



TransACE[®] UL Product Update

Date: April 30, 2010

Transamerica Life Insurance Company remains committed to providing products offering high consumer value, including strong guarantees. Our dedication to our "ACE" Guaranteed, No-Lapse Universal Life portfolio is unwavering and sales remain strong.

Recent market conditions, however, have impacted the cost of sustaining long-term guarantees. Across the industry, carriers have increased premium for these no-lapse portfolios. While we have found the need to adjust our pricing, we are pleased to announce that only the single life, TransACE[®] No-Lapse UL product will be affected at this time.

Changes Effective May 1, 2010*

- **Premium Adjustments:** Adjustments to support lifetime level death benefit scenarios have resulted in premium increases across the board, with level-pay scenarios seeing the least impact.
- **Significant Cash Value Increases:** While premiums have increased, cash values have strengthened significantly, with increases particularly at the younger ages.
- **Target Premium Adjustments:** Target premiums have also increased at the older ages. Moderate decreases will be seen at the younger ages.
- **\$1,000,000+ Rate Band:** A fourth rate band has been added for face amounts of \$1,000,000 and higher.

* Changes effective in approved jurisdictions. At the time of print, Texas and Oregon are still pending approval.

Continued Market Strengths

- No-Lapse Guarantee Endorsement
- Competitive premiums
- Income Protection Option (IPO) allowing for control and guarantees for how death benefits are paid to beneficiaries
- Honeymoon Provision allowing for the full surrender of a policy during the first five policy years without surrender charge
- Return of Premium (ROP) death benefit option
- Lump-sum, short-pay or level-pay premium payment options
- Competitive underwriting
- Compatibility with various legacy planning strategies, including the TransSecuritySM Solution
- Fully commissionable target premiums at all issue ages
- Strong brand recognition

Transition Timeline

Applications for the current (old) TransACE product must be received in our Cedar Rapids administrative office by close of business on May 28, 2010. This must be a signed formal application with all fields completed, along with all necessary forms required at application time. New TransACE rates will be available on TransWareSM version 15.10 the first week of May.

- TransWare illustration software (version 15.10) will cease running the TransACE (2007) premiums on May 28, 2010. Until this time, both rates will appear in the illustration software, in approved jurisdictions.

Key Contacts

For additional information, please contact the Strategic Marketing Sales Desk at 866-545-9058 or Product Manager Cindy Burchell at (213) 742-3697.



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