being Surrendered, withdrawn, transferred, paid upon death, or applied to an income option that is subject to EIA;

"G" Is the guaranteed interest rate for the guaranteed period applicable to "S";

"C" Is the current guaranteed interest rate then being offered on new Premium Payments for the next longer guaranteed period than "M". If this policy form or such a GPO is no longer offered, "C" will be the U.S. Treasury rate for the next longer maturity (in whole years) than "M" on the 25th day of the previous calendar month, plus up to 0.25%; and

"M" Is the number of months remaining in the guaranteed period for "S", rounded up to the next higher whole number of months.

Upon Surrender, the EIA for each GPO will not reduce the Adjusted Policy Value for that GPO below the amount allocated, less any prior withdrawals and transfers from that GPO, plus interest at the Fixed Account Guaranteed Minimum Effective Annual Interest Rate shown in Section 2 - Policy Data.

B. Withdrawals and Surrenders

You may, on or before the Annuity Commencement Date, withdraw all (Surrender) or a portion (withdrawal) of the amount available under this policy, provided we receive Your request, in Good Order, while this policy is in effect and before the Annuity Commencement Date. The minimum withdrawal is \$500, with the exception of systematic payouts and required minimum distributions.

You may specify that the withdrawal be taken from one or more specific Investment Options or pro rata from all Investment Options. If You do not specify the Investment Option from which the withdrawal is to be made, the withdrawal will be taken pro rata from all Investment Options relative to the value in each Investment Option.

Withdrawals will reduce the amount of the death proceeds. Withdrawals and Surrenders will normally be effective as of the end of the Market Day the request is received in Good Order.

The gross withdrawal is the total amount which will be deducted from Your Policy Value as a result of each withdrawal. The gross withdrawal may be more than Your requested withdrawal amount, depending on whether surrender charges and/or EIA apply at the time of the withdrawal.

The gross withdrawal = $R - E + SC$, where:

"R" Is the requested withdrawal;

"E" Is the EIA; and

"SC" Is the surrender charge on the following: excess withdrawal amount minus the EIA.

The excess withdrawal amount is the portion of the requested withdrawal or Surrender that is subject to surrender charges (that is, the portion which is in excess of the surrender charge-free portion). For example, if the requested withdrawal or Surrender amount is \$1,000, and the surrender charge-free amount is \$200, then the excess withdrawal would be \$800.

Excess withdrawals will reduce the Policy Value by an amount equal to $X - Y + Z$; where:

"X" Is the excess withdrawal; and

"A" Is the amount of withdrawal or Surrender subject to EIA; and

"Y" Is $EIA = A \times (G-C) \times (M/12)$ where G, C and M are defined in the EIA provision above, with "A" substituted for "S" in the definitions of "G" and "M"; and

"Z" Is surrender charge on X minus Y.

Each withdrawal or Surrender consists of a portion which may be subject to a surrender charge (that is, the excess withdrawal) and a remaining portion that is free from surrender charge (that is, the surrender charge-free amount). Either portion may be zero (0) depending on the withdrawal or Surrender requested and prior amounts withdrawn.

Withdrawals in the amount of the cumulative interest in the GPO(s) of the Fixed Account, at the time of withdrawal, may be withdrawn from the GPO(s) of the Fixed Account free of any EIA.

Systematic Payout Option

A Systematic Payout Option (SPO) is a series of pre-scheduled withdrawals. Beginning in the first Policy Year, a SPO is available on a monthly, quarterly, semi-annual or annual basis. At the time a SPO is made, each such payout must be at least \$50. Monthly and quarterly SPO's must be sent through electronic funds transfer directly to a checking, savings or other similar financial account. You may stop SPO payouts at any time with a 30 day written notice sent to our Administrative Office.

Surrender Charge-Free Amount

Each Policy Year, You may withdraw or Surrender a portion of Your Policy Value free from any surrender charge. The surrender charge-free amount each Policy Year is equal to 10% of the total Premium Payments, less the total surrender charge-free amount or Earnings previously withdrawn in the same Policy Year. Any unused portion of Your surrender charge-free amount cannot be carried forward to subsequent Policy Years.

A surrender charge will not be assessed against Earnings withdrawn from Your policy. Withdrawals of Your Earnings will reduce Your annual surrender charge-free amount on a dollar for dollar basis.

Amounts withdrawn under one of the options below may reduce the amount available free of surrender charges under another option. Surrender charges and/or EIA may be waived as described below.

Required Minimum Distribution

For tax-qualified plans and policies, withdrawals taken to satisfy required minimum distribution requirements under Section 401(a)(9) of the Internal Revenue Code (IRC) are available with no surrender charges and no EIA. The amount available from this policy with respect to the required minimum distribution is based solely on this policy.

Any amount requested in excess of the IRC required minimum distribution will have the appropriate surrender charges and EIA applied, unless the excess distribution qualifies as surrender charge-free or EIA-free under any additional options provided.

Nursing Care and Terminal Condition Waiver

This benefit is not intended to provide long-term care or nursing home insurance.

Beginning in the first Policy Year, You may elect to Surrender or withdraw a portion of the Policy Value without surrender charges and without an EIA if the Owner or Owner's spouse (Annuitant or Annuitant's spouse, if the Owner is a non-natural person) has been:

1. Confined in a Hospital or Nursing Facility for 30 consecutive days; or
2. Diagnosed as having a Terminal Condition.

The minimum withdrawal under this waiver is \$1,000. This option is available even during Policy Years other withdrawal options were exercised prior to Nursing Care.

For a waiver of confinement in a Hospital or Nursing Facility, we must receive each withdrawal request (and proof of eligibility with each request) no later than 90 days following the date that confinement has ceased, unless it can be shown that it was not reasonably possible to provide the notice and proof within the above time period and that the notice and proof were given as soon as reasonably possible. However, in no event shall the notice and proof be provided later than one year following the date that confinement has ceased. Proof of confinement may be a Physician's statement or a statement from a Hospital or Nursing Facility administrator.

For a waiver related to a Terminal Condition, proof of eligibility is required only with the initial withdrawal request and must be furnished by the Owner's, Owner's spouse's, Annuitant's, or Annuitant's spouse's Physician. We must receive a new request for each withdrawal under this waiver. Each withdrawal request must be received no later than one year following diagnosis of the Terminal Condition.

Unemployment Waiver

Beginning in the first Policy Year, You may elect to Surrender or withdraw a portion of the Policy Value without surrender charges and without an EIA if the Owner or Owner's spouse (Annuitant or Annuitant's spouse, if the Owner is a non-natural person) becomes unemployed. In order to qualify, You:

1. Must have been employed full-time for at least two years prior to Your becoming unemployed;
2. Must have been employed full-time on Your Policy Date;
3. Must have been unemployed for at least 60 consecutive days at the time of withdrawal; and
4. Must have a minimum Cash Value of \$5,000 at the time of withdrawal.

Proof of unemployment will consist of providing us with a determination letter from the applicable state's Department of Labor, which verifies that You or Your spouse qualify for and are receiving unemployment benefits at the time of withdrawal. The determination letter must be received by us no later than 90 days following the date of the withdrawal request.

Surrender Charges

Withdrawals or Surrenders in excess of the surrender charge-free amount are subject to a surrender charge. The amount of this charge, if any, will be a percentage, as shown in the table in Section 2 - Policy Data, of the amount withdrawn.

All Earnings are considered to be withdrawn first and will reduce Your annual surrender charge-free amount. After all Earnings are withdrawn the oldest Premium Payment is the first Premium Payment considered to be withdrawn. If the amount withdrawn exceeds this, the next oldest Premium Payment is considered to be withdrawn, and so on until the most recent Premium Payments are deemed to be withdrawn (the procedure being applied to withdrawals of premium is "First-In, First-Out" or FIFO procedure).

Minimum Values

Benefits available under this policy, including any paid up annuity values, Cash Values, or death benefits, are not less than the minimum benefits required by section 7B and 7G of the Model Variable Annuity Regulation, model # 250 or successor models. Minimum benefits will be increased to reflect any guaranteed additional amounts credited to the policy and will be decreased by prior withdrawals.

Minimum Required Cash Value

The Minimum Required Cash Value is the amount prescribed by the nonforfeiture law, and is the minimum amount required to be paid to You on Surrender.

The minimum amount is determined differently than Your policy's Cash Value, and is described in Section 2 - Policy Data. The minimum amount for the Fixed Account, if offered, is calculated according to a procedure specified in the law using a prescribed Minimum Nonforfeiture Interest Rate, which will be fixed at issue and determined as follows:

On the Policy Date, the Minimum Nonforfeiture Interest Rate is equal to an "average Five Year Constant Maturity Treasury rate", less 1.25%, but such rate will not be less than 1% nor more than 3%. The averaged rate is determined by averaging the daily Treasury rates for the first 10 Market Days of the month immediately preceding the calendar quarter in which Your policy is issued. The average of these ten Treasury rates is rounded to the nearest 0.05% before the deduction of 1.25%. For example, if Your policy was issued on any Market Day during the third calendar quarter, Your Minimum Nonforfeiture Interest Rate would be determined by averaging the first ten Market Days' Five Year Constant Maturity Treasury rates for the month of June during the same calendar year, rounding that result to the nearest 0.05%, then deducting 1.25% (with the resulting rate not being less than 1% nor more than 3%).

SECTION 6 – POLICY VALUE

Policy Value

On or before the Annuity Commencement Date, the Policy Value is equal to Your:

- a. Premium Payment(s); minus
- b. Gross withdrawals (withdrawals plus the surrender charge on the portion of the requested withdrawal that is subject to the surrender charge plus or minus any EIA); plus
- c. Interest credited to the Fixed Account (if any); plus
- d. Accumulated gains in the Separate Account; minus
- e. Accumulated losses in the Separate Account; minus
- f. Service charges, rider fees, premium taxes, and transfer fees if any.

Service Charge

On each Policy Anniversary prior to the Annuity Commencement Date and at the time of Surrender, we may deduct an annual service charge as set forth in Section 2 - Policy Data. The service charge will be deducted from each Investment Option in proportion to the portion of Policy Value (prior to such charge) in each Investment Option. In no event will the service charge exceed the maximum, as shown in Section 2 - Policy Data, on the Policy Anniversary or at the time of Surrender.

SECTION 7 – SEPARATE ACCOUNT

Separate Account

We have established and will maintain one or more Separate Account(s), under the laws of the state of Iowa. Any realized or unrealized income, net gains and losses from the assets of the Separate Account are credited to or charged against it without regard to our other income, gains or losses. Assets are put in the Separate Account for this policy, as well as for other variable annuity policies. Any Separate Account may invest assets in shares of one or more mutual fund portfolio(s), or in the case of a managed Separate Account, direct investments in stocks or other securities as permitted by law. Fund shares refer to shares of underlying mutual funds or pro-rata ownership of the assets held in a Subaccount of a managed Separate Account. Fund shares are purchased, redeemed and valued on behalf of the Separate Account.

