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# MORE GUARANTEES AT NO ADDITIONAL COST

New TransACE® Surrender Flexibility Endorsement

## New TransACE® UL Endorsement Offers Enhanced Value, Guarantees and Flexibility At No Additional Cost

More than ever, clients today are acutely aware of how unpredictable the future can be. What may be true today, may not necessarily be the same down the road. Now, with the new Surrender Flexibility Endorsement (SFE), clients no longer have to worry about what the future holds when it comes to their insurance protection.

Available at no additional cost with every every TransACE® guaranteed UL Policy, the SFE allows for additional flexibility.\* With the SFE, if coverage is no longer needed in the future, policy owners may be eligible to receive an enhanced value upon policy surrender.\*\*

Combined with our Income Protection Option, the Surrender Flexibility Endorsement makes TransACE® an ideal choice for permanent UL protection, with the guarantees, flexibility and control that clients are searching for.

To learn more, click on the links below or contact Strategic Marketing at 866-545-9058.

*TransACE® SFE Flyer*



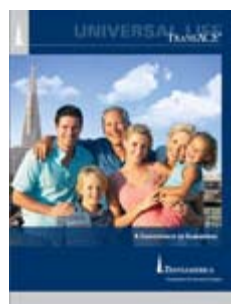
*TransACE® SFE State Availability*

*TransACE® Product Guide*



*Income Protection Option Presentation*

*TransACE® Consumer Brochure*



**Authorization to Sell**  
Transamerica Life Insurance Company (TLC)

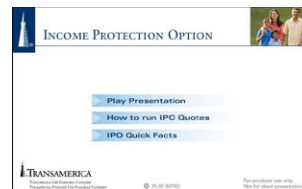
July 1, 2011

**Surrender Flexibility Endorsement (SFE)**

This document is not a contract. It is a summary of the terms and conditions of the Surrender Flexibility Endorsement (SFE) and is not intended to be used as a contract. It is subject to the actual policy and the actual policy terms and conditions. It is not intended to be used as a contract. It is subject to the actual policy and the actual policy terms and conditions. It is not intended to be used as a contract. It is subject to the actual policy and the actual policy terms and conditions.

State	SFE	State	SFE
AL	YES	SD	YES
AK	YES	TN	YES
AZ	YES	TX	YES
CA	YES	UT	YES
CO	YES	VA	YES
CT	YES	VT	YES
DC	YES	WA	YES
DE	YES	WI	YES
FL	YES	WV	YES
GA	YES	WY	YES
HI	YES		
IA	YES		
IL	YES		
IN	YES		
KS	YES		
KY	YES		
LA	YES		
MA	YES		
MD	YES		
ME	YES		
MI	YES		
MN	YES		
MO	YES		
MS	YES		
MT	YES		
NC	YES		
ND	YES		
NH	YES		
NJ	YES		
NM	YES		
NY	YES		
OH	YES		
OK	YES		
OR	YES		
PA	YES		
RI	YES		
SC	YES		
SD	YES		
TN	YES		
TX	YES		
UT	YES		
VA	YES		
VT	YES		
WA	YES		
WI	YES		
WV	YES		
WY	YES		

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\*Subject to funding requirements.

\*\*If the surrender occurs during the 60-day period following the 20th policy anniversary, the enhanced surrender value is the lesser of: 1) 100% of gross premiums paid less any refunds, partial surrenders and outstanding policy loans, or 2) 30% of the lowest face amount of the policy less any outstanding loans and any partial surrenders that did not reduce the face amount.

If the surrender occurs on or after the 25th policy anniversary, the enhanced surrender value is the lesser of 1) 100% of gross premiums paid less any refunds, partial surrenders and outstanding policy loans, or 2) 35% of the lowest face amount of the policy less any outstanding loans and any partial surrenders that did not reduce the face amount.

TransACE® is a non-participating, flexible-premium universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form #1-12611107, Group Certificate #2-72336107 for certificates issued under a group policy issued to the Rhode Island National Consumer Protection Trust. Policy form and number may vary and this policy may not be available in all jurisdictions.

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