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Memo

To:
From: Jeremy Peloquin
CC:
Date: July 2, 2010
Re: Transamerica Credited Interest rate Changes

Effective August 2, 2010, new money interest rates credited on universal life products will be decreased. The rates now in effect will be credited to all premium received in our administrative office by the close of business, Friday, July 30, 2010. Most interest rates will be decreased by 50 basis points (.50%), subject to the policy's minimum guaranteed interest rate. The interest rate for TransUltra[®] SP, TransUltra[®] Select and TransUltra[®] Plus has to be decreased 100 basis points due to Illustration Regulation certification requirements. The rates for TransACE[®] and TransACE Survivor[®] 2008 remain unchanged.

Because Company-declared interest rates now in effect will be credited to all premiums received by the close of business, Friday, July 30, 2010, if you have a case for which the entire first year's total premium will be received by July 30, then we can illustrate today's rate for the first year and the lower rates for subsequent years for products other than TransUltra SP, Select or Plus. Please contact Life Products for this illustration. If a 1035 exchange is in process, the money must be received by July 30, 2010 to receive the higher rate. Due to the Illustration Regulation certification requirements mentioned above, this option is **not** available on TransUltra SP, Select or Plus cases regardless of when the premium is received.

For NAIC illustration regulation states, a new illustration using the new lower interest rates is required for any policy **not yet issued as of the date of this announcement**, whether or not a signed illustration was submitted previously and regardless of when the policy will be placed. If there was a previously submitted signed illustration, then the new one must be labeled "REVISED."

As of Tuesday, August 2, 2010, the new money interest rates will be decreased to the rates shown below:

Interest-Sensitive Life—New Business**Rates**

TransACE [®]	4.00%
TransACE [®] CV	4.00%
TransACE [®] CV NY	4.00%
TransACE Survivor [®] 2008	4.00%
TransProtector [®]	4.25%
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%
TransUltra [®] SP 2006 and TransUltra Select SM SP 2006	
(face amounts less than \$1,000,000)	4.00%
(face amounts of \$1,000,000 or more)	4.25%
TransUltra [®] Plus 2006	
(face amounts less than \$1,000,000)	4.00%
(face amounts of \$1,000,000 or more)	4.25%
TransUltra [®] SP NY	
(face amounts less than \$1,000,000)	4.00%
(face amounts of \$1,000,000 or more)	4.25%
TransUltra [®] Plus NY	
(face amounts less than \$1,000,000)	4.00%
(face amounts of \$1,000,000 or more)	4.25%