The Separate Account is divided into Subaccounts. Each Subaccount invests exclusively in shares of one of the portfolios of an underlying fund. We reserve the right to add or remove any Subaccount of the Separate Account.

The assets of the Separate Account are our property. These assets will equal or exceed the reserves and other contract liabilities of the Separate Account. These assets will not be chargeable with liabilities arising out of any other business we conduct. We reserve the right, subject to regulations governing the Separate Account, to transfer assets of a Subaccount, in excess of the reserves and other contract liabilities with respect to that Subaccount, to another Subaccount or to our General Account.

We will determine the fair market value of the assets of the Separate Account in accordance with the Valuation Period, which we establish in good faith.

We also reserve the right to transfer assets of the Separate Account, which we determine to be associated with the class of policies to which this policy belongs, to another Separate Account. If this type of transfer is made, the term "Separate Account", as used in the policy shall then mean the Separate Account to which the assets are transferred.

We also reserve the right, when permitted by law to:

- a. Deregister the Separate Account under the Investment Company Act of 1940;
- b. Manage the Separate Account under the direction of a committee at any time;
- c. Restrict or eliminate any voting rights of policy Owners or other persons who have voting rights as to the Separate Account;
- d. Combine the Separate Account with one or more Separate Accounts;
- e. Create new Separate Accounts;
- f. Add new Separate Accounts to or remove existing Subaccounts from the Separate Account, or combine Subaccounts; and
- g. Add new underlying mutual funds, remove existing mutual funds, or substitute a new fund for an existing mutual fund.

The net asset value of a fund share is the per-share value calculated by the mutual fund or, in the case of a managed Separate Account, by the Company. The net asset value is computed by adding the value of the Subaccount's investments, cash and other assets, subtracting its liabilities, and then dividing by the number of shares outstanding. Net asset values of fund shares reflect investment advisory fees and other expenses incurred in managing a mutual fund or a managed Separate Account.

Change in Investment Objective or Policy of a Mutual Fund

If required by law or regulation, an investment policy of the Separate Account will only be changed if approved by the appropriate insurance official of the state of Iowa or deemed approved in accordance with such law or regulation. If so required, the process for obtaining such approval is filed with the insurance official of the state or district in which this policy is delivered.

Charges and Deductions

The mortality and expense risk fee and the administrative charge are each deducted, both before and after the Annuity Commencement Date, to compensate for changes in mortality and expenses not anticipated by the mortality and administration charges guaranteed in the policy. Expenses and mortality results will not adversely affect the dollar amounts of variable benefits or other variable contractual payments or values. The mortality and expense risk fee and the administrative charge is specified in Section 2 - Policy Data.

Accumulation Units

The Policy Value in the Separate Account before the Annuity Commencement Date is represented by accumulation units. The dollar value of accumulation units for each Subaccount will change from Market Day to Market Day reflecting the investment experience of the Subaccount.

Premium Payments allocated to and any amounts transferred to the Subaccounts will be applied to provide accumulation units in those Subaccounts. The number of accumulation units purchased in a Subaccount will be determined by dividing the amount allocated to or transferred to that Subaccount by the value of an accumulation unit for that Subaccount on the Premium Payment or transfer date.

The number of accumulation units withdrawn or transferred from the Subaccounts will be determined by dividing the amount withdrawn or transferred by the value of an accumulation unit for that Subaccount on the withdrawal or transfer date.

The value of an accumulation unit on any Market Day is determined by multiplying the value of that unit at the end of the immediately preceding Valuation Period by the net investment factor for the Valuation Period.

The net investment factor used to calculate the value of an accumulation unit in each Subaccount for the Valuation Period is determined by dividing (a) by (b) and subtracting (c) from the result, where:

- (a) Is the result of:
 1. The net asset value of a fund share held in that Subaccount determined as of the end of the current Valuation Period; plus
 2. The per share amount of any dividend or capital gain distributions made by the fund for shares held in that Subaccount if the ex-dividend date occurs during the Valuation Period; plus or minus
 3. A per share credit or charge for any taxes reserved for, which we determine to have resulted from the investment operations of that Subaccount.
- (b) Is the net asset value of a fund share held in that Subaccount determined as of the end of the immediately preceding Valuation Period.
- (c) Is a factor representing the mortality and expense risk fee and administrative charge before the Annuity Commencement Date. This factor is less than or equal to, on an annual basis, the percentage shown in Section 2 - Policy Data, of the daily net asset value of a fund share held in that Subaccount.

Since the net investment factor may be greater or less than one, the accumulation unit value may increase or decrease.

SECTION 8 – TRANSFERS

A. TRANSFERS BEFORE THE ANNUITY COMMENCEMENT DATE

Prior to the Annuity Commencement Date, You may transfer the value of the accumulation units from one Investment Option to another within certain limitations.

Transfers of Policy Value from the Guaranteed Period Options (GPO) of the Fixed Account, if offered, prior to the end of that GPO are subject to an EIA. Such transfers are limited to the maximum Fixed Account transfer limits shown in Section 2 - Policy Data, less values previously transferred out of that GPO during the current Policy Year. Transfer minimums and charges shown in Section 2 - Policy Data, may also apply to transfers out of the GPO.

Transfers of interest credited in the GPO's to other Investment Options are allowed on a "First-In, First-Out" basis. Such transfers may be made monthly, quarterly, semi-annually, or annually. Each such transfer is subject to transfer minimums and charges as set forth in Section 2 - Policy Data and will not be subject to an EIA.

You may choose which GPO to transfer to or from; however, any GPO elected may not extend beyond the last available Annuity Commencement Date shown in Section 2 - Policy Data.

Transfers of Policy Value from the Separate Account are subject to a minimum and charges as set forth in Section 2 - Policy Data. If the remaining Subaccount Policy Value is less than the minimum transfer amount, as shown in Section 2 - Policy Data, we reserve the right to include that amount as part of the transfer. Transfers among multiple Investment Options will be treated as one transfer in determining the number of transfers that have occurred.

If You want to transfer the value of the variable units You must provide written notification with the following information provided:

1. The Investment Option from which the transfer is to be made;
2. The amount of the transfer; and
3. The Investment Option(s) to receive the transferred amount.

The policy was not designed for the use of market timers or frequent or disruptive traders. Such transfers may be harmful to the underlying fund portfolios and increase transaction costs. We have developed policies and procedures with respect to market timing and disruptive trading (which vary for certain Subaccounts at the request of the corresponding underlying fund portfolios).

We employ various means in an attempt to detect market timing and disruptive trading. However, despite our monitoring, we may not be able to detect nor halt all harmful trading. If we determine You are engaged in market timing or disruptive trading, we may take one or more actions in an attempt to halt such trading. Your ability to make transfers is subject to modification or restriction if we determine, in our sole discretion, that Your exercise of the transfer privilege may disadvantage or potentially harm the rights or interests of other Owners (or others having an interest in the variable insurance products). Transfer restrictions may take the form of loss of expedited transfer privilege. We consider transfers by telephone, fax, overnight mail, or the Internet to be “expedited” transfers. This means that we would accept only an original signature transmitted to us only by U.S. mail. We may also restrict the transfer privileges of others acting on Your behalf, including Your registered representative or an asset allocation or investment advisory service.

We reserve the right to reject any Premium Payments or transfer requests from any person without prior notice, if, in our judgment:

1. The payment or transfer, or series of transfers, would have a negative impact on an underlying fund portfolio’s operations; or
2. If an underlying fund portfolio would reject or has rejected our purchase order or has instructed us not to allow that purchase or transfer; or
3. Because of a history of market timing or disruptive trading.

Dollar Cost Averaging

Prior to the Annuity Commencement Date, You may enroll in Dollar Cost Averaging (DCA) by instructing us to automatically make periodic transfers of Policy Value from a DCA Source Account without waiting for further instructions from You. A DCA program will begin once we have received, in Good Order, all necessary information and the minimum required amount.

You must provide us with the following information to initiate DCA:

1. The date on which the transfers are to begin. Your request will normally be effective the day after the effective date of the policy. If a certain date does not exist in a given month, the first day of the following month will be used;
2. The DCA Source Account from which the transfers are to be made. To begin dollar cost averaging, the value of the DCA Source Account is subject to minimums as described in Section 2 - Policy Data;
3. The amount and frequency of the transfers. You may choose monthly or quarterly transfers. The amount of each transfer is subject to minimums as described in Section 2 - Policy Data; and
4. The Investment Option(s) to receive the transferred amounts. You may choose one or more Investment Options. If You select more than one Investment Option, Your request must specify how the transferred amounts are to be allocated among these Investments Options and cannot include Your DCA Source Account.

Transfers must be scheduled for a minimum or maximum length of time as specified in Section 2 - Policy Data. DCA results in the purchase of more accumulation units when the value of the accumulation unit is low, and fewer accumulation units when the value of the accumulation unit is high. However, there is no guarantee that the DCA program will result in higher Policy Values or will otherwise be successful.

Asset Rebalancing

Prior to the Annuity Commencement Date, You may instruct us to automatically transfer amounts among the Subaccounts of the Separate Account on a regular basis to maintain a desired allocation of the Policy Value among the various Subaccounts offered. Rebalancing will occur on a monthly, quarterly, semi-annual, or annual basis, beginning on a date selected by You. You must select the percentage of the Policy Value desired in each of the various Subaccounts offered. Any amounts in the DCA Source Account or Fixed Account, if offered, are ignored for the purposes of Asset Rebalancing. Rebalancing can be started, stopped or changed at any time. Rebalancing will cease as soon as we receive a request for any transfer.

B. TRANSFERS AFTER THE ANNUITY COMMENCEMENT DATE

After the Annuity Commencement Date, You may transfer the value of the variable annuity units from one Subaccount to another within the Separate Account or to the Fixed Account, if offered. If You want to transfer the value of the variable units You must provide written notification with the following information provided:

1. The Investment Option from which the transfer is to be made;
2. The amount of the transfer; and
3. The Investment Option(s) to receive the transferred amount.

The minimum amount which may be transferred is the lesser of \$10 monthly income or the entire monthly income of the variable annuity units in the Subaccount from which the transfer is being made. If the monthly income of the remaining units in a Subaccount is less than \$10, we have the right to include the value of those variable annuity units as part of the transfer. We reserve the right to limit transfers between the Subaccounts or to the Fixed Accounts to once per Policy Year.

After the Annuity Commencement Date, no transfers may be made from the Fixed Account, if offered, to any other Investment Option.

