

OF CURRENT INTEREST

August 26, 2009

Interest-Sensitive Life—New Business	Rates
TransACE [®]	4.25%
TransACE [®] CV	5.25%
TransACE [®] CV NY	5.25%
TransACE Survivor [®] 2008	4.25%
TransProtector [®]	5.75%
TransSecure [®] II	
(face amounts less than \$1,000,000)	5.50%
(face amounts of \$1,000,000 or more)	5.75%
TransSecure [®] II NY	
(face amounts less than \$1,000,000)	5.50%
(face amounts of \$1,000,000 or more)	5.75%
TransUltra [®] SP 2006 and TransUltra Select SM SP 2006	
(face amounts less than \$1,000,000)	6.00%
(face amounts of \$1,000,000 or more)	6.25%
TransUltra [®] Plus 2006	
(face amounts less than \$1,000,000)	6.00%
(face amounts of \$1,000,000 or more)	6.25%
TransUltra [®] SP NY	
(face amounts less than \$1,000,000)	6.00%
(face amounts of \$1,000,000 or more)	6.25%
TransUltra [®] Plus NY	
(face amounts less than \$1,000,000)	6.00%
(face amounts of \$1,000,000 or more)	6.25%
Variable Universal Life (VUL)--Fixed Accounts	
TransAccumulator [®] VUL II	5.25%
Annuity Products (Qualified and Non-Qualified)	
Transamerica Select SM	
<i>Initial Interest Rate Guarantee Period</i>	
3 Years	1.50%
4 Years	1.90%
5 Years	2.15%
6 Years	2.50%
7 Years	2.75%
8 Years	3.00%
Guaranteed minimum interest rate	1.50%

Rates shown above are for single premiums less than \$100,000
 For premiums of \$100,000 or greater, add to rates shown 0.25%

Trans 6[®] Plus

One-Year Interest Rate Guarantee Option

Year 1 Rate	3.65%
Premium Enhancement for Premiums \geq \$75,000	0.75%
Guaranteed Rate Year 2	2.65%
Base Rate	2.65%

Six-Year Interest Rate Guarantee Option

Year 1 Rate	3.30%
Premium Enhancement for Premiums \geq \$75,000	0.75%
Guaranteed Rate Years 2-6	2.30%

Guaranteed minimum interest rate in years 1-6	2.00%
Guaranteed minimum interest rate in years 7+	1.50%

Trans 10SM

Enhanced Rate Option

1 st -Year Interest Rate	5.25%
Premium Enhancement for Premiums \geq \$75,000	1.00%
Guaranteed Rate Years 2 and 3	3.25%

Full Feature Rider

1 st -Year Interest Rate	4.75%
Premium Enhancement for Premiums \geq \$75,000	1.00%
Guaranteed Rate Years 2 and 3	2.75%

Guaranteed minimum interest rate in years 1-10	2.00%
Guaranteed minimum interest rate in years 11+	1.50%

TransFlexSM

1 st -Year Interest Rate	2.40%
-------------------------------------	-------

Policy value at least \$10,000 but less than \$25,000, add	0.15%
Policy value at least \$25,000, add	0.25%
Guaranteed minimum interest rate	1.50%

Transamerica Index Advantage

1 st -Year Cap Rate	7.65%
Cap Bailout Rate	4.65%
Guaranteed Interest Account	2.50%

Guaranteed minimum interest rate	1.50%
----------------------------------	-------

TransFreedom® II [412(e)(3) plan sales]	2.90%
Guaranteed minimum interest rate	1.50%
TransFreedom® II NY [412(e)(3) plan sales]	2.75%
Guaranteed minimum interest rate (For policies issued 10/1/08-9/30/09)	1.65%

Transamerica Secure Rewards® Single Premium Immediate Annuity (Qualified and Non-Qualified)

To access Transamerica Secure Rewards® Single Premium Immediate Annuity and current SPIA factors, you can download the Annuity and Life Illustration System software by visiting TransACT® at www.tatransact.com.

For Software Download: General agents should log in, go to the “Tools” tab, and click on “Transamerica Illustration Software.” Producers should log in, go to the “Sales Tools” tab, and click on “Software Downloads.”

