



Bulletin: Life Products

Introducing TransTermSM

January 19, 2011

Effective January 21, 2011, *TransTerm*SM will be available for sale in approved jurisdictions.

TransTerm is Transamerica Life Insurance Company's new universal life insurance policy that blends the basic characteristics of level term insurance with the lifetime, guaranteed protection available with no-lapse universal life.

The *TransTerm* portfolio consists of five separate products, offering consumers a choice of initial level premium durations of 10, 15, 20, 25 and 30 years. (The Trendsetter[®] Super Series term portfolio will continue to be available for sale.)

TransTerm Competitive Advantages

- Competitively priced initial level premium protection with the flexibility to transition to guaranteed, lifetime coverage
- Availability of the Transamerica Opportunity Program (TOP) on all premium durations (10, 15, 20, 25 and 30 years). TOP offers qualifying applicants up to \$1 million of coverage with accelerated underwriting and no medical exam*
- High maximum issue ages:
 - TransTerm 10 – maximum issue age of 85
 - TransTerm 30 – maximum issue age of 65
- Low minimum face amounts starting at \$25,000
- Non-Medical band at \$25,000 - \$99,999 for Standard Nonsmokers or Standard Smokers. (Face amount limitations based on age.)
- Rate band break when applying for multiple policies on the same individual
- A signed illustration is not submitted with the application
- Full compensation up to the target premium
- Availability of the Income Protection Option (IPO) to structure a monthly payment to one or multiple beneficiaries with an option to leave an additional initial or final lump sum

Issue Ages

- TransTerm 10: 18 – 85
- TransTerm 15: 18 – 80
- TransTerm 20: 18 – 75
- TransTerm 25: 18 – 70
- TransTerm 30: 18 – 65

Rate Classes

- Preferred Plus NS
- Preferred NS
- Standard Plus NS
- Standard NS
- Nonsmoker
- Preferred Smoker
- Standard Smoker
- Smoker

*This is not a Guaranteed Issue program. Qualification for coverage depends on the answers to health questions set forth in the TransTerm application. Subject to underwriting approval. Underwriting includes Medical Information Bureau (MIB) screening, non-medical, face page of previously issued term policy, and additional requirements which may be imposed based on information from MIB. Program is subject to withdrawal at any time without notice from the Company.



Riders & Options

- Waiver Provision Rider
- Children's Insurance Rider
- Accident Indemnity Rider
- Income Protection Option (IPO)
- Accelerated Death Benefit Endorsement
- No-Lapse Guarantee Endorsement

Product Availability

See the attached *Authorization to Sell* for state availability, or view TransACT® for the most updated approvals.

Quoting TransTerm

TransTerm is a non-illustratable product. However, quotes for the initial level premiums will be available on TransWare® and WinFlex. TransWare and WinFlex will allow for quoting the guaranteed premiums following the initial level premium period. In addition to allowing premiums to be input manually, there are three premium options available:

1. YRT-like quote where premiums increase on an annual basis
2. Lifetime level premiums
3. Incrementally increasing premiums at 10-year intervals

Completing the Application

- Application form APA 40 will apply. For Non-med applicants, the Non-med Application (Part 2) and the HIPAA notice are also required.
- Although TransTerm is a flexible premium universal life policy, it is designed to have term-like premiums, level for the initial duration chosen, and does not have a RAP commitment. However, please note:
 - Paying the Minimum Initial Level Premium Only: If the applicant chooses to pay the minimum initial level premium, the policy will be issued based on the minimum initial level premium for the risk class approved and based on the duration chosen (10, 15, 20, 25 or 30). Therefore, a premium does not need to be entered onto the application form.
 - Lump Sums and/or 1035 Exchange Amounts: If the applicant pays a lump sum and/or a 1035 exchange amount, then the amount to be paid (lump sum or 1035 exchange) should be entered into the lump sum field. In addition, the remarks section should note that a lump sum has been submitted.
 - Higher Premium than Minimum Initial Level Premium: If the applicant will pay a higher modal premium than the minimum initial level premium for the duration chosen (10, 15, 20, 25 or 30), note the following in the remarks section:
 1. The amount of desired premium payment
 2. That the stated premium is desired as the billed premium (even though it's higher than the minimum initial level premium for the policy).



TransTerm on iGO

TransTerm will be available on iGO in the near future. More information will follow.

Available Marketing Material

As of January 21, the following marketing materials are available.

Product Guide	OL 2841	Available on TransACT and at Merrill
Portfolio-At-A-Glance	OL 2847	Available on TransACT
Consumer Brochure	OL 2838	Available on TransACT and at Merrill
Consumer Brochure #10	OL 2851	Available on TransACT and at Merrill
Initial Underwriting Chart	OL 2440	Available on TransACT

For additional details on TransTerm, please see the Product Guide or contact Transamerica's Strategic Marketing Sales Desk at 866-545-9058.

TransTermSM is non-participating, flexible premium universal life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form Nos. ICC10-410, ICC10-415, ICC10-420, ICC10-425 and ICC10-430 respectively. Policy forms and numbers may vary and these policies may not be available in all jurisdictions.

Authorization to Sell

Transamerica Life Insurance Company (TLIC) Transamerica Financial Life Insurance Company (TFLIC)

January 18, 2011
TransTermSM

TransTerm is a new universal life insurance policy that offers competitively priced protection. Lock in low term-like premiums for an initial level period of 10, 15, 20, 25, or 30 years to cover a temporary need yet have the flexibility to transition to lifetime coverage.

A "Yes" indicates TransTerm is available for sale. A "No" indicates TransTerm is not available for sale in that jurisdiction. An asterisk "*" indicates a new approval. An "N/A" means the policy will not be filed in that jurisdiction.

Jurisdiction	Available for Sale
Alabama	YES*
Alaska	NO
Arizona	YES*
Arkansas	YES*
California	NO
Colorado	NO
Connecticut	NO
Delaware	NO
District of Columbia	YES*
Florida	YES*
Georgia	NO
Guam	NO
Hawaii	NO
Idaho	NO
Illinois	NO
Indiana	NO
Iowa	NO
Kansas	NO
Kentucky	NO
Louisiana	NO
Maine	NO
Maryland	NO
Massachusetts	NO
Michigan	NO
Minnesota	NO
Mississippi	NO
Missouri	NO

Jurisdiction	Available for Sale
Montana	YES*
Nebraska	NO
Nevada	NO
New Hampshire	NO
New Jersey	NO
New Mexico	NO
New York	NO
North Carolina	NO
North Dakota	YES*
Ohio	NO
Oklahoma	NO
Oregon	NO
Pennsylvania	NO
Puerto Rico	NO
Rhode Island	NO
South Carolina	NO
South Dakota	YES*
Tennessee	NO
Texas	NO
Utah	NO
Vermont	NO
Virginia	NO
Washington	NO
West Virginia	NO
Wisconsin	NO
Wyoming	NO