SECTION 9 - DEATH PROCEEDS

A. DEATH PRIOR TO THE ANNUITY COMMENCEMENT DATE

The amount payable upon death will be determined upon receipt, in Good Order, of satisfactory proof of death, written directions from each eligible recipient regarding how they wish to receive the amount payable, and any other documents, forms and information that we need (collectively referred to as "due proof of death"). Notwithstanding the foregoing, we may confer with a variety of resources and/or other affiliates in order to ascertain or verify whether the Annuitant or any other relevant life in being is or may have become deceased during the term of this policy. Any such activities or efforts by us in no manner abrogate, waive or otherwise diminish Your continued obligation to provide us with timely notice in writing of due proof of death in Good Order.

The amount of the death benefit payable will be the greatest of:

1. The Policy Value on the date we receive due proof of death and an election of method of settlement;
2. The Cash Value on the date we receive due proof of death and an election of method of settlement;
3. The Fixed Account portion of the Minimum Required Cash Value plus the Separate Account portion of the Policy Value, on the date we receive due proof and an election of method of settlement; or
4. The Guaranteed Minimum Death Benefit (GMDB), if any, on the date of death, plus any additional Premium Payments received, less any gross withdrawals from the date of death to the date of payment of death proceeds.

The Owner(s) may elect the method of payment of death proceeds for each named beneficiary, subject to our then current rules, prior to the date of the applicable Decedent's death. When no such election is made as to a specific beneficiary, such beneficiary must elect the method of payment within 60 days of the date we receive all required documentation, in Good Order, to pay the death proceeds to that beneficiary.

Guaranteed Minimum Death Benefit

If elected, the GMDB will establish a minimum death benefit payable under the policy. Your election, if any, is shown in Section 2 - Policy Data. You may not change Your election after the policy is issued.

Death of Annuitant Prior To The Annuity Commencement Date

A death benefit will be payable if the Annuitant dies prior to the Annuity Commencement Date.

1. Non-Natural Owner(s)

If You are a non-natural Owner of a policy, the Annuitant will be treated as the Owner of the policy for purposes of the distribution of the death benefit (i.e., Annuitant is also an Owner rules apply).

If there is a surviving non-natural Owner(s) when the Annuitant dies, the surviving non-natural Owner(s) will receive the death benefit (e.g. the surviving non-natural Owner(s) automatically takes priority over any beneficiary designation).

2. Individual Owner(s)

(a) Surviving Owner

If there is a surviving Owner(s) when the Annuitant dies, the surviving Owner(s) will receive the death benefit (i.e., the surviving Owner(s) takes the place of any beneficiary designation).

(b) No surviving Owner

If there is no surviving Owner, the death benefit is payable to the named beneficiary(ies). If no beneficiary(ies) are named, the death benefit will be payable to the Owner's estate.

Death of Owner Prior To The Annuity Commencement Date

If the Owner is not the Annuitant and the Owner dies before the Annuitant, under certain circumstances, an amount equal to the Cash Value, as of the date we receive due proof of death, will be paid.

If You are not also the Annuitant and in the event of simultaneous deaths of both You and the Annuitant, the death proceeds will be calculated under the Death of Annuitant provisions.

1. **Non-Natural Owner(s)**

If the policy is owned by a trust using the grantor's social security number as its taxpayer identification number, the death of the grantor will be treated as the death of the Owner.

If there is a change in the Annuitant, such change will be treated as the death of the non-natural Owner and we will pay an amount equal to the Cash Value as of the day we receive, in Good Order, the request to change the Annuitant.

2. **Individual Owner(s)**

If You die while the Annuitant is living, the Cash Value will be paid to the first among the following who is living or in existence:

- a. The surviving Owner(s);
- b. Primary beneficiary(ies);
- c. Contingent beneficiary(ies); or
- d. Deceased Owner's estate.

3. **Joint Owner(s)**

If there is a joint Owner, the Cash Value will be payable upon the death of the first Owner, unless the surviving joint Owner is the spouse.

Non-Spouse Individual Beneficiary:

If the beneficiary is an individual who is not eligible to continue the contract as noted below, the amount payable must be distributed by the end of 5 years after the date of Decedent's death, or payments must begin no later than one year after the date of Decedent's death and must be made for a period certain or for the beneficiary's lifetime, so long as the period certain does not exceed the beneficiary's life expectancy.

If the beneficiary is not a natural person, the death proceeds must be distributed by the end of 5 years after the date of Decedent's death.

Spousal Beneficiary

A spousal beneficiary, who is the sole beneficiary, may elect to continue this policy as Owner rather than receiving the amount payable when they are the deceased Owner's surviving spouse.

If the surviving spouse does not elect to continue the contract, the amount payable must be distributed by the end of 5 years after the date of the Decedent's death, or payments must begin no later than one year after the Decedent's death and must be made for a period certain or for the beneficiary's lifetime, so long as the period certain does not exceed the beneficiary's life expectancy.

If a death benefit is payable and the policy is continued, an amount equal to the excess, if any, of the Guaranteed Minimum Death Benefit over the Policy Value will then be added to the Policy Value. This is a one-time only Policy Value adjustment applied at the time the policy is continued. The spousal continuation election is only available once per policy.

If a death benefit is payable and the policy is continued, all current surrender charges will be waived; however, any premium received after the Decedent's death will be subject to any applicable surrender charges.

B. DEATH ON OR AFTER THE ANNUITY COMMENCEMENT DATE

In the event of a death after the Annuity Commencement Date, the amount payable will depend on the income option selected. If any Owner dies on or after the Annuity Commencement Date, but before the entire interest in the policy is distributed, the remaining portion of such interest in the policy will be distributed to the beneficiary(ies) at least as rapidly as under the method of distribution being used as of the date of that death.

C. ADDITIONAL TAX INFORMATION

In any event, the death proceeds will be paid in accordance with Section 72(s) of the IRC.

These distribution rules do not apply to an annuity provided under a plan described in Section 401(a), 403(a), 403(b), 408 or 408A of the IRC or to an annuity that is a qualified funding asset as defined in Code Section 130(d) of the IRC.

SECTION 10 – INCOME OPTIONS

A. GENERAL PAYMENT PROVISIONS

Payment

You may use the Adjusted Policy Value or the Fixed Account portion of the Minimum Required Cash Value plus the Separate Account portion of the Policy Value, if greater, on the Annuity Commencement Date. If the policy is in force on the last available Annuity Commencement Date, we will make annuity payments to the payee under Option 2(b), with 10 years certain, or if elected, under one or more of the other options described in this section, or any other method of payment if we agree. However, the option(s) elected must provide for lifetime income or income for a period of at least 120 months. Payments will be made at 1, 3, 6 or 12 month intervals. We reserve the right to avoid making payments of less than \$20.00.

Before the Annuity Commencement Date, if the death proceeds become payable or if You Surrender this policy, we will pay any proceeds in one sum, or if elected, all or part of these proceeds may be placed under one or more of the options described in this section.

Adjusted Age

Payments under Options 3 and 4 and the first payment under Options 3-V and 5-V are determined based on the adjusted age of the Annuitant. The adjusted age is the Annuitant’s actual age on the Annuitant’s nearest birthday, at the Annuity Commencement Date, adjusted as follows:

<u>Annuity Commencement Date</u>	<u>Adjusted Age</u>
Before 2025	Actual Age
2025 - 2032	Actual Age minus 1
2033 - 2040	Actual Age minus 2
2041 - 2048	Actual Age minus 3
2049 - 2055	Actual Age minus 4
After 2055	Determined by us

Election of Optional Method of Payment

You may elect, in a manner acceptable to us, income options that may be either variable, fixed, or a combination of both. If You elect a combination, You must also tell us what part of the policy proceeds on the Annuity Commencement Date is to be applied to provide each type of payment. You must also specify which Subaccounts to allocate policy proceeds. The amount of a combined payment will be the sum of the variable and fixed payments. Payments under a variable income option will reflect the investment performance of the selected Subaccount of the Separate Account.

Qualified Plans and Policies

Certain income options may not be available or may be limited for qualified plans and qualified policies in order to ensure compliance with the IRC.

Proof of Age

We may require proof of the age of any person who has an annuity purchased under Options 3, 3-V, 4 and 5-V of this section before we make the first payment.

Minimum Proceeds

If the proceeds are less than \$2,000, we reserve the right to pay them out as a lump sum instead of applying them to an income option.

Supplementary Contract

Once proceeds become payable and an income option has been selected, we will issue a supplementary contract to reflect the terms of the selected option. The contract will name the payee(s) and will describe the payment schedule.

B. FIXED INCOME OPTIONS**Guaranteed Income Options**

The fixed income option is determined by multiplying each \$1,000 of policy proceeds allocated to a fixed income option by the amounts shown in Section 12 for the option You select. Options 1 and 3 are based on a guaranteed interest rate of 0.25%. Options 2 and 4 are based on a guaranteed interest rate of 0.25% and the "Annuity 2000" (male, female and unisex if required by law) mortality table projected for improvement using projection scale G. The "Annuity 2000" mortality rates are adjusted based on improvements in mortality since 2000 to more appropriately reflect increased longevity. This is accomplished using a set of improved factors referred to as projection scale G.

Option 1 – Income for a Specified Period

We will make level payments only for the fixed period You choose. Payments should not exceed the Annuitant's life expectancy. In the event of the death of the person receiving payments prior to the end of the fixed period elected, payments will be continued to that person's beneficiary. No funds will remain at the end of the specified period.

Option 2 – Life Income

You may choose between:

- a. Life Only – We will make level payments only during the Annuitant's lifetime;* or
- b. Life 10 Years Period Certain – We will make level payments for the longer of:
 1. The Annuitant's lifetime; or
 2. 10 years, whichever is longer; or
- c. Guaranteed Return of policy proceeds – We will make level payments for the longer of:
 1. The Annuitant's lifetime; or
 2. Until the total dollar amount of payments made to You equals the amount applied to this option.

*Option 2(a) is not available for adjusted ages greater than 85.

Option 3 – Income of a Specified Amount

Payments are made for any specified amount until the amount applied to this option, with interest, is exhausted. Payments should not exceed the Annuitant's life expectancy. This will be a series of level payments followed by a smaller final payment. In the event of the death of the person receiving payments prior to the time policy proceeds with interest are exhausted, payments will be continued to that person's beneficiary.

Option 4 – Joint and Survivor Annuity

You may choose between:

- a. Life Only – We will make level payments only during the Annuitants' lifetimes;** or
- b. Life and 10 Years Period Certain – We will make level payments for the longer of:
 1. The Annuitant's lifetime and a joint Annuitant of Your selection; or
 2. 10 years, whichever is longer.

**Option 4(a) is not available for adjusted ages greater than 85.

Current Income Options

The amounts shown in the tables in Section 12 are the guaranteed amounts. Payments at the time of their commencement will not be less than those that would be provided by the application of the policy proceeds to purchase a single premium immediate annuity policy at purchase rates offered by the Company at the time to the same class of Annuitants.

