

State: Pennsylvania **Filing Company:** Transamerica Premier Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: TPLIC RINC 2017 LEGACY
Project Name/Number: TPLIC RINC 2017 LEGACY/H2015RINC

Filing at a Glance

Company: Transamerica Premier Life Insurance Company
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State: Pennsylvania
TOI: LTC03I Individual Long Term Care
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Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 09/22/2017
SERFF Tr Num: AEGB-131200207
SERFF Status: Assigned
State Tr Num: AEGB-131200207
State Status: Received Review in Progress
Co Tr Num: TPLIC RINC 2017 LEGACY

Implementation: On Approval
Date Requested:
Author(s): Dianna Whitney, Debbie Bellows, Wendi Miller, Suzanne Schaake
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 116% increase on 1,685 policyholders of Transamerica Premier Life forms ML-LTCP TQ (PA) 898, ML-LTCP TQ (PA-FR) 898, FPTQ (PA) 197, FPTQ (PA-FP) 197, LTC 5 TQ COM (PA) 1197, and LTC 5 TQ COM (PA-FP) 1197.

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General Information

Project Name: TPLIC RINC 2017 LEGACY Status of Filing in Domicile: Authorized
Project Number: H2015RINC Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 09/25/2017
State Status Changed: 09/25/2017
Deemer Date: Created By: Dianna Whitney
Submitted By: Dianna Whitney Corresponding Filing Tracking Number: AEGB-131201098
State TOI: LTC03I Individual Long Term Care

Filing Description:

Individual Long Term Care Insurance
New Submission - Rate Increase Request
Revised Rates for policy forms: , et al

Dear Commissioner:

Enclosed for your formal review and approval are revised actuarial memorandum and rates.

Please refer to the enclosed letter from our actuary for detailed information regarding the rate increase request.

Please accept this letter as certification that we are no longer selling these policy forms. The policy forms affected by this rate revision are as follows:

Form Numbers

ML-LTCP TQ (PA) 898
ML-LTCP TQ (PA-FR) 898
FPTQ (PA) 197
FPTQ (PA-FP) 197
LTC 5 TQ COM (PA) 1197
LTC 5 TQ COM (PA-FP) 1197

Please be advised that a corresponding individual Long Term Care Insurance policy form filing is being filed concurrent and under separate cover on SERFF, file no. AEGB-131201098. The forms filed are to be used during our rate increase process for previously approved policies receiving a rate increase. When the policyholder receives notice of a premium rate increase they will be given the option to offset the increase and lower their premium by reducing the percentage of their current Benefit Increase Option benefit. Please see the actuarial filing cover letter and memorandum for the details.

Your review and approval of this submission will be greatly appreciated. If you have any questions, or need additional information, please call me at (972) 881-6309. My email address is dianna.whitney@transamerica.com.

Sincerely,

Dianna Whitney

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Senior State Filing Analyst

Company and Contact

Filing Contact Information

Dianna Whitney, dianna.whitney@transamerica.com
 2700 West Plano Parkway 972-881-6309 [Phone]
 Plano, TX 75075

Filing Company Information

Transamerica Premier Life Insurance Company	CoCode: 66281	State of Domicile: Iowa
4333 Edgewood Road NE	Group Code: 468	Company Type: Life & Health
Cedar Rapids, IA 52499	Group Name: TPLIC	State ID Number:
(319) 355-7888 ext. [Phone]	FEIN Number: 52-0419790	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

AEGB-131200207

State Tracking #:

AEGB-131200207

Company Tracking #:

TPLIC RINC 2017 LEGACY

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Transamerica Premier Life Insurance Company

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Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Transamerica Premier Life Insurance Company	773.800%	116.000%	\$2,638,577	1,685	\$2,274,636	116.000%	116.000%

SERFF Tracking #:

AEGB-131200207

State Tracking #:

AEGB-131200207

Company Tracking #:

TPLIC RINC 2017 LEGACY

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Transamerica Premier Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** TPLIC RINC 2017 LEGACY**Project Name/Number:** TPLIC RINC 2017 LEGACY/H2015RINC

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Ind long term care rates	ML-LTCP TQ (PA) 898, ML-LTCP TQ (PA-FR) 898, FPTQ (PA) 197, FPTQ (PA-FP) 197, LTC 5 TQ COM (PA) 1197, LTC 5 TQ COM (PA-FP) 1197	Revised	Previous State Filing Number: Percent Rate Change Request:	PA TPLIC Legacy Rates 20170922.pdf,

Transamerica Premier Life Insurance Company

The following rate pages correspond to the original rates. To obtain current rates, apply the rate increase factors in the following table to the original rates accordingly.

Policy Form	First Increase (Approved, Implemented)	Second Increase (Approved, Implemented)
MLPool	20% (2008,2008)	20% (2011,2012)
FPTQ (PA-FP) 197	20% (2008,2008)	20% (2011,2012)
FPTQ (PA) 197	20% (2008,2008)	9% (2011,2012)
LTC 5 TQ COM (PA-FP) 1197	20% (2008,2008)	20% (2011,2012)
LTC 5 TQ COM (PA) 1197	20% (2008,2008)	9% (2011,2012)

To obtain the proposed rates, apply a 116% rate increase factor to the current rates of each base plan and its associated riders.

Transamerica Premier Life Insurance Company

MLPool TQ Series

Annual Standard Premium Rates Per \$10 of Daily Benefit

Pennsylvania - Franchise

Max EP (1 Yr NH): 180 days. RCC not required for RCC benefits. Franchise policy.

Original Rates

A									
Benefit Period	Base NH Rates								
	0	20	30	60	90	100	180	365	730
1	8.20	7.38	6.75	5.46	4.70	4.51	3.50	0.00	0.00
2	12.27	11.04	10.29	8.71	7.73	7.49	6.08	4.46	2.90
3	14.10	12.69	11.92	10.28	9.25	9.00	7.48	5.70	3.94
4	15.95	14.36	13.55	11.84	10.77	10.50	8.89	6.95	4.96
5	17.33	15.60	14.78	13.04	11.93	11.66	9.99	7.94	5.78
6	18.65	16.79	15.95	14.16	13.03	12.74	11.01	8.85	6.51
LT	19.93	17.94	16.89	15.47	13.50	13.12	11.53	9.20	6.70

B									
Benefit Period	Base H&CC Rates								
	0	20	30	60	90	100	180	365	730
1	8.28	6.58	6.01	4.86	4.19	4.02	3.12	2.20	1.31
2	11.85	9.84	9.17	7.76	6.89	6.67	5.42	3.97	2.58
3	13.35	11.31	10.62	9.16	8.24	8.02	6.66	5.08	3.51
4	14.91	12.79	12.07	10.55	9.60	9.36	7.92	6.19	4.42
5	16.05	13.90	13.17	11.62	10.63	10.39	8.90	7.07	5.15
6	17.16	14.96	14.21	12.62	11.61	11.35	9.81	7.89	5.80
LT	18.72	15.98	15.05	13.78	12.03	11.69	10.27	8.20	5.97

Issue Age	Issue Age	Lifetime Ben. Per.	E		F
			Inflation Protection		
			Simple	Compound	
18	0.46	1.17	2.24	3.88	
19	0.46	1.17	2.24	3.88	
20	0.46	1.17	2.24	3.88	
21	0.46	1.17	2.24	3.88	
22	0.46	1.17	2.24	3.88	
23	0.48	1.17	2.22	3.72	
24	0.50	1.17	2.20	3.59	
25	0.53	1.16	2.18	3.47	
26	0.55	1.16	2.15	3.35	
27	0.57	1.16	2.13	3.25	
28	0.60	1.16	2.11	3.15	
29	0.63	1.16	2.09	3.06	
30	0.66	1.16	2.07	2.98	
31	0.69	1.15	2.05	2.91	
32	0.71	1.15	2.03	2.84	
33	0.75	1.15	2.01	2.76	
34	0.78	1.15	2.00	2.69	
35	0.81	1.15	1.98	2.63	
36	0.84	1.15	1.96	2.57	
37	0.87	1.14	1.94	2.52	
38	0.91	1.14	1.93	2.47	
39	0.95	1.14	1.91	2.44	
40	0.99	1.14	1.89	2.41	
41	1.03	1.14	1.88	2.39	
42	1.08	1.13	1.87	2.37	
43	1.12	1.13	1.85	2.35	
44	1.16	1.13	1.83	2.33	
45	1.20	1.13	1.82	2.31	
46	1.25	1.13	1.81	2.30	
47	1.30	1.13	1.79	2.28	
48	1.37	1.13	1.78	2.27	
49	1.44	1.13	1.77	2.25	
50	1.51	1.13	1.75	2.24	
51	1.60	1.12	1.74	2.23	
52	1.70	1.12	1.72	2.22	
53	1.80	1.12	1.71	2.21	
54	1.91	1.12	1.68	2.19	
55	2.03	1.12	1.66	2.18	
56	2.18	1.11	1.64	2.17	
57	2.36	1.11	1.61	2.16	
58	2.57	1.11	1.59	2.14	
59	2.80	1.11	1.57	2.12	
60	3.06	1.11	1.55	2.10	
61	3.36	1.11	1.53	2.07	
62	3.72	1.11	1.51	2.05	
63	4.15	1.10	1.50	2.02	
64	4.62	1.10	1.50	1.99	
65	5.15	1.10	1.50	1.96	
66	5.71	1.10	1.50	1.93	
67	6.32	1.10	1.50	1.90	
68	6.94	1.10	1.50	1.86	
69	7.58	1.09	1.49	1.82	
70	8.27	1.09	1.49	1.78	
71	9.07	1.09	1.48	1.74	
72	10.02	1.09	1.47	1.70	
73	11.07	1.09	1.46	1.66	
74	12.17	1.09	1.45	1.63	
75	13.42	1.08	1.44	1.59	
76	14.94	1.08	1.43	1.56	
77	16.82	1.08	1.42	1.53	
78	19.15	1.08	1.41	1.49	
79	21.84	1.08	1.40	1.46	
80	24.80	1.08	1.38	1.43	
81	27.89	1.08	1.37	1.40	
82	31.02	1.07	1.35	1.38	
83	34.22	1.07	1.34	1.35	
84	37.55	1.07	1.32	1.33	
85	40.97	1.07	1.30	1.31	
86	44.44	1.07	1.28	1.29	
87	47.92	1.07	1.26	1.27	
88	51.42	1.06	1.25	1.25	
89	54.96	1.06	1.23	1.23	
90	58.53	1.06	1.21	1.21	
91	62.12	1.06	1.19	1.19	
92	65.72	1.06	1.17	1.17	
93	69.35	1.06	1.16	1.16	
94	73.00	1.05	1.14	1.16	
95	76.67	1.05	1.13	1.15	
96	80.35	1.05	1.12	1.14	
97	84.02	1.05	1.11	1.13	
98	87.68	1.05	1.10	1.12	
99	91.33	1.05	1.09	1.11	
100 +	91.33	1.05	1.09	1.11	

Pooled Benefits

Use these factors when you add H&CC or ALF or HC
AND you want to pool the Maximum Lifetime Benefit.

Benefit Period	G		H		I		J	
	NH-Base		H&CC-Base		H&CC-Base		H&CC-Base	
	NH	ALF	H&CC	HC-only	H&CC	HC-only	H&CC	HC-only
1	0.70	0.55	0.70	0.47	0.70	0.47	0.70	0.47
2	0.80	0.46	0.80	0.56	0.80	0.56	0.80	0.56
3	0.85	0.42	0.85	0.60	0.85	0.60	0.85	0.60
4	0.90	0.40	0.90	0.62	0.90	0.62	0.90	0.62
5	0.95	0.39	0.95	0.63	0.95	0.63	0.95	0.63
6	0.98	0.39	0.98	0.64	0.98	0.64	0.98	0.64
LT	1.00	0.40	1.00	0.65	1.00	0.65	1.00	0.65

K	
MDB as a % of NH DB	Factor for H, I or J
50%	0.72
60%	0.76
70%	0.84
75%	0.86
80%	0.88
90%	0.92
100%	1.00

Non-Pooled Benefits

Use these factors when you add ALF or HC
Without pooling the Maximum Lifetime Benefit.

Benefit Period	L		M	
	NH-Base		HCC-Base	
	NH	ALF	H&CC	HC
1	1.00	0.79	1.00	0.67
2	1.00	0.58	1.00	0.70
3	1.00	0.49	1.00	0.71
4	1.00	0.44	1.00	0.69
5	1.00	0.41	1.00	0.66
6	1.00	0.40	1.00	0.65
LT	1.00	0.40	1.00	0.65

Mode Factors

Annual: 1.00
SemiAnnual: 0.51
Quarterly: 0.26
Monthly EFT: 0.08333

Premium rates for the Shortened Benefit Period (SBP) are 13% of NH, H&CC, ALF and HC.
Premium rates for the 100% GPO (issue ages under 50 only) are 16% of NH, H&CC, ALF, HC and SBP.

Premiums are intended to remain level by issue age but may be changed on a class basis.
These rates do not include the \$25 application fee.

An applicant is considered Preferred if husband/wife apply together and both meet the underwriting guidelines.
Rates here are for Standard insureds. For Preferred rates, multiply by 90%.

Premium Calculations: Pennsylvania - Franchise

These Premium Factors provide the ability to calculate Premium Rates for the Nursing Home policy, the Home and Community Care rider, the Assisted Living Facility rider, the Home Care rider, and the Return-of-Premium Options. **Please note: BP = Benefit Period. If any rates are 0, that option is not available.**

Nursing Home (NH) Benefit Premium

To calculate the premium for the NH, start by selecting the Base NH Rate (Box A) for the BP and Elimination Period that you want. Next, select the appropriate Issue Age Factor (column C). If you want a Lifetime BP, select the factor for the appropriate issue age from column D (if you do not want Lifetime, use a factor of 1.00). If you want Inflation Protection, for the appropriate issue age select the Simple Option (column E) or the Compound Option (column F), or use 1.00 for No Inflation Protection. If you want to pool the NH BP with the H&CC BP or the ALF BP or the HC BP, then, for the appropriate BP, select the NH Pooling Factor (column G). Multiply the factors from A, C, D, E or F, and (if pooling) G. Round this number to the nearest dollar for the premium per \$10 unit. Multiply by the number of units to get the premium for NH.

Home & Community Care (H&CC) Benefit Premium

For the Base Rate use Box B (if you pool: the H&CC BP must equal the NH BP; Elimination Periods do not have to be equal.)

Select the appropriate factors from columns C, D, and E or F.

If you want to pool the H&CC BP with the NH BP, select the pooling factor from column I (again, the H&CC BP must equal the NH BP). When pooling, you select the H&CC Maximum Daily Benefit as a percentage of the NH Daily Benefit. Select this factor from column K. (If you do not want to pool the H&CC BP and the NH BP use a factor of 1 instead of columns I and K.)

Multiply the factors from B, C, D, E or F, and (if pooling) I and K.

Round this number to the nearest dollar for the premium per \$10 unit.

Multiply by the number of units (if pooling use the same number of units as NH) to get the H&CC premium.

Assisted Living Facility (ALF) Benefit Premium

For the Base Rate use Box A (if you pool: the ALF BP must equal the NH BP; Elimination Periods do not have to be equal.)

Select the appropriate factors from columns C, D, and E or F.

If you want to pool the ALF BP with the NH BP, select the pooling factor from column H (again, the ALF BP must equal the NH BP). When pooling, you select the ALF Maximum Daily Benefit as a percentage of the NH Daily Benefit. Select this factor from column K. (If you do not want to pool the ALF BP and the NH BP use column L instead of columns H and K.)

If pooling, multiply factors: A, C, D, E or F, H and K. If not pooling, use factors: A, C, D, E or F, and L.

Round this number to the nearest dollar for the premium per \$10 unit.

Multiply by the number of units (if pooling use the same number of units as NH) to get the ALF premium.

Home Care (HC) Benefit Premium

For the Base Rate use Box B (if you pool: the HC BP must equal the NH BP; Elimination Periods do not have to be equal.)

Select the appropriate factors from columns C, D, and E or F.

If you want to pool the HC BP with the NH BP, select the pooling factor from column J (again, the HC BP must equal the NH BP). When pooling, you select the HC Maximum Daily Benefit as a percentage of the NH Daily Benefit. Select this factor from column K. (If you do not want to pool the HC BP and the NH BP use column M instead of columns J and K.)

If pooling, multiply factors: B, C, D, E or F, J and K. If not pooling, use factors: B, C, D, E or F, and M.

Round this number to the nearest dollar for the premium per \$10 unit.

Multiply by the number of units (if pooling use the same number of units as NH) to get the HC premium.

Shortened Benefit Period (SBP) Benefit Premium

The premium for the SBP is 13% of the premium for the all the above benefits.

Round the premium for the SBP to the nearest cent.

100% Guaranteed Purchase Option (100% GPO) Benefit Premium (issue age must be 49 or younger)

The premium for the GPO is 16% of the premium for the all the above benefits.

Round the premium for the GPO to the nearest cent.

Final Steps:

1. Add the premiums from the NH, H&CC, ALF, and HC.
2. The SBP is 13% of (1).
3. Add (1) and (2).
4. The 100% GPO premium is 16% of (3).
5. Add (3) and (4).
6. Choose Mode Factor.
7. Multiply (5) by (6). This is the Renewal Premium.
8. If Monthly Mode: Multiply (7) times 2 and add the Policy Fee (if any). This is the Initial Premium.
Any Other Mode: Add (7) and the Policy Fee (if any). This is the Initial Premium.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
ML LTC5TQ SERIES**

Nursing Home and Home and Community Care

Annual Premium Per \$10 Daily Nursing Home Benefit

Preferred Rates

Home and Community Care Daily (Per Visit) Benefit = Daily Nursing Home Benefit

Original Rates

Issue Age	\$3,650 Per \$10 Daily Benefit				\$7,300 Per \$10 Daily Benefit				\$10,950 Per \$10 Daily Benefit				\$14,600 Per \$10 Daily Benefit				Unlimited			
	Elimination (Days)				Elimination (Days)				Elimination (Days)				Elimination (Days)				Elimination (Days)			
	0	20	60	90	0	20	60	90	0	20	60	90	0	20	60	90	0	20	60	90
18 to 44	9.00	8.00	7.00	5.00	16.00	15.00	13.00	10.00	23.00	20.00	17.00	14.00	26.00	24.00	19.00	16.00	42.00	39.00	32.00	29.00
45 to 49	12.00	11.00	9.00	7.00	21.00	20.00	14.00	13.00	28.00	26.00	20.00	18.00	32.00	29.00	23.00	20.00	50.00	45.00	36.00	32.00
50	13.00	12.00	10.00	8.00	24.00	22.00	18.00	15.00	33.00	30.00	23.00	21.00	37.00	33.00	27.00	23.00	56.00	51.00	42.00	37.00
51	14.00	13.00	11.00	9.00	25.00	23.00	19.00	16.00	34.00	32.00	26.00	22.00	41.00	36.00	30.00	25.00	59.00	54.00	44.00	38.00
52	15.00	14.00	11.00	10.00	27.00	25.00	20.00	18.00	37.00	33.00	26.00	23.00	42.00	39.00	31.00	27.00	61.00	57.00	47.00	41.00
53	17.00	15.00	13.00	11.00	30.00	27.00	21.00	19.00	41.00	36.00	29.00	25.00	45.00	41.00	33.00	28.00	67.00	60.00	50.00	43.00
54	18.00	17.00	14.00	12.00	32.00	29.00	23.00	20.00	43.00	40.00	32.00	28.00	49.00	44.00	36.00	32.00	71.00	64.00	53.00	46.00
55	20.00	18.00	15.00	12.00	35.00	32.00	26.00	22.00	46.00	42.00	33.00	30.00	54.00	50.00	40.00	35.00	75.00	68.00	57.00	49.00
56	21.00	19.00	15.00	14.00	38.00	34.00	27.00	23.00	50.00	46.00	36.00	32.00	57.00	53.00	42.00	36.00	81.00	75.00	62.00	53.00
57	23.00	21.00	17.00	15.00	42.00	39.00	30.00	26.00	55.00	50.00	39.00	34.00	63.00	58.00	47.00	40.00	89.00	83.00	68.00	59.00
58	26.00	24.00	19.00	15.00	46.00	42.00	33.00	28.00	60.00	56.00	44.00	39.00	70.00	64.00	51.00	45.00	95.00	90.00	73.00	63.00
59	27.00	24.00	21.00	17.00	51.00	48.00	37.00	32.00	66.00	60.00	49.00	42.00	77.00	70.00	58.00	50.00	105.00	98.00	79.00	69.00
60	30.00	28.00	23.00	19.00	55.00	51.00	41.00	35.00	73.00	67.00	53.00	46.00	85.00	78.00	63.00	55.00	115.00	106.00	86.00	76.00
61	32.00	30.00	24.00	20.00	61.00	57.00	44.00	39.00	82.00	76.00	60.00	51.00	95.00	87.00	69.00	60.00	127.00	116.00	95.00	83.00
62	37.00	33.00	28.00	23.00	68.00	63.00	50.00	43.00	89.00	82.00	65.00	56.00	104.00	96.00	77.00	67.00	140.00	129.00	104.00	91.00
63	41.00	37.00	30.00	25.00	75.00	70.00	55.00	47.00	100.00	91.00	72.00	62.00	115.00	107.00	86.00	74.00	156.00	143.00	115.00	101.00
64	46.00	42.00	33.00	29.00	83.00	77.00	60.00	52.00	110.00	100.00	80.00	68.00	127.00	117.00	94.00	81.00	171.00	157.00	128.00	113.00
65	51.00	46.00	37.00	32.00	92.00	85.00	67.00	58.00	120.00	110.00	87.00	77.00	140.00	129.00	103.00	88.00	188.00	173.00	140.00	122.00
66	57.00	52.00	42.00	35.00	102.00	94.00	75.00	65.00	135.00	122.00	97.00	85.00	155.00	143.00	113.00	99.00	208.00	191.00	156.00	137.00
67	64.00	58.00	47.00	39.00	113.00	104.00	83.00	71.00	149.00	136.00	107.00	94.00	173.00	159.00	126.00	110.00	230.00	212.00	173.00	151.00
68	71.00	65.00	51.00	43.00	125.00	115.00	92.00	79.00	165.00	150.00	119.00	104.00	192.00	176.00	141.00	122.00	254.00	233.00	191.00	167.00
69	77.00	70.00	57.00	48.00	138.00	127.00	101.00	87.00	181.00	166.00	132.00	114.00	210.00	193.00	154.00	134.00	278.00	257.00	210.00	184.00
70	85.00	77.00	63.00	52.00	153.00	140.00	111.00	95.00	201.00	184.00	146.00	127.00	232.00	213.00	172.00	149.00	307.00	284.00	232.00	202.00
71	94.00	86.00	70.00	59.00	169.00	156.00	122.00	106.00	222.00	203.00	161.00	140.00	257.00	236.00	190.00	164.00	340.00	312.00	257.00	224.00
72	104.00	95.00	77.00	65.00	188.00	174.00	137.00	118.00	248.00	228.00	180.00	157.00	287.00	263.00	212.00	184.00	379.00	349.00	286.00	249.00
73	115.00	105.00	86.00	72.00	208.00	193.00	151.00	131.00	275.00	253.00	200.00	174.00	318.00	292.00	235.00	203.00	422.00	389.00	319.00	277.00
74	128.00	117.00	95.00	79.00	229.00	212.00	167.00	144.00	302.00	276.00	219.00	190.00	349.00	321.00	257.00	222.00	465.00	430.00	351.00	305.00
75	141.00	129.00	104.00	87.00	252.00	232.00	184.00	158.00	332.00	305.00	240.00	209.00	383.00	353.00	283.00	245.00	517.00	477.00	389.00	338.00
76	156.00	143.00	116.00	97.00	280.00	259.00	204.00	176.00	370.00	340.00	266.00	232.00	428.00	392.00	315.00	274.00	578.00	532.00	434.00	378.00
77	175.00	160.00	130.00	109.00	318.00	292.00	231.00	199.00	418.00	384.00	302.00	263.00	482.00	444.00	356.00	309.00	651.00	599.00	490.00	427.00
78	197.00	180.00	147.00	123.00	365.00	336.00	266.00	229.00	479.00	438.00	346.00	301.00	555.00	510.00	410.00	356.00	745.00	686.00	561.00	488.00
79	221.00	203.00	165.00	138.00	422.00	388.00	308.00	266.00	551.00	505.00	399.00	347.00	642.00	589.00	473.00	410.00	856.00	788.00	644.00	562.00
80	249.00	228.00	185.00	154.00	482.00	446.00	351.00	302.00	629.00	576.00	455.00	395.00	733.00	674.00	541.00	469.00	970.00	893.00	733.00	639.00
81	277.00	253.00	206.00	172.00	544.00	502.00	397.00	342.00	708.00	649.00	513.00	446.00	827.00	761.00	611.00	529.00	1083.00	997.00	819.00	715.00
82	307.00	281.00	229.00	191.00	605.00	558.00	440.00	380.00	784.00	718.00	569.00	494.00	921.00	846.00	680.00	589.00	1188.00	1094.00	899.00	786.00
83	339.00	311.00	253.00	211.00	663.00	612.00	483.00	417.00	859.00	787.00	624.00	541.00	1011.00	929.00	745.00	646.00	1296.00	1193.00	981.00	857.00
84	377.00	346.00	281.00	234.00	723.00	666.00	527.00	454.00	935.00	856.00	678.00	589.00	1101.00	1011.00	811.00	703.00	1404.00	1292.00	1062.00	928.00
85	414.00	380.00	310.00	257.00	782.00	721.00	569.00	491.00	1013.00	928.00	734.00	635.00	1191.00	1094.00	878.00	760.00	1513.00	1392.00	1143.00	998.00
86	452.00	414.00	338.00	282.00	840.00	774.00	612.00	528.00	1087.00	996.00	788.00	683.00	1279.00	1175.00	943.00	817.00	1621.00	1492.00	1223.00	1067.00
87	488.00	446.00	364.00	303.00	899.00	828.00	654.00	564.00	1163.00	1066.00	841.00	730.00	1368.00	1257.00	1009.00	874.00	1742.00	1603.00	1312.00	1145.00
88	519.00	476.00	388.00	323.00	953.00	878.00	695.00	599.00	1234.00	1130.00	892.00	774.00	1451.00	1334.00	1069.00	926.00	1847.00	1699.00	1391.00	1213.00
89	547.00	502.00	410.00	341.00	1005.00	927.00	734.00	633.00	1301.00	1193.00	942.00	817.00	1532.00	1408.00	1130.00	978.00	1948.00	1793.00	1466.00	1280.00
90	576.00	528.00	431.00	358.00	1059.00	976.00	772.00	667.00	1371.00	1256.00	991.00	860.00	1615.00	1484.00	1189.00	1031.00	2048.00	1886.00	1543.00	1346.00
91	607.00	556.00	454.00	378.00	1115.00	1028.00	814.00	704.00	1443.00	1323.00	1044.00	905.00	1698.00	1562.00	1252.00	1085.00	2156.00	1985.00	1624.00	1417.00
92	640.00	587.00	479.00	398.00	1175.00	1084.00	859.00	742.00	1521.00	1395.00	1101.00	956.00	1791.00	1646.00	1320.00	1144.00	2271.00	2090.00	1711.00	1491.00
93	679.00	622.00	508.00	421.00	1246.00	1148.00	910.00	787.00	1612.00	1476.00	1166.00	1013.00	1897.00	1744.00	1399.00	1211.00	2401.00	2210.00	1809.00	1578.00
94	721.00	661.00	540.00	447.00	1321.00	1218.00	968.00	835.00	1711.00	1568.00	1238.00	1075.00	2015.00	1853.00	1484.00	1284.00	2546.00	2344.00	1919.00	1673.00
95+	763.00	699.00	571.00	474.00	1400.00	1290.00	1025.00	885.00	1812.00	1661.00	1310.00	1139.00	2135.00	1962.00	1572.00	1361.00	2695.00	2480.00	2030.00	1769.00

Risk Class Rating Factors:
 Smoker Premiums are 165% of Preferred Premiums,
 Standard Premiums are 110% of Preferred Premiums.
 Couples Premiums are 100% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [Preferred Risk Annual Premium NH x NH units] x [Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

TRANSAMERICA PREMIER LIFE INSURANCE COMPANY

ML LTC5TQ SERIES

Nursing Home and Home and Community Care

Annual Premium Per \$10 Daily Nursing Home Benefit

Preferred Rates

Home and Community Care Daily (Per Visit) Benefit = 75% of the Daily Nursing Home Benefit

