

## OF CURRENT INTEREST

December 21, 2011

### Current Rates

#### Interest-Sensitive Life—New Business

TransACE <sup>®</sup>	4.00%
TransACE <sup>®</sup> CV	4.00%
TransACE <sup>®</sup> CV NY	4.00%
TransACE Survivor <sup>®</sup> 2010	4.00%
TransProtector <sup>®</sup>	3.75%
TransSecure <sup>®</sup> II	
(face amounts less than \$1,000,000)	4.00%
(face amounts of \$1,000,000 or more)	4.25%
TransSecure <sup>®</sup> II NY	
(face amounts less than \$1,000,000)	4.00%
(face amounts of \$1,000,000 or more)	4.25%
TransTerm <sup>SM</sup> 10	3.00%
TransTerm <sup>SM</sup> 15	3.00%
TransTerm <sup>SM</sup> 20	3.00%
TransTerm <sup>SM</sup> 25	3.00%
TransTerm <sup>SM</sup> 30	3.00%
TransUltra <sup>®</sup> SP 2006 and TransUltra Select <sup>SM</sup> SP 2006	
(face amounts less than \$1,000,000)	3.50%
(face amounts of \$1,000,000 or more)	3.75%
TransUltra <sup>®</sup> Plus 2006	
(face amounts less than \$1,000,000)	3.50%
(face amounts of \$1,000,000 or more)	3.75%
TransUltra <sup>®</sup> SP NY	
(face amounts less than \$1,000,000)	3.50%
(face amounts of \$1,000,000 or more)	3.75%

#### Index Universal Life Products

Freedom Global IUL II <sup>SM</sup>	
Basic Interest Account	3.50%
Index Account Maximum Illustrated Interest Rate	8.91%
Index Account Current Cap	13.25%
Freedom Index Universal Life II <sup>SM</sup>	
Basic Interest Account	3.50%
Index Account Maximum Illustrated Interest Rate	7.93%
Index Account Current Cap	12.50%

## Annuity Products

TransFreedom <sup>®</sup> II [412(e)(3) plan sales]	<b>Rates</b> 1.00%
Guaranteed minimum interest rate	1.00%
TransFreedom <sup>®</sup> II NY [412(e)(3) plan sales]	<b>Rates</b> 1.00%
Guaranteed minimum interest rate (for policies issued 10/1/11-9/30/12)	1.00%

*TransFreedom II and TransFreedom II NY are only available for new sales for a new participant in a case existing as of December 31, 2010.*

## Products/Interest Rate Effective Dates

TransFreedom II	11/01/10
TransFreedom II NY	11/01/10
Interest-Sensitive Life--New Business:	
TransACE	09/21/09
TransACE CV	08/02/10
TransACE CV NY	08/02/10
TransACE Survivor 2010	09/21/09
TransTerm	01/21/11
TransUltra SP 2006, TransUltra Select SP 2006,	
TransUltra Plus 2006	09/19/11
TransUltra SP NY	09/19/11
TransProtector	09/19/11
TransSecure II	08/02/10
TransSecure II NY	08/02/10
Freedom Global IUL II	08/01/11
Freedom Index Universal Life II	08/01/11
All Other Interest-Sensitive Life	05/15/06

Changes from previous reports are underlined. Depending on the product, the initial and subsequent rates may be determined by when the premium is received in the administrative office. See below for more information. Prepared by the Transamerica Insurance & Investment Group Communications department.

## Interest-Sensitive Life--New Business

*TransACE, TransACE Survivor 2010, TransACE CV, TransProtector, TransSecure II, TransUltra SP 2006, TransUltra Select SP 2006, TransUltra Plus 2006, TransTerm 10, TransTerm 15, TransTerm 20, TransTerm 25 and TransTerm 30: The interest rates for gross value accumulation will be declared from time to time by the Company.*

## Interest-Sensitive Life (Transamerica Financial Life Insurance Company)

*TransACE CV NY, TransSecure II NY, TransUltra LP NY and TransUltra SP NY: The interest rates for gross value accumulation will be declared from time to time by the Company.*

### **Index Universal Life Products**

*Freedom Global IUL II and Freedom Index Universal Life II.* Excess Index Interest on the Index Accounts is determined on a one year point-to-point basis based on the percentage change in certain external indexes. The Excess Index Interest is adjusted for the 1% guaranteed rate, and it cannot exceed the Cap established in advance by the Company. The current interest rate on the Basic Interest Account will be declared from time to time by the Company, and it is guaranteed to be at least 2%.

### **Annuity Products**

*TransFreedom II:* A deferred fixed annuity only available for sales to new participants in an Internal Revenue Code Section 412(e)(3) defined benefit plan that is in existence with Transamerica as of December 31, 2010. The guaranteed minimum interest rate is 1.00%.

*TransFreedom II NY:* A deferred fixed annuity, issued by Transamerica Financial Life Insurance Company, is only available for sales in New York to new participants in an Internal Revenue Code Section 412(e)(3) defined benefit plan that is in existence with Transamerica as of December 31, 2010. For policies issued October 1, 2011 through September 30, 2012, the guaranteed minimum interest rate is equal to the minimum nonforfeiture interest rate of 1.00%.

**For producer use only.** Policies and/or policy descriptions, endorsements, riders, guarantees, premiums, forms and form numbers may vary by state or may not be available in all states.