C. VARIABLE INCOME OPTIONS

Variable Annuity Units

The policy proceeds You tell us to apply to a variable income option will be used to purchase variable annuity units in Your chosen Subaccounts. The dollar value of variable annuity units in Your chosen Subaccounts will increase or decrease reflecting the investment experience of Your chosen Subaccounts. The value of a variable annuity unit in a particular Subaccount on any Market Day is equal to "a" x "b" x "c", where:

"a" Is the variable annuity unit value for that Subaccount on the immediately preceding Market Day;

"b" Is the net investment factor for that Subaccount for the Valuation Period; and

"c" Is the Assumed Investment Return adjustment factor for the Valuation Period.

The net investment factor used to calculate the value of an accumulation unit in each Subaccount for the Valuation Period is determined by dividing "a" by "b" and subtracting "c" from the result, where:

"a" Is the result of:

1. The net asset value of a fund share held in that Subaccount determined as of the end of the current Valuation Period; plus
2. The per share amount of any dividend or capital gain distributions made by the fund for shares held in that Subaccount if the ex-dividend date occurs during the Valuation Period; plus or minus
3. A per share credit or charge for any taxes reserved for, which we determine to have resulted from the investment operations of that Subaccount.

"b" Is the net asset value of a fund share held in that Subaccount determined as of the end of the immediately preceding Valuation Period.

"c" Is a factor representing the mortality and expense risk fee and administrative charge after the Annuity Commencement Date. This factor is less than or equal to, on an annual basis, the percentage shown in Section 2 - Policy Data, of the daily net asset value of a fund share held in that Subaccount.

Determination of the First Variable Payment

The amount of the first variable payment is determined by multiplying \$1,000 of policy proceeds allocated to a variable income option by the amounts shown in Section 13 for the variable option You select. The tables are based on a 3% Effective Annual Assumed Investment Return and the "Annuity 2000" (male, female and unisex if required by law) mortality table projected for improvement using projection scale G. The "Annuity 2000" mortality rates are adjusted based on improvements in mortality since 2000 to more appropriately reflect increased longevity. This is accomplished using a set of improved factors referred to as projection scale G.

Option 3-V – Life Income

You may choose between:

- a. Life Only – Payments will be made during the lifetime of the Annuitant;* or
- b. Life and 10 Years Period Certain – Payments will be made for the longer of the Annuitant's lifetime or ten years. In the event of the death of the person receiving payments prior to the end of the guarantee period for which the election was made, payments will be continued to that person's beneficiary.

*Option 3-V(a) is not available for adjusted age(s) greater than 85.

Option 5-V – Joint and Survivor Annuity

Life Only - Payments are made during the joint lifetime of the Annuitant and a joint Annuitant of Your selection. Payments will be made as long as either person is living. Option 5-V is not available for adjusted ages greater than 85.

Determination of Subsequent Variable Payments

The amount of each variable annuity payment after the first will increase or decrease according to the value of the variable annuity units which reflect the investment experience of the selected Subaccounts. Each variable annuity payment after the first will be equal to the number of variable annuity units in the selected Subaccounts multiplied by the variable annuity unit value on the date the payment is made. The number of variable annuity units in each selected Subaccount is determined by dividing the first variable annuity payment allocated to the Subaccount by the variable annuity unit value of such Subaccount on the Annuity Commencement Date.

The smallest annual rate of investment return that would have to be earned on the assets of the Separate Account so that the dollar amount of variable income payments will not decrease is 5.50%.

SECTION 11 – FIXED ACCOUNT

We may make available a Fixed Account as an Investment Option. The Fixed Account, if offered, may be comprised of one or more options shown below. Premium Payments applied to and any amount transferred to the Fixed Account will be credited interest based on a fixed rate. The interest rates we set will be credited for increments of at least one year measured from each Premium Payment or transfer date. If the Fixed Account is available, these rates will never be less than the Fixed Account Guaranteed Minimum Effective Annual Interest Rate shown in Section 2 – Policy Data. We reserve the right at our sole discretion, to limit or refuse Premium Payments and/or transfers allocated to any of the Fixed Account options, if we are crediting an interest rate equal to or less than the Minimum Nonforfeiture Annual Interest Rate.

Guaranteed Period Options

We may offer optional Guaranteed Period Options, into which Premium Payments may be paid or amounts transferred. The current interest rate we set for Policy Value allocated to each Guaranteed Period Option (GPO) is guaranteed until the end of that guaranteed period.

We will notify You before the end of the GPO. You may elect to have the Policy Value in the GPO transferred to any Investment Option, including any GPO we then make available. However, any GPO elected may not extend beyond the last available Annuity Commencement Date. If we do not receive instructions from You in Good Order before the end of the GPO regarding how the Policy Value in that GPO is to be allocated, we will allocate the Policy Value in that GPO to the Money Market Subaccount available in Your policy. No Excess Interest Adjustment (EIA) applies at the end of a GPO.

When funds are withdrawn or transferred from a GPO, the Policy Value associated with the oldest Premium Payment is considered to be withdrawn or transferred first. If the amount withdrawn or transferred exceeds the Policy Value associated with the oldest premium, the Policy Value associated with the next oldest Premium Payment is considered to be withdrawn or transferred next, and so on until the Policy Value associated with the most recent premium is considered to be withdrawn or transferred (this is a First-In, First-Out, or FIFO, basis).

Withdrawals, Surrenders, transfers and amounts applied to an income option from the GPO(s) may be subject to an EIA. Amounts received during the right to cancel period are not subject to an EIA.

Dollar Cost Averaging Fixed Account Option

We may offer a Dollar Cost Averaging (DCA) Fixed Account Option (a “DCA Source Account”) separate from the Guaranteed Period Options. This option will have a one-year interest rate guarantee. The current interest rate we credit may vary on different portions of the DCA Fixed Account. The credited interest rate will never be less than the Fixed Account Guaranteed Minimum Effective Annual Interest Rate shown in Section 2 - Policy Data. The DCA Fixed Account Option will only be available under a Dollar Cost Averaging program as described in Section 8.

SECTION 12 - GUARANTEED FIXED INCOME OPTION TABLES

The amounts shown in these tables are the guaranteed amounts for each \$1,000 of the policy proceeds.

Higher current amounts may be available at the time of settlement.

Option 1			Option 2(a)			Option 2(b)			Option 2(c)		
Number of Years Payable	Amount of Monthly Installment		Monthly Installment For Life No Period Certain			Monthly Installment For Life 10 Years Certain			Monthly Installment For Life Guaranteed Return of Policy Proceeds		
		Age*	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
		50	\$2.22	\$2.00	\$2.07	\$2.21	\$2.00	\$2.06	\$1.85	\$1.74	\$1.78
		51	2.27	2.05	2.12	2.26	2.05	2.11	1.89	1.78	1.80
		52	2.33	2.10	2.17	2.32	2.10	2.17	1.91	1.80	1.84
		53	2.40	2.15	2.23	2.39	2.15	2.22	1.95	1.84	1.88
		54	2.46	2.21	2.29	2.45	2.21	2.28	1.99	1.88	1.91
		55	2.54	2.27	2.35	2.52	2.26	2.34	2.03	1.91	1.95
		56	2.61	2.33	2.42	2.59	2.33	2.41	2.07	1.95	1.99
		57	2.69	2.40	2.49	2.67	2.39	2.48	2.13	1.99	2.03
		58	2.77	2.47	2.56	2.75	2.46	2.55	2.17	2.03	2.07
		59	2.86	2.54	2.64	2.83	2.53	2.62	2.21	2.07	2.13
10	8.44	60	2.95	2.62	2.72	2.92	2.61	2.70	2.26	2.13	2.17
11	7.68	61	3.05	2.70	2.81	3.02	2.69	2.79	2.32	2.17	2.21
12	7.05	62	3.16	2.79	2.90	3.11	2.77	2.88	2.38	2.22	2.26
13	6.51	63	3.27	2.88	3.00	3.22	2.86	2.97	2.44	2.28	2.33
14	6.06	64	3.39	2.98	3.10	3.33	2.95	3.07	2.49	2.34	2.39
15	5.66	65	3.51	3.09	3.21	3.45	3.05	3.17	2.55	2.39	2.43
16	5.31	66	3.65	3.20	3.33	3.57	3.16	3.28	2.61	2.44	2.49
17	5.01	67	3.79	3.32	3.46	3.70	3.27	3.40	2.69	2.50	2.55
18	4.73	68	3.95	3.44	3.59	3.83	3.39	3.53	2.75	2.57	2.64
19	4.49	69	4.11	3.58	3.74	3.97	3.52	3.66	2.82	2.64	2.69
20	4.27	70	4.29	3.73	3.89	4.12	3.65	3.79	2.90	2.72	2.77
		71	4.47	3.89	4.06	4.27	3.80	3.94	3.00	2.79	2.84
		72	4.67	4.06	4.24	4.43	3.95	4.09	3.08	2.86	2.93
		73	4.88	4.24	4.43	4.59	4.11	4.25	3.15	2.94	3.02
		74	5.10	4.44	4.64	4.76	4.27	4.42	3.25	3.06	3.12
		75	5.34	4.65	4.86	4.94	4.45	4.60	3.35	3.13	3.20
		76	5.60	4.88	5.09	5.12	4.63	4.78	3.46	3.21	3.30
		77	5.88	5.13	5.35	5.31	4.82	4.97	3.60	3.35	3.41
		78	6.17	5.40	5.63	5.50	5.02	5.17	3.66	3.44	3.51
		79	6.49	5.69	5.92	5.69	5.22	5.37	3.81	3.53	3.62
		80	6.82	6.00	6.24	5.88	5.43	5.57	3.89	3.68	3.74
		81	7.19	6.34	6.59	6.08	5.65	5.78	4.06	3.81	3.87
		82	7.58	6.70	6.96	6.27	5.86	5.99	4.20	3.89	4.00
		83	7.99	7.10	7.36	6.46	6.08	6.20	4.34	4.09	4.16
		84	8.44	7.53	7.80	6.65	6.29	6.40	4.50	4.23	4.32
		85	8.92	7.99	8.27	6.83	6.49	6.60	4.70	4.40	4.49
		86				7.00	6.69	6.79	4.89	4.54	4.74
		87				7.17	6.88	6.97	5.11	4.71	4.84
		88				7.32	7.06	7.14	5.28	4.90	5.08
		89				7.47	7.23	7.31	5.53	5.19	5.27
		90				7.60	7.39	7.46	5.73	5.39	5.48
		91				7.73	7.53	7.59	5.88	5.63	5.79
		92				7.84	7.66	7.72	6.17	5.78	5.97
		93				7.95	7.79	7.84	6.44	6.02	6.17
		94				8.04	7.90	7.94	6.79	6.46	6.52
		95				8.12	8.00	8.04	7.13	6.73	6.83
		96				8.20	8.09	8.13	7.40	6.89	7.17
		97				8.26	8.17	8.20	7.91	7.53	7.66
		98				8.31	8.24	8.27	8.19	7.84	7.75
		99				8.35	8.30	8.32	8.82	8.18	8.57

*Adjusted Age as defined in Section 10.A.