Original Rates

Issue Age	\$3,650 Per \$10 Daily Benefit				\$7,300 Per \$10 Daily Benefit				\$10,950 Per \$10 Daily Benefit				\$14,600 Per \$10 Daily Benefit				Unlimited			
	Elimination (Days)				Elimination (Days)				Elimination (Days)				Elimination (Days)				Elimination (Days)			
	0	20	60	90	0	20	60	90	0	20	60	90	0	20	60	90	0	20	60	90
18 to 44	8.00	7.00	6.00	5.00	14.00	13.00	11.00	9.00	20.00	17.00	14.00	13.00	23.00	21.00	17.00	14.00	38.00	34.00	29.00	25.00
45 to 49	10.00	10.00	8.00	6.00	18.00	17.00	13.00	11.00	24.00	23.00	17.00	15.00	27.00	24.00	21.00	18.00	44.00	41.00	32.00	29.00
50	12.00	10.00	9.00	7.00	22.00	19.00	15.00	14.00	30.00	26.00	21.00	18.00	32.00	30.00	24.00	21.00	50.00	46.00	39.00	33.00
51	13.00	12.00	9.00	7.00	23.00	21.00	17.00	14.00	30.00	27.00	23.00	20.00	35.00	32.00	26.00	23.00	52.00	49.00	40.00	34.00
52	14.00	13.00	10.00	9.00	23.00	22.00	17.00	16.00	32.00	30.00	23.00	21.00	37.00	34.00	27.00	24.00	55.00	50.00	42.00	37.00
53	14.00	14.00	11.00	10.00	26.00	23.00	19.00	17.00	35.00	32.00	25.00	23.00	40.00	36.00	30.00	25.00	59.00	54.00	45.00	39.00
54	16.00	14.00	13.00	10.00	28.00	25.00	20.00	18.00	39.00	34.00	28.00	25.00	43.00	39.00	32.00	28.00	63.00	57.00	48.00	41.00
55	17.00	16.00	14.00	11.00	31.00	28.00	23.00	19.00	41.00	38.00	30.00	26.00	48.00	43.00	35.00	32.00	67.00	61.00	51.00	44.00
56	18.00	16.00	14.00	12.00	33.00	30.00	24.00	21.00	44.00	41.00	32.00	28.00	50.00	47.00	37.00	32.00	72.00	67.00	56.00	49.00
57	21.00	18.00	15.00	14.00	37.00	34.00	26.00	23.00	48.00	44.00	34.00	31.00	56.00	51.00	41.00	36.00	79.00	74.00	60.00	53.00
58	23.00	21.00	17.00	14.00	41.00	37.00	29.00	25.00	53.00	49.00	39.00	35.00	61.00	56.00	45.00	40.00	86.00	80.00	66.00	58.00
59	24.00	22.00	18.00	15.00	45.00	41.00	32.00	28.00	58.00	53.00	43.00	38.00	68.00	62.00	50.00	44.00	95.00	87.00	71.00	63.00
60	26.00	24.00	20.00	17.00	49.00	45.00	35.00	32.00	65.00	59.00	48.00	41.00	75.00	68.00	56.00	49.00	103.00	95.00	77.00	68.00
61	29.00	26.00	22.00	18.00	53.00	50.00	39.00	34.00	72.00	67.00	53.00	46.00	83.00	77.00	61.00	54.00	113.00	104.00	86.00	75.00
62	32.00	29.00	24.00	21.00	59.00	56.00	44.00	39.00	79.00	72.00	58.00	50.00	92.00	85.00	68.00	59.00	124.00	115.00	94.00	83.00
63	35.00	32.00	26.00	23.00	66.00	62.00	49.00	42.00	88.00	80.00	64.00	56.00	102.00	94.00	75.00	67.00	139.00	128.00	104.00	92.00
64	40.00	37.00	30.00	25.00	73.00	68.00	53.00	46.00	97.00	88.00	71.00	61.00	112.00	103.00	82.00	72.00	152.00	140.00	115.00	102.00
65	44.00	41.00	32.00	28.00	80.00	74.00	59.00	51.00	106.00	96.00	77.00	68.00	122.00	113.00	91.00	79.00	168.00	155.00	126.00	112.00
66	50.00	45.00	37.00	32.00	90.00	82.00	66.00	58.00	119.00	108.00	86.00	76.00	136.00	126.00	101.00	88.00	185.00	170.00	140.00	124.00
67	56.00	50.00	41.00	34.00	99.00	92.00	73.00	63.00	131.00	120.00	95.00	84.00	151.00	140.00	112.00	98.00	205.00	188.00	155.00	137.00
68	62.00	57.00	45.00	38.00	110.00	101.00	80.00	70.00	145.00	132.00	105.00	93.00	168.00	155.00	124.00	109.00	226.00	207.00	171.00	152.00
69	68.00	61.00	50.00	42.00	121.00	112.00	89.00	77.00	159.00	147.00	117.00	102.00	185.00	169.00	136.00	120.00	248.00	229.00	188.00	167.00
70	74.00	68.00	56.00	46.00	134.00	123.00	98.00	85.00	177.00	162.00	129.00	113.00	203.00	187.00	151.00	133.00	274.00	253.00	208.00	183.00
71	82.00	76.00	61.00	52.00	149.00	136.00	108.00	95.00	196.00	179.00	142.00	126.00	225.00	207.00	167.00	147.00	303.00	278.00	230.00	203.00
72	91.00	84.00	68.00	58.00	166.00	152.00	121.00	105.00	219.00	201.00	159.00	140.00	253.00	231.00	186.00	164.00	338.00	311.00	257.00	226.00
73	101.00	92.00	76.00	64.00	183.00	169.00	133.00	116.00	243.00	223.00	176.00	155.00	279.00	257.00	208.00	181.00	375.00	346.00	285.00	250.00
74	112.00	102.00	84.00	70.00	201.00	185.00	147.00	128.00	267.00	244.00	194.00	170.00	307.00	283.00	227.00	199.00	413.00	382.00	313.00	275.00
75	123.00	113.00	92.00	77.00	221.00	203.00	162.00	140.00	293.00	269.00	212.00	187.00	338.00	310.00	250.00	219.00	458.00	423.00	347.00	305.00
76	137.00	125.00	103.00	86.00	246.00	228.00	180.00	158.00	327.00	300.00	236.00	208.00	376.00	345.00	278.00	244.00	512.00	471.00	387.00	340.00
77	153.00	140.00	114.00	96.00	279.00	256.00	203.00	177.00	369.00	339.00	267.00	235.00	425.00	390.00	315.00	276.00	576.00	531.00	437.00	384.00
78	173.00	157.00	129.00	109.00	320.00	294.00	234.00	203.00	423.00	387.00	306.00	269.00	489.00	449.00	362.00	318.00	661.00	608.00	500.00	440.00
79	194.00	176.00	145.00	122.00	371.00	341.00	271.00	236.00	487.00	445.00	353.00	310.00	564.00	518.00	419.00	365.00	760.00	699.00	574.00	507.00
80	218.00	199.00	163.00	137.00	423.00	392.00	309.00	269.00	555.00	508.00	402.00	354.00	644.00	592.00	478.00	419.00	861.00	793.00	655.00	577.00
81	242.00	221.00	181.00	152.00	478.00	441.00	349.00	304.00	625.00	572.00	453.00	399.00	727.00	668.00	540.00	473.00	963.00	887.00	733.00	646.00
82	268.00	245.00	201.00	168.00	531.00	491.00	388.00	338.00	691.00	632.00	502.00	441.00	810.00	743.00	600.00	526.00	1058.00	973.00	806.00	711.00
83	297.00	272.00	222.00	186.00	582.00	537.00	426.00	371.00	757.00	692.00	551.00	482.00	888.00	816.00	658.00	577.00	1154.00	1061.00	879.00	776.00
84	329.00	302.00	247.00	207.00	635.00	585.00	464.00	404.00	824.00	753.00	599.00	526.00	968.00	888.00	716.00	627.00	1249.00	1150.00	952.00	840.00
85	362.00	331.00	272.00	228.00	687.00	633.00	500.00	437.00	892.00	817.00	647.00	567.00	1048.00	961.00	776.00	679.00	1347.00	1239.00	1024.00	904.00
86	395.00	361.00	297.00	249.00	737.00	680.00	539.00	471.00	958.00	878.00	695.00	609.00	1125.00	1033.00	833.00	730.00	1443.00	1328.00	1095.00	965.00
87	427.00	391.00	320.00	268.00	789.00	727.00	576.00	502.00	1025.00	938.00	743.00	652.00	1203.00	1105.00	891.00	780.00	1548.00	1424.00	1175.00	1035.00
88	454.00	416.00	341.00	286.00	837.00	771.00	612.00	534.00	1087.00	995.00	787.00	691.00	1276.00	1173.00	944.00	827.00	1642.00	1510.00	1246.00	1096.00
89	479.00	438.00	360.00	302.00	884.00	815.00	646.00	563.00	1147.00	1050.00	832.00	729.00	1347.00	1238.00	998.00	874.00	1731.00	1593.00	1312.00	1157.00
90	504.00	462.00	380.00	318.00	931.00	857.00	680.00	594.00	1208.00	1105.00	875.00	768.00	1420.00	1304.00	1050.00	920.00	1821.00	1674.00	1381.00	1216.00
91	530.00	486.00	400.00	335.00	980.00	903.00	717.00	626.00	1272.00	1165.00	922.00	808.00	1494.00	1373.00	1106.00	968.00	1916.00	1762.00	1453.00	1280.00
92	561.00	514.00	422.00	352.00	1032.00	951.00	757.00	661.00	1340.00	1228.00	971.00	853.00	1576.00	1447.00	1166.00	1021.00	2017.00	1856.00	1530.00	1347.00
93	594.00	544.00	447.00	374.00	1094.00	1007.00	802.00	700.00	1420.00	1300.00	1029.00	904.00	1669.00	1534.00	1236.00	1082.00	2133.00	1962.00	1618.00	1426.00
94	631.00	578.00	476.00	397.00	1161.00	1069.00	852.00	744.00	1508.00	1380.00	1093.00	959.00	1773.00	1629.00	1310.00	1147.00	2262.00	2081.00	1715.00	1511.00
95+	669.00	611.00	503.00	420.00	1229.00	1132.00	904.00	788.00	1597.00	1462.00	1157.00	1016.00	1878.00	1724.00	1389.00	1215.00	2393.00	2201.00	1815.00	1598.00

Risk Class Rating Factors:
 Smoker Premiums are 165% of Preferred Premiums,
 Standard Premiums are 110% of Preferred Premiums.
 Couples Premiums are 100% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [Preferred Risk Annual Premium NH x NH units] x [Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

TRANSAMERICA PREMIER LIFE INSURANCE COMPANY

ML LTC5TQ SERIES

Nursing Home and Home and Community Care

Annual Premium Per \$10 Daily Nursing Home Benefit

Preferred Rates

Home and Community Care Daily (Per Visit) Benefit = 50% of the Daily Nursing Home Benefit

Original Rates

Issue Age	\$3,650 Per \$10 Daily Benefit				\$7,300 Per \$10 Daily Benefit				\$10,950 Per \$10 Daily Benefit				\$14,600 Per \$10 Daily Benefit				Unlimited			
	Elimination (Days)				Elimination (Days)				Elimination (Days)				Elimination (Days)				Elimination (Days)			
	0	20	60	90	0	20	60	90	0	20	60	90	0	20	60	90	0	20	60	90
18 to 44	7.00	5.00	5.00	4.00	13.00	11.00	9.00	8.00	17.00	14.00	13.00	11.00	19.00	17.00	14.00	13.00	32.00	30.00	25.00	23.00
45 to 49	8.00	8.00	6.00	5.00	16.00	15.00	11.00	10.00	22.00	20.00	15.00	14.00	23.00	21.00	17.00	15.00	39.00	35.00	29.00	26.00
50	10.00	8.00	8.00	6.00	19.00	17.00	14.00	12.00	25.00	23.00	18.00	17.00	28.00	25.00	21.00	19.00	44.00	41.00	34.00	30.00
51	11.00	10.00	8.00	6.00	19.00	18.00	15.00	14.00	26.00	23.00	20.00	18.00	31.00	27.00	23.00	20.00	46.00	42.00	35.00	31.00
52	11.00	11.00	8.00	8.00	21.00	19.00	16.00	15.00	28.00	26.00	21.00	19.00	32.00	29.00	23.00	21.00	49.00	45.00	37.00	32.00
53	13.00	11.00	9.00	9.00	23.00	20.00	17.00	16.00	31.00	27.00	22.00	20.00	34.00	32.00	25.00	23.00	52.00	48.00	40.00	35.00
54	14.00	13.00	11.00	9.00	25.00	22.00	18.00	17.00	33.00	30.00	24.00	22.00	37.00	33.00	27.00	25.00	56.00	50.00	42.00	38.00
55	15.00	14.00	12.00	9.00	27.00	24.00	20.00	18.00	35.00	32.00	26.00	23.00	41.00	38.00	30.00	27.00	59.00	54.00	46.00	40.00
56	15.00	14.00	12.00	10.00	29.00	27.00	21.00	19.00	39.00	35.00	28.00	25.00	43.00	41.00	32.00	29.00	63.00	59.00	50.00	43.00
57	18.00	15.00	14.00	12.00	32.00	29.00	23.00	20.00	41.00	38.00	30.00	27.00	48.00	44.00	36.00	32.00	70.00	65.00	53.00	48.00
58	19.00	18.00	14.00	12.00	35.00	32.00	25.00	23.00	46.00	42.00	33.00	31.00	53.00	48.00	39.00	35.00	75.00	70.00	58.00	51.00
59	21.00	18.00	16.00	13.00	39.00	36.00	28.00	25.00	50.00	46.00	37.00	33.00	59.00	53.00	44.00	39.00	83.00	77.00	63.00	56.00
60	23.00	21.00	17.00	15.00	41.00	39.00	31.00	28.00	56.00	51.00	41.00	36.00	65.00	59.00	49.00	43.00	90.00	84.00	68.00	61.00
61	24.00	22.00	19.00	15.00	46.00	43.00	33.00	31.00	62.00	58.00	46.00	41.00	72.00	67.00	53.00	48.00	99.00	91.00	76.00	67.00
62	27.00	25.00	21.00	18.00	50.00	48.00	38.00	34.00	68.00	62.00	50.00	44.00	79.00	73.00	59.00	52.00	110.00	101.00	83.00	74.00
63	30.00	28.00	23.00	19.00	57.00	53.00	42.00	37.00	77.00	69.00	55.00	50.00	87.00	81.00	65.00	59.00	122.00	112.00	92.00	82.00
64	34.00	32.00	25.00	22.00	63.00	59.00	46.00	41.00	85.00	76.00	61.00	54.00	96.00	88.00	71.00	63.00	134.00	122.00	102.00	91.00
65	38.00	34.00	28.00	24.00	69.00	64.00	51.00	45.00	92.00	84.00	67.00	60.00	105.00	98.00	79.00	69.00	148.00	136.00	112.00	100.00
66	42.00	39.00	32.00	27.00	77.00	71.00	57.00	52.00	103.00	94.00	75.00	67.00	118.00	108.00	87.00	78.00	163.00	149.00	124.00	111.00
67	48.00	43.00	35.00	30.00	86.00	78.00	63.00	57.00	114.00	104.00	83.00	74.00	131.00	121.00	96.00	86.00	180.00	166.00	137.00	122.00
68	53.00	48.00	39.00	32.00	95.00	86.00	69.00	63.00	126.00	115.00	92.00	81.00	146.00	134.00	108.00	95.00	199.00	182.00	151.00	137.00
69	58.00	52.00	42.00	36.00	104.00	96.00	77.00	69.00	138.00	127.00	102.00	90.00	159.00	146.00	118.00	105.00	219.00	202.00	167.00	149.00
70	63.00	58.00	48.00	41.00	116.00	105.00	85.00	75.00	154.00	140.00	113.00	100.00	176.00	161.00	131.00	117.00	240.00	221.00	185.00	164.00
71	69.00	64.00	53.00	45.00	128.00	117.00	94.00	83.00	170.00	156.00	123.00	111.00	194.00	178.00	145.00	129.00	266.00	244.00	203.00	182.00
72	77.00	71.00	59.00	50.00	142.00	131.00	104.00	92.00	190.00	174.00	139.00	123.00	218.00	199.00	162.00	144.00	295.00	272.00	227.00	203.00
73	86.00	78.00	65.00	56.00	158.00	145.00	114.00	102.00	211.00	193.00	153.00	137.00	241.00	221.00	180.00	159.00	328.00	302.00	252.00	223.00
74	95.00	86.00	72.00	60.00	173.00	159.00	126.00	112.00	232.00	212.00	168.00	150.00	266.00	243.00	197.00	175.00	361.00	333.00	276.00	246.00
75	105.00	95.00	79.00	67.00	191.00	176.00	140.00	123.00	255.00	234.00	185.00	165.00	292.00	267.00	217.00	192.00	400.00	368.00	305.00	272.00
76	117.00	106.00	88.00	75.00	212.00	196.00	156.00	138.00	284.00	260.00	205.00	183.00	325.00	297.00	241.00	215.00	446.00	410.00	340.00	302.00
77	131.00	120.00	99.00	85.00	240.00	221.00	176.00	156.00	320.00	294.00	232.00	207.00	367.00	337.00	274.00	243.00	502.00	462.00	384.00	342.00
78	148.00	134.00	111.00	95.00	276.00	254.00	203.00	178.00	367.00	336.00	266.00	238.00	421.00	387.00	314.00	279.00	576.00	529.00	440.00	392.00
79	166.00	150.00	124.00	105.00	320.00	293.00	234.00	207.00	422.00	385.00	307.00	273.00	488.00	446.00	363.00	322.00	663.00	610.00	506.00	452.00
80	186.00	170.00	140.00	119.00	365.00	337.00	267.00	236.00	482.00	439.00	350.00	311.00	556.00	510.00	415.00	369.00	753.00	692.00	577.00	515.00
81	208.00	189.00	156.00	132.00	411.00	380.00	302.00	267.00	541.00	494.00	393.00	351.00	628.00	576.00	469.00	416.00	842.00	775.00	647.00	578.00
82	230.00	209.00	173.00	147.00	457.00	422.00	336.00	296.00	599.00	546.00	437.00	389.00	699.00	642.00	521.00	463.00	927.00	852.00	713.00	637.00
83	254.00	232.00	192.00	162.00	501.00	463.00	368.00	325.00	655.00	599.00	478.00	425.00	767.00	704.00	572.00	508.00	1012.00	930.00	779.00	695.00
84	282.00	257.00	213.00	180.00	546.00	504.00	401.00	354.00	713.00	651.00	519.00	462.00	835.00	766.00	622.00	552.00	1095.00	1007.00	842.00	752.00
85	310.00	283.00	235.00	198.00	591.00	545.00	433.00	383.00	771.00	706.00	562.00	499.00	904.00	828.00	673.00	597.00	1181.00	1085.00	906.00	809.00
86	338.00	309.00	257.00	217.00	635.00	586.00	466.00	412.00	829.00	758.00	603.00	536.00	971.00	891.00	723.00	643.00	1265.00	1163.00	968.00	864.00
87	365.00	334.00	276.00	233.00	680.00	626.00	498.00	440.00	887.00	810.00	644.00	573.00	1039.00	953.00	773.00	686.00	1355.00	1246.00	1037.00	924.00
88	389.00	356.00	294.00	248.00	721.00	664.00	529.00	467.00	941.00	860.00	682.00	608.00	1102.00	1012.00	820.00	728.00	1436.00	1320.00	1099.00	980.00
89	410.00	375.00	311.00	263.00	761.00	701.00	559.00	494.00	993.00	908.00	721.00	641.00	1164.00	1067.00	866.00	769.00	1514.00	1392.00	1157.00	1033.00
90	432.00	395.00	328.00	276.00	802.00	737.00	589.00	521.00	1045.00	955.00	759.00	676.00	1226.00	1125.00	912.00	809.00	1593.00	1463.00	1218.00	1086.00
91	455.00	417.00	346.00	292.00	844.00	777.00	620.00	549.00	1101.00	1006.00	799.00	711.00	1290.00	1184.00	960.00	851.00	1676.00	1541.00	1281.00	1143.00
92	481.00	440.00	365.00	307.00	890.00	820.00	655.00	580.00	1160.00	1060.00	842.00	751.00	1361.00	1247.00	1013.00	898.00	1764.00	1622.00	1349.00	1203.00
93	509.00	465.00	387.00	326.00	942.00	868.00	694.00	614.00	1229.00	1122.00	893.00	795.00	1441.00	1323.00	1073.00	951.00	1866.00	1715.00	1427.00	1273.00
94	542.00	495.00	412.00	346.00	1000.00	921.00	738.00	653.00	1305.00	1192.00	947.00	843.00	1531.00	1405.00	1138.00	1009.00	1978.00	1818.00	1513.00	1349.00
95+	574.00	524.00	436.00	367.00	1059.00	975.00	782.00	691.00	1382.00	1263.00	1003.00	894.00	1622.00	1488.00	1206.00	1069.00	2093.00	1922.00	1601.00	1427.00

Risk Class Rating Factors:
 Smoker Premiums are 165% of Preferred Premiums,
 Standard Premiums are 110% of Preferred Premiums.
 Couples Premiums are 100% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [Preferred Risk Annual Premium NH x NH units] x [Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
ML LTC5TQ SERIES**

BIO FACTORS

ISSUE AGE	BIO	
	SIMPLE	COMPOUND
18-44	70%	128%
45-49	70%	128%
50	70%	128%
51	70%	128%
52	70%	128%
53	70%	128%
54	70%	128%
55	70%	125%
56	70%	123%
57	69%	119%
58	68%	116%
59	67%	111%
60	65%	106%
61	63%	103%
62	61%	99%
63	59%	94%
64	58%	89%
65	56%	85%
66	55%	81%
67	54%	78%
68	52%	75%
69	50%	71%
70	49%	67%
71	46%	63%
72	44%	60%
73	42%	58%
74	39%	55%
75	36%	53%
76	35%	50%
77	33%	47%
78	33%	45%
79	33%	42%
80	32%	39%
81	32%	37%
82	31%	35%
83	31%	34%
84	29%	32%
85	27%	30%
86	25%	28%
87	23%	26%
88	21%	24%
89	20%	22%
90	19%	21%
91	17%	19%
92	16%	18%
93	15%	17%
94	15%	16%
95+	14%	15%

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
ML LTC5TQ SERIES**

NONFORFEITURE

ISSUE AGE	FACTOR
All Ages	12%

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 18-44	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	41.00	43.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	65.00	74.00	81.00	85.00	87.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	78.00	97.00	107.00	116.00	121.00	131.00	135.00	138.00	141.00	n/a	n/a
\$100,000	95.00	112.00	128.00	140.00	147.00	164.00	167.00	170.00	173.00	176.00	178.00
\$125,000	97.00	123.00	141.00	157.00	168.00	185.00	194.00	203.00	211.00	220.00	227.00
\$150,000	n/a	135.00	150.00	170.00	185.00	204.00	213.00	222.00	234.00	240.00	253.00
\$175,000	n/a	139.00	171.00	181.00	198.00	221.00	233.00	241.00	253.00	263.00	276.00
\$200,000	n/a	142.00	176.00	192.00	209.00	235.00	247.00	260.00	272.00	283.00	295.00
\$225,000	n/a	n/a	180.00	212.00	219.00	246.00	263.00	276.00	290.00	302.00	313.00
\$250,000	n/a	n/a	184.00	217.00	233.00	263.00	282.00	300.00	317.00	333.00	348.00
\$375,000	n/a	n/a	n/a	n/a	267.00	317.00	347.00	357.00	371.00	395.00	419.00
Unlimited	99.00	148.00	194.00	237.00	276.00	330.00	366.00	399.00	432.00	464.00	495.00

Age: 45-49	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	56.00	60.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	88.00	102.00	111.00	115.00	120.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	109.00	131.00	146.00	158.00	166.00	178.00	183.00	187.00	192.00	n/a	n/a
\$100,000	128.00	152.00	174.00	188.00	202.00	222.00	229.00	235.00	240.00	245.00	250.00
\$125,000	132.00	169.00	193.00	213.00	230.00	252.00	264.00	276.00	286.00	297.00	308.00
\$150,000	n/a	185.00	205.00	232.00	250.00	280.00	290.00	303.00	317.00	326.00	342.00
\$175,000	n/a	191.00	233.00	247.00	270.00	300.00	317.00	328.00	342.00	357.00	374.00
\$200,000	n/a	194.00	241.00	261.00	284.00	320.00	337.00	355.00	369.00	383.00	400.00
\$225,000	n/a	n/a	247.00	289.00	298.00	336.00	356.00	375.00	394.00	410.00	427.00
\$250,000	n/a	n/a	251.00	297.00	317.00	358.00	384.00	408.00	428.00	452.00	473.00
\$375,000	n/a	n/a	n/a	n/a	364.00	433.00	472.00	486.00	505.00	536.00	568.00
Unlimited	135.00	201.00	264.00	324.00	377.00	450.00	498.00	545.00	590.00	635.00	677.00

Age: 50	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	64.00	68.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	101.00	115.00	126.00	131.00	136.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	122.00	150.00	166.00	179.00	186.00	203.00	208.00	213.00	218.00	n/a	n/a
\$100,000	147.00	171.00	197.00	215.00	227.00	252.00	258.00	265.00	270.00	276.00	281.00
\$125,000	150.00	192.00	218.00	242.00	260.00	285.00	299.00	312.00	323.00	335.00	347.00
\$150,000	n/a	210.00	233.00	263.00	284.00	317.00	329.00	344.00	358.00	367.00	386.00
\$175,000	n/a	215.00	264.00	279.00	306.00	340.00	358.00	372.00	387.00	403.00	421.00
\$200,000	n/a	220.00	273.00	296.00	323.00	362.00	382.00	401.00	416.00	432.00	450.00
\$225,000	n/a	n/a	279.00	328.00	338.00	381.00	404.00	425.00	446.00	463.00	482.00
\$250,000	n/a	n/a	284.00	337.00	361.00	406.00	436.00	461.00	485.00	510.00	533.00
\$375,000	n/a	n/a	n/a	n/a	413.00	491.00	535.00	550.00	571.00	605.00	640.00
Unlimited	153.00	228.00	300.00	367.00	427.00	509.00	564.00	617.00	670.00	718.00	770.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 51	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	68.00	71.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	105.00	122.00	132.00	140.00	143.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	130.00	158.00	176.00	191.00	198.00	213.00	219.00	224.00	230.00	n/a	n/a
\$100,000	154.00	183.00	209.00	227.00	239.00	267.00	274.00	281.00	287.00	294.00	299.00
\$125,000	158.00	203.00	230.00	257.00	275.00	302.00	317.00	330.00	342.00	355.00	367.00
\$150,000	n/a	222.00	247.00	277.00	300.00	335.00	347.00	363.00	379.00	388.00	407.00
\$175,000	n/a	229.00	280.00	295.00	324.00	360.00	380.00	393.00	410.00	428.00	446.00
\$200,000	n/a	233.00	288.00	312.00	340.00	383.00	403.00	425.00	442.00	459.00	477.00
\$225,000	n/a	n/a	295.00	347.00	356.00	403.00	428.00	449.00	471.00	491.00	509.00
\$250,000	n/a	n/a	302.00	356.00	381.00	430.00	461.00	489.00	514.00	541.00	564.00
\$375,000	n/a	n/a	n/a	n/a	437.00	519.00	565.00	583.00	605.00	642.00	680.00
Unlimited	162.00	241.00	319.00	388.00	453.00	541.00	598.00	653.00	707.00	759.00	811.00

Age: 52	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	70.00	77.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	113.00	130.00	140.00	147.00	151.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	136.00	167.00	185.00	200.00	209.00	225.00	231.00	239.00	245.00	n/a	n/a
\$100,000	163.00	193.00	220.00	239.00	254.00	282.00	290.00	296.00	303.00	311.00	317.00
\$125,000	167.00	213.00	243.00	271.00	291.00	318.00	335.00	348.00	362.00	375.00	388.00
\$150,000	n/a	233.00	260.00	293.00	318.00	353.00	366.00	383.00	401.00	410.00	431.00
\$175,000	n/a	240.00	295.00	312.00	342.00	380.00	401.00	415.00	432.00	450.00	470.00
\$200,000	n/a	245.00	306.00	330.00	360.00	405.00	427.00	448.00	466.00	484.00	505.00
\$225,000	n/a	n/a	313.00	366.00	376.00	424.00	452.00	475.00	500.00	520.00	541.00
\$250,000	n/a	n/a	319.00	375.00	401.00	455.00	487.00	516.00	543.00	572.00	599.00
\$375,000	n/a	n/a	n/a	n/a	461.00	548.00	597.00	617.00	639.00	678.00	719.00
Unlimited	171.00	254.00	335.00	409.00	478.00	571.00	631.00	689.00	747.00	801.00	855.00

