



Interest-Sensitive Life Interest Rate Decrease, Effective September 19, 2011

August 19, 2011

New money interest rates credited on **TransUltra[®] SP**, **TransUltra[®] SP NY**, **TransUltra Plus[®]**, and **TransProtector[®]** will be decreased, effective Monday, September 19, 2011. The rates now in effect will be credited to all premium received in our Cedar Rapids administrative office by the close of business, Friday, September 16, 2011. If a 1035 exchange is in process, the money must be received by September 16, 2011, in order to receive the higher rate now in effect.

Effective immediately, you must start illustrating TransUltra SP, TransUltra SP NY, TransUltra Plus and TransProtector cases using interest rates no higher than the new declared rates shown below. Company-declared interest rates now in effect will be credited to all premiums received by the close of business, Friday, September 16, 2011. On an exception basis, if you have a case for which the entire first year's premium will be received no later than September 16, you may illustrate today's higher rate for the first year and the lower rate for subsequent years.

Please keep in mind that this reduction in the current credited interest rate does not affect TransACE[®], TransACE[®] CV, TransACE[®] CV NY, TransACE Survivor[®], TransSecure[®] II or TransSecure[®] II NY.

As of Monday, September 19, 2011, the new money interest rates will be as follows.

Universal Life	Rates (New Rates in Bold)
TransACE [®]	4.00%
TransACE [®] CV	4.00%
TransACE [®] CV NY	4.00%
TransACE Survivor [®] 2010	4.00%
TransProtector[®]	3.75%
TransSecure [®] II	
(face amounts less than \$1,000,000)	4.00%
(face amounts of \$1,000,000 or more)	4.25%
TransSecure [®] II NY	
(face amounts less than \$1,000,000)	4.00%
(face amounts of \$1,000,000 or more)	4.25%
TransTerm SM 10	3.00%
TransTerm SM 15	3.00%
TransTerm SM 20	3.00%
TransTerm SM 25	3.00%
TransTerm SM 30	3.00%
TransUltra[®] SP 2006 and TransUltra SelectSM SP 2006	
(face amounts less than \$1,000,000)	3.50%

(face amounts of \$1,000,000 or more)	3.75%
TransUltra Plus® 2006	
(face amounts less than \$1,000,000)	3.50%
(face amounts of \$1,000,000 or more)	3.75%
TransUltra® SP NY	
(face amounts less than \$1,000,000)	3.50%
(face amounts of \$1,000,000 or more)	3.75%

The rates shown above apply to new premiums received after September 16, 2011, on already-existing policies as well as to policies being newly sold or illustrated.

To decrease interest rates in TransWare®, accept updates when starting TransWare. The updates will contain the new rates. If the illustration software doesn't tell you that there's an update available within TransWare, go to Tools and click on "Check for Updates."

Please contact the Transamerica Strategic Marketing Sales Desk at (866) 545-9058 with any questions.



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