Dollar amounts of monthly, quarterly, semi-annual and annual installments not shown in the above tables will be calculated on the same basis as those shown and may be obtained from the Company (if the option is available based on Adjusted Age as described in Section 10).

Option 4(a)
Monthly Installment For Joint and Survivor

Adjusted Age of First Annuitant*	Adjusted Age of Female Annuitant*						
	15 Years Less Than First	12 Years Less Than First	9 Years Less Than First	6 Years Less Than First	3 Years Less Than First	Same As First	3 Years More Than First
50	\$1.45	\$1.51	\$1.58	\$1.66	\$1.73	\$1.80	\$1.87
55	1.58	1.66	1.75	1.84	1.93	2.02	2.10
60	1.75	1.85	1.95	2.07	2.18	2.29	2.41
65	1.95	2.08	2.21	2.36	2.51	2.66	2.81
70	2.21	2.37	2.55	2.74	2.94	3.15	3.35
75	2.54	2.76	3.00	3.26	3.54	3.83	4.11
80	2.99	3.29	3.62	3.99	4.39	4.79	5.18
85	3.60	4.02	4.50	5.03	5.59	6.17	6.71

Monthly Installment For Unisex Joint and Survivor

Adjusted Age of First Annuitant*	Adjusted Age of Joint Annuitant*						
	15 Years Less Than First	12 Years Less Than First	9 Years Less Than First	6 Years Less Than First	3 Years Less Than First	Same As First	3 Years More Than First
50	\$1.47	\$1.53	\$1.60	\$1.66	\$1.72	\$1.78	\$1.84
55	1.61	1.68	1.76	1.84	1.92	2.00	2.06
60	1.78	1.87	1.97	2.07	2.17	2.27	2.36
65	1.99	2.11	2.24	2.37	2.50	2.62	2.74
70	2.26	2.41	2.58	2.76	2.93	3.11	3.27
75	2.60	2.81	3.04	3.28	3.53	3.77	4.00
80	3.07	3.36	3.68	4.02	4.37	4.71	5.04
85	3.71	4.12	4.58	5.07	5.57	6.07	6.54

Option 4(b)

Monthly Installment For Joint and Survivor (Life with 10 year Certain)

Adjusted Age of First Annuitant*	Adjusted Age of Joint Annuitant*						
	15 Years Less Than First	12 Years Less Than First	9 Years Less Than First	6 Years Less Than First	3 Years Less Than First	Same As First	3 Years More Than First
50	\$1.45	\$1.51	\$1.58	\$1.66	\$1.73	\$1.80	\$1.87
55	1.58	1.66	1.75	1.84	1.93	2.02	2.10
60	1.75	1.85	1.95	2.07	2.18	2.29	2.41
65	1.95	2.08	2.21	2.36	2.51	2.66	2.80
70	2.21	2.37	2.55	2.74	2.94	3.14	3.34
75	2.54	2.76	3.00	3.25	3.53	3.80	4.07
80	2.98	3.27	3.60	3.95	4.32	4.68	5.02
85	3.58	3.97	4.41	4.88	5.34	5.76	6.11

Monthly Installment For Unisex Joint and Survivor (Life with 10 year Certain)

Adjusted Age of First Annuitant*	Adjusted Age of Joint Annuitant*						
	15 Years Less Than First	12 Years Less Than First	9 Years Less Than First	6 Years Less Than First	3 Years Less Than First	Same As First	3 Years More Than First
50	\$1.47	\$1.53	\$1.60	\$1.66	\$1.72	\$1.78	\$1.84
55	1.61	1.68	1.76	1.84	1.92	2.00	2.06
60	1.78	1.87	1.97	2.07	2.17	2.27	2.36
65	1.99	2.11	2.24	2.37	2.50	2.62	2.74
70	2.25	2.41	2.58	2.75	2.93	3.10	3.26
75	2.60	2.81	3.04	3.27	3.52	3.75	3.96
80	3.06	3.35	3.66	3.98	4.31	4.62	4.90
85	3.68	4.06	4.48	4.91	5.33	5.70	6.00

*Adjusted Age as defined in Section 10.A.

Dollar amounts of monthly, quarterly, semi-annual and annual installments not shown in the above tables will be calculated on the same basis as those shown and may be obtained from the Company (if the option is available based on Adjusted Age as described in Section 10).

SECTION 13 - VARIABLE INCOME OPTION TABLES BASED ON ASSUMED INVESTMENT RETURN

The amounts shown in these tables are the initial payment amounts based on a $\boxed{3.0\%}$ Assumed Investment Return for each \$1,000 of the policy proceeds.

Age*	Option 3-V(a)			Option 3-V(b)		
	Monthly Installment For Life No Period Certain			Monthly Installment For Life 10 Years Certain		
	Male	Female	Unisex	Male	Female	Unisex
50	\$3.70	\$3.47	\$3.54	\$3.68	\$3.47	\$3.53
51	3.76	3.52	3.59	3.74	3.51	3.58
52	3.82	3.57	3.65	3.80	3.56	3.63
53	3.88	3.62	3.70	3.86	3.61	3.69
54	3.95	3.68	3.76	3.92	3.66	3.74
55	4.02	3.73	3.82	3.99	3.72	3.80
56	4.09	3.80	3.89	4.06	3.78	3.87
57	4.17	3.86	3.96	4.13	3.84	3.93
58	4.25	3.93	4.03	4.21	3.91	4.00
59	4.34	4.00	4.11	4.30	3.98	4.08
60	4.44	4.08	4.19	4.38	4.05	4.15
61	4.54	4.16	4.28	4.48	4.13	4.24
62	4.65	4.25	4.37	4.57	4.21	4.32
63	4.76	4.34	4.47	4.68	4.30	4.42
64	4.89	4.44	4.58	4.79	4.39	4.51
65	5.02	4.55	4.69	4.90	4.49	4.62
66	5.16	4.66	4.81	5.02	4.60	4.73
67	5.31	4.78	4.94	5.15	4.71	4.84
68	5.47	4.91	5.08	5.28	4.83	4.97
69	5.64	5.05	5.23	5.42	4.95	5.10
70	5.82	5.21	5.39	5.56	5.09	5.23
71	6.01	5.37	5.56	5.71	5.23	5.38
72	6.22	5.55	5.75	5.86	5.37	5.53
73	6.44	5.74	5.95	6.02	5.53	5.68
74	6.67	5.94	6.16	6.19	5.70	5.85
75	6.92	6.17	6.39	6.36	5.87	6.02
76	7.18	6.40	6.64	6.53	6.05	6.20
77	7.47	6.66	6.90	6.71	6.23	6.38
78	7.77	6.94	7.19	6.89	6.42	6.57
79	8.10	7.24	7.49	7.07	6.62	6.76
80	8.45	7.56	7.83	7.25	6.82	6.96
81	8.82	7.92	8.19	7.44	7.02	7.15
82	9.23	8.30	8.57	7.62	7.23	7.35
83	9.66	8.71	8.99	7.79	7.43	7.54
84	10.12	9.16	9.44	7.96	7.63	7.73
85	10.61	9.64	9.93	8.13	7.82	7.92
86				8.29	8.00	8.09
87				8.44	8.18	8.26
88				8.58	8.34	8.42
89				8.71	8.50	8.57
90				8.84	8.64	8.70
91				8.95	8.77	8.83
92				9.06	8.89	8.95
93				9.15	9.01	9.06
94				9.24	9.11	9.15
95				9.32	9.20	9.24
96				9.39	9.29	9.32
97				9.45	9.36	9.39
98				9.49	9.43	9.45
99				9.53	9.48	9.50

*Adjusted Age as defined in Section 10.A.

Dollar amounts of monthly, quarterly, semi-annual and annual installments not shown in the above tables will be calculated on the same basis as those shown and may be obtained from the Company (if the option is available based on Adjusted Age as described in Section 10).

Option 5V
Monthly Installment For Joint and Survivor

Adjusted Age of Male Annuitant*	Adjusted Age of Female Annuitant*						
	15 Years Less Than Male	12 Years Less Than Male	9 Years Less Than Male	6 Years Less Than Male	3 Years Less Than Male	Same As Male	3 Years More Than Male
50	\$2.96	\$3.01	\$3.06	\$3.12	\$3.18	\$3.24	\$3.31
55	3.07	3.14	3.21	3.28	3.36	3.44	3.52
60	3.21	3.30	3.39	3.49	3.59	3.70	3.81
65	3.40	3.51	3.64	3.77	3.91	4.05	4.20
70	3.64	3.79	3.96	4.14	4.34	4.54	4.74
75	3.97	4.17	4.41	4.66	4.93	5.22	5.50
80	4.41	4.70	5.03	5.39	5.79	6.19	6.60
85	5.03	5.45	5.92	6.45	7.02	7.59	8.15

Monthly Installment For Unisex Joint and Survivor

Adjusted Age of First Annuitant*	Adjusted Age of Joint Annuitant*						
	15 Years Less Than First	12 Years Less Than First	9 Years Less Than First	6 Years Less Than First	3 Years Less Than First	Same As First	3 Years More Than First
50	\$2.97	\$3.02	\$3.07	\$3.12	\$3.18	\$3.23	\$3.28
55	3.09	3.15	3.22	3.29	3.35	3.42	3.48
60	3.24	3.32	3.41	3.49	3.58	3.67	3.76
65	3.43	3.54	3.65	3.77	3.89	4.02	4.13
70	3.68	3.83	3.98	4.15	4.32	4.49	4.65
75	4.02	4.22	4.44	4.67	4.92	5.16	5.39
80	4.49	4.77	5.08	5.42	5.76	6.11	6.45
85	5.14	5.54	6.00	6.48	6.99	7.50	7.97

*Adjusted Age as defined in Section 10.A.

Dollar amounts of monthly, quarterly, semi-annual, and annual installments not shown in the above tables will be calculated on the same basis as those shown and may be obtained from the Company (if the option is available based on Adjusted Age as described in Section 10).