Age: 53	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	74.00	81.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	119.00	136.00	148.00	153.00	160.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	143.00	176.00	194.00	211.00	220.00	238.00	244.00	249.00	256.00	n/a	n/a
\$100,000	172.00	202.00	232.00	253.00	267.00	296.00	304.00	311.00	319.00	326.00	332.00
\$125,000	176.00	225.00	257.00	284.00	305.00	335.00	353.00	368.00	381.00	396.00	410.00
\$150,000	n/a	247.00	275.00	309.00	335.00	372.00	387.00	404.00	424.00	434.00	456.00
\$175,000	n/a	254.00	311.00	328.00	361.00	400.00	422.00	437.00	456.00	476.00	498.00
\$200,000	n/a	258.00	322.00	347.00	379.00	427.00	449.00	473.00	491.00	510.00	532.00
\$225,000	n/a	n/a	329.00	385.00	396.00	447.00	475.00	500.00	527.00	547.00	569.00
\$250,000	n/a	n/a	336.00	395.00	424.00	478.00	513.00	545.00	572.00	604.00	631.00
\$375,000	n/a	n/a	n/a	n/a	486.00	577.00	629.00	649.00	672.00	715.00	757.00
Unlimited	181.00	267.00	354.00	432.00	503.00	599.00	663.00	725.00	787.00	844.00	902.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 54	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	85.00	92.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	136.00	157.00	170.00	177.00	184.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	164.00	202.00	225.00	242.00	254.00	273.00	281.00	288.00	295.00	n/a	n/a
\$100,000	197.00	231.00	266.00	291.00	307.00	341.00	350.00	357.00	366.00	374.00	381.00
\$125,000	203.00	258.00	295.00	328.00	351.00	385.00	404.00	420.00	435.00	451.00	464.00
\$150,000	n/a	283.00	314.00	355.00	384.00	428.00	444.00	463.00	482.00	494.00	518.00
\$175,000	n/a	291.00	356.00	377.00	414.00	460.00	485.00	501.00	522.00	544.00	565.00
\$200,000	n/a	297.00	369.00	401.00	437.00	491.00	515.00	541.00	562.00	582.00	606.00
\$225,000	n/a	n/a	377.00	443.00	456.00	515.00	545.00	573.00	601.00	626.00	649.00
\$250,000	n/a	n/a	384.00	455.00	487.00	550.00	589.00	623.00	653.00	686.00	716.00
\$375,000	n/a	n/a	n/a	n/a	558.00	663.00	722.00	743.00	770.00	815.00	862.00
Unlimited	208.00	308.00	406.00	496.00	578.00	690.00	763.00	835.00	905.00	972.00	1039.00

Age: 55	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	89.00	95.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	141.00	163.00	177.00	185.00	192.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	173.00	211.00	234.00	253.00	264.00	285.00	293.00	300.00	308.00	n/a	n/a
\$100,000	206.00	243.00	278.00	302.00	320.00	356.00	365.00	375.00	383.00	392.00	400.00
\$125,000	212.00	270.00	307.00	342.00	367.00	401.00	422.00	440.00	457.00	473.00	490.00
\$150,000	n/a	295.00	329.00	371.00	401.00	446.00	464.00	483.00	507.00	518.00	545.00
\$175,000	n/a	304.00	372.00	393.00	433.00	481.00	506.00	524.00	545.00	570.00	595.00
\$200,000	n/a	310.00	385.00	418.00	455.00	512.00	538.00	566.00	589.00	611.00	636.00
\$225,000	n/a	n/a	395.00	463.00	475.00	536.00	571.00	599.00	630.00	654.00	680.00
\$250,000	n/a	n/a	401.00	474.00	509.00	573.00	616.00	652.00	685.00	722.00	754.00
\$375,000	n/a	n/a	n/a	n/a	583.00	692.00	754.00	777.00	806.00	854.00	905.00
Unlimited	217.00	321.00	425.00	518.00	603.00	720.00	797.00	870.00	943.00	1012.00	1080.00

Age: 56	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	100.00	109.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	159.00	184.00	199.00	208.00	215.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	194.00	237.00	264.00	284.00	297.00	321.00	329.00	338.00	346.00	n/a	n/a
\$100,000	232.00	273.00	312.00	341.00	360.00	401.00	410.00	421.00	430.00	440.00	447.00
\$125,000	239.00	304.00	347.00	384.00	412.00	453.00	474.00	495.00	513.00	531.00	550.00
\$150,000	n/a	332.00	370.00	417.00	451.00	503.00	521.00	544.00	569.00	582.00	611.00
\$175,000	n/a	342.00	419.00	443.00	487.00	541.00	569.00	589.00	613.00	639.00	666.00
\$200,000	n/a	348.00	434.00	470.00	512.00	575.00	606.00	635.00	661.00	685.00	713.00
\$225,000	n/a	n/a	444.00	519.00	536.00	604.00	642.00	673.00	707.00	735.00	762.00
\$250,000	n/a	n/a	452.00	534.00	572.00	644.00	691.00	732.00	770.00	810.00	846.00
\$375,000	n/a	n/a	n/a	n/a	656.00	779.00	848.00	873.00	905.00	959.00	1016.00
Unlimited	245.00	361.00	477.00	582.00	679.00	810.00	896.00	980.00	1062.00	1141.00	1220.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 57	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	108.00	117.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	171.00	198.00	213.00	223.00	231.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	209.00	255.00	284.00	305.00	319.00	344.00	354.00	364.00	374.00	n/a	n/a
\$100,000	248.00	293.00	336.00	366.00	388.00	430.00	442.00	453.00	464.00	473.00	482.00
\$125,000	257.00	328.00	372.00	413.00	443.00	486.00	510.00	534.00	554.00	575.00	596.00
\$150,000	n/a	357.00	397.00	447.00	484.00	540.00	561.00	586.00	613.00	631.00	662.00
\$175,000	n/a	367.00	450.00	477.00	522.00	581.00	612.00	635.00	662.00	690.00	721.00
\$200,000	n/a	374.00	466.00	505.00	550.00	617.00	652.00	685.00	712.00	740.00	771.00
\$225,000	n/a	n/a	477.00	559.00	574.00	649.00	689.00	725.00	762.00	794.00	826.00
\$250,000	n/a	n/a	485.00	573.00	614.00	693.00	743.00	788.00	832.00	875.00	915.00
\$375,000	n/a	n/a	n/a	n/a	705.00	836.00	912.00	941.00	977.00	1039.00	1101.00
Unlimited	262.00	388.00	512.00	626.00	729.00	869.00	962.00	1053.00	1142.00	1228.00	1313.00

Age: 58	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	115.00	124.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	183.00	212.00	230.00	239.00	248.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	222.00	272.00	302.00	326.00	340.00	367.00	378.00	388.00	398.00	n/a	n/a
\$100,000	266.00	313.00	359.00	392.00	414.00	459.00	472.00	484.00	496.00	507.00	516.00
\$125,000	274.00	349.00	397.00	442.00	474.00	519.00	545.00	570.00	590.00	613.00	635.00
\$150,000	n/a	382.00	425.00	478.00	518.00	577.00	599.00	626.00	655.00	671.00	705.00
\$175,000	n/a	392.00	481.00	509.00	558.00	620.00	654.00	678.00	706.00	735.00	769.00
\$200,000	n/a	400.00	498.00	539.00	588.00	661.00	696.00	733.00	760.00	789.00	823.00
\$225,000	n/a	n/a	510.00	598.00	614.00	694.00	737.00	774.00	814.00	847.00	879.00
\$250,000	n/a	n/a	519.00	613.00	657.00	741.00	796.00	842.00	886.00	932.00	974.00
\$375,000	n/a	n/a	n/a	n/a	752.00	895.00	975.00	1004.00	1040.00	1105.00	1170.00
Unlimited	281.00	416.00	547.00	669.00	779.00	930.00	1029.00	1126.00	1220.00	1312.00	1403.00

Age: 59	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	131.00	140.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	206.00	239.00	258.00	270.00	280.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	252.00	308.00	340.00	368.00	384.00	415.00	427.00	437.00	447.00	n/a	n/a
\$100,000	300.00	354.00	405.00	442.00	467.00	518.00	533.00	546.00	560.00	572.00	584.00
\$125,000	309.00	394.00	449.00	499.00	535.00	587.00	616.00	642.00	664.00	688.00	711.00
\$150,000	n/a	432.00	479.00	541.00	584.00	653.00	676.00	706.00	736.00	754.00	790.00
\$175,000	n/a	443.00	543.00	574.00	630.00	701.00	739.00	764.00	795.00	828.00	863.00
\$200,000	n/a	452.00	563.00	608.00	663.00	747.00	785.00	824.00	855.00	887.00	923.00
\$225,000	n/a	n/a	575.00	674.00	694.00	783.00	832.00	873.00	917.00	952.00	987.00
\$250,000	n/a	n/a	587.00	691.00	742.00	837.00	897.00	950.00	998.00	1049.00	1094.00
\$375,000	n/a	n/a	n/a	n/a	850.00	1010.00	1100.00	1132.00	1173.00	1244.00	1314.00
Unlimited	317.00	469.00	618.00	755.00	881.00	1049.00	1161.00	1271.00	1378.00	1481.00	1584.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 60	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	144.00	157.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	230.00	266.00	288.00	301.00	311.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	281.00	343.00	380.00	410.00	429.00	463.00	476.00	488.00	500.00	n/a	n/a
\$100,000	335.00	394.00	452.00	492.00	521.00	579.00	594.00	609.00	623.00	638.00	650.00
\$125,000	344.00	439.00	500.00	555.00	596.00	653.00	686.00	716.00	743.00	770.00	797.00
\$150,000	n/a	481.00	534.00	602.00	653.00	725.00	753.00	787.00	824.00	843.00	887.00
\$175,000	n/a	494.00	605.00	640.00	702.00	779.00	823.00	852.00	887.00	927.00	968.00
\$200,000	n/a	503.00	626.00	679.00	740.00	832.00	874.00	921.00	956.00	993.00	1035.00
\$225,000	n/a	n/a	642.00	752.00	773.00	873.00	927.00	975.00	1023.00	1066.00	1107.00
\$250,000	n/a	n/a	653.00	771.00	826.00	932.00	1000.00	1059.00	1116.00	1174.00	1227.00
\$375,000	n/a	n/a	n/a	n/a	947.00	1125.00	1226.00	1264.00	1310.00	1391.00	1473.00
Unlimited	352.00	522.00	689.00	841.00	981.00	1169.00	1295.00	1417.00	1537.00	1652.00	1768.00

Age: 61	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	156.00	168.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	247.00	285.00	311.00	323.00	336.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	302.00	369.00	409.00	443.00	462.00	499.00	511.00	525.00	537.00	n/a	n/a
\$100,000	360.00	425.00	487.00	529.00	561.00	623.00	640.00	656.00	671.00	688.00	702.00
\$125,000	371.00	473.00	538.00	598.00	642.00	704.00	739.00	770.00	799.00	828.00	859.00
\$150,000	n/a	517.00	575.00	647.00	702.00	782.00	812.00	846.00	887.00	909.00	954.00
\$175,000	n/a	533.00	652.00	689.00	756.00	841.00	887.00	917.00	954.00	996.00	1040.00
\$200,000	n/a	543.00	674.00	729.00	797.00	896.00	943.00	991.00	1029.00	1068.00	1113.00
\$225,000	n/a	n/a	690.00	808.00	833.00	941.00	999.00	1049.00	1103.00	1147.00	1191.00
\$250,000	n/a	n/a	702.00	830.00	889.00	1004.00	1076.00	1140.00	1200.00	1263.00	1319.00
\$375,000	n/a	n/a	n/a	n/a	1019.00	1211.00	1319.00	1360.00	1410.00	1497.00	1585.00
Unlimited	380.00	563.00	742.00	905.00	1057.00	1260.00	1394.00	1525.00	1653.00	1776.00	1897.00

Age: 62	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	171.00	185.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	271.00	312.00	339.00	354.00	367.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	330.00	404.00	448.00	484.00	505.00	545.00	562.00	577.00	592.00	n/a	n/a
\$100,000	395.00	465.00	533.00	581.00	615.00	682.00	701.00	719.00	735.00	752.00	768.00
\$125,000	406.00	518.00	590.00	655.00	703.00	771.00	809.00	844.00	875.00	906.00	938.00
\$150,000	n/a	567.00	631.00	711.00	769.00	856.00	888.00	927.00	969.00	993.00	1041.00
\$175,000	n/a	582.00	716.00	756.00	828.00	921.00	970.00	1004.00	1044.00	1090.00	1137.00
\$200,000	n/a	594.00	740.00	801.00	872.00	981.00	1031.00	1085.00	1126.00	1169.00	1219.00
\$225,000	n/a	n/a	757.00	887.00	912.00	1030.00	1094.00	1148.00	1206.00	1255.00	1303.00
\$250,000	n/a	n/a	770.00	909.00	974.00	1100.00	1179.00	1248.00	1313.00	1382.00	1444.00
\$375,000	n/a	n/a	n/a	n/a	1116.00	1327.00	1445.00	1489.00	1544.00	1639.00	1734.00
Unlimited	416.00	616.00	812.00	993.00	1157.00	1380.00	1526.00	1670.00	1812.00	1946.00	2081.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 63	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	193.00	209.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	307.00	354.00	384.00	401.00	416.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	374.00	457.00	507.00	547.00	572.00	617.00	635.00	651.00	667.00	n/a	n/a
\$100,000	446.00	526.00	602.00	656.00	695.00	770.00	792.00	812.00	831.00	851.00	868.00
\$125,000	459.00	585.00	666.00	741.00	795.00	873.00	914.00	954.00	988.00	1022.00	1058.00
\$150,000	n/a	641.00	712.00	803.00	869.00	968.00	1004.00	1047.00	1094.00	1121.00	1174.00
\$175,000	n/a	658.00	807.00	853.00	936.00	1041.00	1097.00	1134.00	1179.00	1229.00	1282.00
\$200,000	n/a	671.00	836.00	905.00	986.00	1109.00	1166.00	1225.00	1272.00	1319.00	1373.00
\$225,000	n/a	n/a	855.00	1002.00	1031.00	1165.00	1236.00	1298.00	1362.00	1415.00	1468.00
\$250,000	n/a	n/a	870.00	1028.00	1102.00	1244.00	1333.00	1411.00	1484.00	1559.00	1627.00
\$375,000	n/a	n/a	n/a	n/a	1263.00	1500.00	1634.00	1682.00	1742.00	1849.00	1955.00
Unlimited	470.00	696.00	919.00	1122.00	1308.00	1560.00	1726.00	1887.00	2046.00	2198.00	2349.00

Age: 64	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	214.00	233.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	342.00	394.00	428.00	446.00	464.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	418.00	509.00	565.00	610.00	638.00	689.00	707.00	725.00	743.00	n/a	n/a
\$100,000	498.00	585.00	672.00	733.00	775.00	860.00	883.00	905.00	927.00	949.00	968.00
\$125,000	512.00	653.00	743.00	826.00	886.00	972.00	1022.00	1066.00	1105.00	1146.00	1187.00
\$150,000	n/a	715.00	795.00	896.00	968.00	1080.00	1121.00	1169.00	1224.00	1255.00	1318.00
\$175,000	n/a	735.00	901.00	951.00	1043.00	1160.00	1223.00	1268.00	1320.00	1378.00	1439.00
\$200,000	n/a	749.00	932.00	1009.00	1098.00	1237.00	1301.00	1370.00	1423.00	1479.00	1540.00
\$225,000	n/a	n/a	953.00	1118.00	1148.00	1299.00	1380.00	1451.00	1524.00	1586.00	1647.00
\$250,000	n/a	n/a	970.00	1147.00	1228.00	1387.00	1488.00	1576.00	1659.00	1745.00	1825.00
\$375,000	n/a	n/a	n/a	n/a	1407.00	1672.00	1823.00	1878.00	1949.00	2069.00	2192.00
Unlimited	524.00	777.00	1024.00	1251.00	1459.00	1740.00	1925.00	2106.00	2283.00	2453.00	2624.00

Age: 65	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	237.00	257.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	377.00	435.00	473.00	491.00	511.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	461.00	562.00	624.00	674.00	704.00	760.00	780.00	801.00	821.00	n/a	n/a
\$100,000	549.00	646.00	741.00	808.00	854.00	949.00	975.00	999.00	1022.00	1047.00	1067.00
\$125,000	564.00	719.00	820.00	912.00	977.00	1073.00	1126.00	1175.00	1219.00	1261.00	1305.00
\$150,000	n/a	788.00	877.00	988.00	1068.00	1192.00	1237.00	1290.00	1349.00	1382.00	1452.00
\$175,000	n/a	809.00	994.00	1050.00	1152.00	1282.00	1349.00	1398.00	1454.00	1517.00	1581.00
\$200,000	n/a	826.00	1028.00	1113.00	1213.00	1364.00	1436.00	1510.00	1568.00	1628.00	1697.00
\$225,000	n/a	n/a	1053.00	1233.00	1267.00	1433.00	1521.00	1599.00	1679.00	1745.00	1813.00
\$250,000	n/a	n/a	1072.00	1265.00	1355.00	1531.00	1641.00	1737.00	1829.00	1923.00	2008.00
\$375,000	n/a	n/a	n/a	n/a	1553.00	1846.00	2012.00	2072.00	2148.00	2280.00	2413.00
Unlimited	578.00	857.00	1130.00	1382.00	1609.00	1920.00	2124.00	2325.00	2521.00	2708.00	2898.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 66	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	264.00	284.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	419.00	482.00	524.00	546.00	567.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	512.00	623.00	692.00	747.00	781.00	842.00	866.00	887.00	910.00	n/a	n/a
\$100,000	608.00	718.00	823.00	896.00	949.00	1053.00	1082.00	1111.00	1136.00	1162.00	1184.00
\$125,000	626.00	798.00	910.00	1011.00	1085.00	1191.00	1249.00	1304.00	1350.00	1400.00	1450.00
\$150,000	n/a	874.00	973.00	1095.00	1188.00	1322.00	1372.00	1431.00	1498.00	1535.00	1611.00
\$175,000	n/a	898.00	1102.00	1164.00	1280.00	1421.00	1498.00	1551.00	1614.00	1684.00	1758.00
\$200,000	n/a	916.00	1140.00	1235.00	1346.00	1514.00	1593.00	1676.00	1740.00	1807.00	1881.00
\$225,000	n/a	n/a	1167.00	1367.00	1408.00	1589.00	1688.00	1775.00	1863.00	1939.00	2013.00
\$250,000	n/a	n/a	1189.00	1403.00	1505.00	1698.00	1821.00	1928.00	2029.00	2134.00	2229.00
\$375,000	n/a	n/a	n/a	n/a	1724.00	2048.00	2232.00	2299.00	2384.00	2529.00	2678.00
Unlimited	642.00	950.00	1254.00	1531.00	1785.00	2129.00	2355.00	2579.00	2795.00	3002.00	3209.00

Age: 67	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	289.00	312.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	460.00	531.00	576.00	600.00	622.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	561.00	685.00	761.00	822.00	857.00	924.00	951.00	976.00	1001.00	n/a	n/a
\$100,000	669.00	788.00	903.00	985.00	1042.00	1157.00	1188.00	1219.00	1248.00	1278.00	1304.00
\$125,000	688.00	878.00	999.00	1112.00	1192.00	1308.00	1372.00	1431.00	1482.00	1535.00	1589.00
\$150,000	n/a	960.00	1068.00	1204.00	1303.00	1453.00	1506.00	1572.00	1643.00	1684.00	1767.00
\$175,000	n/a	988.00	1211.00	1281.00	1405.00	1561.00	1645.00	1702.00	1771.00	1848.00	1926.00
\$200,000	n/a	1006.00	1253.00	1356.00	1479.00	1662.00	1749.00	1839.00	1909.00	1982.00	2064.00
\$225,000	n/a	n/a	1282.00	1503.00	1544.00	1746.00	1853.00	1949.00	2045.00	2126.00	2208.00
\$250,000	n/a	n/a	1305.00	1543.00	1651.00	1866.00	1999.00	2117.00	2228.00	2341.00	2445.00
\$375,000	n/a	n/a	n/a	n/a	1893.00	2249.00	2451.00	2525.00	2615.00	2775.00	2939.00
Unlimited	705.00	1044.00	1378.00	1683.00	1961.00	2340.00	2589.00	2834.00	3073.00	3302.00	3532.00

Age: 68	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	319.00	344.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	508.00	584.00	635.00	662.00	687.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	618.00	756.00	838.00	905.00	945.00	1020.00	1049.00	1076.00	1103.00	n/a	n/a
\$100,000	737.00	869.00	995.00	1085.00	1148.00	1275.00	1310.00	1344.00	1373.00	1406.00	1432.00
\$125,000	759.00	968.00	1103.00	1224.00	1314.00	1441.00	1513.00	1580.00	1636.00	1697.00	1758.00
\$150,000	n/a	1059.00	1178.00	1327.00	1437.00	1600.00	1661.00	1734.00	1814.00	1860.00	1951.00
\$175,000	n/a	1089.00	1336.00	1410.00	1550.00	1721.00	1814.00	1878.00	1955.00	2040.00	2130.00
\$200,000	n/a	1110.00	1382.00	1496.00	1631.00	1834.00	1930.00	2030.00	2108.00	2189.00	2280.00
\$225,000	n/a	n/a	1415.00	1657.00	1705.00	1924.00	2044.00	2149.00	2257.00	2347.00	2439.00
\$250,000	n/a	n/a	1440.00	1699.00	1822.00	2057.00	2205.00	2336.00	2458.00	2586.00	2702.00
\$375,000	n/a	n/a	n/a	n/a	2088.00	2480.00	2702.00	2785.00	2886.00	3064.00	3245.00
Unlimited	778.00	1151.00	1519.00	1855.00	2163.00	2579.00	2854.00	3124.00	3387.00	3639.00	3892.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 69	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	356.00	384.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	566.00	653.00	708.00	738.00	767.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	691.00	843.00	935.00	1012.00	1056.00	1139.00	1171.00	1201.00	1231.00	n/a	n/a
\$100,000	823.00	970.00	1112.00	1211.00	1282.00	1425.00	1463.00	1500.00	1535.00	1571.00	1602.00
\$125,000	848.00	1081.00	1229.00	1367.00	1467.00	1609.00	1690.00	1764.00	1830.00	1896.00	1966.00
\$150,000	n/a	1183.00	1314.00	1481.00	1605.00	1787.00	1856.00	1938.00	2027.00	2079.00	2183.00
\$175,000	n/a	1215.00	1490.00	1575.00	1729.00	1921.00	2026.00	2099.00	2185.00	2281.00	2381.00
\$200,000	n/a	1239.00	1542.00	1670.00	1819.00	2047.00	2155.00	2266.00	2354.00	2446.00	2549.00
\$225,000	n/a	n/a	1578.00	1850.00	1902.00	2148.00	2282.00	2401.00	2523.00	2624.00	2727.00
\$250,000	n/a	n/a	1607.00	1898.00	2032.00	2295.00	2462.00	2609.00	2745.00	2889.00	3019.00
\$375,000	n/a	n/a	n/a	n/a	2330.00	2768.00	3018.00	3110.00	3226.00	3424.00	3627.00
Unlimited	867.00	1285.00	1695.00	2071.00	2414.00	2879.00	3186.00	3487.00	3782.00	4061.00	4343.00

Age: 70	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	392.00	425.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	626.00	721.00	782.00	815.00	846.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	762.00	931.00	1032.00	1116.00	1165.00	1257.00	1292.00	1325.00	1358.00	n/a	n/a
\$100,000	909.00	1072.00	1228.00	1338.00	1416.00	1571.00	1614.00	1657.00	1696.00	1736.00	1771.00
\$125,000	936.00	1193.00	1358.00	1508.00	1619.00	1776.00	1865.00	1946.00	2017.00	2089.00	2163.00
\$150,000	n/a	1306.00	1452.00	1636.00	1772.00	1973.00	2048.00	2137.00	2235.00	2291.00	2404.00
\$175,000	n/a	1343.00	1646.00	1738.00	1910.00	2121.00	2235.00	2315.00	2409.00	2513.00	2623.00
\$200,000	n/a	1368.00	1703.00	1843.00	2009.00	2259.00	2377.00	2500.00	2597.00	2696.00	2808.00
\$225,000	n/a	n/a	1743.00	2042.00	2101.00	2372.00	2520.00	2649.00	2781.00	2893.00	3004.00
\$250,000	n/a	n/a	1774.00	2094.00	2245.00	2534.00	2717.00	2878.00	3028.00	3185.00	3327.00
\$375,000	n/a	n/a	n/a	n/a	2573.00	3056.00	3331.00	3432.00	3557.00	3775.00	3998.00
Unlimited	958.00	1419.00	1872.00	2287.00	2667.00	3179.00	3517.00	3848.00	4172.00	4478.00	4789.00

Age: 71	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	437.00	473.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	695.00	803.00	870.00	907.00	943.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	849.00	1036.00	1150.00	1243.00	1297.00	1400.00	1439.00	1475.00	1513.00	n/a	n/a
\$100,000	1012.00	1193.00	1367.00	1490.00	1577.00	1750.00	1797.00	1844.00	1887.00	1933.00	1971.00
\$125,000	1042.00	1328.00	1512.00	1680.00	1803.00	1977.00	2076.00	2166.00	2246.00	2327.00	2409.00
\$150,000	n/a	1453.00	1616.00	1821.00	1972.00	2197.00	2280.00	2379.00	2489.00	2552.00	2677.00
\$175,000	n/a	1494.00	1832.00	1936.00	2124.00	2362.00	2489.00	2579.00	2682.00	2798.00	2920.00
\$200,000	n/a	1522.00	1895.00	2052.00	2237.00	2516.00	2647.00	2784.00	2891.00	3002.00	3127.00
\$225,000	n/a	n/a	1940.00	2273.00	2337.00	2642.00	2805.00	2948.00	3096.00	3220.00	3344.00
\$250,000	n/a	n/a	1976.00	2332.00	2498.00	2822.00	3025.00	3204.00	3371.00	3544.00	3703.00
\$375,000	n/a	n/a	n/a	n/a	2864.00	3403.00	3708.00	3821.00	3961.00	4202.00	4450.00
Unlimited	1067.00	1580.00	2084.00	2546.00	2967.00	3539.00	3917.00	4288.00	4649.00	4995.00	5343.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 72	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	481.00	521.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	767.00	885.00	960.00	1001.00	1039.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	936.00	1143.00	1267.00	1370.00	1429.00	1543.00	1585.00	1625.00	1665.00	n/a	n/a
\$100,000	1114.00	1315.00	1506.00	1641.00	1736.00	1928.00	1980.00	2030.00	2077.00	2126.00	2167.00
\$125,000	1148.00	1463.00	1666.00	1851.00	1985.00	2180.00	2287.00	2386.00	2473.00	2561.00	2652.00
\$150,000	n/a	1601.00	1780.00	2005.00	2173.00	2419.00	2512.00	2622.00	2742.00	2811.00	2948.00
\$175,000	n/a	1646.00	2019.00	2132.00	2341.00	2602.00	2741.00	2840.00	2955.00	3083.00	3216.00
\$200,000	n/a	1679.00	2088.00	2260.00	2464.00	2771.00	2916.00	3066.00	3183.00	3307.00	3444.00
\$225,000	n/a	n/a	2138.00	2503.00	2576.00	2910.00	3090.00	3248.00	3411.00	3548.00	3685.00
\$250,000	n/a	n/a	2176.00	2569.00	2753.00	3109.00	3332.00	3530.00	3713.00	3906.00	4081.00
\$375,000	n/a	n/a	n/a	n/a	3155.00	3749.00	4084.00	4209.00	4363.00	4631.00	4904.00
Unlimited	1174.00	1740.00	2296.00	2804.00	3269.00	3899.00	4316.00	4722.00	5121.00	5502.00	5884.00

