



From: Marty Flewellen, President
Transamerica Insurance & Investment Group
To: General Agents
Subject: Trendsetter Super Series Updates
Date: August 19, 2009

Effective September 1, 2009, Transamerica Life Insurance Company (TLIC) will release new term rates for Trendsetter[®] Super Series level premium products.

Throughout the year, several carriers have increased term rates to reflect today's economic conditions. Although we have also had to make adjustments at Transamerica, on average, premiums will either remain level or see a less than 3% increase. As a result, we remain consistently competitive, appearing among the top five carriers. We continue our leadership position at the longer term durations, including 20- and 30-year terms, and our preferred smoker rates are among the best in the industry.

We have also made the following enhancements

- New lower modal factors for direct billing options (direct billing uses PAC factors)
- New lower \$100,000 minimum face amount for Preferred Plus on the level premium products

Continued Competitive Advantages

- Industry high maximum issue ages
- Fully commissionable policy fees
- No-cost option for structuring a guaranteed monthly income stream (Income Protection Option)
- Discounts for multiple policies on the same insured (policy fee waiver and/or rate band breaks)
- TOP 25 program for additional coverage with no medical exams and accelerated underwriting
- Six-day Express Underwriting

New Business Transition Rules

- The TransWareSM illustration system will be updated with new rates on September 1, 2009 for Trendsetter Super Series level premium products. No rate changes have been made to the Trendsetter[®] Super YRT or Trendsetter[®] Super ROP 30.
- TLIC applications for "old" rates must be dated and received *no later than* September 30, 2009.

- TLIC applications dated or received after September 30, 2009 will be issued with the new rates.
- New rates will not be applicable to the New York Trendsetter level portfolio. Changes to Transamerica Financial Life Insurance Company premiums will follow upon state approval.

Contact Us

More information will be released in next week's *TransWeekly*. If you have any questions, please contact the Transamerica Marketing Center Resource Desk at 866-545-9058 or email TLDSalesDesk@transamerica.com.