



# Bulletin: Annuity Products

## Deferred Fixed Annuity Products: Interest Rate Changes

October 20, 2010

We are changing interest rates for new premiums for most of our deferred fixed annuity products.

Effective for **Transamerica Index Advantage policies with issue dates after November 1, 2010**, the first-year cap rate and the Guaranteed Interest Account rate will change as shown below, except to the extent the premium for the policy is eligible for the higher, current rates under our rate lock procedures. The cap bailout rate remains unchanged.

<b>Transamerica Index Advantage</b>	<b>Current Rate</b>	<b>New Rate</b>
1 <sup>st</sup> -Year Cap Rate	4.00%	<b>3.25%</b>
Cap Bailout Rate	3.00%	3.00% (no change)
Guaranteed Interest Account Rate	1.50%	<b>1.00%</b>

**The new Transamerica Index Advantage rates will apply for policies issued beginning November 8, 2010.** An issue date is the first business day on or after the 1st, 8th, 15th and 22nd of each month for applications with new premiums received by us in good order by the prior business day. Premiums for applications in good order received by us in our Cedar Rapids New Business office on or after November 1, 2010 will receive the new 1<sup>st</sup> Year Cap Rate and the new Guaranteed Interest Account Rate for policies issued November 8, 2010, unless the higher, current rates apply under our rate lock procedures.

For **Trans 6<sup>®</sup> Plus, Trans 10<sup>SM</sup>, TransFreedom<sup>®</sup> II, TransFreedom<sup>®</sup> II NY and Transamerica Select<sup>®</sup>**, interest rates for **new premiums received by us on or after November 1, 2010** will change as follows, except to the extent the premium for the policy is eligible for the higher, current rates under our rate lock procedures (and subject to contract guarantees).

<b>Trans 6<sup>®</sup> Plus</b>	<b>Current Rate</b>	<b>New Rate</b>
<i>One-year interest rate guarantee option</i>		
Year 1 rate (base rate plus 1%)	2.50%	<b>2.00%</b>
Guaranteed rate year 2	1.50%	<b>1.00%</b>
<i>Six-year interest rate guarantee option</i>		
Year 1 rate (base rate plus 1%)	2.50%	<b>2.00%</b>
Guaranteed rate years 2-6	1.50%	<b>1.00%</b>

Guaranteed minimum interest rate is 1.00%.



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<b>Trans 10<sup>SM</sup></b> (all jurisdictions except PA) <i>Full Feature Rider</i>	<b>Current Rate</b>	<b>New Rate</b>
Year 1 rate (base rate plus 2%)	3.85%	<b>3.00%</b>
Guaranteed rate years 2 and 3	1.85%	<b>1.00%</b>
<i>Enhanced Rate Option</i>		
Year 1 rate (base rate plus 2%)	4.35%	<b>3.50%</b>
Guaranteed rate years 2 and 3	2.35%	<b>1.50%</b>

Guaranteed minimum interest rate is 1.00%.

<b>Trans 10<sup>SM</sup></b> (PA only) <i>Full Feature Rider</i>	<b>Current Rate</b>	<b>New Rate</b>
Year 1 rate (base rate plus 2%)	4.00%	4.00% (no change)
Guaranteed rate years 2 and 3	2.00%	2.00% (no change)

Guaranteed minimum interest rate in Pennsylvania is 2.00% for years 1-10 and 1.50% thereafter.

<b>TransFreedom<sup>®</sup> II</b>	<b>Current Rate</b>	<b>New Rate</b>
	1.70%	<b>1.00%</b>

TransFreedom II is only available for new sales in Internal Revenue Code Section 412(e)(3) defined benefit plans. The guaranteed minimum interest rate is 1.00%.

<b>TransFreedom<sup>®</sup> II NY</b>	<b>Current Rate</b>	<b>New Rate</b>
	1.55%	<b>1.00%</b>

The TransFreedom II NY annuity is issued by Transamerica Financial Life Insurance Company and is only available for new sales in New York to Internal Revenue Code Section 412(e)(3) defined benefit plans. For new policies issued through September 30, 2011, the guaranteed minimum interest rate is equal to the minimum nonforfeiture interest rate of 1.00%.

<b>Transamerica Select<sup>®</sup></b> <i>Initial Interest Rate Guarantee Period</i>	<b>Current Rate</b>	<b>New Rate</b>
4 year	1.00%	1.00% (no change)
5 year	1.10%	<b>1.00%</b>
6 year	1.20%	<b>1.00%</b>
7 year	1.50%	<b>1.00%</b>
8 year	1.75%	<b>1.00%</b>



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Note that the rates above for Transamerica Select are for single premiums of less than \$100,000.

For premiums of \$100,000 or greater, an additional 0.25% will be added to the above rates.

The guaranteed minimum interest rate is 1.00%.

All rates shown above are annual effective interest rates.

#### **Updates to Illustration Software**

The new rates for **Trans 6 Plus, Trans 10, TransFreedom II, TransFreedom II NY, Transamerica Index Advantage and Transamerica Select** may be updated in our Deferred Annuity Products Illustration Software after 2 p.m., Pacific Time, on **Friday, October 29, 2010** through the Interest Rate update download available on TransACT®.

For availability of products in your state, please see the state availability listings on TransACT ([www.tatransact.com](http://www.tatransact.com)) under "Products" on the Pre-Sale tab.

For more information, please contact your Strategic Marketing Sales Desk at (866) 545-9058.

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