Age: 73	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	537.00	581.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	855.00	986.00	1071.00	1115.00	1157.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1043.00	1273.00	1412.00	1527.00	1595.00	1721.00	1768.00	1813.00	1859.00	n/a	n/a
\$100,000	1244.00	1467.00	1679.00	1830.00	1936.00	2150.00	2208.00	2265.00	2318.00	2373.00	2421.00
\$125,000	1281.00	1633.00	1859.00	2065.00	2215.00	2431.00	2551.00	2661.00	2759.00	2858.00	2959.00
\$150,000	n/a	1786.00	1985.00	2237.00	2423.00	2699.00	2801.00	2923.00	3057.00	3134.00	3289.00
\$175,000	n/a	1836.00	2252.00	2379.00	2611.00	2903.00	3058.00	3167.00	3296.00	3436.00	3586.00
\$200,000	n/a	1871.00	2329.00	2522.00	2748.00	3091.00	3253.00	3419.00	3551.00	3687.00	3840.00
\$225,000	n/a	n/a	2384.00	2793.00	2873.00	3245.00	3446.00	3623.00	3803.00	3956.00	4108.00
\$250,000	n/a	n/a	2427.00	2866.00	3070.00	3468.00	3716.00	3938.00	4142.00	4356.00	4549.00
\$375,000	n/a	n/a	n/a	n/a	3519.00	4181.00	4556.00	4694.00	4865.00	5162.00	5466.00
Unlimited	1310.00	1941.00	2561.00	3128.00	3646.00	4349.00	4812.00	5265.00	5710.00	6133.00	6557.00

Age: 74	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	592.00	642.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	943.00	1089.00	1181.00	1230.00	1278.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1151.00	1405.00	1558.00	1686.00	1758.00	1897.00	1950.00	2001.00	2051.00	n/a	n/a
\$100,000	1372.00	1619.00	1853.00	2020.00	2138.00	2372.00	2435.00	2499.00	2558.00	2618.00	2669.00
\$125,000	1412.00	1800.00	2049.00	2278.00	2444.00	2682.00	2813.00	2938.00	3046.00	3155.00	3266.00
\$150,000	n/a	1970.00	2192.00	2469.00	2674.00	2978.00	3091.00	3226.00	3374.00	3459.00	3631.00
\$175,000	n/a	2026.00	2483.00	2624.00	2882.00	3202.00	3374.00	3495.00	3637.00	3795.00	3959.00
\$200,000	n/a	2065.00	2570.00	2784.00	3033.00	3410.00	3589.00	3774.00	3919.00	4070.00	4239.00
\$225,000	n/a	n/a	2631.00	3082.00	3171.00	3581.00	3803.00	3998.00	4199.00	4366.00	4534.00
\$250,000	n/a	n/a	2678.00	3163.00	3388.00	3827.00	4101.00	4343.00	4572.00	4809.00	5023.00
\$375,000	n/a	n/a	n/a	n/a	3884.00	4613.00	5028.00	5180.00	5370.00	5699.00	6035.00
Unlimited	1446.00	2143.00	2825.00	3452.00	4024.00	4799.00	5310.00	5811.00	6303.00	6770.00	7241.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 75	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	666.00	721.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1060.00	1223.00	1328.00	1383.00	1436.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1294.00	1579.00	1752.00	1895.00	1977.00	2134.00	2192.00	2247.00	2305.00	n/a	n/a
\$100,000	1542.00	1818.00	2083.00	2270.00	2401.00	2667.00	2738.00	2810.00	2876.00	2943.00	3001.00
\$125,000	1588.00	2024.00	2304.00	2560.00	2747.00	3014.00	3163.00	3301.00	3422.00	3543.00	3670.00
\$150,000	n/a	2215.00	2462.00	2775.00	3005.00	3347.00	3474.00	3625.00	3791.00	3885.00	4077.00
\$175,000	n/a	2277.00	2791.00	2950.00	3238.00	3598.00	3792.00	3927.00	4087.00	4263.00	4448.00
\$200,000	n/a	2320.00	2888.00	3128.00	3408.00	3832.00	4034.00	4241.00	4404.00	4573.00	4763.00
\$225,000	n/a	n/a	2957.00	3464.00	3563.00	4025.00	4273.00	4493.00	4717.00	4906.00	5094.00
\$250,000	n/a	n/a	3010.00	3553.00	3806.00	4299.00	4609.00	4882.00	5137.00	5402.00	5643.00
\$375,000	n/a	n/a	n/a	n/a	4364.00	5185.00	5649.00	5821.00	6035.00	6404.00	6780.00
Unlimited	1625.00	2408.00	3176.00	3879.00	4522.00	5393.00	5969.00	6530.00	7082.00	7607.00	8136.00

Age: 76	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	743.00	805.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1185.00	1367.00	1484.00	1546.00	1605.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1446.00	1766.00	1959.00	2117.00	2210.00	2384.00	2451.00	2513.00	2575.00	n/a	n/a
\$100,000	1723.00	2032.00	2328.00	2537.00	2685.00	2982.00	3061.00	3140.00	3214.00	3289.00	3353.00
\$125,000	1774.00	2262.00	2576.00	2862.00	3071.00	3370.00	3535.00	3690.00	3824.00	3962.00	4102.00
\$150,000	n/a	2474.00	2753.00	3101.00	3360.00	3741.00	3884.00	4053.00	4239.00	4346.00	4560.00
\$175,000	n/a	2544.00	3120.00	3297.00	3620.00	4023.00	4239.00	4390.00	4568.00	4767.00	4973.00
\$200,000	n/a	2594.00	3229.00	3496.00	3811.00	4285.00	4509.00	4741.00	4922.00	5113.00	5326.00
\$225,000	n/a	n/a	3305.00	3872.00	3982.00	4498.00	4778.00	5022.00	5274.00	5486.00	5696.00
\$250,000	n/a	n/a	3364.00	3972.00	4255.00	4806.00	5153.00	5458.00	5743.00	6039.00	6310.00
\$375,000	n/a	n/a	n/a	n/a	4878.00	5795.00	6316.00	6508.00	6747.00	7160.00	7583.00
Unlimited	1816.00	2691.00	3550.00	4335.00	5054.00	6028.00	6671.00	7300.00	7914.00	8501.00	9089.00

Age: 77	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	840.00	908.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1337.00	1542.00	1674.00	1743.00	1810.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1631.00	1991.00	2209.00	2388.00	2492.00	2688.00	2763.00	2835.00	2907.00	n/a	n/a
\$100,000	1943.00	2291.00	2627.00	2861.00	3029.00	3362.00	3452.00	3541.00	3623.00	3708.00	3781.00
\$125,000	2001.00	2552.00	2904.00	3228.00	3463.00	3800.00	3988.00	4162.00	4313.00	4469.00	4628.00
\$150,000	n/a	2792.00	3105.00	3498.00	3788.00	4220.00	4380.00	4572.00	4782.00	4901.00	5143.00
\$175,000	n/a	2871.00	3519.00	3720.00	4082.00	4538.00	4781.00	4953.00	5153.00	5376.00	5609.00
\$200,000	n/a	2926.00	3641.00	3944.00	4298.00	4833.00	5087.00	5349.00	5552.00	5766.00	6007.00
\$225,000	n/a	n/a	3727.00	4367.00	4491.00	5075.00	5388.00	5665.00	5947.00	6186.00	6423.00
\$250,000	n/a	n/a	3794.00	4480.00	4800.00	5421.00	5811.00	6157.00	6476.00	6812.00	7115.00
\$375,000	n/a	n/a	n/a	n/a	5502.00	6538.00	7124.00	7340.00	7609.00	8073.00	8548.00
Unlimited	2048.00	3035.00	4004.00	4891.00	5700.00	6800.00	7525.00	8233.00	8928.00	9590.00	10256.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 78	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	958.00	1036.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1526.00	1760.00	1909.00	1989.00	2066.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1861.00	2272.00	2519.00	2724.00	2843.00	3068.00	3153.00	3235.00	3316.00	n/a	n/a
\$100,000	2217.00	2615.00	2996.00	3264.00	3453.00	3836.00	3938.00	4040.00	4134.00	4231.00	4314.00
\$125,000	2282.00	2911.00	3314.00	3683.00	3951.00	4334.00	4549.00	4747.00	4919.00	5096.00	5277.00
\$150,000	n/a	3185.00	3542.00	3992.00	4322.00	4815.00	4996.00	5214.00	5452.00	5588.00	5864.00
\$175,000	n/a	3275.00	4015.00	4244.00	4657.00	5176.00	5454.00	5648.00	5877.00	6130.00	6395.00
\$200,000	n/a	3338.00	4154.00	4499.00	4901.00	5513.00	5802.00	6099.00	6332.00	6576.00	6848.00
\$225,000	n/a	n/a	4253.00	4982.00	5125.00	5789.00	6148.00	6462.00	6784.00	7055.00	7325.00
\$250,000	n/a	n/a	4330.00	5112.00	5475.00	6184.00	6629.00	7022.00	7387.00	7769.00	8114.00
\$375,000	n/a	n/a	n/a	n/a	6277.00	7458.00	8127.00	8373.00	8680.00	9210.00	9750.00
Unlimited	2336.00	3463.00	4568.00	5580.00	6503.00	7757.00	8584.00	9392.00	10183.00	10937.00	11695.00

Age: 79	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1085.00	1173.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1727.00	1991.00	2162.00	2254.00	2339.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2108.00	2572.00	2853.00	3085.00	3218.00	3475.00	3571.00	3663.00	3755.00	n/a	n/a
\$100,000	2511.00	2961.00	3392.00	3696.00	3911.00	4343.00	4460.00	4576.00	4680.00	4790.00	4883.00
\$125,000	2585.00	3297.00	3753.00	4170.00	4474.00	4909.00	5152.00	5376.00	5573.00	5773.00	5978.00
\$150,000	n/a	3607.00	4011.00	4520.00	4894.00	5451.00	5658.00	5906.00	6176.00	6332.00	6644.00
\$175,000	n/a	3709.00	4547.00	4805.00	5273.00	5861.00	6177.00	6397.00	6657.00	6945.00	7247.00
\$200,000	n/a	3781.00	4704.00	5094.00	5551.00	6242.00	6570.00	6908.00	7173.00	7450.00	7760.00
\$225,000	n/a	n/a	4815.00	5642.00	5802.00	6556.00	6961.00	7319.00	7685.00	7993.00	8300.00
\$250,000	n/a	n/a	4904.00	5789.00	6200.00	7003.00	7508.00	7952.00	8367.00	8801.00	9194.00
\$375,000	n/a	n/a	n/a	n/a	7108.00	8445.00	9204.00	9483.00	9832.00	10432.00	11047.00
Unlimited	2646.00	3921.00	5173.00	6318.00	7366.00	8785.00	9720.00	10634.00	11531.00	12382.00	13241.00

Age: 80	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1224.00	1325.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1949.00	2249.00	2441.00	2543.00	2640.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2380.00	2904.00	3221.00	3484.00	3635.00	3922.00	4031.00	4136.00	4240.00	n/a	n/a
\$100,000	2834.00	3343.00	3830.00	4174.00	4415.00	4904.00	5036.00	5166.00	5287.00	5412.00	5517.00
\$125,000	2919.00	3721.00	4237.00	4708.00	5051.00	5542.00	5816.00	6070.00	6291.00	6516.00	6748.00
\$150,000	n/a	4072.00	4529.00	5102.00	5525.00	6155.00	6389.00	6666.00	6972.00	7146.00	7499.00
\$175,000	n/a	4187.00	5133.00	5424.00	5954.00	6618.00	6974.00	7223.00	7515.00	7841.00	8180.00
\$200,000	n/a	4267.00	5312.00	5751.00	6267.00	7050.00	7419.00	7800.00	8097.00	8411.00	8759.00
\$225,000	n/a	n/a	5437.00	6369.00	6552.00	7401.00	7861.00	8263.00	8675.00	9023.00	9368.00
\$250,000	n/a	n/a	5536.00	6536.00	7000.00	7907.00	8476.00	8977.00	9446.00	9934.00	10377.00
\$375,000	n/a	n/a	n/a	n/a	8025.00	9535.00	10391.00	10706.00	11098.00	11775.00	12469.00
Unlimited	2987.00	4426.00	5839.00	7133.00	8314.00	9917.00	10975.00	12009.00	13021.00	13986.00	14956.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 81	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1393.00	1508.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2219.00	2559.00	2777.00	2894.00	3005.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2707.00	3305.00	3667.00	3965.00	4136.00	4463.00	4586.00	4704.00	4824.00	n/a	n/a
\$100,000	3226.00	3804.00	4359.00	4749.00	5026.00	5580.00	5730.00	5879.00	6017.00	6159.00	6279.00
\$125,000	3322.00	4235.00	4821.00	5358.00	5748.00	6307.00	6619.00	6907.00	7158.00	7416.00	7679.00
\$150,000	n/a	4633.00	5153.00	5806.00	6288.00	7004.00	7269.00	7587.00	7934.00	8132.00	8535.00
\$175,000	n/a	4764.00	5841.00	6171.00	6775.00	7530.00	7936.00	8218.00	8551.00	8922.00	9309.00
\$200,000	n/a	4856.00	6044.00	6545.00	7132.00	8021.00	8442.00	8876.00	9216.00	9571.00	9968.00
\$225,000	n/a	n/a	6187.00	7247.00	7455.00	8422.00	8943.00	9402.00	9872.00	10268.00	10662.00
\$250,000	n/a	n/a	6300.00	7436.00	7966.00	8998.00	9645.00	10216.00	10750.00	11306.00	11810.00
\$375,000	n/a	n/a	n/a	n/a	9132.00	10849.00	11824.00	12182.00	12630.00	13400.00	14189.00
Unlimited	3398.00	5037.00	6645.00	8117.00	9462.00	11285.00	12488.00	13664.00	14816.00	15912.00	17017.00

Age: 82	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1560.00	1686.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2483.00	2864.00	3109.00	3238.00	3362.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3029.00	3698.00	4102.00	4435.00	4629.00	4994.00	5134.00	5267.00	5400.00	n/a	n/a
\$100,000	3610.00	4257.00	4876.00	5315.00	5622.00	6244.00	6412.00	6577.00	6730.00	6889.00	7023.00
\$125,000	3717.00	4739.00	5395.00	5995.00	6432.00	7059.00	7405.00	7728.00	8008.00	8295.00	8589.00
\$150,000	n/a	5185.00	5766.00	6498.00	7037.00	7838.00	8134.00	8489.00	8877.00	9097.00	9545.00
\$175,000	n/a	5332.00	6537.00	6907.00	7583.00	8428.00	8880.00	9196.00	9568.00	9980.00	10412.00
\$200,000	n/a	5434.00	6764.00	7324.00	7980.00	8977.00	9446.00	9932.00	10310.00	10707.00	11150.00
\$225,000	n/a	n/a	6923.00	8111.00	8342.00	9425.00	10008.00	10520.00	11046.00	11486.00	11927.00
\$250,000	n/a	n/a	7049.00	8321.00	8915.00	10069.00	10794.00	11430.00	12028.00	12647.00	13211.00
\$375,000	n/a	n/a	n/a	n/a	10220.00	12141.00	13231.00	13631.00	14128.00	14990.00	15872.00
Unlimited	3804.00	5637.00	7436.00	9083.00	10587.00	12629.00	13974.00	15290.00	16580.00	17807.00	19041.00

Age: 83	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1754.00	1897.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2795.00	3222.00	3497.00	3643.00	3784.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3408.00	4162.00	4616.00	4991.00	5208.00	5620.00	5777.00	5926.00	6076.00	n/a	n/a
\$100,000	4062.00	4790.00	5488.00	5981.00	6329.00	7026.00	7216.00	7403.00	7576.00	7754.00	7907.00
\$125,000	4182.00	5333.00	6071.00	6746.00	7239.00	7942.00	8334.00	8698.00	9015.00	9339.00	9671.00
\$150,000	n/a	5836.00	6489.00	7311.00	7918.00	8820.00	9154.00	9554.00	9991.00	10241.00	10746.00
\$175,000	n/a	6000.00	7356.00	7772.00	8532.00	9482.00	9993.00	10349.00	10769.00	11234.00	11720.00
\$200,000	n/a	6115.00	7611.00	8241.00	8980.00	10100.00	10631.00	11177.00	11605.00	12052.00	12553.00
\$225,000	n/a	n/a	7791.00	9125.00	9387.00	10606.00	11262.00	11840.00	12432.00	12929.00	13425.00
\$250,000	n/a	n/a	7933.00	9364.00	10031.00	11329.00	12146.00	12864.00	13537.00	14236.00	14872.00
\$375,000	n/a	n/a	n/a	n/a	11499.00	13661.00	14889.00	15340.00	15903.00	16873.00	17868.00
Unlimited	4280.00	6342.00	8367.00	10221.00	11913.00	14210.00	15725.00	17208.00	18659.00	20042.00	21434.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 84	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1967.00	2127.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3133.00	3613.00	3921.00	4086.00	4242.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3822.00	4665.00	5175.00	5596.00	5839.00	6301.00	6476.00	6642.00	6809.00	n/a	n/a
\$100,000	4553.00	5371.00	6153.00	6704.00	7094.00	7877.00	8090.00	8299.00	8493.00	8693.00	8864.00
\$125,000	4688.00	5977.00	6807.00	7563.00	8114.00	8905.00	9343.00	9751.00	10106.00	10468.00	10840.00
\$150,000	n/a	6541.00	7276.00	8197.00	8878.00	9887.00	10263.00	10709.00	11200.00	11480.00	12046.00
\$175,000	n/a	6726.00	8248.00	8715.00	9566.00	10632.00	11203.00	11603.00	12074.00	12595.00	13140.00
\$200,000	n/a	6855.00	8534.00	9241.00	10069.00	11324.00	11918.00	12530.00	13009.00	13510.00	14071.00
\$225,000	n/a	n/a	8735.00	10231.00	10524.00	11890.00	12626.00	13273.00	13936.00	14494.00	15050.00
\$250,000	n/a	n/a	8894.00	10499.00	11246.00	12703.00	13618.00	14422.00	15174.00	15958.00	16671.00
\$375,000	n/a	n/a	n/a	n/a	12893.00	15317.00	16692.00	17197.00	17828.00	18915.00	20029.00
Unlimited	4798.00	7111.00	9381.00	11459.00	13357.00	15933.00	17629.00	19289.00	20914.00	22462.00	24018.00

Age: 85	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2086.00	2257.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3325.00	3833.00	4160.00	4335.00	4501.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4055.00	4949.00	5491.00	5938.00	6197.00	6684.00	6871.00	7048.00	7225.00	n/a	n/a
\$100,000	4832.00	5698.00	6529.00	7114.00	7527.00	8357.00	8583.00	8806.00	9011.00	9222.00	9403.00
\$125,000	4975.00	6343.00	7222.00	8024.00	8610.00	9447.00	9913.00	10345.00	10722.00	11107.00	11501.00
\$150,000	n/a	6941.00	7719.00	8697.00	9419.00	10490.00	10888.00	11363.00	11885.00	12181.00	12781.00
\$175,000	n/a	7136.00	8751.00	9246.00	10148.00	11280.00	11885.00	12310.00	12810.00	13363.00	13941.00
\$200,000	n/a	7274.00	9054.00	9804.00	10683.00	12014.00	12644.00	13294.00	13802.00	14334.00	14929.00
\$225,000	n/a	n/a	9268.00	10856.00	11166.00	12616.00	13397.00	14083.00	14786.00	15377.00	15967.00
\$250,000	n/a	n/a	9437.00	11138.00	11931.00	13477.00	14448.00	15302.00	16100.00	16932.00	17688.00
\$375,000	n/a	n/a	n/a	n/a	13679.00	16250.00	17710.00	18247.00	18915.00	20070.00	21252.00
Unlimited	5090.00	7546.00	9953.00	12158.00	14172.00	16904.00	18706.00	20468.00	22193.00	23837.00	25492.00

Age: 86	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2185.00	2363.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3480.00	4012.00	4356.00	4540.00	4712.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4246.00	5183.00	5749.00	6217.00	6487.00	6999.00	7195.00	7381.00	7566.00	n/a	n/a
\$100,000	5060.00	5967.00	6836.00	7449.00	7882.00	8752.00	8987.00	9219.00	9434.00	9655.00	9844.00
\$125,000	5209.00	6642.00	7563.00	8403.00	9016.00	9893.00	10381.00	10834.00	11228.00	11631.00	12043.00
\$150,000	n/a	7268.00	8082.00	9108.00	9862.00	10985.00	11400.00	11899.00	12444.00	12754.00	13383.00
\$175,000	n/a	7474.00	9163.00	9681.00	10627.00	11811.00	12446.00	12891.00	13413.00	13992.00	14598.00
\$200,000	n/a	7617.00	9480.00	10266.00	11186.00	12581.00	13241.00	13920.00	14453.00	15010.00	15633.00
\$225,000	n/a	n/a	9704.00	11369.00	11693.00	13209.00	14027.00	14747.00	15482.00	16101.00	16718.00
\$250,000	n/a	n/a	9880.00	11664.00	12494.00	14112.00	15128.00	16023.00	16860.00	17730.00	18520.00
\$375,000	n/a	n/a	n/a	n/a	14324.00	17016.00	18545.00	19108.00	19807.00	21017.00	22253.00
Unlimited	5331.00	7901.00	10423.00	12731.00	14840.00	17701.00	19587.00	21431.00	23238.00	24958.00	26689.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 87	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2335.00	2525.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3719.00	4288.00	4654.00	4849.00	5036.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4536.00	5538.00	6143.00	6642.00	6931.00	7479.00	7688.00	7886.00	8087.00	n/a	n/a
\$100,000	5405.00	6375.00	7304.00	7959.00	8421.00	9350.00	9602.00	9850.00	10079.00	10316.00	10517.00
\$125,000	5566.00	7096.00	8079.00	8978.00	9632.00	10569.00	11091.00	11574.00	11997.00	12428.00	12868.00
\$150,000	n/a	7764.00	8636.00	9731.00	10537.00	11737.00	12182.00	12712.00	13295.00	13627.00	14299.00
\$175,000	n/a	7984.00	9788.00	10344.00	11354.00	12618.00	13298.00	13772.00	14332.00	14951.00	15598.00
\$200,000	n/a	8138.00	10129.00	10968.00	11951.00	13442.00	14146.00	14874.00	15444.00	16040.00	16706.00
\$225,000	n/a	n/a	10367.00	12146.00	12491.00	14114.00	14988.00	15755.00	16544.00	17206.00	17868.00
\$250,000	n/a	n/a	10556.00	12462.00	13349.00	15077.00	16163.00	17120.00	18014.00	18945.00	19791.00
\$375,000	n/a	n/a	n/a	n/a	15304.00	18180.00	19814.00	20415.00	21163.00	22456.00	23778.00
Unlimited	5695.00	8441.00	11136.00	13602.00	15854.00	18911.00	20927.00	22897.00	24827.00	26663.00	28513.00

Age: 88	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2484.00	2687.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3956.00	4562.00	4953.00	5160.00	5358.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4828.00	5893.00	6537.00	7067.00	7375.00	7958.00	8180.00	8392.00	8603.00	n/a	n/a
\$100,000	5752.00	6782.00	7771.00	8467.00	8960.00	9950.00	10217.00	10481.00	10724.00	10976.00	11192.00
\$125,000	5922.00	7550.00	8597.00	9553.00	10249.00	11246.00	11800.00	12316.00	12763.00	13222.00	13691.00
\$150,000	n/a	8262.00	9188.00	10353.00	11212.00	12488.00	12962.00	13526.00	14146.00	14500.00	15215.00
\$175,000	n/a	8495.00	10415.00	11005.00	12082.00	13428.00	14149.00	14654.00	15248.00	15907.00	16594.00
\$200,000	n/a	8659.00	10777.00	11669.00	12717.00	14302.00	15053.00	15826.00	16431.00	17063.00	17771.00
\$225,000	n/a	n/a	11031.00	12923.00	13292.00	15017.00	15947.00	16764.00	17600.00	18305.00	19007.00
\$250,000	n/a	n/a	11232.00	13259.00	14203.00	16043.00	17198.00	18215.00	19166.00	20156.00	21055.00
\$375,000	n/a	n/a	n/a	n/a	16284.00	19345.00	21082.00	21721.00	22516.00	23891.00	25298.00
Unlimited	6060.00	8982.00	11849.00	14473.00	16870.00	20123.00	22266.00	24363.00	26417.00	28373.00	30340.00

Age: 89	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2629.00	2843.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	4186.00	4826.00	5239.00	5458.00	5666.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	5106.00	6233.00	6914.00	7476.00	7800.00	8418.00	8653.00	8875.00	9098.00	n/a	n/a
\$100,000	6084.00	7175.00	8222.00	8957.00	9477.00	10525.00	10807.00	11086.00	11344.00	11609.00	11836.00
\$125,000	6264.00	7987.00	9094.00	10104.00	10842.00	11895.00	12482.00	13028.00	13503.00	13990.00	14486.00
\$150,000	n/a	8738.00	9719.00	10952.00	11860.00	13209.00	13711.00	14309.00	14965.00	15341.00	16097.00
\$175,000	n/a	8986.00	11017.00	11642.00	12779.00	14202.00	14967.00	15501.00	16131.00	16828.00	17558.00
\$200,000	n/a	9158.00	11399.00	12344.00	13451.00	15128.00	15922.00	16742.00	17383.00	18052.00	18802.00
\$225,000	n/a	n/a	11669.00	13669.00	14061.00	15885.00	16869.00	17735.00	18620.00	19366.00	20110.00
\$250,000	n/a	n/a	11881.00	14025.00	15025.00	16970.00	18193.00	19268.00	20275.00	21324.00	22276.00
\$375,000	n/a	n/a	n/a	n/a	17224.00	20462.00	22300.00	22978.00	23819.00	25275.00	26763.00
Unlimited	6411.00	9501.00	12533.00	15310.00	17844.00	21285.00	23553.00	25772.00	27946.00	30016.00	32099.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 90	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2774.00	3001.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	4418.00	5093.00	5529.00	5761.00	5981.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	5389.00	6579.00	7297.00	7890.00	8233.00	8884.00	9131.00	9366.00	9602.00	n/a	n/a
\$100,000	6422.00	7574.00	8676.00	9454.00	10003.00	11108.00	11407.00	11702.00	11975.00	12255.00	12497.00
\$125,000	6611.00	8429.00	9598.00	10664.00	11443.00	12555.00	13173.00	13749.00	14251.00	14763.00	15287.00
\$150,000	n/a	9223.00	10258.00	11560.00	12517.00	13942.00	14470.00	15101.00	15793.00	16187.00	16986.00
\$175,000	n/a	9483.00	11628.00	12287.00	13487.00	14990.00	15796.00	16360.00	17023.00	17760.00	18529.00
\$200,000	n/a	9666.00	12032.00	13029.00	14197.00	15967.00	16805.00	17668.00	18345.00	19050.00	19841.00
\$225,000	n/a	n/a	12317.00	14427.00	14839.00	16765.00	17802.00	18717.00	19652.00	20437.00	21223.00
\$250,000	n/a	n/a	12541.00	14803.00	15857.00	17910.00	19201.00	20336.00	21398.00	22504.00	23508.00
\$375,000	n/a	n/a	n/a	n/a	18179.00	21596.00	23537.00	24250.00	25137.00	26672.00	28244.00
Unlimited	6765.00	10028.00	13227.00	16159.00	18833.00	22464.00	24857.00	27198.00	29491.00	31673.00	33869.00

Age: 91	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2919.00	3157.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	4649.00	5360.00	5819.00	6063.00	6296.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	5671.00	6924.00	7681.00	8304.00	8666.00	9351.00	9611.00	9860.00	10108.00	n/a	n/a
\$100,000	6758.00	7970.00	9131.00	9950.00	10528.00	11690.00	12006.00	12316.00	12602.00	12898.00	13151.00
\$125,000	6958.00	8871.00	10101.00	11225.00	12043.00	13214.00	13865.00	14471.00	14999.00	15538.00	16089.00
\$150,000	n/a	9707.00	10796.00	12165.00	13173.00	14673.00	15230.00	15894.00	16624.00	17040.00	17880.00
\$175,000	n/a	9981.00	12237.00	12932.00	14195.00	15777.00	16626.00	17219.00	17918.00	18693.00	19503.00
\$200,000	n/a	10174.00	12662.00	13713.00	14942.00	16805.00	17686.00	18596.00	19308.00	20052.00	20885.00
\$225,000	n/a	n/a	12962.00	15185.00	15618.00	17645.00	18738.00	19700.00	20684.00	21511.00	22337.00
\$250,000	n/a	n/a	13198.00	15580.00	16689.00	18851.00	20208.00	21403.00	22522.00	23686.00	24743.00
\$375,000	n/a	n/a	n/a	n/a	19132.00	22730.00	24772.00	25523.00	26457.00	28074.00	29728.00
Unlimited	7121.00	10553.00	13921.00	17006.00	19823.00	23642.00	26161.00	28625.00	31039.00	33337.00	35649.00