To Update Interest Rates: From the home page, select the “Update Interest Rates” link located under the Login button.

Products/Interest Rate Effective Dates

Trans 6 Plus	07/20/09
Trans 10	04/22/09
TransFlex	07/20/09
Transamerica Select	07/20/09
Transamerica Index Advantage	07/22/09
For new policies issued beginning	08/03/09
TransFreedom II	07/20/09
TransFreedom II NY	07/20/09
Interest-Sensitive Life--New Business:	
TransACE	09/01/08
TransACE® CV	10/30/08
TransACE® CV NY	02/26/09
TransACE Survivor 2008	09/01/08
TransAccumulator VUL II	01/01/09
TransUltra SP 2006,	
TransUltra Select SP 2006 and TransUltra Plus 2006	09/01/08
TransUltra SP NY	09/01/08
TransUltra Plus NY	09/01/08
TransProtector	09/01/08
TransSecure II	10/01/08
TransSecure II NY	01/01/09
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 2008, TransProtector, TransSecure II, TransUltra SP 2006, TransUltra Select SP 2006, and TransUltra Plus 2006: 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)

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

Variable Universal Life (VUL) Fixed Accounts--New Business

TransAccumulator VUL II: Interest rates for gross value accumulation in the fixed account will be declared from time to time by the Company.

Annuity Products

Qualified and Non-Qualified Annuities

Transamerica Select: A single premium deferred fixed annuity that currently provides initial interest rate guarantee periods of three through eight years. The annual effective interest rate that applies to a new single premium varies by the initial interest rate guarantee period. Additionally, rates are higher for single premiums of \$100,000 or more.

Transamerica Index Advantage: A single premium indexed deferred fixed annuity. Funds may be allocated between a guaranteed interest account and an indexed account. The interest rate in the guaranteed interest account is declared annually and guaranteed for one policy year. The interest crediting method used in the indexed account is called an annual reset method. This crediting structure compounds 100% of the annual percentage increase in the Index up to the annually declared cap on each policy anniversary. Policies issued only on issue dates: 1st, 8th, 15th, and 22nd of the month. Special rules apply for issue dates that fall on holidays or weekends. Premium and applications in good order must be received prior to the date in order to be issued on the next issue date.

Transamerica Secure Rewards[®] Single Premium Immediate Annuity: SPIA factors used to calculate guaranteed SPIA payments are subject to change at any time. For current qualified SPIA quotes, log on to TransACT at www.tatransact.com. Quotes for less than \$500,000 are good for at least 10 working days.

Trans 6 Plus: A modified flexible premium deferred fixed annuity that provides a one-year or six-year interest rate guarantee option. The initial total interest rate includes an extra 1% additional interest credit and is guaranteed for 12 months from the date the premium is received. During the first policy year, if the total premium payments are equal to or greater than \$75,000, then 75 bps (0.75%) will be added to that premium payment; and the resulting amount will be added to the policy value.

Trans 10: A flexible premium deferred fixed annuity. The initial premium and any additional premium deposits in the first year will receive the base interest rate at the time of each deposit, and will be guaranteed for three premium years. Premium payments made in the first policy year will receive an additional 2% interest credit for one premium year. During the first policy year, if the total premium payments are equal to or greater than \$75,000, then 100 bps (1.00%)

will be added to that premium payment; and the resulting amount will be added to the policy value.

TransFlex: A flexible premium deferred fixed annuity. This product accepts flexible premium payments as low as \$50 per month on a qualified or non-qualified basis.

TransFreedom II: A deferred fixed annuity only available for new sales to Internal Revenue Code Section 412(e)(3) defined benefit plans. The minimum guaranteed crediting rate is 1.50%.

TransFreedom II NY: A deferred fixed annuity, issued by Transamerica Financial Life Insurance Company, is only available for new sales in New York to Internal Revenue Code Section 412(e)(3) defined benefit plans. For policies issued October 1, 2008 through September 30, 2009, the minimum guaranteed crediting rate is equal to the minimum nonforfeiture interest rate of 1.65%.

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.