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TRANSAMERICA LIFE
INSURANCE COMPANY

A Stock Company (Hereafter called the Company, we, our or us)

Administrative and Home Office:

4333 Edgewood Road N.E.

Cedar Rapids, Iowa 52499

(319) 355-8511

www.transamericaannuities.com

SECTION 2 – POLICY DATA

Policy Information

Policy Number:	[12345]
Policy Date:	[May 1, 2013]
Income Tax Status of the Policy:	[Non-Qualified]
Initial Premium Payment:	[\$5,000.00]
Last Available Annuity Commencement Date:	[May 31, 2077]
Death Benefit Option:	[Policy Value]

Annuitant(s) Information

Annuitant(s):	[John Doe]
Primary Annuitant's Issue Age/Sex:	[35 / Male]

Owner(s) Information

Owner(s):	[John Doe]
Primary Owner's Issue Age/Sex:	[35 / Male]

Rate Information for Fixed Account, if offered

Fixed Account Guaranteed Minimum Effective Annual Interest Rate:*	[0.25%]
Minimum Nonforfeiture Interest Rate:*	[1.00%]

*This rate applies for the life of the policy.

Regarding the Excess Interest Adjustment (EIA) feature:

- The guaranteed elements used to determine any EIA are the minimum guaranteed and current declared interest rates applicable to the Fixed Account;
- Declared interest rates used in computing any EIA may change from time to time (subject to Fixed Account Guaranteed Minimum Effective Annual Interest Rate), which may affect the benefits available under Your policy; and
- The U.S. Treasury rate may be used as a substitute for the current declared interest rate in the EIA formula as specified in Your policy.

SECTION 2 – POLICY DATA (continued)

Minimum Premium Payments

Minimum Initial Premium Payment:	Non-Qualified - <input type="text" value="\$5,000"/> Qualified - <input type="text" value="\$1,000"/>
Minimum Subsequent Premium Payment:	<input type="text" value="\$50"/>

Maximum Premium Payments (without prior Company Approval)

	Issue Age 0-80*	Issue Age 81+*
Total during the 1st Policy Year:	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$500,000"/>
Total during each Policy Year After 1st Policy Anniversary:	Non-qualified - <input type="text" value="\$25,000"/> Qualified - <input type="text" value="Lesser of \$60,000 or IRS Contribution limit"/>	Non-qualified - <input type="text" value="\$25,000"/> Qualified - <input type="text" value="Lesser of \$60,000 or IRS Contribution limit"/>
Cumulative Maximum Premiums - Life of Policy:	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$500,000"/>

* Issue Age is the greater of the Owner(s)' or Annuitant(s)' age.

Mortality and Expense Risk Fee and Administrative Charge

Before the Annuity Commencement Date:	<input type="text" value="1.15%"/>
After the Annuity Commencement Date:	<input type="text" value="1.25%"/>

Withdrawal/Surrender Charges

Number of Years Since Premium Payment Date:	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7 or more
Charge (% of Premium Withdrawn or Surrendered):	8%	8%	7%	6%	5%	4%	3%	0%

The amount paid on Surrender will never be less than the greater of the following amounts:

- a. Cash Value described in Section 5; and
- b. Minimum Required Cash Value.

SECTION 2 – POLICY DATA (continued)

Service Charge

Service Charge at the Time of Issue:	[\$35]
Maximum Annual Service Charge:	[\$55]

The Company may waive some or all of Your service charge each year based on Your Policy Value, Premium Payments made or active participation in specific online or e-delivery service programs at the time a service charge is assessed.

1. If Your Policy Value or sum of Premium Payments minus all withdrawals equals or exceeds:

[\$50,000] = up to a [\$35] fee waiver
 [\$250,000] = up to a [\$55] fee waiver

2. Enrollment in specific online or e-delivery service programs may result in up to a [\$20] fee waiver.

Transfer Minimums and Charges Before the Annuity Commencement Date

Transfers Allowed Without Charges in any One Policy Year:	[12]
Charges After Allowable Transfers in any One Policy Year:	[\$10]
Minimum Transfer Amount from a Subaccount:	[\$500 or the entire Subaccount Policy Value, if less]
Minimum Transfer Amount from a GPO:	[\$50]

Fixed Account Transfer Maximum Before the Annuity Commencement Date

Maximum Transfer from the GPO when EIA has no Impact or a Positive Impact:	[100% of the GPO's Value]
Maximum Transfer from the GPO when EIA has a Negative Impact:	[25% of the GPO's Value]

Dollar Cost Averaging (DCA)

DCA Source Account Minimum:	[\$3,000]
Minimum Amount of each Transfer:	[\$500]
Minimum Time DCA can be Scheduled:	[6 months]
Maximum Time DCA can be Scheduled:	[24 months]

SECTION 2 – POLICY DATA (continued)

Fund Facilitation Fee

A Fund Facilitation Fee may be charged in addition to any policy fees and charges, and will be used in the calculation of net investment factor as described in Section 7 of the policy. The Fund Facilitation Fee will only be charged when money is allocated to one of the Subaccounts listed with a Fund Facilitation Fee. The Fund Facilitation Fee is an annualized percentage taken from the daily net asset values of a fund share held in that Subaccount.

We may update Fund Facilitation Fee funds and charge up to the maximum of $[0.30\%]$ for Subaccounts made available subsequent to the Policy Date. The Subaccount(s) as of Your Policy Date which include this fee are listed below with the current fee noted after the Subaccount name.

Initial Investment Options:

<p><u>Fixed Account(s) :</u></p> <p>1 Year Fixed Guaranteed Period 3 Year Fixed Guaranteed Period 5 Year Fixed Guaranteed Period 7 Year Fixed Guaranteed Period</p> <p><u>Subaccounts:</u></p> <p>AllianceBernstein Balanced Wealth Strategy Portfolio (0.20%) AllianceBernstein Growth and Income Portfolio American Funds - Asset Allocation Fund (0.30%) American Funds - Bond Fund (0.30%) American Funds - Growth Fund (0.30%) American Funds - Growth - Income Fund (0.30%) American Funds - International Fund (0.30%) Fidelity VIP Balanced Portfolio Fidelity VIP Contrafund® Portfolio Fidelity VIP Mid Cap Portfolio Fidelity VIP Value Strategies Portfolio GEI Total Return Fund (0.20%) TA AEGON Money Market TA AEGON High Yield Bond TA AEGON Tactical Vanguard ETF - Balanced TA AEGON Tactical Vanguard ETF - Conservative TA AEGON Tactical Vanguard ETF - Growth TA AEGON U.S. Government Securities TA AllianceBernstein Dynamic Allocation TA Asset Allocation - Conservative TA Asset Allocation - Growth TA Asset Allocation - Moderate TA Asset Allocation - Moderate Growth TA BlackRock Global Allocation (0.10%) TA BlackRock Large Cap Value</p>	<p>TA BlackRock Tactical Allocation TA Clarion Global Real Estate Securities TA Efficient Markets (Investing in Vanguard® ETFs and Dimensional Fund Advisors Mutual Funds) TA Hanlon Income TA International Moderate Growth TA Janus Balanced TA JPMorgan Core Bond TA JPMorgan Enhanced Index TA JPMorgan Mid Cap Value TA JPMorgan Tactical Allocation TA Jennison Growth TA Legg Mason Dynamic Allocation - Balanced TA Legg Mason Dynamic Allocation - Growth TA Market Participation Strategy TA MFS International Equity TA Morgan Stanley Active International Allocation TA Morgan Stanley Capital Growth TA Morgan Stanley Mid-Cap Growth TA Multi-Managed Balanced TA Multi Managed Large Cap Core TA PIMCO Real Return TIPS TA PIMCO Tactical - Balanced TA PIMCO Tactical - Conservative TA PIMCO Tactical - Growth TA PIMCO Total Return TA Systematic Small/Mid Cap Value TA T. Rowe Price Small Cap TA Vanguard ETF Index - Conservative TA Vanguard ETF Index - Balanced TA Vanguard ETF Index - Growth TA Vanguard ETF Index - Aggressive Growth TA WMC Diversified Growth</p>
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SECTION 2 – POLICY DATA

Policy Information

Policy Number:	[12345]
Policy Date:	[May 1, 2013]
Income Tax Status of the Policy:	[Non-Qualified]
Initial Premium Payment:	[\$5,000.00]
Last Available Annuity Commencement Date:	[May 31, 2077]
Death Benefit Option:	[Policy Value]

Annuitant(s) Information

Annuitant(s):	[John Doe]
Primary Annuitant's Issue Age/Sex:	[35 / Male]

Owner(s) Information

Owner(s):	[John Doe]
Primary Owner's Issue Age/Sex:	[35 / Male]

Rate Information for Fixed Account, if offered

Fixed Account Guaranteed Minimum Effective Annual Interest Rate:*	[0.25%]
Minimum Nonforfeiture Interest Rate:*	[1.00%]

*This rate applies for the life of the policy.

Regarding the Excess Interest Adjustment (EIA) feature:

- The guaranteed elements used to determine any EIA are the minimum guaranteed and current declared interest rates applicable to the Fixed Account;
- Declared interest rates used in computing any EIA may change from time to time (subject to Fixed Account Guaranteed Minimum Effective Annual Interest Rate), which may affect the benefits available under Your policy; and
- The U.S. Treasury rate may be used as a substitute for the current declared interest rate in the EIA formula as specified in Your policy.

SECTION 2 – POLICY DATA (continued)

Minimum Premium Payments

Minimum Initial Premium Payment:	Non-Qualified - <input type="text" value="\$5,000"/> Qualified - <input type="text" value="\$1,000"/>
Minimum Subsequent Premium Payment:	<input type="text" value="\$50"/>

Maximum Premium Payments (without prior Company Approval)

	Issue Age 0-80*	Issue Age 81+*
Total during the 1st Policy Year:	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$500,000"/>
Total during each Policy Year After 1st Policy Anniversary:	Non-qualified - <input type="text" value="\$25,000"/> Qualified - <input type="text" value="Lesser of \$60,000 or IRS Contribution limit"/>	Non-qualified - <input type="text" value="\$25,000"/> Qualified - <input type="text" value="Lesser of \$60,000 or IRS Contribution limit"/>
Cumulative Maximum Premiums - Life of Policy:	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$500,000"/>

* Issue Age is the greater of the Owner(s)' or Annuitant(s)' age.

Mortality and Expense Risk Fee and Administrative Charge

Before the Annuity Commencement Date:	<input type="text" value="1.55%"/>
After the Annuity Commencement Date:	<input type="text" value="1.25%"/>

Withdrawal/Surrender Charges

At anytime, you may withdraw or Surrender the Policy Value without surrender charges.

The amount paid on Surrender will never be less than the greater of the following amounts:

- a. Cash Value described in Section 5; and
- b. Minimum Required Cash Value.

SECTION 2 – POLICY DATA (continued)

Service Charge

Service Charge at the Time of Issue:	[\$35]
Maximum Annual Service Charge:	[\$55]

The Company may waive some or all of Your service charge each year based on Your Policy Value, Premium Payments made or active participation in specific online or e-delivery service programs at the time a service charge is assessed.