Age: 92	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	3066.00	3317.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	4883.00	5632.00	6113.00	6369.00	6613.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	5959.00	7273.00	8068.00	8724.00	9103.00	9823.00	10097.00	10359.00	10621.00	n/a	n/a
\$100,000	7099.00	8373.00	9594.00	10453.00	11060.00	12281.00	12613.00	12937.00	13240.00	13550.00	13816.00
\$125,000	7310.00	9320.00	10611.00	11791.00	12652.00	13882.00	14566.00	15202.00	15755.00	16323.00	16902.00
\$150,000	n/a	10198.00	11342.00	12781.00	13841.00	15414.00	15998.00	16698.00	17463.00	17899.00	18782.00
\$175,000	n/a	10487.00	12857.00	13586.00	14913.00	16573.00	17465.00	18089.00	18822.00	19636.00	20488.00
\$200,000	n/a	10688.00	13303.00	14406.00	15698.00	17654.00	18579.00	19535.00	20283.00	21065.00	21940.00
\$225,000	n/a	n/a	13617.00	15952.00	16407.00	18536.00	19683.00	20694.00	21728.00	22597.00	23467.00
\$250,000	n/a	n/a	13865.00	16367.00	17533.00	19802.00	21228.00	22485.00	23660.00	24881.00	25992.00
\$375,000	n/a	n/a	n/a	n/a	20100.00	23878.00	26023.00	26812.00	27795.00	29492.00	31229.00
Unlimited	7480.00	11086.00	14625.00	17865.00	20823.00	24837.00	27485.00	30074.00	32610.00	35024.00	37454.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 93	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	3218.00	3480.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	5126.00	5909.00	6415.00	6683.00	6939.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	6252.00	7632.00	8467.00	9155.00	9553.00	10309.00	10596.00	10868.00	11142.00	n/a	n/a
\$100,000	7449.00	8786.00	10066.00	10969.00	11606.00	12887.00	13235.00	13576.00	13892.00	14219.00	14497.00
\$125,000	7670.00	9779.00	11135.00	12373.00	13276.00	14568.00	15285.00	15953.00	16532.00	17126.00	17735.00
\$150,000	n/a	10701.00	11902.00	13411.00	14523.00	16177.00	16790.00	17520.00	18325.00	18782.00	19708.00
\$175,000	n/a	11003.00	13492.00	14255.00	15648.00	17392.00	18328.00	18982.00	19751.00	20604.00	21497.00
\$200,000	n/a	11216.00	13959.00	15117.00	16472.00	18526.00	19497.00	20499.00	21283.00	22103.00	23019.00
\$225,000	n/a	n/a	14289.00	16739.00	17217.00	19453.00	20657.00	21714.00	22799.00	23710.00	24621.00
\$250,000	n/a	n/a	14549.00	17176.00	18398.00	20780.00	22277.00	23594.00	24826.00	26108.00	27273.00
\$375,000	n/a	n/a	n/a	n/a	21092.00	25058.00	27309.00	28135.00	29165.00	30947.00	32767.00
Unlimited	7849.00	11634.00	15347.00	18747.00	21852.00	26064.00	28841.00	31557.00	34218.00	36751.00	39299.00

Age: 94	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	3371.00	3647.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	5370.00	6191.00	6721.00	7003.00	7269.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	6551.00	7997.00	8870.00	9591.00	10007.00	10799.00	11101.00	11387.00	11674.00	n/a	n/a
\$100,000	7805.00	9205.00	10547.00	11492.00	12159.00	13503.00	13865.00	14224.00	14555.00	14897.00	15188.00
\$125,000	8036.00	10247.00	11666.00	12964.00	13910.00	15262.00	16014.00	16713.00	17321.00	17945.00	18581.00
\$150,000	n/a	11213.00	12470.00	14052.00	15217.00	16947.00	17590.00	18357.00	19199.00	19679.00	20650.00
\$175,000	n/a	11528.00	14135.00	14936.00	16396.00	18221.00	19202.00	19886.00	20693.00	21587.00	22522.00
\$200,000	n/a	11750.00	14626.00	15837.00	17258.00	19409.00	20427.00	21476.00	22298.00	23159.00	24119.00
\$225,000	n/a	n/a	14972.00	17537.00	18039.00	20380.00	21641.00	22750.00	23887.00	24843.00	25798.00
\$250,000	n/a	n/a	15244.00	17995.00	19276.00	21770.00	23340.00	24720.00	26011.00	27356.00	28576.00
\$375,000	n/a	n/a	n/a	n/a	22099.00	26252.00	28610.00	29478.00	30558.00	32424.00	34333.00
Unlimited	8224.00	12190.00	16079.00	19641.00	22893.00	27308.00	30217.00	33063.00	35851.00	38505.00	41176.00

Age: 95+	0 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	3846.00	4160.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	6125.00	7062.00	7666.00	7987.00	8293.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	7473.00	9121.00	10118.00	10940.00	11416.00	12318.00	12661.00	12989.00	13316.00	n/a	n/a
\$100,000	8903.00	10499.00	12029.00	13108.00	13869.00	15400.00	15816.00	16225.00	16603.00	16995.00	17329.00
\$125,000	9167.00	11687.00	13307.00	14786.00	15865.00	17408.00	18266.00	19064.00	19760.00	20471.00	21197.00
\$150,000	n/a	12788.00	14223.00	16027.00	17355.00	19330.00	20064.00	20939.00	21901.00	22449.00	23557.00
\$175,000	n/a	13149.00	16123.00	17036.00	18700.00	20784.00	21902.00	22684.00	23605.00	24627.00	25694.00
\$200,000	n/a	13402.00	16682.00	18065.00	19684.00	22137.00	23300.00	24497.00	25436.00	26418.00	27515.00
\$225,000	n/a	n/a	17076.00	20003.00	20575.00	23245.00	24684.00	25952.00	27248.00	28339.00	29428.00
\$250,000	n/a	n/a	17386.00	20525.00	21985.00	24832.00	26622.00	28196.00	29670.00	31204.00	32597.00
\$375,000	n/a	n/a	n/a	n/a	25205.00	29943.00	32634.00	33624.00	34858.00	36988.00	39166.00
Unlimited	9380.00	13903.00	18340.00	22403.00	26113.00	31147.00	34466.00	37711.00	40890.00	43916.00	46961.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 18-44	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	38.00	41.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	59.00	68.00	74.00	77.00	80.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	73.00	89.00	98.00	107.00	111.00	120.00	124.00	127.00	131.00	n/a	n/a
\$100,000	87.00	103.00	118.00	128.00	136.00	150.00	154.00	157.00	159.00	161.00	164.00
\$125,000	89.00	113.00	130.00	144.00	155.00	170.00	178.00	187.00	194.00	202.00	209.00
\$150,000	n/a	124.00	139.00	157.00	169.00	187.00	196.00	204.00	215.00	222.00	232.00
\$175,000	n/a	128.00	157.00	167.00	183.00	203.00	214.00	222.00	232.00	242.00	254.00
\$200,000	n/a	131.00	162.00	176.00	192.00	216.00	227.00	239.00	249.00	260.00	272.00
\$225,000	n/a	n/a	166.00	194.00	202.00	226.00	241.00	254.00	266.00	278.00	289.00
\$250,000	n/a	n/a	169.00	199.00	214.00	242.00	259.00	276.00	292.00	307.00	321.00
\$375,000	n/a	n/a	n/a	n/a	246.00	292.00	319.00	329.00	342.00	364.00	384.00
Unlimited	92.00	136.00	179.00	218.00	254.00	304.00	337.00	366.00	397.00	426.00	455.00

Age: 45-49	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	51.00	57.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	81.00	94.00	102.00	106.00	110.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	100.00	121.00	134.00	146.00	153.00	164.00	168.00	173.00	177.00	n/a	n/a
\$100,000	118.00	140.00	160.00	174.00	185.00	204.00	210.00	216.00	222.00	226.00	230.00
\$125,000	122.00	156.00	177.00	197.00	211.00	231.00	243.00	254.00	263.00	273.00	283.00
\$150,000	n/a	170.00	189.00	213.00	230.00	257.00	266.00	279.00	292.00	299.00	314.00
\$175,000	n/a	175.00	215.00	226.00	248.00	276.00	291.00	302.00	314.00	328.00	344.00
\$200,000	n/a	178.00	222.00	240.00	263.00	294.00	310.00	326.00	339.00	354.00	367.00
\$225,000	n/a	n/a	228.00	266.00	275.00	309.00	328.00	345.00	363.00	378.00	392.00
\$250,000	n/a	n/a	230.00	274.00	292.00	330.00	354.00	375.00	394.00	416.00	436.00
\$375,000	n/a	n/a	n/a	n/a	335.00	398.00	434.00	446.00	464.00	493.00	523.00
Unlimited	124.00	185.00	243.00	298.00	347.00	414.00	458.00	500.00	544.00	584.00	623.00

Age: 50	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	58.00	63.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	92.00	106.00	115.00	121.00	124.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	113.00	138.00	153.00	165.00	171.00	186.00	191.00	195.00	200.00	n/a	n/a
\$100,000	135.00	158.00	181.00	198.00	209.00	231.00	239.00	243.00	248.00	254.00	258.00
\$125,000	138.00	176.00	200.00	222.00	239.00	263.00	275.00	288.00	297.00	308.00	320.00
\$150,000	n/a	193.00	214.00	241.00	262.00	292.00	303.00	316.00	330.00	338.00	356.00
\$175,000	n/a	198.00	243.00	257.00	282.00	313.00	330.00	342.00	356.00	371.00	388.00
\$200,000	n/a	203.00	250.00	273.00	298.00	334.00	351.00	369.00	383.00	397.00	414.00
\$225,000	n/a	n/a	257.00	302.00	311.00	350.00	372.00	391.00	410.00	425.00	443.00
\$250,000	n/a	n/a	261.00	309.00	333.00	374.00	401.00	424.00	446.00	469.00	491.00
\$375,000	n/a	n/a	n/a	n/a	381.00	451.00	491.00	506.00	525.00	556.00	590.00
Unlimited	140.00	209.00	275.00	338.00	392.00	469.00	519.00	568.00	616.00	662.00	707.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 51	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	61.00	66.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	97.00	113.00	122.00	128.00	132.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	120.00	145.00	161.00	176.00	182.00	195.00	202.00	206.00	211.00	n/a	n/a
\$100,000	142.00	168.00	192.00	209.00	221.00	246.00	252.00	258.00	264.00	271.00	275.00
\$125,000	147.00	186.00	212.00	236.00	253.00	278.00	291.00	304.00	314.00	326.00	338.00
\$150,000	n/a	204.00	226.00	256.00	275.00	308.00	320.00	334.00	348.00	357.00	374.00
\$175,000	n/a	210.00	257.00	272.00	298.00	331.00	350.00	362.00	376.00	392.00	410.00
\$200,000	n/a	214.00	265.00	288.00	313.00	353.00	371.00	392.00	406.00	422.00	438.00
\$225,000	n/a	n/a	272.00	319.00	328.00	371.00	393.00	413.00	433.00	452.00	469.00
\$250,000	n/a	n/a	277.00	328.00	350.00	396.00	424.00	450.00	473.00	498.00	519.00
\$375,000	n/a	n/a	n/a	n/a	401.00	478.00	519.00	536.00	556.00	590.00	625.00
Unlimited	149.00	222.00	293.00	357.00	416.00	498.00	550.00	600.00	651.00	698.00	746.00

Age: 52	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	64.00	71.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	104.00	120.00	130.00	135.00	140.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	125.00	153.00	170.00	185.00	192.00	207.00	213.00	220.00	226.00	n/a	n/a
\$100,000	150.00	177.00	202.00	221.00	233.00	259.00	266.00	273.00	279.00	286.00	292.00
\$125,000	154.00	196.00	224.00	249.00	267.00	293.00	308.00	321.00	333.00	346.00	357.00
\$150,000	n/a	215.00	239.00	270.00	292.00	326.00	338.00	353.00	369.00	378.00	397.00
\$175,000	n/a	221.00	272.00	287.00	314.00	350.00	369.00	382.00	397.00	414.00	433.00
\$200,000	n/a	225.00	281.00	304.00	332.00	373.00	392.00	412.00	428.00	446.00	464.00
\$225,000	n/a	n/a	288.00	337.00	347.00	391.00	416.00	437.00	460.00	478.00	497.00
\$250,000	n/a	n/a	293.00	346.00	370.00	418.00	447.00	474.00	500.00	527.00	550.00
\$375,000	n/a	n/a	n/a	n/a	424.00	505.00	549.00	567.00	588.00	623.00	662.00
Unlimited	158.00	234.00	309.00	376.00	440.00	525.00	581.00	635.00	687.00	736.00	787.00

Age: 53	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	68.00	74.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	109.00	125.00	136.00	141.00	147.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	132.00	161.00	179.00	194.00	202.00	219.00	224.00	230.00	236.00	n/a	n/a
\$100,000	158.00	185.00	213.00	232.00	247.00	273.00	280.00	286.00	293.00	300.00	306.00
\$125,000	163.00	207.00	236.00	262.00	281.00	308.00	324.00	339.00	350.00	365.00	376.00
\$150,000	n/a	226.00	253.00	284.00	309.00	343.00	356.00	372.00	390.00	400.00	419.00
\$175,000	n/a	233.00	286.00	302.00	332.00	368.00	388.00	402.00	419.00	438.00	458.00
\$200,000	n/a	238.00	296.00	320.00	349.00	392.00	413.00	435.00	452.00	469.00	489.00
\$225,000	n/a	n/a	302.00	355.00	365.00	411.00	437.00	460.00	483.00	503.00	524.00
\$250,000	n/a	n/a	309.00	363.00	391.00	440.00	472.00	500.00	527.00	555.00	581.00
\$375,000	n/a	n/a	n/a	n/a	447.00	531.00	579.00	596.00	618.00	658.00	697.00
Unlimited	167.00	246.00	326.00	398.00	463.00	552.00	611.00	667.00	724.00	777.00	830.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 54	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	77.00	85.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	124.00	143.00	157.00	163.00	169.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	151.00	185.00	207.00	222.00	233.00	251.00	258.00	265.00	272.00	n/a	n/a
\$100,000	181.00	212.00	246.00	267.00	282.00	313.00	322.00	329.00	337.00	344.00	350.00
\$125,000	187.00	238.00	271.00	302.00	322.00	354.00	372.00	387.00	401.00	414.00	428.00
\$150,000	n/a	260.00	289.00	326.00	354.00	393.00	408.00	425.00	444.00	455.00	476.00
\$175,000	n/a	267.00	328.00	347.00	381.00	424.00	446.00	461.00	480.00	500.00	519.00
\$200,000	n/a	274.00	339.00	369.00	401.00	451.00	473.00	499.00	517.00	536.00	558.00
\$225,000	n/a	n/a	347.00	409.00	419.00	473.00	501.00	527.00	554.00	576.00	597.00
\$250,000	n/a	n/a	354.00	419.00	448.00	506.00	541.00	572.00	602.00	631.00	660.00
\$375,000	n/a	n/a	n/a	n/a	513.00	611.00	664.00	683.00	707.00	750.00	793.00
Unlimited	192.00	284.00	374.00	457.00	533.00	635.00	702.00	769.00	833.00	895.00	955.00

Age: 55	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	82.00	88.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	130.00	150.00	163.00	171.00	176.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	158.00	194.00	215.00	233.00	243.00	262.00	270.00	276.00	284.00	n/a	n/a
\$100,000	190.00	223.00	257.00	279.00	295.00	327.00	336.00	345.00	353.00	361.00	367.00
\$125,000	195.00	248.00	283.00	315.00	337.00	370.00	388.00	405.00	420.00	435.00	451.00
\$150,000	n/a	272.00	302.00	340.00	369.00	410.00	426.00	445.00	466.00	477.00	501.00
\$175,000	n/a	280.00	343.00	362.00	398.00	442.00	465.00	482.00	502.00	524.00	547.00
\$200,000	n/a	284.00	354.00	384.00	419.00	472.00	496.00	521.00	541.00	563.00	586.00
\$225,000	n/a	n/a	364.00	426.00	437.00	494.00	525.00	552.00	580.00	602.00	626.00
\$250,000	n/a	n/a	369.00	437.00	467.00	527.00	566.00	599.00	631.00	664.00	694.00
\$375,000	n/a	n/a	n/a	n/a	536.00	636.00	694.00	715.00	741.00	785.00	833.00
Unlimited	199.00	295.00	392.00	477.00	554.00	662.00	733.00	801.00	868.00	931.00	995.00

Age: 56	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	92.00	100.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	147.00	169.00	184.00	192.00	198.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	178.00	218.00	243.00	261.00	274.00	294.00	303.00	311.00	318.00	n/a	n/a
\$100,000	213.00	250.00	288.00	313.00	331.00	369.00	378.00	388.00	396.00	405.00	411.00
\$125,000	220.00	280.00	319.00	354.00	380.00	417.00	437.00	455.00	473.00	488.00	506.00
\$150,000	n/a	305.00	340.00	383.00	415.00	463.00	479.00	500.00	524.00	536.00	563.00
\$175,000	n/a	314.00	384.00	408.00	448.00	497.00	523.00	541.00	563.00	588.00	613.00
\$200,000	n/a	320.00	399.00	432.00	471.00	529.00	557.00	585.00	608.00	631.00	656.00
\$225,000	n/a	n/a	409.00	478.00	492.00	555.00	590.00	619.00	651.00	677.00	702.00
\$250,000	n/a	n/a	416.00	491.00	527.00	593.00	635.00	673.00	709.00	746.00	779.00
\$375,000	n/a	n/a	n/a	n/a	603.00	716.00	779.00	803.00	833.00	882.00	934.00
Unlimited	226.00	333.00	438.00	536.00	625.00	744.00	824.00	902.00	977.00	1049.00	1121.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 57	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	99.00	108.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	157.00	182.00	196.00	205.00	212.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	192.00	234.00	260.00	281.00	293.00	317.00	326.00	335.00	344.00	n/a	n/a
\$100,000	229.00	270.00	309.00	337.00	357.00	396.00	406.00	417.00	427.00	436.00	445.00
\$125,000	236.00	302.00	342.00	381.00	408.00	446.00	469.00	491.00	509.00	529.00	548.00
\$150,000	n/a	329.00	365.00	412.00	446.00	497.00	516.00	539.00	563.00	581.00	610.00
\$175,000	n/a	338.00	415.00	438.00	481.00	534.00	563.00	584.00	608.00	635.00	662.00
\$200,000	n/a	345.00	428.00	464.00	505.00	569.00	599.00	631.00	655.00	680.00	709.00
\$225,000	n/a	n/a	439.00	515.00	528.00	596.00	635.00	667.00	701.00	730.00	761.00
\$250,000	n/a	n/a	446.00	527.00	564.00	638.00	683.00	725.00	765.00	805.00	842.00
\$375,000	n/a	n/a	n/a	n/a	648.00	770.00	838.00	865.00	898.00	956.00	1013.00
Unlimited	241.00	357.00	471.00	576.00	671.00	800.00	885.00	969.00	1051.00	1129.00	1208.00

Age: 58	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	106.00	114.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	168.00	194.00	211.00	220.00	228.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	205.00	250.00	277.00	300.00	313.00	338.00	347.00	357.00	366.00	n/a	n/a
\$100,000	245.00	288.00	329.00	360.00	381.00	422.00	434.00	446.00	455.00	466.00	474.00
\$125,000	251.00	321.00	365.00	406.00	437.00	478.00	501.00	524.00	544.00	563.00	583.00
\$150,000	n/a	351.00	392.00	440.00	477.00	532.00	552.00	576.00	603.00	617.00	649.00
\$175,000	n/a	361.00	443.00	468.00	513.00	571.00	602.00	624.00	649.00	676.00	707.00
\$200,000	n/a	368.00	458.00	495.00	541.00	608.00	640.00	674.00	698.00	726.00	756.00
\$225,000	n/a	n/a	470.00	550.00	564.00	638.00	679.00	712.00	748.00	779.00	809.00
\$250,000	n/a	n/a	478.00	563.00	604.00	681.00	732.00	775.00	815.00	858.00	896.00
\$375,000	n/a	n/a	n/a	n/a	692.00	824.00	896.00	924.00	958.00	1017.00	1076.00
Unlimited	258.00	382.00	503.00	616.00	717.00	855.00	946.00	1036.00	1123.00	1207.00	1291.00

Age: 59	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	121.00	129.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	190.00	220.00	238.00	248.00	257.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	232.00	283.00	313.00	339.00	354.00	382.00	392.00	402.00	412.00	n/a	n/a
\$100,000	276.00	326.00	374.00	406.00	430.00	478.00	491.00	503.00	515.00	527.00	537.00
\$125,000	284.00	363.00	413.00	459.00	491.00	540.00	566.00	590.00	611.00	633.00	653.00
\$150,000	n/a	397.00	440.00	498.00	538.00	599.00	622.00	649.00	678.00	694.00	727.00
\$175,000	n/a	408.00	500.00	527.00	581.00	644.00	680.00	703.00	732.00	761.00	794.00
\$200,000	n/a	416.00	518.00	561.00	609.00	687.00	722.00	759.00	788.00	816.00	849.00
\$225,000	n/a	n/a	529.00	620.00	638.00	721.00	765.00	803.00	844.00	876.00	909.00
\$250,000	n/a	n/a	540.00	636.00	682.00	770.00	825.00	873.00	918.00	964.00	1006.00
\$375,000	n/a	n/a	n/a	n/a	782.00	930.00	1013.00	1041.00	1079.00	1145.00	1210.00
Unlimited	292.00	431.00	569.00	695.00	810.00	965.00	1068.00	1169.00	1268.00	1363.00	1457.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 60	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	132.00	143.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	212.00	244.00	266.00	276.00	286.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	257.00	315.00	349.00	377.00	395.00	426.00	437.00	449.00	460.00	n/a	n/a
\$100,000	309.00	362.00	416.00	454.00	480.00	532.00	545.00	561.00	573.00	587.00	599.00
\$125,000	317.00	404.00	460.00	510.00	548.00	601.00	631.00	658.00	684.00	707.00	734.00
\$150,000	n/a	442.00	491.00	554.00	600.00	667.00	694.00	724.00	757.00	776.00	815.00
\$175,000	n/a	455.00	557.00	589.00	646.00	716.00	756.00	784.00	816.00	852.00	890.00
\$200,000	n/a	463.00	577.00	625.00	681.00	765.00	805.00	847.00	879.00	914.00	952.00
\$225,000	n/a	n/a	590.00	691.00	711.00	804.00	853.00	896.00	941.00	980.00	1018.00
\$250,000	n/a	n/a	601.00	710.00	761.00	858.00	920.00	975.00	1026.00	1080.00	1129.00
\$375,000	n/a	n/a	n/a	n/a	870.00	1035.00	1128.00	1163.00	1205.00	1279.00	1355.00
Unlimited	323.00	481.00	634.00	773.00	902.00	1076.00	1192.00	1303.00	1415.00	1519.00	1626.00

Age: 61	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	143.00	155.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	227.00	263.00	285.00	298.00	309.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	277.00	339.00	377.00	408.00	426.00	459.00	470.00	482.00	495.00	n/a	n/a
\$100,000	331.00	392.00	448.00	487.00	516.00	573.00	589.00	604.00	617.00	632.00	645.00
\$125,000	341.00	436.00	495.00	550.00	590.00	647.00	680.00	709.00	735.00	761.00	789.00
\$150,000	n/a	475.00	529.00	596.00	645.00	720.00	747.00	779.00	815.00	837.00	878.00
\$175,000	n/a	491.00	599.00	633.00	695.00	773.00	815.00	843.00	878.00	916.00	958.00
\$200,000	n/a	499.00	621.00	671.00	733.00	824.00	869.00	913.00	946.00	983.00	1024.00
\$225,000	n/a	n/a	635.00	743.00	766.00	865.00	918.00	965.00	1014.00	1055.00	1095.00
\$250,000	n/a	n/a	646.00	764.00	819.00	923.00	990.00	1049.00	1103.00	1162.00	1213.00
\$375,000	n/a	n/a	n/a	n/a	938.00	1114.00	1214.00	1251.00	1297.00	1377.00	1458.00
Unlimited	350.00	518.00	682.00	833.00	972.00	1159.00	1282.00	1403.00	1521.00	1634.00	1746.00

Age: 62	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	157.00	170.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	250.00	288.00	312.00	326.00	338.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	304.00	372.00	412.00	446.00	464.00	502.00	517.00	532.00	545.00	n/a	n/a
\$100,000	363.00	428.00	490.00	534.00	566.00	628.00	645.00	662.00	677.00	692.00	707.00
\$125,000	374.00	476.00	542.00	603.00	647.00	710.00	744.00	777.00	806.00	833.00	863.00
\$150,000	n/a	521.00	581.00	653.00	707.00	788.00	817.00	853.00	892.00	914.00	959.00
\$175,000	n/a	536.00	658.00	695.00	761.00	847.00	893.00	924.00	961.00	1004.00	1046.00
\$200,000	n/a	546.00	680.00	736.00	803.00	902.00	950.00	998.00	1036.00	1076.00	1121.00
\$225,000	n/a	n/a	697.00	815.00	839.00	947.00	1005.00	1058.00	1110.00	1154.00	1199.00
\$250,000	n/a	n/a	708.00	836.00	896.00	1013.00	1085.00	1148.00	1209.00	1272.00	1328.00
\$375,000	n/a	n/a	n/a	n/a	1027.00	1220.00	1330.00	1370.00	1421.00	1508.00	1596.00
Unlimited	383.00	567.00	747.00	914.00	1064.00	1269.00	1404.00	1536.00	1667.00	1790.00	1914.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 63	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	177.00	192.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	283.00	325.00	354.00	368.00	382.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	344.00	420.00	466.00	504.00	526.00	568.00	583.00	599.00	614.00	n/a	n/a
\$100,000	410.00	483.00	554.00	603.00	640.00	709.00	729.00	747.00	764.00	783.00	798.00
\$125,000	422.00	539.00	612.00	681.00	731.00	803.00	842.00	878.00	909.00	941.00	973.00
\$150,000	n/a	590.00	656.00	739.00	799.00	891.00	924.00	963.00	1007.00	1031.00	1080.00
\$175,000	n/a	605.00	743.00	785.00	861.00	959.00	1009.00	1044.00	1085.00	1131.00	1178.00
\$200,000	n/a	618.00	770.00	833.00	907.00	1021.00	1073.00	1128.00	1169.00	1214.00	1264.00
\$225,000	n/a	n/a	787.00	922.00	948.00	1071.00	1137.00	1194.00	1253.00	1301.00	1350.00
\$250,000	n/a	n/a	801.00	946.00	1013.00	1144.00	1227.00	1298.00	1365.00	1435.00	1497.00
\$375,000	n/a	n/a	n/a	n/a	1161.00	1381.00	1504.00	1547.00	1603.00	1701.00	1798.00
Unlimited	432.00	640.00	845.00	1032.00	1202.00	1436.00	1587.00	1737.00	1883.00	2022.00	2161.00

Age: 64	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	197.00	214.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	315.00	363.00	393.00	411.00	426.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	384.00	468.00	520.00	561.00	588.00	633.00	651.00	667.00	685.00	n/a	n/a
\$100,000	457.00	538.00	618.00	674.00	713.00	792.00	813.00	833.00	853.00	873.00	890.00
\$125,000	471.00	600.00	682.00	761.00	815.00	895.00	940.00	981.00	1017.00	1054.00	1092.00
\$150,000	n/a	657.00	732.00	824.00	891.00	994.00	1031.00	1076.00	1126.00	1155.00	1211.00
\$175,000	n/a	677.00	829.00	876.00	960.00	1067.00	1126.00	1166.00	1214.00	1268.00	1324.00
\$200,000	n/a	689.00	857.00	928.00	1011.00	1138.00	1197.00	1260.00	1310.00	1360.00	1417.00
\$225,000	n/a	n/a	878.00	1029.00	1057.00	1195.00	1268.00	1335.00	1402.00	1459.00	1515.00
\$250,000	n/a	n/a	893.00	1056.00	1130.00	1276.00	1368.00	1450.00	1526.00	1606.00	1679.00
\$375,000	n/a	n/a	n/a	n/a	1294.00	1537.00	1677.00	1728.00	1793.00	1904.00	2016.00
Unlimited	482.00	715.00	943.00	1150.00	1343.00	1600.00	1771.00	1937.00	2101.00	2256.00	2414.00

