



Bulletin: Life Products

1st Quarter NAIC Model Index Minimum Nonforfeiture Interest Rate

December 23, 2009

The minimum nonforfeiture interest rate for fixed deferred annuity policies issued by Transamerica Life Insurance Company from January 1, 2010 through March 31, 2010 will be **1.00%**. The rate for the prior quarter was **1.10%**.

The minimum nonforfeiture interest rate is used to determine guaranteed minimum values under the annuity contract. Except for Transamerica Financial Life Insurance Company annuity policies, the minimum nonforfeiture interest rate and the guaranteed minimum interest rate on a policy may differ.

If a state or jurisdiction has not adopted the NAIC Model Index regulation, then the minimum nonforfeiture interest rate in that jurisdiction will be as provided under applicable law.

The minimum nonforfeiture interest rate for TransFreedom[®] II NY policies issued by Transamerica Financial Life Insurance Company through September 30, 2010 will remain unchanged at **1.10%**.

In order to properly run illustrations using the new minimum nonforfeiture interest rate, download the interest rate update program that will be available on TransACT[®] on **Thursday, December 31, 2009**, after 2:00 p.m., Pacific Time. To download rates, go to www.tatransact.com and click on the "Update Interest Rates" link beneath the Login button. Or, after you log in, click on the "Interest Rates" link on the "Home" tab.

If you have questions, please contact Teresa Dabao at 213-741-6825, Bindu Kundanmal at 213-742-4627, or Marcus Leh at 213-742-3065. You may also contact your Transamerica Sales Team or the Transamerica Marketing Center at (866) 545-9058.

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