1. If Your Policy Value or sum of Premium Payments minus all withdrawals equals or exceeds:

[\$50,000]	=	up to a [\$35] fee waiver
[\$250,000]	=	up to a [\$55] fee waiver

2. Enrollment in specific online or e-delivery service programs may result in up to a [\$20] fee waiver.

Transfer Minimums and Charges Before the Annuity Commencement Date

Transfers Allowed Without Charges in any One Policy Year:	[12]
Charges After Allowable Transfers in any One Policy Year:	[\$10]
Minimum Transfer Amount from a Subaccount:	[\$500 or the entire Subaccount Policy Value, if less]
Minimum Transfer Amount from a GPO:	[\$50]

Fixed Account Transfer Maximum Before the Annuity Commencement Date

Maximum Transfer from the GPO when EIA has no Impact or a Positive Impact:	[100% of the GPO's Value]
Maximum Transfer from the GPO when EIA has a Negative Impact:	[25% of the GPO's Value]

Dollar Cost Averaging (DCA)

DCA Source Account Minimum:	[\$3,000]
Minimum Amount of each Transfer:	[\$500]
Minimum Time DCA can be Scheduled:	[6 months]
Maximum Time DCA can be Scheduled:	[24 months]

SECTION 2 – POLICY DATA (continued)

Fund Facilitation Fee

A Fund Facilitation Fee may be charged in addition to any policy fees and charges, and will be used in the calculation of net investment factor as described in Section 7 of the policy. The Fund Facilitation Fee will only be charged when money is allocated to one of the Subaccounts listed with a Fund Facilitation Fee. The Fund Facilitation Fee is an annualized percentage taken from the daily net asset values of a fund share held in that Subaccount.

We may update Fund Facilitation Fee funds and charge up to the maximum of $[0.30\%]$ for Subaccounts made available subsequent to the Policy Date. The Subaccount(s) as of Your Policy Date which include this fee are listed below with the current fee noted after the Subaccount name.

Initial Investment Options:

<p><u>Fixed Account(s) :</u></p> <p>1 Year Fixed Guaranteed Period 3 Year Fixed Guaranteed Period 5 Year Fixed Guaranteed Period 7 Year Fixed Guaranteed Period</p> <p><u>Subaccounts:</u></p> <p>AllianceBernstein Balanced Wealth Strategy Portfolio (0.20%) AllianceBernstein Growth and Income Portfolio American Funds - Asset Allocation Fund (0.30%) American Funds - Bond Fund (0.30%) American Funds - Growth Fund (0.30%) American Funds - Growth - Income Fund (0.30%) American Funds - International Fund (0.30%) Fidelity VIP Balanced Portfolio Fidelity VIP Contrafund® Portfolio Fidelity VIP Mid Cap Portfolio Fidelity VIP Value Strategies Portfolio GEI Total Return Fund (0.20%) TA AEGON Money Market TA AEGON High Yield Bond TA AEGON Tactical Vanguard ETF - Balanced TA AEGON Tactical Vanguard ETF - Conservative TA AEGON Tactical Vanguard ETF - Growth TA AEGON U.S. Government Securities TA AllianceBernstein Dynamic Allocation TA Asset Allocation - Conservative TA Asset Allocation - Growth TA Asset Allocation - Moderate TA Asset Allocation - Moderate Growth TA BlackRock Global Allocation (0.10%) TA BlackRock Large Cap Value</p>	<p>TA BlackRock Tactical Allocation TA Clarion Global Real Estate Securities TA Efficient Markets (Investing in Vanguard® ETFs and Dimensional Fund Advisors Mutual Funds) TA Hanlon Income TA International Moderate Growth TA Janus Balanced TA JPMorgan Core Bond TA JPMorgan Enhanced Index TA JPMorgan Mid Cap Value TA JPMorgan Tactical Allocation TA Jennison Growth TA Legg Mason Dynamic Allocation - Balanced TA Legg Mason Dynamic Allocation - Growth TA Market Participation Strategy TA MFS International Equity TA Morgan Stanley Active International Allocation TA Morgan Stanley Capital Growth TA Morgan Stanley Mid-Cap Growth TA Multi-Managed Balanced TA Multi Managed Large Cap Core TA PIMCO Real Return TIPS TA PIMCO Tactical - Balanced TA PIMCO Tactical - Conservative TA PIMCO Tactical - Growth TA PIMCO Total Return TA Systematic Small/Mid Cap Value TA T. Rowe Price Small Cap TA Vanguard ETF Index - Conservative TA Vanguard ETF Index - Balanced TA Vanguard ETF Index - Growth TA Vanguard ETF Index - Aggressive Growth TA WMC Diversified Growth</p>
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SECTION 2 – POLICY DATA

Policy Information

Policy Number:	[12345]
Policy Date:	[May 1, 2013]
Income Tax Status of the Policy:	[Non-Qualified]
Initial Premium Payment:	[\$5,000.00]
Last Available Annuity Commencement Date:	[May 31, 2077]
Death Benefit Option:	[Policy Value]

Annuitant(s) Information

Annuitant(s):	[John Doe]
Primary Annuitant's Issue Age/Sex:	[35 / Male]

Owner(s) Information

Owner(s):	[John Doe]
Primary Owner's Issue Age/Sex:	[35 / Male]

Rate Information for Fixed Account, if offered

Fixed Account Guaranteed Minimum Effective Annual Interest Rate:*	[0.25%]
Minimum Nonforfeiture Interest Rate:*	[1.00%]

*This rate applies for the life of the policy.

Regarding the Excess Interest Adjustment (EIA) feature:

- The guaranteed elements used to determine any EIA are the minimum guaranteed and current declared interest rates applicable to the Fixed Account;
- Declared interest rates used in computing any EIA may change from time to time (subject to Fixed Account Guaranteed Minimum Effective Annual Interest Rate), which may affect the benefits available under Your policy; and
- The U.S. Treasury rate may be used as a substitute for the current declared interest rate in the EIA formula as specified in Your policy.

SECTION 2 – POLICY DATA (continued)

Minimum Premium Payments

Minimum Initial Premium Payment:	Non-Qualified - $[\$5,000]$ Qualified - $[\$1,000]$
Minimum Subsequent Premium Payment:	$[\$50]$

Maximum Premium Payments (without prior Company Approval)

	Issue Age 0-80*	Issue Age 81+*
Total during the 1st Policy Year:	$[\$1,000,000]$	$[\$500,000]$
Total during each Policy Year After 1st Policy Anniversary:	Non-qualified - $[\$25,000]$ Qualified - $[\text{Lesser of } \$60,000 \text{ or IRS Contribution limit}]$	Non-qualified - $[\$25,000]$ Qualified - $[\text{Lesser of } \$60,000 \text{ or IRS Contribution limit}]$
Cumulative Maximum Premiums - Life of Policy:	$[\$1,000,000]$	$[\$500,000]$

* Issue Age is the greater of the Owner(s)' or Annuitant(s)' age.

Mortality and Expense Risk Fee and Administrative Charge

Before the Annuity Commencement Date:	$[1.50\%]$
After the Annuity Commencement Date:	$[1.25\%]$

Withdrawal/Surrender Charges

Number of Years Since Premium Payment Date:	0-1	1-2	2-3	3-4	4 or more
Charge (% of Premium Withdrawn):	8%	8%	7%	6%	0%

The amount paid on Surrender will never be less than the greater of the following amounts:

- a. Cash Value described in Section 5; and
- b. Minimum Required Cash Value.

SECTION 2 – POLICY DATA (continued)

Service Charge

Service Charge at the Time of Issue:	[\$35]
Maximum Annual Service Charge:	[\$55]

The Company may waive some or all of Your service charge each year based on Your Policy Value, Premium Payments made or active participation in specific online or e-delivery service programs at the time a service charge is assessed.

1. If Your Policy Value or sum of Premium Payments minus all withdrawals equals or exceeds:

[\$50,000] = up to a [\$35] fee waiver
 [\$250,000] = up to a [\$55] fee waiver

2. Enrollment in specific online or e-delivery service programs may result in up to a [\$20] fee waiver.

Transfer Minimums and Charges Before the Annuity Commencement Date

Transfers Allowed Without Charges in any One Policy Year:	[12]
Charges After Allowable Transfers in any One Policy Year:	[\$10]
Minimum Transfer Amount from a Subaccount:	[\$500 or the entire Subaccount Policy Value, if less]
Minimum Transfer Amount from a GPO:	[\$50]

Fixed Account Transfer Maximum Before the Annuity Commencement Date

Maximum Transfer from the GPO when EIA has no Impact or a Positive Impact:	[100% of the GPO's Value]
Maximum Transfer from the GPO when EIA has a Negative Impact:	[25% of the GPO's Value]

Dollar Cost Averaging (DCA)

DCA Source Account Minimum:	[\$3,000]
Minimum Amount of each Transfer:	[\$500]
Minimum Time DCA can be Scheduled:	[6 months]
Maximum Time DCA can be Scheduled:	[24 months]

SECTION 2 – POLICY DATA (continued)

Fund Facilitation Fee

A Fund Facilitation Fee may be charged in addition to any policy fees and charges, and will be used in the calculation of net investment factor as described in Section 7 of the policy. The Fund Facilitation Fee will only be charged when money is allocated to one of the Subaccounts listed with a Fund Facilitation Fee. The Fund Facilitation Fee is an annualized percentage taken from the daily net asset values of a fund share held in that Subaccount.

We may update Fund Facilitation Fee funds and charge up to the maximum of $[0.30\%]$ for Subaccounts made available subsequent to the Policy Date. The Subaccount(s) as of Your Policy Date which include this fee are listed below with the current fee noted after the Subaccount name.