Age: 65	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	219.00	236.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	347.00	400.00	436.00	453.00	471.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	424.00	517.00	574.00	621.00	647.00	698.00	717.00	736.00	755.00	n/a	n/a
\$100,000	505.00	595.00	681.00	743.00	787.00	873.00	896.00	919.00	941.00	963.00	981.00
\$125,000	519.00	662.00	754.00	839.00	899.00	987.00	1036.00	1081.00	1121.00	1160.00	1201.00
\$150,000	n/a	725.00	806.00	909.00	983.00	1096.00	1138.00	1186.00	1241.00	1272.00	1336.00
\$175,000	n/a	744.00	914.00	967.00	1060.00	1178.00	1241.00	1286.00	1337.00	1395.00	1454.00
\$200,000	n/a	761.00	946.00	1024.00	1116.00	1256.00	1320.00	1390.00	1443.00	1498.00	1561.00
\$225,000	n/a	n/a	968.00	1134.00	1166.00	1318.00	1400.00	1472.00	1544.00	1606.00	1668.00
\$250,000	n/a	n/a	986.00	1164.00	1247.00	1409.00	1510.00	1598.00	1682.00	1769.00	1848.00
\$375,000	n/a	n/a	n/a	n/a	1429.00	1698.00	1850.00	1906.00	1976.00	2097.00	2220.00
Unlimited	532.00	788.00	1040.00	1271.00	1481.00	1767.00	1955.00	2138.00	2319.00	2491.00	2666.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 66	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	242.00	262.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	386.00	444.00	482.00	503.00	522.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	471.00	573.00	636.00	688.00	718.00	775.00	797.00	817.00	837.00	n/a	n/a
\$100,000	561.00	661.00	757.00	824.00	872.00	968.00	995.00	1022.00	1045.00	1069.00	1089.00
\$125,000	576.00	734.00	837.00	930.00	998.00	1095.00	1149.00	1200.00	1242.00	1287.00	1334.00
\$150,000	n/a	805.00	895.00	1008.00	1093.00	1216.00	1263.00	1317.00	1379.00	1412.00	1482.00
\$175,000	n/a	827.00	1013.00	1071.00	1177.00	1308.00	1378.00	1427.00	1485.00	1550.00	1616.00
\$200,000	n/a	843.00	1049.00	1136.00	1239.00	1393.00	1466.00	1542.00	1600.00	1662.00	1731.00
\$225,000	n/a	n/a	1074.00	1258.00	1295.00	1462.00	1553.00	1632.00	1714.00	1784.00	1852.00
\$250,000	n/a	n/a	1094.00	1292.00	1384.00	1562.00	1674.00	1774.00	1866.00	1963.00	2051.00
\$375,000	n/a	n/a	n/a	n/a	1586.00	1884.00	2053.00	2114.00	2193.00	2327.00	2463.00
Unlimited	590.00	875.00	1153.00	1409.00	1643.00	1959.00	2167.00	2372.00	2570.00	2762.00	2953.00

Age: 67	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	266.00	287.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	423.00	489.00	529.00	553.00	573.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	516.00	630.00	699.00	756.00	788.00	851.00	875.00	897.00	922.00	n/a	n/a
\$100,000	616.00	725.00	831.00	905.00	959.00	1064.00	1094.00	1121.00	1148.00	1175.00	1200.00
\$125,000	633.00	807.00	919.00	1022.00	1096.00	1203.00	1263.00	1317.00	1363.00	1412.00	1462.00
\$150,000	n/a	884.00	983.00	1108.00	1199.00	1336.00	1385.00	1446.00	1511.00	1549.00	1625.00
\$175,000	n/a	908.00	1114.00	1178.00	1292.00	1436.00	1514.00	1565.00	1629.00	1699.00	1771.00
\$200,000	n/a	926.00	1152.00	1248.00	1360.00	1529.00	1609.00	1692.00	1756.00	1823.00	1899.00
\$225,000	n/a	n/a	1179.00	1383.00	1420.00	1607.00	1705.00	1793.00	1882.00	1956.00	2031.00
\$250,000	n/a	n/a	1201.00	1418.00	1519.00	1716.00	1839.00	1947.00	2049.00	2154.00	2251.00
\$375,000	n/a	n/a	n/a	n/a	1742.00	2069.00	2255.00	2323.00	2407.00	2552.00	2703.00
Unlimited	648.00	960.00	1267.00	1549.00	1805.00	2153.00	2382.00	2607.00	2827.00	3038.00	3249.00

Age: 68	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	293.00	316.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	467.00	538.00	584.00	608.00	632.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	569.00	695.00	770.00	833.00	869.00	938.00	965.00	990.00	1014.00	n/a	n/a
\$100,000	679.00	799.00	916.00	998.00	1057.00	1174.00	1205.00	1236.00	1264.00	1293.00	1318.00
\$125,000	698.00	891.00	1014.00	1126.00	1209.00	1326.00	1391.00	1453.00	1506.00	1561.00	1617.00
\$150,000	n/a	975.00	1085.00	1221.00	1322.00	1473.00	1528.00	1596.00	1670.00	1712.00	1796.00
\$175,000	n/a	1002.00	1229.00	1298.00	1426.00	1582.00	1669.00	1729.00	1798.00	1877.00	1959.00
\$200,000	n/a	1022.00	1272.00	1377.00	1500.00	1688.00	1776.00	1867.00	1939.00	2013.00	2098.00
\$225,000	n/a	n/a	1301.00	1524.00	1568.00	1771.00	1880.00	1977.00	2076.00	2160.00	2244.00
\$250,000	n/a	n/a	1326.00	1563.00	1675.00	1892.00	2029.00	2149.00	2261.00	2379.00	2486.00
\$375,000	n/a	n/a	n/a	n/a	1921.00	2281.00	2486.00	2561.00	2655.00	2818.00	2985.00
Unlimited	715.00	1059.00	1398.00	1706.00	1989.00	2372.00	2625.00	2874.00	3116.00	3347.00	3580.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 69	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	328.00	354.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	521.00	601.00	653.00	679.00	705.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	636.00	776.00	860.00	930.00	971.00	1049.00	1077.00	1104.00	1133.00	n/a	n/a
\$100,000	757.00	892.00	1022.00	1114.00	1179.00	1310.00	1346.00	1381.00	1412.00	1445.00	1474.00
\$125,000	780.00	995.00	1131.00	1257.00	1350.00	1481.00	1554.00	1623.00	1683.00	1745.00	1809.00
\$150,000	n/a	1088.00	1209.00	1364.00	1476.00	1643.00	1707.00	1783.00	1866.00	1913.00	2009.00
\$175,000	n/a	1118.00	1371.00	1449.00	1590.00	1767.00	1864.00	1931.00	2011.00	2098.00	2191.00
\$200,000	n/a	1139.00	1418.00	1536.00	1674.00	1883.00	1982.00	2085.00	2166.00	2251.00	2345.00
\$225,000	n/a	n/a	1452.00	1702.00	1750.00	1977.00	2100.00	2210.00	2321.00	2415.00	2508.00
\$250,000	n/a	n/a	1479.00	1746.00	1869.00	2111.00	2264.00	2399.00	2525.00	2658.00	2777.00
\$375,000	n/a	n/a	n/a	n/a	2144.00	2546.00	2777.00	2861.00	2968.00	3150.00	3337.00
Unlimited	798.00	1183.00	1560.00	1905.00	2221.00	2649.00	2931.00	3208.00	3479.00	3737.00	3997.00

Age: 70	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	361.00	391.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	576.00	663.00	720.00	751.00	779.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	702.00	857.00	950.00	1027.00	1072.00	1156.00	1189.00	1219.00	1249.00	n/a	n/a
\$100,000	836.00	986.00	1130.00	1231.00	1301.00	1446.00	1484.00	1524.00	1560.00	1598.00	1630.00
\$125,000	860.00	1098.00	1249.00	1388.00	1490.00	1634.00	1715.00	1790.00	1856.00	1922.00	1990.00
\$150,000	n/a	1202.00	1336.00	1505.00	1631.00	1815.00	1883.00	1966.00	2057.00	2108.00	2211.00
\$175,000	n/a	1236.00	1514.00	1598.00	1757.00	1952.00	2057.00	2130.00	2217.00	2311.00	2413.00
\$200,000	n/a	1259.00	1567.00	1696.00	1849.00	2078.00	2187.00	2300.00	2389.00	2480.00	2584.00
\$225,000	n/a	n/a	1604.00	1878.00	1932.00	2183.00	2318.00	2437.00	2559.00	2660.00	2763.00
\$250,000	n/a	n/a	1633.00	1928.00	2065.00	2332.00	2499.00	2648.00	2786.00	2930.00	3061.00
\$375,000	n/a	n/a	n/a	n/a	2367.00	2813.00	3064.00	3157.00	3272.00	3472.00	3677.00
Unlimited	881.00	1306.00	1723.00	2104.00	2453.00	2925.00	3236.00	3540.00	3838.00	4120.00	4406.00

Age: 71	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	401.00	436.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	640.00	739.00	802.00	834.00	867.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	781.00	953.00	1058.00	1144.00	1193.00	1288.00	1323.00	1358.00	1392.00	n/a	n/a
\$100,000	932.00	1098.00	1257.00	1371.00	1450.00	1609.00	1653.00	1697.00	1737.00	1778.00	1814.00
\$125,000	959.00	1221.00	1391.00	1545.00	1659.00	1820.00	1910.00	1994.00	2067.00	2141.00	2217.00
\$150,000	n/a	1336.00	1487.00	1675.00	1814.00	2021.00	2098.00	2189.00	2289.00	2347.00	2462.00
\$175,000	n/a	1374.00	1685.00	1781.00	1953.00	2173.00	2290.00	2372.00	2467.00	2574.00	2686.00
\$200,000	n/a	1400.00	1744.00	1887.00	2057.00	2315.00	2435.00	2561.00	2660.00	2762.00	2876.00
\$225,000	n/a	n/a	1785.00	2091.00	2150.00	2430.00	2581.00	2714.00	2849.00	2962.00	3076.00
\$250,000	n/a	n/a	1818.00	2146.00	2298.00	2597.00	2784.00	2948.00	3101.00	3262.00	3406.00
\$375,000	n/a	n/a	n/a	n/a	2634.00	3131.00	3411.00	3515.00	3643.00	3866.00	4093.00
Unlimited	981.00	1454.00	1917.00	2343.00	2730.00	3255.00	3603.00	3945.00	4278.00	4595.00	4916.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 72	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	442.00	479.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	706.00	814.00	884.00	921.00	956.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	860.00	1051.00	1166.00	1260.00	1314.00	1420.00	1457.00	1495.00	1532.00	n/a	n/a
\$100,000	1025.00	1210.00	1385.00	1509.00	1598.00	1773.00	1821.00	1868.00	1911.00	1956.00	1994.00
\$125,000	1057.00	1346.00	1533.00	1703.00	1826.00	2005.00	2103.00	2195.00	2275.00	2356.00	2440.00
\$150,000	n/a	1473.00	1638.00	1845.00	1999.00	2226.00	2310.00	2412.00	2524.00	2586.00	2713.00
\$175,000	n/a	1515.00	1857.00	1962.00	2153.00	2394.00	2523.00	2612.00	2718.00	2837.00	2958.00
\$200,000	n/a	1544.00	1921.00	2079.00	2267.00	2549.00	2682.00	2822.00	2930.00	3042.00	3169.00
\$225,000	n/a	n/a	1967.00	2303.00	2371.00	2678.00	2843.00	2989.00	3138.00	3263.00	3390.00
\$250,000	n/a	n/a	2003.00	2363.00	2533.00	2859.00	3065.00	3247.00	3416.00	3594.00	3755.00
\$375,000	n/a	n/a	n/a	n/a	2903.00	3449.00	3758.00	3873.00	4015.00	4260.00	4512.00
Unlimited	1080.00	1601.00	2111.00	2580.00	3008.00	3587.00	3971.00	4344.00	4712.00	5062.00	5414.00

Age: 73	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	495.00	534.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	788.00	906.00	986.00	1026.00	1065.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	960.00	1171.00	1299.00	1405.00	1467.00	1582.00	1626.00	1668.00	1710.00	n/a	n/a
\$100,000	1145.00	1350.00	1545.00	1683.00	1781.00	1978.00	2031.00	2085.00	2134.00	2183.00	2228.00
\$125,000	1178.00	1501.00	1710.00	1900.00	2038.00	2237.00	2346.00	2449.00	2538.00	2628.00	2723.00
\$150,000	n/a	1643.00	1827.00	2059.00	2229.00	2483.00	2577.00	2689.00	2813.00	2884.00	3025.00
\$175,000	n/a	1689.00	2072.00	2189.00	2401.00	2670.00	2813.00	2913.00	3032.00	3162.00	3299.00
\$200,000	n/a	1722.00	2143.00	2319.00	2528.00	2844.00	2993.00	3146.00	3266.00	3392.00	3534.00
\$225,000	n/a	n/a	2194.00	2570.00	2642.00	2986.00	3171.00	3333.00	3499.00	3639.00	3779.00
\$250,000	n/a	n/a	2233.00	2636.00	2824.00	3190.00	3418.00	3623.00	3811.00	4008.00	4185.00
\$375,000	n/a	n/a	n/a	n/a	3238.00	3847.00	4191.00	4318.00	4476.00	4748.00	5028.00
Unlimited	1205.00	1787.00	2356.00	2877.00	3354.00	4001.00	4428.00	4844.00	5252.00	5641.00	6033.00

Age: 74	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	545.00	590.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	869.00	1002.00	1087.00	1132.00	1175.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1059.00	1293.00	1433.00	1551.00	1617.00	1745.00	1794.00	1841.00	1887.00	n/a	n/a
\$100,000	1262.00	1489.00	1705.00	1859.00	1967.00	2183.00	2241.00	2300.00	2354.00	2408.00	2456.00
\$125,000	1299.00	1656.00	1886.00	2095.00	2249.00	2467.00	2588.00	2702.00	2802.00	2903.00	3005.00
\$150,000	n/a	1812.00	2015.00	2271.00	2461.00	2740.00	2844.00	2968.00	3104.00	3182.00	3340.00
\$175,000	n/a	1864.00	2284.00	2415.00	2651.00	2946.00	3104.00	3216.00	3346.00	3491.00	3643.00
\$200,000	n/a	1899.00	2364.00	2561.00	2791.00	3137.00	3302.00	3472.00	3605.00	3744.00	3900.00
\$225,000	n/a	n/a	2420.00	2835.00	2918.00	3295.00	3499.00	3678.00	3863.00	4018.00	4172.00
\$250,000	n/a	n/a	2463.00	2909.00	3118.00	3520.00	3774.00	3996.00	4206.00	4424.00	4622.00
\$375,000	n/a	n/a	n/a	n/a	3574.00	4244.00	4626.00	4766.00	4940.00	5243.00	5551.00
Unlimited	1330.00	1971.00	2600.00	3175.00	3702.00	4415.00	4885.00	5347.00	5798.00	6228.00	6662.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 75	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	612.00	663.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	975.00	1126.00	1221.00	1273.00	1321.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1191.00	1453.00	1612.00	1743.00	1819.00	1964.00	2017.00	2067.00	2121.00	n/a	n/a
\$100,000	1418.00	1673.00	1916.00	2088.00	2209.00	2453.00	2519.00	2585.00	2646.00	2708.00	2760.00
\$125,000	1460.00	1862.00	2120.00	2355.00	2527.00	2773.00	2910.00	3037.00	3148.00	3260.00	3376.00
\$150,000	n/a	2037.00	2265.00	2553.00	2764.00	3080.00	3196.00	3335.00	3488.00	3575.00	3750.00
\$175,000	n/a	2094.00	2568.00	2714.00	2979.00	3311.00	3489.00	3613.00	3759.00	3922.00	4092.00
\$200,000	n/a	2135.00	2657.00	2877.00	3136.00	3526.00	3711.00	3902.00	4052.00	4208.00	4382.00
\$225,000	n/a	n/a	2721.00	3188.00	3278.00	3704.00	3931.00	4134.00	4340.00	4514.00	4686.00
\$250,000	n/a	n/a	2769.00	3270.00	3502.00	3956.00	4240.00	4491.00	4726.00	4970.00	5192.00
\$375,000	n/a	n/a	n/a	n/a	4015.00	4770.00	5198.00	5356.00	5552.00	5891.00	6238.00
Unlimited	1495.00	2215.00	2922.00	3569.00	4160.00	4962.00	5491.00	6008.00	6516.00	6998.00	7485.00

Age: 76	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	684.00	740.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1091.00	1257.00	1365.00	1422.00	1478.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1330.00	1625.00	1802.00	1948.00	2032.00	2193.00	2255.00	2312.00	2369.00	n/a	n/a
\$100,000	1585.00	1870.00	2142.00	2335.00	2471.00	2743.00	2816.00	2889.00	2957.00	3026.00	3084.00
\$125,000	1633.00	2081.00	2370.00	2633.00	2825.00	3100.00	3253.00	3395.00	3518.00	3646.00	3775.00
\$150,000	n/a	2277.00	2534.00	2854.00	3091.00	3442.00	3572.00	3729.00	3899.00	3999.00	4196.00
\$175,000	n/a	2341.00	2870.00	3032.00	3330.00	3702.00	3899.00	4039.00	4203.00	4386.00	4576.00
\$200,000	n/a	2386.00	2970.00	3216.00	3506.00	3942.00	4148.00	4361.00	4528.00	4703.00	4900.00
\$225,000	n/a	n/a	3039.00	3562.00	3663.00	4138.00	4397.00	4621.00	4852.00	5047.00	5241.00
\$250,000	n/a	n/a	3095.00	3654.00	3915.00	4422.00	4740.00	5021.00	5283.00	5556.00	5805.00
\$375,000	n/a	n/a	n/a	n/a	4487.00	5332.00	5811.00	5988.00	6207.00	6587.00	6976.00
Unlimited	1671.00	2476.00	3266.00	3989.00	4649.00	5547.00	6137.00	6716.00	7281.00	7820.00	8362.00

Age: 77	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	773.00	836.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1229.00	1418.00	1540.00	1605.00	1665.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1500.00	1831.00	2032.00	2198.00	2293.00	2473.00	2543.00	2608.00	2675.00	n/a	n/a
\$100,000	1787.00	2109.00	2417.00	2633.00	2786.00	3093.00	3176.00	3257.00	3334.00	3411.00	3479.00
\$125,000	1841.00	2348.00	2672.00	2970.00	3186.00	3497.00	3668.00	3829.00	3968.00	4110.00	4258.00
\$150,000	n/a	2569.00	2857.00	3218.00	3486.00	3882.00	4030.00	4206.00	4398.00	4509.00	4731.00
\$175,000	n/a	2642.00	3237.00	3422.00	3757.00	4175.00	4398.00	4557.00	4741.00	4946.00	5160.00
\$200,000	n/a	2692.00	3350.00	3629.00	3953.00	4447.00	4680.00	4921.00	5108.00	5306.00	5526.00
\$225,000	n/a	n/a	3429.00	4018.00	4132.00	4668.00	4957.00	5211.00	5472.00	5691.00	5910.00
\$250,000	n/a	n/a	3491.00	4122.00	4415.00	4987.00	5347.00	5664.00	5959.00	6267.00	6547.00
\$375,000	n/a	n/a	n/a	n/a	5062.00	6014.00	6555.00	6753.00	7000.00	7428.00	7864.00
Unlimited	1885.00	2792.00	3684.00	4500.00	5243.00	6256.00	6923.00	7575.00	8213.00	8822.00	9434.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 78	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	881.00	953.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1403.00	1618.00	1757.00	1830.00	1900.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1712.00	2090.00	2318.00	2507.00	2615.00	2822.00	2901.00	2975.00	3050.00	n/a	n/a
\$100,000	2039.00	2406.00	2757.00	3003.00	3177.00	3529.00	3623.00	3717.00	3803.00	3893.00	3969.00
\$125,000	2100.00	2678.00	3049.00	3388.00	3635.00	3989.00	4185.00	4366.00	4526.00	4688.00	4855.00
\$150,000	n/a	2930.00	3259.00	3674.00	3977.00	4429.00	4595.00	4797.00	5016.00	5141.00	5395.00
\$175,000	n/a	3013.00	3695.00	3904.00	4284.00	4762.00	5018.00	5196.00	5407.00	5640.00	5884.00
\$200,000	n/a	3071.00	3822.00	4139.00	4510.00	5072.00	5337.00	5612.00	5826.00	6050.00	6301.00
\$225,000	n/a	n/a	3911.00	4584.00	4715.00	5326.00	5656.00	5945.00	6242.00	6491.00	6740.00
\$250,000	n/a	n/a	3983.00	4703.00	5037.00	5690.00	6098.00	6460.00	6797.00	7147.00	7466.00
\$375,000	n/a	n/a	n/a	n/a	5774.00	6862.00	7476.00	7703.00	7986.00	8473.00	8970.00
Unlimited	2149.00	3186.00	4202.00	5134.00	5982.00	7136.00	7898.00	8640.00	9368.00	10062.00	10759.00

Age: 79	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	998.00	1078.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1589.00	1832.00	1989.00	2074.00	2152.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1939.00	2366.00	2624.00	2839.00	2961.00	3197.00	3285.00	3370.00	3455.00	n/a	n/a
\$100,000	2310.00	2724.00	3120.00	3401.00	3598.00	3997.00	4104.00	4209.00	4307.00	4406.00	4492.00
\$125,000	2378.00	3033.00	3453.00	3836.00	4115.00	4516.00	4739.00	4946.00	5127.00	5311.00	5500.00
\$150,000	n/a	3318.00	3691.00	4159.00	4502.00	5015.00	5206.00	5433.00	5682.00	5825.00	6112.00
\$175,000	n/a	3412.00	4183.00	4422.00	4852.00	5392.00	5683.00	5885.00	6125.00	6390.00	6666.00
\$200,000	n/a	3478.00	4329.00	4687.00	5108.00	5744.00	6044.00	6356.00	6600.00	6854.00	7140.00
\$225,000	n/a	n/a	4430.00	5190.00	5338.00	6031.00	6404.00	6733.00	7070.00	7353.00	7637.00
\$250,000	n/a	n/a	4512.00	5325.00	5704.00	6443.00	6907.00	7316.00	7698.00	8096.00	8458.00
\$375,000	n/a	n/a	n/a	n/a	6539.00	7769.00	8467.00	8725.00	9045.00	9597.00	10164.00
Unlimited	2434.00	3608.00	4759.00	5812.00	6776.00	8083.00	8942.00	9784.00	10608.00	11391.00	12182.00

Age: 80	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1126.00	1219.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1795.00	2069.00	2246.00	2339.00	2429.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2189.00	2671.00	2964.00	3205.00	3344.00	3609.00	3709.00	3804.00	3900.00	n/a	n/a
\$100,000	2607.00	3075.00	3524.00	3840.00	4063.00	4512.00	4633.00	4753.00	4864.00	4978.00	5075.00
\$125,000	2685.00	3423.00	3898.00	4331.00	4647.00	5099.00	5351.00	5585.00	5787.00	5994.00	6207.00
\$150,000	n/a	3746.00	4166.00	4694.00	5084.00	5663.00	5878.00	6134.00	6414.00	6575.00	6899.00
\$175,000	n/a	3851.00	4722.00	4991.00	5477.00	6088.00	6416.00	6646.00	6914.00	7213.00	7526.00
\$200,000	n/a	3926.00	4887.00	5291.00	5765.00	6485.00	6825.00	7176.00	7450.00	7737.00	8059.00
\$225,000	n/a	n/a	5002.00	5860.00	6028.00	6809.00	7232.00	7602.00	7980.00	8302.00	8619.00
\$250,000	n/a	n/a	5093.00	6012.00	6440.00	7275.00	7799.00	8259.00	8690.00	9140.00	9546.00
\$375,000	n/a	n/a	n/a	n/a	7384.00	8771.00	9560.00	9849.00	10211.00	10832.00	11471.00
Unlimited	2748.00	4073.00	5372.00	6563.00	7649.00	9123.00	10097.00	11048.00	11980.00	12866.00	13760.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 81	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1281.00	1387.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2041.00	2354.00	2555.00	2662.00	2764.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2490.00	3040.00	3373.00	3648.00	3804.00	4106.00	4220.00	4328.00	4438.00	n/a	n/a
\$100,000	2968.00	3500.00	4010.00	4370.00	4624.00	5134.00	5272.00	5408.00	5535.00	5666.00	5777.00
\$125,000	3056.00	3896.00	4435.00	4929.00	5288.00	5802.00	6089.00	6355.00	6585.00	6823.00	7064.00
\$150,000	n/a	4262.00	4742.00	5342.00	5785.00	6444.00	6688.00	6980.00	7301.00	7482.00	7852.00
\$175,000	n/a	4383.00	5373.00	5677.00	6233.00	6927.00	7302.00	7561.00	7868.00	8208.00	8564.00
\$200,000	n/a	4468.00	5561.00	6021.00	6561.00	7379.00	7766.00	8166.00	8478.00	8806.00	9170.00
\$225,000	n/a	n/a	5692.00	6667.00	6858.00	7748.00	8228.00	8649.00	9082.00	9446.00	9809.00
\$250,000	n/a	n/a	5796.00	6841.00	7329.00	8278.00	8873.00	9399.00	9890.00	10400.00	10866.00
\$375,000	n/a	n/a	n/a	n/a	8402.00	9981.00	10878.00	11208.00	11620.00	12328.00	13053.00
Unlimited	3127.00	4634.00	6113.00	7467.00	8705.00	10382.00	11489.00	12571.00	13631.00	14639.00	15656.00

Age: 82	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1435.00	1551.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2284.00	2635.00	2860.00	2979.00	3094.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2787.00	3401.00	3774.00	4081.00	4258.00	4595.00	4723.00	4846.00	4967.00	n/a	n/a
\$100,000	3321.00	3917.00	4487.00	4889.00	5173.00	5745.00	5899.00	6051.00	6192.00	6337.00	6461.00
\$125,000	3419.00	4360.00	4964.00	5515.00	5918.00	6494.00	6812.00	7109.00	7368.00	7632.00	7901.00
\$150,000	n/a	4770.00	5305.00	5979.00	6474.00	7212.00	7484.00	7809.00	8167.00	8370.00	8782.00
\$175,000	n/a	4904.00	6014.00	6354.00	6976.00	7754.00	8170.00	8460.00	8803.00	9182.00	9579.00
\$200,000	n/a	5000.00	6223.00	6738.00	7342.00	8258.00	8690.00	9138.00	9486.00	9851.00	10258.00
\$225,000	n/a	n/a	6369.00	7462.00	7675.00	8671.00	9207.00	9679.00	10162.00	10567.00	10974.00
\$250,000	n/a	n/a	6485.00	7655.00	8201.00	9264.00	9930.00	10516.00	11066.00	11634.00	12155.00
\$375,000	n/a	n/a	n/a	n/a	9402.00	11170.00	12173.00	12540.00	12998.00	13792.00	14603.00
Unlimited	3499.00	5186.00	6841.00	8356.00	9740.00	11618.00	12857.00	14067.00	15253.00	16382.00	17519.00

Age: 83	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1614.00	1745.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2570.00	2964.00	3218.00	3353.00	3481.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3136.00	3829.00	4247.00	4592.00	4792.00	5170.00	5315.00	5452.00	5590.00	n/a	n/a
\$100,000	3737.00	4406.00	5049.00	5502.00	5822.00	6464.00	6638.00	6811.00	6971.00	7133.00	7275.00
\$125,000	3848.00	4906.00	5585.00	6206.00	6659.00	7306.00	7666.00	8002.00	8294.00	8592.00	8897.00
\$150,000	n/a	5369.00	5970.00	6727.00	7285.00	8114.00	8421.00	8789.00	9191.00	9421.00	9887.00
\$175,000	n/a	5521.00	6768.00	7151.00	7849.00	8724.00	9194.00	9521.00	9907.00	10336.00	10783.00
\$200,000	n/a	5625.00	7003.00	7582.00	8262.00	9292.00	9780.00	10283.00	10677.00	11088.00	11549.00
\$225,000	n/a	n/a	7169.00	8395.00	8636.00	9757.00	10361.00	10894.00	11436.00	11894.00	12353.00
\$250,000	n/a	n/a	7298.00	8615.00	9228.00	10423.00	11174.00	11836.00	12454.00	13098.00	13682.00
\$375,000	n/a	n/a	n/a	n/a	10580.00	12568.00	13697.00	14112.00	14630.00	15523.00	16439.00
Unlimited	3937.00	5836.00	7698.00	9403.00	10960.00	13073.00	14467.00	15831.00	17166.00	18439.00	19719.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 84	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1809.00	1957.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2883.00	3324.00	3608.00	3759.00	3902.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3516.00	4291.00	4761.00	5149.00	5373.00	5798.00	5958.00	6111.00	6265.00	n/a	n/a
\$100,000	4190.00	4942.00	5661.00	6168.00	6527.00	7247.00	7443.00	7636.00	7814.00	7997.00	8155.00
\$125,000	4313.00	5499.00	6262.00	6958.00	7466.00	8192.00	8595.00	8970.00	9298.00	9631.00	9973.00
\$150,000	n/a	6018.00	6693.00	7542.00	8168.00	9097.00	9442.00	9851.00	10303.00	10561.00	11082.00
\$175,000	n/a	6188.00	7588.00	8017.00	8800.00	9781.00	10306.00	10674.00	11108.00	11587.00	12089.00
\$200,000	n/a	6306.00	7851.00	8501.00	9264.00	10418.00	10965.00	11527.00	11968.00	12429.00	12945.00
\$225,000	n/a	n/a	8036.00	9413.00	9681.00	10939.00	11616.00	12211.00	12821.00	13334.00	13847.00
\$250,000	n/a	n/a	8183.00	9659.00	10346.00	11687.00	12527.00	13268.00	13960.00	14682.00	15337.00
\$375,000	n/a	n/a	n/a	n/a	11862.00	14091.00	15357.00	15822.00	16402.00	17402.00	18426.00
Unlimited	4415.00	6542.00	8631.00	10542.00	12289.00	14658.00	16219.00	17745.00	19241.00	20665.00	22097.00

Age: 85	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1919.00	2077.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3059.00	3526.00	3827.00	3988.00	4141.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3731.00	4554.00	5053.00	5463.00	5701.00	6150.00	6322.00	6485.00	6647.00	n/a	n/a
\$100,000	4446.00	5242.00	6006.00	6545.00	6925.00	7689.00	7897.00	8101.00	8289.00	8484.00	8652.00
\$125,000	4577.00	5836.00	6644.00	7383.00	7921.00	8692.00	9120.00	9517.00	9864.00	10219.00	10580.00
\$150,000	n/a	6386.00	7102.00	8001.00	8666.00	9651.00	10018.00	10454.00	10933.00	11206.00	11759.00
\$175,000	n/a	6566.00	8051.00	8506.00	9338.00	10377.00	10935.00	11325.00	11785.00	12294.00	12826.00
\$200,000	n/a	6692.00	8330.00	9020.00	9828.00	11053.00	11633.00	12230.00	12698.00	13188.00	13735.00
\$225,000	n/a	n/a	8527.00	9988.00	10273.00	11607.00	12326.00	12956.00	13604.00	14147.00	14690.00
\$250,000	n/a	n/a	8681.00	10248.00	10977.00	12398.00	13292.00	14078.00	14812.00	15577.00	16273.00
\$375,000	n/a	n/a	n/a	n/a	12584.00	14951.00	16294.00	16788.00	17402.00	18464.00	19552.00
Unlimited	4684.00	6943.00	9157.00	11185.00	13038.00	15552.00	17210.00	18830.00	20418.00	21929.00	23452.00

Age: 86	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2011.00	2174.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3202.00	3692.00	4007.00	4177.00	4335.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3907.00	4768.00	5290.00	5720.00	5969.00	6440.00	6620.00	6790.00	6961.00	n/a	n/a
\$100,000	4655.00	5491.00	6290.00	6853.00	7251.00	8051.00	8267.00	8482.00	8679.00	8883.00	9057.00
\$125,000	4793.00	6110.00	6957.00	7731.00	8294.00	9102.00	9550.00	9968.00	10329.00	10700.00	11079.00
\$150,000	n/a	6686.00	7435.00	8380.00	9074.00	10107.00	10490.00	10947.00	11449.00	11733.00	12312.00
\$175,000	n/a	6876.00	8429.00	8907.00	9777.00	10867.00	11451.00	11858.00	12340.00	12873.00	13430.00
\$200,000	n/a	7007.00	8721.00	9445.00	10292.00	11575.00	12182.00	12807.00	13298.00	13810.00	14382.00
\$225,000	n/a	n/a	8928.00	10459.00	10757.00	12153.00	12905.00	13568.00	14243.00	14813.00	15381.00
\$250,000	n/a	n/a	9090.00	10731.00	11495.00	12983.00	13919.00	14740.00	15511.00	16312.00	17039.00
\$375,000	n/a	n/a	n/a	n/a	13177.00	15656.00	17061.00	17579.00	18223.00	19336.00	20473.00
Unlimited	4904.00	7269.00	9589.00	11714.00	13653.00	16285.00	18020.00	19716.00	21379.00	22961.00	24554.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 87	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2147.00	2322.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3422.00	3945.00	4281.00	4462.00	4632.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4173.00	5094.00	5652.00	6110.00	6377.00	6881.00	7072.00	7255.00	7439.00	n/a	n/a
\$100,000	4973.00	5864.00	6719.00	7322.00	7747.00	8603.00	8834.00	9061.00	9273.00	9491.00	9677.00
\$125,000	5120.00	6529.00	7432.00	8259.00	8861.00	9723.00	10203.00	10648.00	11037.00	11433.00	11840.00
\$150,000	n/a	7143.00	7945.00	8952.00	9694.00	10798.00	11207.00	11695.00	12231.00	12537.00	13155.00
\$175,000	n/a	7346.00	9005.00	9517.00	10445.00	11609.00	12234.00	12671.00	13185.00	13754.00	14350.00
\$200,000	n/a	7486.00	9319.00	10091.00	10994.00	12366.00	13014.00	13685.00	14208.00	14757.00	15369.00
\$225,000	n/a	n/a	9538.00	11174.00	11492.00	12985.00	13789.00	14495.00	15221.00	15829.00	16438.00
\$250,000	n/a	n/a	9712.00	11465.00	12281.00	13871.00	14871.00	15750.00	16573.00	17429.00	18207.00
\$375,000	n/a	n/a	n/a	n/a	14080.00	16726.00	18229.00	18781.00	19469.00	20659.00	21875.00
Unlimited	5239.00	7765.00	10246.00	12514.00	14586.00	17398.00	19252.00	21065.00	22840.00	24530.00	26233.00

Age: 88	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2286.00	2471.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3641.00	4198.00	4557.00	4746.00	4928.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4442.00	5422.00	6014.00	6502.00	6784.00	7321.00	7526.00	7719.00	7915.00	n/a	n/a
\$100,000	5291.00	6240.00	7149.00	7790.00	8242.00	9154.00	9400.00	9643.00	9866.00	10099.00	10296.00
\$125,000	5449.00	6946.00	7909.00	8789.00	9429.00	10346.00	10857.00	11330.00	11741.00	12164.00	12596.00
\$150,000	n/a	7601.00	8453.00	9525.00	10316.00	11489.00	11925.00	12444.00	13015.00	13340.00	13998.00
\$175,000	n/a	7816.00	9582.00	10124.00	11115.00	12354.00	13017.00	13482.00	14027.00	14634.00	15268.00
\$200,000	n/a	7966.00	9914.00	10736.00	11700.00	13158.00	13847.00	14560.00	15117.00	15698.00	16349.00
\$225,000	n/a	n/a	10148.00	11889.00	12228.00	13816.00	14671.00	15422.00	16193.00	16841.00	17487.00
\$250,000	n/a	n/a	10334.00	12199.00	13067.00	14759.00	15822.00	16758.00	17632.00	18543.00	19371.00
\$375,000	n/a	n/a	n/a	n/a	14981.00	17797.00	19395.00	19983.00	20715.00	21981.00	23274.00
Unlimited	5576.00	8263.00	10900.00	13315.00	15521.00	18513.00	20485.00	22415.00	24304.00	26103.00	27912.00

Age: 89	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2418.00	2615.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3851.00	4440.00	4820.00	5021.00	5213.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4698.00	5734.00	6361.00	6878.00	7177.00	7744.00	7961.00	8165.00	8370.00	n/a	n/a
\$100,000	5597.00	6601.00	7564.00	8240.00	8718.00	9682.00	9942.00	10199.00	10436.00	10680.00	10889.00
\$125,000	5763.00	7348.00	8366.00	9295.00	9976.00	10943.00	11484.00	11986.00	12423.00	12870.00	13327.00
\$150,000	n/a	8039.00	8942.00	10076.00	10912.00	12154.00	12614.00	13164.00	13768.00	14113.00	14809.00
\$175,000	n/a	8267.00	10135.00	10711.00	11757.00	13066.00	13770.00	14261.00	14840.00	15482.00	16154.00
\$200,000	n/a	8425.00	10487.00	11357.00	12376.00	13918.00	14648.00	15403.00	15992.00	16608.00	17298.00
\$225,000	n/a	n/a	10735.00	12576.00	12935.00	14615.00	15519.00	16316.00	17131.00	17817.00	18501.00
\$250,000	n/a	n/a	10931.00	12903.00	13823.00	15612.00	16737.00	17726.00	18653.00	19618.00	20494.00
\$375,000	n/a	n/a	n/a	n/a	15847.00	18825.00	20517.00	21140.00	21914.00	23252.00	24622.00
Unlimited	5898.00	8742.00	11531.00	14085.00	16417.00	19581.00	21669.00	23710.00	25710.00	27615.00	29531.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 90	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2552.00	2760.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	4065.00	4686.00	5087.00	5300.00	5502.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4958.00	6053.00	6714.00	7259.00	7574.00	8173.00	8401.00	8617.00	8834.00	n/a	n/a
\$100,000	5908.00	6967.00	7982.00	8698.00	9203.00	10220.00	10494.00	10766.00	11016.00	11274.00	11498.00
\$125,000	6083.00	7755.00	8830.00	9811.00	10527.00	11551.00	12120.00	12650.00	13110.00	13582.00	14063.00
\$150,000	n/a	8485.00	9437.00	10634.00	11516.00	12827.00	13313.00	13892.00	14530.00	14892.00	15627.00
\$175,000	n/a	8725.00	10697.00	11304.00	12409.00	13791.00	14533.00	15051.00	15661.00	16339.00	17047.00
\$200,000	n/a	8893.00	11069.00	11986.00	13062.00	14690.00	15460.00	16254.00	16877.00	17527.00	18255.00
\$225,000	n/a	n/a	11331.00	13273.00	13652.00	15424.00	16378.00	17220.00	18079.00	18803.00	19525.00
\$250,000	n/a	n/a	11537.00	13619.00	14588.00	16478.00	17664.00	18709.00	19687.00	20704.00	21627.00
\$375,000	n/a	n/a	n/a	n/a	16725.00	19868.00	21654.00	22310.00	23126.00	24539.00	25985.00
Unlimited	6224.00	9225.00	12169.00	14865.00	17327.00	20667.00	22868.00	25023.00	27131.00	29138.00	31160.00

Age: 91	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2686.00	2905.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	4277.00	4932.00	5353.00	5578.00	5792.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	5217.00	6370.00	7066.00	7640.00	7973.00	8603.00	8842.00	9070.00	9299.00	n/a	n/a
\$100,000	6217.00	7331.00	8401.00	9154.00	9686.00	10754.00	11046.00	11330.00	11594.00	11867.00	12099.00
\$125,000	6401.00	8162.00	9293.00	10327.00	11080.00	12157.00	12757.00	13313.00	13799.00	14295.00	14802.00
\$150,000	n/a	8932.00	9932.00	11193.00	12119.00	13499.00	14011.00	14622.00	15294.00	15676.00	16450.00
\$175,000	n/a	9184.00	11258.00	11897.00	13059.00	14514.00	15296.00	15842.00	16484.00	17197.00	17942.00
\$200,000	n/a	9360.00	11649.00	12615.00	13747.00	15459.00	16271.00	17108.00	17762.00	18448.00	19214.00
\$225,000	n/a	n/a	11924.00	13970.00	14369.00	16233.00	17240.00	18124.00	19029.00	19791.00	20550.00
\$250,000	n/a	n/a	12142.00	14333.00	15353.00	17343.00	18591.00	19691.00	20720.00	21791.00	22764.00
\$375,000	n/a	n/a	n/a	n/a	17602.00	20912.00	22790.00	23481.00	24341.00	25828.00	27349.00
Unlimited	6551.00	9709.00	12808.00	15646.00	18237.00	21751.00	24069.00	26336.00	28556.00	30669.00	32797.00

Age: 92	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2821.00	3051.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	4493.00	5181.00	5624.00	5860.00	6084.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	5482.00	6691.00	7422.00	8025.00	8375.00	9037.00	9290.00	9529.00	9770.00	n/a	n/a
\$100,000	6532.00	7704.00	8826.00	9617.00	10175.00	11299.00	11603.00	11902.00	12182.00	12467.00	12711.00
\$125,000	6725.00	8573.00	9762.00	10848.00	11640.00	12771.00	13400.00	13986.00	14495.00	15018.00	15550.00
\$150,000	n/a	9383.00	10435.00	11759.00	12734.00	14181.00	14719.00	15361.00	16065.00	16467.00	17280.00
\$175,000	n/a	9647.00	11828.00	12498.00	13720.00	15248.00	16068.00	16642.00	17317.00	18066.00	18848.00
\$200,000	n/a	9833.00	12238.00	13253.00	14441.00	16241.00	17093.00	17972.00	18660.00	19381.00	20185.00
\$225,000	n/a	n/a	12528.00	14675.00	15095.00	17053.00	18109.00	19039.00	19989.00	20790.00	21589.00
\$250,000	n/a	n/a	12756.00	15058.00	16131.00	18218.00	19530.00	20685.00	21767.00	22892.00	23912.00
\$375,000	n/a	n/a	n/a	n/a	18492.00	21968.00	23941.00	24666.00	25572.00	27133.00	28732.00
Unlimited	6882.00	10201.00	13455.00	16436.00	19157.00	22850.00	25286.00	27668.00	30001.00	32222.00	34457.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 93	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2960.00	3201.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	4715.00	5436.00	5902.00	6149.00	6384.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	5753.00	7022.00	7790.00	8422.00	8789.00	9483.00	9748.00	9999.00	10251.00	n/a	n/a
\$100,000	6853.00	8083.00	9260.00	10091.00	10678.00	11856.00	12175.00	12489.00	12782.00	13082.00	13337.00
\$125,000	7056.00	8997.00	10245.00	11383.00	12214.00	13403.00	14063.00	14676.00	15210.00	15755.00	16315.00
\$150,000	n/a	9845.00	10949.00	12338.00	13361.00	14883.00	15447.00	16119.00	16859.00	17280.00	18131.00
\$175,000	n/a	10124.00	12413.00	13115.00	14396.00	16000.00	16861.00	17463.00	18170.00	18956.00	19777.00
\$200,000	n/a	10319.00	12842.00	13908.00	15154.00	17043.00	17937.00	18860.00	19580.00	20335.00	21178.00
\$225,000	n/a	n/a	13146.00	15400.00	15840.00	17897.00	19004.00	19977.00	20975.00	21813.00	22651.00
\$250,000	n/a	n/a	13386.00	15802.00	16926.00	19118.00	20495.00	21706.00	22839.00	24019.00	25091.00
\$375,000	n/a	n/a	n/a	n/a	19403.00	23054.00	25124.00	25884.00	26832.00	28471.00	30146.00
Unlimited	7222.00	10704.00	14119.00	17247.00	20103.00	23980.00	26535.00	29032.00	31480.00	33810.00	36155.00

Age: 94	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	3101.00	3355.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	4941.00	5696.00	6183.00	6442.00	6688.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	6027.00	7358.00	8161.00	8825.00	9207.00	9935.00	10213.00	10476.00	10741.00	n/a	n/a
\$100,000	7180.00	8469.00	9704.00	10573.00	11186.00	12424.00	12757.00	13086.00	13390.00	13705.00	13973.00
\$125,000	7394.00	9427.00	10733.00	11927.00	12797.00	14041.00	14732.00	15376.00	15935.00	16509.00	17095.00
\$150,000	n/a	10316.00	11471.00	12928.00	14000.00	15592.00	16182.00	16889.00	17663.00	18105.00	18998.00
\$175,000	n/a	10607.00	13004.00	13740.00	15085.00	16763.00	17665.00	18296.00	19037.00	19859.00	20720.00
\$200,000	n/a	10811.00	13455.00	14570.00	15877.00	17856.00	18793.00	19758.00	20514.00	21307.00	22190.00
\$225,000	n/a	n/a	13774.00	16134.00	16596.00	18750.00	19910.00	20930.00	21976.00	22856.00	23735.00
\$250,000	n/a	n/a	14024.00	16555.00	17734.00	20029.00	21472.00	22742.00	23930.00	25167.00	26291.00
\$375,000	n/a	n/a	n/a	n/a	20330.00	24152.00	26321.00	27120.00	28113.00	29831.00	31586.00
Unlimited	7566.00	11214.00	14793.00	18069.00	21061.00	25124.00	27799.00	30418.00	32982.00	35424.00	37882.00

Age: 95+	20 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	3538.00	3827.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	5635.00	6497.00	7052.00	7349.00	7629.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	6875.00	8391.00	9308.00	10066.00	10503.00	11333.00	11648.00	11949.00	12251.00	n/a	n/a
\$100,000	8190.00	9660.00	11066.00	12059.00	12759.00	14168.00	14551.00	14927.00	15275.00	15635.00	15943.00
\$125,000	8434.00	10751.00	12242.00	13604.00	14596.00	16016.00	16805.00	17538.00	18178.00	18833.00	19501.00
\$150,000	n/a	11766.00	13085.00	14745.00	15966.00	17784.00	18458.00	19265.00	20148.00	20652.00	21672.00
\$175,000	n/a	12097.00	14833.00	15674.00	17204.00	19121.00	20150.00	20869.00	21717.00	22657.00	23638.00
\$200,000	n/a	12329.00	15348.00	16619.00	18110.00	20366.00	21435.00	22538.00	23401.00	24305.00	25313.00
\$225,000	n/a	n/a	15710.00	18403.00	18929.00	21385.00	22710.00	23876.00	25069.00	26072.00	27074.00
\$250,000	n/a	n/a	15997.00	18883.00	20227.00	22846.00	24492.00	25941.00	27297.00	28707.00	29989.00
\$375,000	n/a	n/a	n/a	n/a	23189.00	27548.00	30023.00	30934.00	32069.00	34029.00	36032.00
Unlimited	8629.00	12791.00	16873.00	20611.00	24024.00	28655.00	31708.00	34694.00	37618.00	40402.00	43205.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 18-44	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	30.00	32.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	49.00	55.00	59.00	62.00	64.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	59.00	72.00	79.00	85.00	88.00	95.00	98.00	101.00	103.00	n/a	n/a
\$100,000	71.00	84.00	95.00	104.00	108.00	119.00	122.00	124.00	127.00	128.00	129.00
\$125,000	74.00	93.00	106.00	118.00	125.00	137.00	141.00	149.00	154.00	160.00	166.00
\$150,000	n/a	103.00	113.00	128.00	139.00	152.00	158.00	164.00	172.00	177.00	185.00
\$175,000	n/a	105.00	130.00	136.00	150.00	166.00	175.00	180.00	186.00	193.00	202.00
\$200,000	n/a	108.00	133.00	144.00	157.00	177.00	185.00	195.00	202.00	209.00	217.00
\$225,000	n/a	n/a	137.00	160.00	165.00	186.00	198.00	207.00	218.00	226.00	232.00
\$250,000	n/a	n/a	140.00	165.00	177.00	198.00	212.00	226.00	238.00	249.00	260.00
\$375,000	n/a	n/a	n/a	n/a	203.00	241.00	263.00	271.00	280.00	299.00	316.00
Unlimited	75.00	113.00	147.00	180.00	210.00	251.00	278.00	303.00	329.00	353.00	375.00

Age: 45-49	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	41.00	44.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	68.00	75.00	81.00	85.00	87.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	81.00	98.00	107.00	115.00	121.00	130.00	133.00	137.00	140.00	n/a	n/a
\$100,000	96.00	114.00	130.00	140.00	148.00	163.00	167.00	171.00	176.00	179.00	183.00
\$125,000	100.00	128.00	145.00	160.00	171.00	185.00	194.00	201.00	209.00	217.00	225.00
\$150,000	n/a	140.00	156.00	176.00	188.00	209.00	214.00	222.00	231.00	240.00	249.00
\$175,000	n/a	144.00	177.00	185.00	203.00	225.00	237.00	244.00	252.00	262.00	272.00
\$200,000	n/a	147.00	183.00	196.00	214.00	241.00	254.00	266.00	275.00	284.00	293.00
\$225,000	n/a	n/a	188.00	219.00	224.00	253.00	269.00	283.00	296.00	306.00	317.00
\$250,000	n/a	n/a	191.00	225.00	240.00	270.00	290.00	308.00	322.00	338.00	353.00
\$375,000	n/a	n/a	n/a	n/a	276.00	328.00	358.00	369.00	381.00	404.00	428.00
Unlimited	103.00	152.00	200.00	246.00	287.00	342.00	379.00	415.00	449.00	482.00	514.00

Age: 50	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	46.00	50.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	75.00	85.00	92.00	95.00	99.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	92.00	112.00	122.00	131.00	136.00	147.00	152.00	155.00	159.00	n/a	n/a
\$100,000	110.00	130.00	147.00	159.00	167.00	185.00	188.00	193.00	198.00	202.00	204.00
\$125,000	113.00	145.00	164.00	181.00	194.00	211.00	219.00	228.00	236.00	245.00	253.00
\$150,000	n/a	158.00	176.00	198.00	213.00	236.00	244.00	252.00	263.00	272.00	281.00
\$175,000	n/a	164.00	199.00	211.00	231.00	256.00	268.00	276.00	285.00	296.00	307.00
\$200,000	n/a	167.00	206.00	222.00	243.00	273.00	287.00	301.00	310.00	319.00	330.00
\$225,000	n/a	n/a	212.00	248.00	255.00	287.00	305.00	320.00	334.00	346.00	357.00
\$250,000	n/a	n/a	215.00	255.00	273.00	306.00	329.00	348.00	365.00	383.00	397.00
\$375,000	n/a	n/a	n/a	n/a	315.00	373.00	405.00	417.00	430.00	456.00	482.00
Unlimited	116.00	172.00	227.00	277.00	325.00	388.00	429.00	470.00	509.00	546.00	583.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 51	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	49.00	52.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	78.00	90.00	97.00	101.00	105.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	97.00	118.00	130.00	139.00	144.00	155.00	160.00	164.00	167.00	n/a	n/a
\$100,000	115.00	137.00	157.00	168.00	176.00	195.00	200.00	204.00	209.00	214.00	218.00
\$125,000	120.00	153.00	174.00	192.00	204.00	222.00	231.00	240.00	249.00	258.00	267.00
\$150,000	n/a	167.00	185.00	209.00	226.00	249.00	257.00	267.00	276.00	287.00	297.00
\$175,000	n/a	173.00	212.00	222.00	244.00	271.00	284.00	292.00	302.00	313.00	325.00
\$200,000	n/a	176.00	219.00	237.00	257.00	289.00	303.00	320.00	329.00	339.00	351.00
\$225,000	n/a	n/a	225.00	263.00	269.00	303.00	322.00	338.00	353.00	366.00	378.00
\$250,000	n/a	n/a	229.00	270.00	288.00	324.00	347.00	368.00	386.00	405.00	421.00
\$375,000	n/a	n/a	n/a	n/a	331.00	393.00	429.00	442.00	457.00	483.00	514.00
Unlimited	122.00	182.00	240.00	294.00	345.00	410.00	455.00	496.00	537.00	577.00	616.00

Age: 52	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	52.00	56.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	85.00	95.00	102.00	107.00	111.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	102.00	125.00	137.00	146.00	153.00	164.00	169.00	174.00	178.00	n/a	n/a
\$100,000	122.00	146.00	165.00	177.00	186.00	204.00	211.00	217.00	222.00	227.00	231.00
\$125,000	126.00	162.00	184.00	203.00	216.00	234.00	245.00	255.00	264.00	273.00	284.00
\$150,000	n/a	177.00	196.00	221.00	239.00	264.00	272.00	282.00	293.00	304.00	315.00
\$175,000	n/a	182.00	223.00	233.00	257.00	285.00	300.00	308.00	318.00	330.00	344.00
\$200,000	n/a	185.00	232.00	250.00	271.00	304.00	320.00	337.00	347.00	357.00	371.00
\$225,000	n/a	n/a	238.00	277.00	284.00	321.00	340.00	357.00	374.00	388.00	401.00
\$250,000	n/a	n/a	242.00	285.00	303.00	342.00	367.00	388.00	409.00	428.00	446.00
\$375,000	n/a	n/a	n/a	n/a	350.00	415.00	453.00	467.00	482.00	513.00	543.00
Unlimited	130.00	192.00	254.00	311.00	364.00	434.00	481.00	525.00	568.00	609.00	649.00

Age: 53	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	53.00	59.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	88.00	101.00	108.00	113.00	116.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	108.00	131.00	143.00	153.00	160.00	173.00	177.00	182.00	186.00	n/a	n/a
\$100,000	130.00	152.00	174.00	188.00	196.00	216.00	221.00	227.00	232.00	238.00	242.00
\$125,000	134.00	170.00	194.00	212.00	227.00	247.00	257.00	267.00	277.00	289.00	299.00
\$150,000	n/a	186.00	207.00	232.00	251.00	278.00	286.00	297.00	309.00	321.00	333.00
\$175,000	n/a	193.00	236.00	248.00	271.00	300.00	317.00	326.00	337.00	349.00	364.00
\$200,000	n/a	195.00	243.00	263.00	284.00	321.00	338.00	354.00	366.00	378.00	392.00
\$225,000	n/a	n/a	250.00	292.00	298.00	338.00	358.00	376.00	394.00	408.00	421.00
\$250,000	n/a	n/a	255.00	300.00	321.00	361.00	387.00	410.00	429.00	452.00	470.00
\$375,000	n/a	n/a	n/a	n/a	369.00	437.00	478.00	491.00	508.00	539.00	571.00
Unlimited	137.00	202.00	267.00	328.00	383.00	455.00	505.00	553.00	599.00	642.00	685.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 54	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	62.00	67.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	102.00	115.00	124.00	130.00	134.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	123.00	151.00	165.00	177.00	185.00	200.00	205.00	210.00	216.00	n/a	n/a
\$100,000	149.00	174.00	200.00	215.00	226.00	249.00	255.00	261.00	267.00	272.00	277.00
\$125,000	153.00	194.00	221.00	246.00	262.00	284.00	295.00	308.00	318.00	329.00	339.00
\$150,000	n/a	214.00	237.00	267.00	288.00	320.00	329.00	339.00	353.00	365.00	377.00
\$175,000	n/a	221.00	271.00	284.00	312.00	346.00	363.00	373.00	383.00	398.00	413.00
\$200,000	n/a	225.00	279.00	302.00	329.00	371.00	388.00	406.00	418.00	430.00	445.00
\$225,000	n/a	n/a	286.00	336.00	343.00	388.00	412.00	432.00	451.00	466.00	481.00
\$250,000	n/a	n/a	293.00	346.00	369.00	414.00	443.00	469.00	491.00	514.00	534.00
\$375,000	n/a	n/a	n/a	n/a	424.00	504.00	550.00	563.00	581.00	615.00	650.00
Unlimited	157.00	233.00	309.00	376.00	439.00	525.00	581.00	635.00	688.00	739.00	788.00