Initial Investment Options:

Fixed Account(s) :

- 1 Year Fixed Guaranteed Period
- 3 Year Fixed Guaranteed Period
- 5 Year Fixed Guaranteed Period
- 7 Year Fixed Guaranteed Period

Subaccounts:

- AllianceBernstein Balanced Wealth Strategy Portfolio (0.20%)
- AllianceBernstein Growth and Income Portfolio
- American Funds - Asset Allocation Fund (0.30%)
- American Funds - Bond Fund (0.30%)
- American Funds - Growth Fund (0.30%)
- American Funds - Growth - Income Fund (0.30%)
- American Funds - International Fund (0.30%)
- Fidelity VIP Balanced Portfolio
- Fidelity VIP Contrafund® Portfolio
- Fidelity VIP Mid Cap Portfolio
- Fidelity VIP Value Strategies Portfolio
- GEI Total Return Fund (0.20%)
- TA AEGON Money Market
- TA AEGON High Yield Bond
- TA AEGON Tactical Vanguard ETF - Balanced
- TA AEGON Tactical Vanguard ETF - Conservative
- TA AEGON Tactical Vanguard ETF - Growth
- TA AEGON U.S. Government Securities
- TA AllianceBernstein Dynamic Allocation
- TA Asset Allocation - Conservative
- TA Asset Allocation - Growth
- TA Asset Allocation - Moderate
- TA Asset Allocation - Moderate Growth
- TA BlackRock Global Allocation (0.10%)
- TA BlackRock Large Cap Value

- TA BlackRock Tactical Allocation
- TA Clarion Global Real Estate Securities
- TA Efficient Markets
(Investing in Vanguard® ETFs and Dimensional Fund Advisors Mutual Funds)
- TA Hanlon Income
- TA International Moderate Growth
- TA Janus Balanced
- TA JPMorgan Core Bond
- TA JPMorgan Enhanced Index
- TA JPMorgan Mid Cap Value
- TA JPMorgan Tactical Allocation
- TA Jennison Growth
- TA Legg Mason Dynamic Allocation - Balanced
- TA Legg Mason Dynamic Allocation - Growth
- TA Market Participation Strategy
- TA MFS International Equity
- TA Morgan Stanley Active International Allocation
- TA Morgan Stanley Capital Growth
- TA Morgan Stanley Mid-Cap Growth
- TA Multi-Managed Balanced
- TA Multi Managed Large Cap Core
- TA PIMCO Real Return TIPS
- TA PIMCO Tactical - Balanced
- TA PIMCO Tactical - Conservative
- TA PIMCO Tactical - Growth
- TA PIMCO Total Return
- TA Systematic Small/Mid Cap Value
- TA T. Rowe Price Small Cap
- TA Vanguard ETF Index - Conservative
- TA Vanguard ETF Index - Balanced
- TA Vanguard ETF Index - Growth
- TA Vanguard ETF Index - Aggressive Growth
- TA WMC Diversified Growth

SECTION 2 – POLICY DATA

Policy Information

Policy Number:	[12345]
Policy Date:	[May 1, 2013]
Income Tax Status of the Policy:	[Non-Qualified]
Initial Premium Payment:	[\$5,000.00]
Last Available Annuity Commencement Date:	[May 31, 2077]
Death Benefit Option:	[Policy Value]

Annuitant(s) Information

Annuitant(s):	[John Doe]
Primary Annuitant's Issue Age/Sex:	[35 / Male]

Owner(s) Information

Owner(s):	[John Doe]
Primary Owner's Issue Age/Sex:	[35 / Male]

Rate Information for Fixed Account, if offered

Fixed Account Guaranteed Minimum Effective Annual Interest Rate:*	[0.25%]
Minimum Nonforfeiture Interest Rate:*	[1.00%]

*This rate applies for the life of the policy.

Regarding the Excess Interest Adjustment (EIA) feature:

- a. The guaranteed elements used to determine any EIA are the minimum guaranteed and current declared interest rates applicable to the Fixed Account;
- b. Declared interest rates used in computing any EIA may change from time to time (subject to Fixed Account Guaranteed Minimum Effective Annual Interest Rate), which may affect the benefits available under Your policy; and
- c. The U.S. Treasury rate may be used as a substitute for the current declared interest rate in the EIA formula as specified in Your policy.

SECTION 2 – POLICY DATA (continued)

Premium Enhancement

Premium Enhancement Percentage on the Initial Premium Payment:	5.50%
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When a Premium Payment is paid, an amount equal to a percentage of that premium referred to as a Premium Enhancement will be applied to that Premium Payment and the resulting amount will be added to the Policy Value. The Premium Enhancement applicable to the initial Premium Payment shown above. The amount of the Premium Enhancement is not considered a Premium Payment. The Premium Enhancement is considered part of earnings. The Premium Enhancement may vary from premium to premium on subsequent Premium Payments and may vary based on Annuitant's attained age at the time a Premium Payment is made. The Premium Enhancement percentage will never be less than 0.25% nor more than 7%. We will advise You of the amount of the Premium Enhancement applicable to each subsequent Premium Payment in a confirmation that we will send You. Premium Enhancements will be applied using the same allocation as on the corresponding Premium Payment. No Premium Enhancement will apply if the policy is cancelled pursuant to the Right to Cancel provision.

The full dollar amount of any Premium Enhancement applied less than one year prior to the occurrence of any of the following events will be forfeited:

- 1) Exercise of Nursing Care and Terminal Condition Waiver;
- 2) Exercise of Unemployment Waiver;
- 3) A death benefit is payable; or
- 4) Upon annuitization.

For surrender charge purposes, all earnings including Premium Enhancement are considered to be withdrawn first. After all earnings are withdrawn then the oldest Premium Payment is the first Premium Payment considered to be withdrawn. If the amount withdrawn exceeds this, the next oldest premium payment is considered to be withdrawn, and so on until the most recent Premium Payments are deemed to be withdrawn (the procedure being applied to withdrawals of premium is a "First-In, First-Out" or FIFO procedure).

SECTION 2 – POLICY DATA (continued)

Minimum Premium Payments

Minimum Initial Premium Payment:	Non-Qualified - $\boxed{\$5,000}$ Qualified - $\boxed{\$1,000}$
Minimum Subsequent Premium Payment:	$\boxed{\$50}$

Maximum Premium Payments (without prior Company Approval)

	Issue Age 0-80*	Issue Age 81+*
Total during the 1st Policy Year:	$\boxed{\$1,000,000}$	$\boxed{\$500,000}$
Total during each Policy Year After 1st Policy Anniversary:	Non-qualified - $\boxed{\$25,000}$ Qualified - $\boxed{\text{Lesser of } \$60,000 \text{ or IRS Contribution limit}}$	Non-qualified - $\boxed{\$25,000}$ Qualified - $\boxed{\text{Lesser of } \$60,000 \text{ or IRS Contribution limit}}$
Cumulative Maximum Premiums - Life of Policy:	$\boxed{\$1,000,000}$	$\boxed{\$500,000}$

* Issue Age is the greater of the Owner(s)' or Annuitant(s)' age.

Mortality and Expense Risk Fee and Administrative Charge

Before the Annuity Commencement Date:	$\boxed{1.50\%}$
After the Annuity Commencement Date:	$\boxed{1.25\%}$

Withdrawal/Surrender Charges

Number of Years Since Premium Payment Date:	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9 or more
Charge (% of Premium Withdrawn or Surrendered):	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

The amount paid on Surrender will never be less than the greater of the following amounts:

- a. Cash Value described in Section 5; and
- b. Minimum Required Cash Value.

SECTION 2 – POLICY DATA (continued)

Service Charge

Service Charge at the Time of Issue:	[\$35]
Maximum Annual Service Charge:	[\$55]

The Company may waive some or all of Your service charge each year based on Your Policy Value, Premium Payments made or active participation in specific online or e-delivery service programs at the time a service charge is assessed.

1. If Your Policy Value or sum of Premium Payments minus all withdrawals equals or exceeds:

[\$50,000]	=	up to a [\$35] fee waiver
[\$250,000]	=	up to a [\$55] fee waiver

2. Enrollment in specific online or e-delivery service programs may result in up to a [\$20] fee waiver.

Transfer Minimums and Charges Before the Annuity Commencement Date

Transfers Allowed Without Charges in any One Policy Year:	[12]
Charges After Allowable Transfers in any One Policy Year:	[\$10]
Minimum Transfer Amount from a Subaccount:	[\$500 or the entire Subaccount Policy Value, if less]
Minimum Transfer Amount from a GPO:	[\$50]

Fixed Account Transfer Maximum Before the Annuity Commencement Date

Maximum Transfer from the GPO when EIA has no Impact or a Positive Impact:	[100% of the GPO's Value]
Maximum Transfer from the GPO when EIA has a Negative Impact:	[25% of the GPO's Value]

Dollar Cost Averaging (DCA)

DCA Source Account Minimum:	[\$3,000]
Minimum Amount of each Transfer:	[\$500]
Minimum Time DCA can be Scheduled:	[6 months]
Maximum Time DCA can be Scheduled:	[24 months]

SECTION 2 – POLICY DATA (continued)

Fund Facilitation Fee

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We may update Fund Facilitation Fee funds and charge up to the maximum of [0.30%] for Subaccounts made available subsequent to the Policy Date. The Subaccount(s) as of Your Policy Date which include this fee are listed below with the current fee noted after the Subaccount name.

Initial Investment Options:

Fixed Account(s) :

- 1 Year Fixed Guaranteed Period
- 3 Year Fixed Guaranteed Period
- 5 Year Fixed Guaranteed Period
- 7 Year Fixed Guaranteed Period

Subaccounts:

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- American Funds - Asset Allocation Fund (0.30%)
- American Funds - Bond Fund (0.30%)
- American Funds - Growth Fund (0.30%)
- American Funds - Growth - Income Fund (0.30%)
- American Funds - International Fund (0.30%)
- Fidelity VIP Balanced Portfolio
- Fidelity VIP Contrafund® Portfolio
- Fidelity VIP Mid Cap Portfolio
- Fidelity VIP Value Strategies Portfolio
- GEI Total Return Fund (0.20%)
- TA AEGON Money Market
- TA AEGON High Yield Bond
- TA AEGON Tactical Vanguard ETF - Balanced
- TA AEGON Tactical Vanguard ETF - Conservative
- TA AEGON Tactical Vanguard ETF - Growth
- TA AEGON U.S. Government Securities
- TA AllianceBernstein Dynamic Allocation
- TA Asset Allocation - Conservative
- TA Asset Allocation - Growth
- TA Asset Allocation - Moderate
- TA Asset Allocation - Moderate Growth
- TA BlackRock Global Allocation (0.10%)
- TA BlackRock Large Cap Value

- TA BlackRock Tactical Allocation
- TA Clarion Global Real Estate Securities
- TA Efficient Markets
(Investing in Vanguard®ETFs and Dimensional Fund Advisors Mutual Funds)
- TA Hanlon Income
- TA International Moderate Growth
- TA Janus Balanced
- TA JPMorgan Core Bond
- TA JPMorgan Enhanced Index
- TA JPMorgan Mid Cap Value
- TA JPMorgan Tactical Allocation
- TA Jennison Growth
- TA Legg Mason Dynamic Allocation - Balanced
- TA Legg Mason Dynamic Allocation - Growth
- TA Market Participation Strategy
- TA MFS International Equity
- TA Morgan Stanley Active International Allocation
- TA Morgan Stanley Capital Growth
- TA Morgan Stanley Mid-Cap Growth
- TA Multi-Managed Balanced
- TA Multi Managed Large Cap Core
- TA PIMCO Real Return TIPS
- TA PIMCO Tactical - Balanced
- TA PIMCO Tactical - Conservative
- TA PIMCO Tactical - Growth
- TA PIMCO Total Return
- TA Systematic Small/Mid Cap Value
- TA T. Rowe Price Small Cap
- TA Vanguard ETF Index - Conservative
- TA Vanguard ETF Index - Balanced
- TA Vanguard ETF Index - Growth
- TA Vanguard ETF Index - Aggressive Growth
- TA WMC Diversified Growth