Age: 55	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	65.00	70.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	105.00	119.00	130.00	135.00	140.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	130.00	158.00	173.00	185.00	192.00	207.00	213.00	219.00	225.00	n/a	n/a
\$100,000	154.00	183.00	208.00	224.00	235.00	260.00	266.00	273.00	280.00	286.00	291.00
\$125,000	160.00	204.00	231.00	257.00	274.00	297.00	310.00	321.00	334.00	345.00	357.00
\$150,000	n/a	223.00	247.00	279.00	302.00	335.00	344.00	356.00	371.00	383.00	397.00
\$175,000	n/a	230.00	283.00	296.00	326.00	360.00	379.00	389.00	403.00	419.00	433.00
\$200,000	n/a	235.00	293.00	316.00	343.00	385.00	404.00	424.00	437.00	451.00	467.00
\$225,000	n/a	n/a	299.00	350.00	358.00	404.00	430.00	451.00	473.00	489.00	504.00
\$250,000	n/a	n/a	305.00	359.00	385.00	432.00	464.00	491.00	515.00	541.00	562.00
\$375,000	n/a	n/a	n/a	n/a	443.00	526.00	572.00	590.00	608.00	644.00	682.00
Unlimited	163.00	243.00	322.00	393.00	457.00	548.00	607.00	662.00	716.00	770.00	820.00

Age: 56	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	72.00	79.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	119.00	135.00	146.00	151.00	157.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	145.00	177.00	194.00	207.00	216.00	234.00	240.00	247.00	252.00	n/a	n/a
\$100,000	175.00	205.00	234.00	253.00	265.00	292.00	300.00	308.00	313.00	320.00	327.00
\$125,000	181.00	230.00	260.00	288.00	307.00	333.00	347.00	361.00	374.00	388.00	401.00
\$150,000	n/a	250.00	278.00	314.00	338.00	375.00	387.00	401.00	416.00	431.00	446.00
\$175,000	n/a	259.00	316.00	333.00	366.00	406.00	426.00	437.00	451.00	468.00	486.00
\$200,000	n/a	264.00	329.00	354.00	386.00	434.00	455.00	477.00	491.00	507.00	524.00
\$225,000	n/a	n/a	337.00	394.00	403.00	455.00	484.00	506.00	531.00	549.00	564.00
\$250,000	n/a	n/a	343.00	404.00	433.00	486.00	523.00	552.00	579.00	607.00	631.00
\$375,000	n/a	n/a	n/a	n/a	499.00	591.00	644.00	662.00	683.00	725.00	766.00
Unlimited	185.00	274.00	362.00	442.00	515.00	617.00	682.00	745.00	807.00	868.00	925.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 57	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	78.00	85.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	128.00	145.00	157.00	163.00	169.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	157.00	191.00	209.00	223.00	233.00	251.00	258.00	266.00	273.00	n/a	n/a
\$100,000	188.00	221.00	252.00	272.00	284.00	314.00	322.00	330.00	338.00	346.00	353.00
\$125,000	194.00	247.00	279.00	309.00	329.00	358.00	374.00	389.00	404.00	419.00	434.00
\$150,000	n/a	271.00	299.00	337.00	364.00	403.00	415.00	431.00	449.00	466.00	482.00
\$175,000	n/a	277.00	341.00	358.00	393.00	436.00	458.00	472.00	487.00	506.00	526.00
\$200,000	n/a	284.00	354.00	380.00	414.00	466.00	489.00	514.00	530.00	548.00	567.00
\$225,000	n/a	n/a	362.00	423.00	433.00	489.00	520.00	545.00	572.00	592.00	612.00
\$250,000	n/a	n/a	368.00	434.00	465.00	521.00	560.00	594.00	625.00	655.00	682.00
\$375,000	n/a	n/a	n/a	n/a	536.00	635.00	693.00	713.00	737.00	783.00	831.00
Unlimited	198.00	293.00	388.00	474.00	554.00	662.00	734.00	802.00	869.00	932.00	996.00

Age: 58	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	84.00	91.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	137.00	154.00	167.00	174.00	181.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	167.00	204.00	222.00	238.00	248.00	268.00	276.00	284.00	291.00	n/a	n/a
\$100,000	201.00	236.00	269.00	291.00	304.00	335.00	345.00	353.00	362.00	370.00	377.00
\$125,000	208.00	264.00	299.00	331.00	354.00	383.00	399.00	415.00	430.00	446.00	462.00
\$150,000	n/a	288.00	320.00	360.00	389.00	431.00	444.00	460.00	478.00	496.00	514.00
\$175,000	n/a	298.00	364.00	383.00	420.00	465.00	490.00	504.00	520.00	540.00	561.00
\$200,000	n/a	302.00	377.00	407.00	443.00	497.00	523.00	550.00	565.00	584.00	604.00
\$225,000	n/a	n/a	386.00	452.00	463.00	523.00	555.00	583.00	610.00	631.00	652.00
\$250,000	n/a	n/a	393.00	464.00	496.00	558.00	599.00	635.00	666.00	698.00	725.00
\$375,000	n/a	n/a	n/a	n/a	571.00	679.00	740.00	761.00	785.00	833.00	883.00
Unlimited	212.00	315.00	415.00	508.00	592.00	707.00	783.00	857.00	927.00	997.00	1064.00

Age: 59	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	95.00	102.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	155.00	175.00	188.00	196.00	204.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	189.00	230.00	252.00	269.00	281.00	303.00	311.00	320.00	327.00	n/a	n/a
\$100,000	226.00	266.00	303.00	328.00	343.00	379.00	389.00	399.00	409.00	418.00	427.00
\$125,000	233.00	297.00	338.00	374.00	398.00	433.00	451.00	468.00	484.00	502.00	518.00
\$150,000	n/a	326.00	360.00	406.00	439.00	487.00	500.00	518.00	539.00	557.00	577.00
\$175,000	n/a	336.00	412.00	433.00	474.00	527.00	554.00	567.00	586.00	608.00	630.00
\$200,000	n/a	343.00	426.00	460.00	499.00	563.00	590.00	618.00	636.00	657.00	680.00
\$225,000	n/a	n/a	437.00	511.00	522.00	591.00	627.00	658.00	688.00	710.00	733.00
\$250,000	n/a	n/a	445.00	524.00	562.00	631.00	676.00	716.00	751.00	785.00	815.00
\$375,000	n/a	n/a	n/a	n/a	646.00	767.00	835.00	860.00	886.00	937.00	993.00
Unlimited	239.00	355.00	468.00	572.00	670.00	797.00	885.00	968.00	1048.00	1125.00	1201.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 60	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	105.00	114.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	172.00	194.00	211.00	219.00	227.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	211.00	257.00	281.00	299.00	312.00	338.00	347.00	356.00	365.00	n/a	n/a
\$100,000	252.00	297.00	338.00	365.00	383.00	421.00	433.00	445.00	455.00	465.00	474.00
\$125,000	260.00	331.00	376.00	416.00	444.00	482.00	502.00	523.00	542.00	562.00	581.00
\$150,000	n/a	364.00	402.00	454.00	488.00	543.00	559.00	579.00	602.00	624.00	645.00
\$175,000	n/a	374.00	457.00	481.00	529.00	586.00	617.00	633.00	655.00	680.00	706.00
\$200,000	n/a	382.00	474.00	512.00	557.00	626.00	658.00	690.00	712.00	734.00	761.00
\$225,000	n/a	n/a	487.00	570.00	582.00	658.00	698.00	734.00	768.00	795.00	820.00
\$250,000	n/a	n/a	495.00	584.00	626.00	702.00	754.00	797.00	837.00	879.00	914.00
\$375,000	n/a	n/a	n/a	n/a	719.00	853.00	932.00	959.00	989.00	1049.00	1112.00
Unlimited	266.00	396.00	522.00	638.00	744.00	890.00	986.00	1078.00	1169.00	1256.00	1340.00

Age: 61	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	113.00	122.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	185.00	209.00	226.00	236.00	245.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	227.00	276.00	302.00	323.00	337.00	364.00	374.00	383.00	392.00	n/a	n/a
\$100,000	272.00	319.00	364.00	392.00	411.00	455.00	466.00	479.00	490.00	501.00	512.00
\$125,000	281.00	357.00	404.00	448.00	478.00	518.00	541.00	563.00	583.00	604.00	626.00
\$150,000	n/a	392.00	433.00	487.00	526.00	584.00	600.00	623.00	647.00	671.00	696.00
\$175,000	n/a	403.00	493.00	518.00	571.00	631.00	663.00	680.00	705.00	730.00	759.00
\$200,000	n/a	410.00	511.00	552.00	599.00	675.00	709.00	743.00	766.00	791.00	819.00
\$225,000	n/a	n/a	523.00	613.00	627.00	709.00	753.00	789.00	826.00	855.00	881.00
\$250,000	n/a	n/a	533.00	629.00	673.00	756.00	811.00	860.00	900.00	945.00	983.00
\$375,000	n/a	n/a	n/a	n/a	775.00	919.00	1004.00	1031.00	1065.00	1129.00	1195.00
Unlimited	286.00	426.00	562.00	688.00	802.00	959.00	1062.00	1160.00	1256.00	1349.00	1440.00

Age: 62	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	125.00	135.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	203.00	230.00	247.00	257.00	267.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	248.00	302.00	331.00	354.00	368.00	397.00	410.00	421.00	433.00	n/a	n/a
\$100,000	298.00	349.00	399.00	430.00	451.00	497.00	510.00	525.00	536.00	548.00	560.00
\$125,000	308.00	392.00	443.00	491.00	523.00	569.00	592.00	616.00	638.00	661.00	684.00
\$150,000	n/a	429.00	474.00	534.00	578.00	640.00	658.00	682.00	708.00	734.00	760.00
\$175,000	n/a	441.00	542.00	568.00	624.00	692.00	726.00	746.00	771.00	799.00	830.00
\$200,000	n/a	450.00	561.00	605.00	657.00	740.00	776.00	815.00	839.00	865.00	896.00
\$225,000	n/a	n/a	574.00	672.00	688.00	776.00	824.00	864.00	905.00	936.00	965.00
\$250,000	n/a	n/a	584.00	689.00	737.00	828.00	889.00	941.00	986.00	1035.00	1076.00
\$375,000	n/a	n/a	n/a	n/a	850.00	1008.00	1098.00	1130.00	1166.00	1237.00	1309.00
Unlimited	316.00	465.00	615.00	753.00	878.00	1050.00	1162.00	1271.00	1376.00	1479.00	1578.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 63	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	141.00	152.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	230.00	260.00	280.00	292.00	302.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	281.00	342.00	374.00	400.00	417.00	451.00	463.00	474.00	487.00	n/a	n/a
\$100,000	337.00	394.00	451.00	486.00	510.00	563.00	577.00	593.00	607.00	621.00	633.00
\$125,000	347.00	442.00	501.00	554.00	591.00	644.00	670.00	695.00	721.00	746.00	771.00
\$150,000	n/a	484.00	536.00	605.00	652.00	725.00	743.00	770.00	799.00	828.00	856.00
\$175,000	n/a	500.00	611.00	642.00	705.00	782.00	821.00	843.00	869.00	901.00	935.00
\$200,000	n/a	509.00	633.00	684.00	743.00	836.00	877.00	919.00	947.00	977.00	1009.00
\$225,000	n/a	n/a	648.00	759.00	777.00	878.00	932.00	977.00	1022.00	1056.00	1088.00
\$250,000	n/a	n/a	661.00	779.00	833.00	936.00	1005.00	1063.00	1114.00	1167.00	1212.00
\$375,000	n/a	n/a	n/a	n/a	959.00	1139.00	1240.00	1276.00	1316.00	1394.00	1475.00
Unlimited	356.00	527.00	695.00	850.00	994.00	1187.00	1313.00	1436.00	1555.00	1670.00	1781.00

Age: 64	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	157.00	170.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	257.00	289.00	312.00	326.00	338.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	313.00	381.00	418.00	446.00	464.00	501.00	516.00	529.00	544.00	n/a	n/a
\$100,000	376.00	439.00	503.00	543.00	568.00	627.00	644.00	661.00	677.00	693.00	707.00
\$125,000	388.00	492.00	558.00	619.00	660.00	717.00	747.00	777.00	806.00	835.00	866.00
\$150,000	n/a	540.00	598.00	674.00	726.00	806.00	830.00	860.00	896.00	928.00	961.00
\$175,000	n/a	557.00	682.00	716.00	786.00	872.00	917.00	941.00	973.00	1011.00	1049.00
\$200,000	n/a	567.00	705.00	762.00	828.00	932.00	978.00	1027.00	1058.00	1093.00	1133.00
\$225,000	n/a	n/a	723.00	846.00	866.00	979.00	1040.00	1091.00	1142.00	1183.00	1220.00
\$250,000	n/a	n/a	737.00	869.00	930.00	1044.00	1121.00	1187.00	1246.00	1309.00	1359.00
\$375,000	n/a	n/a	n/a	n/a	1070.00	1270.00	1385.00	1426.00	1472.00	1562.00	1653.00
Unlimited	396.00	588.00	776.00	949.00	1108.00	1323.00	1465.00	1603.00	1736.00	1866.00	1990.00

Age: 65	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	173.00	187.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	282.00	319.00	345.00	359.00	374.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	347.00	420.00	460.00	491.00	513.00	554.00	570.00	584.00	599.00	n/a	n/a
\$100,000	414.00	486.00	556.00	599.00	627.00	692.00	711.00	729.00	745.00	764.00	779.00
\$125,000	427.00	543.00	616.00	683.00	728.00	791.00	824.00	857.00	887.00	920.00	952.00
\$150,000	n/a	595.00	660.00	743.00	802.00	890.00	915.00	949.00	986.00	1022.00	1058.00
\$175,000	n/a	614.00	752.00	790.00	868.00	962.00	1012.00	1039.00	1072.00	1112.00	1156.00
\$200,000	n/a	626.00	779.00	840.00	914.00	1029.00	1079.00	1131.00	1166.00	1204.00	1247.00
\$225,000	n/a	n/a	798.00	934.00	955.00	1080.00	1147.00	1202.00	1259.00	1302.00	1344.00
\$250,000	n/a	n/a	813.00	959.00	1026.00	1152.00	1237.00	1309.00	1373.00	1440.00	1497.00
\$375,000	n/a	n/a	n/a	n/a	1181.00	1401.00	1528.00	1571.00	1622.00	1720.00	1822.00
Unlimited	438.00	649.00	856.00	1048.00	1222.00	1460.00	1617.00	1768.00	1917.00	2058.00	2197.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 66	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	192.00	208.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	313.00	355.00	382.00	398.00	413.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	384.00	467.00	511.00	546.00	568.00	615.00	631.00	648.00	664.00	n/a	n/a
\$100,000	460.00	540.00	616.00	666.00	696.00	768.00	788.00	809.00	828.00	849.00	864.00
\$125,000	473.00	603.00	684.00	757.00	808.00	878.00	914.00	950.00	985.00	1022.00	1058.00
\$150,000	n/a	661.00	732.00	824.00	891.00	988.00	1015.00	1052.00	1094.00	1136.00	1175.00
\$175,000	n/a	681.00	834.00	876.00	964.00	1067.00	1121.00	1152.00	1191.00	1235.00	1283.00
\$200,000	n/a	695.00	864.00	932.00	1014.00	1140.00	1197.00	1256.00	1295.00	1336.00	1384.00
\$225,000	n/a	n/a	885.00	1036.00	1061.00	1199.00	1273.00	1336.00	1398.00	1446.00	1493.00
\$250,000	n/a	n/a	902.00	1063.00	1139.00	1279.00	1372.00	1453.00	1524.00	1599.00	1663.00
\$375,000	n/a	n/a	n/a	n/a	1310.00	1555.00	1695.00	1742.00	1799.00	1908.00	2020.00
Unlimited	485.00	719.00	950.00	1160.00	1356.00	1621.00	1794.00	1961.00	2124.00	2282.00	2434.00

Age: 67	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	211.00	228.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	345.00	390.00	420.00	437.00	455.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	422.00	512.00	562.00	599.00	625.00	676.00	694.00	712.00	730.00	n/a	n/a
\$100,000	504.00	591.00	677.00	731.00	765.00	843.00	867.00	889.00	911.00	932.00	950.00
\$125,000	520.00	662.00	752.00	833.00	887.00	964.00	1004.00	1044.00	1081.00	1120.00	1159.00
\$150,000	n/a	725.00	804.00	905.00	977.00	1085.00	1116.00	1155.00	1201.00	1246.00	1289.00
\$175,000	n/a	749.00	917.00	964.00	1058.00	1172.00	1232.00	1265.00	1306.00	1354.00	1406.00
\$200,000	n/a	762.00	949.00	1025.00	1112.00	1253.00	1315.00	1379.00	1421.00	1466.00	1517.00
\$225,000	n/a	n/a	971.00	1139.00	1166.00	1317.00	1399.00	1465.00	1535.00	1587.00	1636.00
\$250,000	n/a	n/a	991.00	1169.00	1250.00	1405.00	1506.00	1594.00	1672.00	1754.00	1823.00
\$375,000	n/a	n/a	n/a	n/a	1439.00	1708.00	1861.00	1913.00	1976.00	2094.00	2217.00
Unlimited	533.00	790.00	1044.00	1276.00	1490.00	1779.00	1971.00	2157.00	2336.00	2510.00	2678.00

Age: 68	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	232.00	251.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	379.00	429.00	463.00	482.00	501.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	464.00	565.00	619.00	661.00	689.00	743.00	765.00	785.00	806.00	n/a	n/a
\$100,000	556.00	653.00	746.00	806.00	843.00	930.00	955.00	980.00	1003.00	1026.00	1045.00
\$125,000	574.00	730.00	829.00	918.00	979.00	1064.00	1107.00	1152.00	1194.00	1237.00	1282.00
\$150,000	n/a	800.00	887.00	998.00	1078.00	1196.00	1230.00	1274.00	1327.00	1376.00	1424.00
\$175,000	n/a	826.00	1012.00	1060.00	1167.00	1292.00	1358.00	1396.00	1442.00	1498.00	1554.00
\$200,000	n/a	842.00	1047.00	1130.00	1229.00	1382.00	1451.00	1523.00	1569.00	1618.00	1677.00
\$225,000	n/a	n/a	1072.00	1256.00	1285.00	1452.00	1542.00	1617.00	1694.00	1751.00	1807.00
\$250,000	n/a	n/a	1093.00	1288.00	1379.00	1548.00	1662.00	1759.00	1846.00	1937.00	2014.00
\$375,000	n/a	n/a	n/a	n/a	1588.00	1882.00	2052.00	2111.00	2180.00	2311.00	2449.00
Unlimited	588.00	871.00	1150.00	1407.00	1643.00	1962.00	2174.00	2377.00	2575.00	2767.00	2950.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 69	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	259.00	281.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	423.00	479.00	516.00	538.00	559.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	519.00	630.00	691.00	738.00	770.00	831.00	855.00	877.00	899.00	n/a	n/a
\$100,000	620.00	728.00	833.00	899.00	941.00	1038.00	1067.00	1094.00	1120.00	1147.00	1169.00
\$125,000	642.00	815.00	924.00	1024.00	1093.00	1187.00	1237.00	1286.00	1335.00	1382.00	1433.00
\$150,000	n/a	895.00	988.00	1115.00	1203.00	1336.00	1373.00	1425.00	1481.00	1537.00	1592.00
\$175,000	n/a	921.00	1129.00	1185.00	1302.00	1443.00	1517.00	1559.00	1611.00	1672.00	1737.00
\$200,000	n/a	940.00	1167.00	1260.00	1371.00	1544.00	1619.00	1699.00	1753.00	1809.00	1874.00
\$225,000	n/a	n/a	1196.00	1401.00	1434.00	1620.00	1722.00	1806.00	1892.00	1958.00	2021.00
\$250,000	n/a	n/a	1219.00	1437.00	1538.00	1728.00	1856.00	1964.00	2062.00	2165.00	2251.00
\$375,000	n/a	n/a	n/a	n/a	1770.00	2102.00	2291.00	2358.00	2435.00	2584.00	2736.00
Unlimited	656.00	974.00	1284.00	1571.00	1834.00	2191.00	2426.00	2652.00	2874.00	3087.00	3293.00

Age: 70	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	286.00	310.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	468.00	529.00	571.00	595.00	618.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	572.00	697.00	763.00	815.00	850.00	917.00	943.00	968.00	991.00	n/a	n/a
\$100,000	685.00	806.00	919.00	994.00	1040.00	1147.00	1177.00	1209.00	1238.00	1268.00	1292.00
\$125,000	708.00	900.00	1021.00	1130.00	1206.00	1310.00	1365.00	1419.00	1472.00	1524.00	1578.00
\$150,000	n/a	987.00	1092.00	1231.00	1329.00	1474.00	1516.00	1571.00	1633.00	1694.00	1753.00
\$175,000	n/a	1017.00	1245.00	1308.00	1438.00	1593.00	1675.00	1721.00	1778.00	1843.00	1914.00
\$200,000	n/a	1037.00	1288.00	1391.00	1513.00	1703.00	1787.00	1875.00	1932.00	1995.00	2065.00
\$225,000	n/a	n/a	1322.00	1546.00	1583.00	1789.00	1900.00	1992.00	2087.00	2158.00	2226.00
\$250,000	n/a	n/a	1346.00	1588.00	1698.00	1909.00	2048.00	2166.00	2274.00	2387.00	2480.00
\$375,000	n/a	n/a	n/a	n/a	1957.00	2319.00	2530.00	2602.00	2687.00	2848.00	3016.00
Unlimited	724.00	1074.00	1418.00	1733.00	2025.00	2417.00	2678.00	2929.00	3172.00	3406.00	3632.00

Age: 71	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	319.00	344.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	521.00	589.00	635.00	662.00	688.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	637.00	775.00	850.00	908.00	946.00	1022.00	1049.00	1076.00	1103.00	n/a	n/a
\$100,000	763.00	896.00	1023.00	1105.00	1157.00	1276.00	1311.00	1346.00	1378.00	1411.00	1439.00
\$125,000	788.00	1002.00	1137.00	1259.00	1343.00	1459.00	1519.00	1580.00	1638.00	1697.00	1758.00
\$150,000	n/a	1098.00	1215.00	1370.00	1480.00	1641.00	1688.00	1749.00	1818.00	1887.00	1952.00
\$175,000	n/a	1132.00	1387.00	1456.00	1601.00	1774.00	1865.00	1914.00	1977.00	2052.00	2130.00
\$200,000	n/a	1153.00	1436.00	1550.00	1684.00	1896.00	1990.00	2088.00	2153.00	2220.00	2300.00
\$225,000	n/a	n/a	1471.00	1723.00	1761.00	1992.00	2116.00	2218.00	2323.00	2401.00	2477.00
\$250,000	n/a	n/a	1499.00	1767.00	1891.00	2125.00	2280.00	2413.00	2531.00	2655.00	2760.00
\$375,000	n/a	n/a	n/a	n/a	2177.00	2582.00	2817.00	2898.00	2991.00	3171.00	3358.00
Unlimited	806.00	1194.00	1578.00	1931.00	2254.00	2691.00	2983.00	3262.00	3533.00	3797.00	4052.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 72	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	351.00	380.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	574.00	649.00	699.00	729.00	757.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	702.00	855.00	936.00	1000.00	1042.00	1125.00	1156.00	1186.00	1214.00	n/a	n/a
\$100,000	841.00	987.00	1128.00	1219.00	1274.00	1406.00	1444.00	1481.00	1515.00	1551.00	1582.00
\$125,000	868.00	1103.00	1253.00	1387.00	1479.00	1607.00	1674.00	1740.00	1804.00	1869.00	1934.00
\$150,000	n/a	1211.00	1339.00	1508.00	1630.00	1808.00	1859.00	1927.00	2003.00	2077.00	2151.00
\$175,000	n/a	1247.00	1527.00	1605.00	1764.00	1953.00	2054.00	2109.00	2180.00	2261.00	2346.00
\$200,000	n/a	1272.00	1580.00	1706.00	1857.00	2089.00	2192.00	2300.00	2370.00	2444.00	2533.00
\$225,000	n/a	n/a	1620.00	1897.00	1942.00	2193.00	2331.00	2444.00	2559.00	2646.00	2731.00
\$250,000	n/a	n/a	1650.00	1947.00	2084.00	2340.00	2512.00	2659.00	2789.00	2927.00	3042.00
\$375,000	n/a	n/a	n/a	n/a	2399.00	2846.00	3103.00	3191.00	3296.00	3494.00	3700.00
Unlimited	887.00	1317.00	1740.00	2127.00	2482.00	2966.00	3285.00	3594.00	3893.00	4181.00	4461.00

Age: 73	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	392.00	423.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	640.00	724.00	781.00	814.00	845.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	784.00	953.00	1043.00	1114.00	1163.00	1255.00	1290.00	1323.00	1357.00	n/a	n/a
\$100,000	938.00	1101.00	1257.00	1359.00	1422.00	1568.00	1611.00	1652.00	1691.00	1732.00	1767.00
\$125,000	968.00	1231.00	1398.00	1546.00	1650.00	1793.00	1866.00	1941.00	2012.00	2084.00	2157.00
\$150,000	n/a	1350.00	1495.00	1684.00	1817.00	2017.00	2075.00	2148.00	2234.00	2317.00	2399.00
\$175,000	n/a	1391.00	1705.00	1789.00	1967.00	2180.00	2291.00	2353.00	2430.00	2521.00	2616.00
\$200,000	n/a	1418.00	1764.00	1904.00	2070.00	2330.00	2445.00	2566.00	2643.00	2727.00	2823.00
\$225,000	n/a	n/a	1808.00	2116.00	2165.00	2448.00	2598.00	2725.00	2854.00	2950.00	3043.00
\$250,000	n/a	n/a	1842.00	2172.00	2324.00	2611.00	2802.00	2966.00	3110.00	3263.00	3391.00
\$375,000	n/a	n/a	n/a	n/a	2675.00	3173.00	3461.00	3559.00	3674.00	3894.00	4125.00
Unlimited	991.00	1469.00	1940.00	2372.00	2768.00	3308.00	3663.00	4007.00	4339.00	4662.00	4973.00

Age: 74	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	432.00	468.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	706.00	798.00	860.00	898.00	932.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	864.00	1051.00	1153.00	1231.00	1282.00	1385.00	1423.00	1461.00	1497.00	n/a	n/a
\$100,000	1034.00	1215.00	1388.00	1499.00	1570.00	1730.00	1777.00	1823.00	1866.00	1911.00	1949.00
\$125,000	1067.00	1357.00	1541.00	1706.00	1822.00	1978.00	2061.00	2142.00	2220.00	2300.00	2381.00
\$150,000	n/a	1490.00	1648.00	1858.00	2005.00	2226.00	2288.00	2372.00	2466.00	2559.00	2648.00
\$175,000	n/a	1535.00	1880.00	1975.00	2171.00	2404.00	2528.00	2596.00	2682.00	2782.00	2889.00
\$200,000	n/a	1564.00	1947.00	2102.00	2284.00	2571.00	2697.00	2831.00	2917.00	3010.00	3117.00
\$225,000	n/a	n/a	1994.00	2336.00	2390.00	2700.00	2868.00	3006.00	3149.00	3257.00	3361.00
\$250,000	n/a	n/a	2032.00	2395.00	2564.00	2880.00	3092.00	3272.00	3434.00	3603.00	3745.00
\$375,000	n/a	n/a	n/a	n/a	2952.00	3503.00	3819.00	3929.00	4055.00	4299.00	4553.00
Unlimited	1094.00	1622.00	2139.00	2617.00	3056.00	3650.00	4044.00	4423.00	4790.00	5147.00	5490.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 75	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	484.00	526.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	793.00	897.00	968.00	1008.00	1048.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	970.00	1183.00	1295.00	1382.00	1441.00	1556.00	1599.00	1641.00	1681.00	n/a	n/a
\$100,000	1163.00	1364.00	1560.00	1684.00	1763.00	1944.00	1997.00	2049.00	2099.00	2148.00	2190.00
\$125,000	1201.00	1526.00	1733.00	1919.00	2047.00	2223.00	2315.00	2408.00	2495.00	2584.00	2676.00
\$150,000	n/a	1674.00	1853.00	2088.00	2254.00	2501.00	2571.00	2664.00	2771.00	2873.00	2975.00
\$175,000	n/a	1725.00	2114.00	2219.00	2439.00	2703.00	2841.00	2917.00	3014.00	3127.00	3245.00
\$200,000	n/a	1759.00	2185.00	2361.00	2567.00	2890.00	3032.00	3181.00	3279.00	3382.00	3502.00
\$225,000	n/a	n/a	2241.00	2625.00	2685.00	3036.00	3223.00	3380.00	3540.00	3660.00	3776.00
\$250,000	n/a	n/a	2284.00	2693.00	2883.00	3237.00	3473.00	3677.00	3858.00	4047.00	4208.00
\$375,000	n/a	n/a	n/a	n/a	3317.00	3936.00	4291.00	4415.00	4557.00	4831.00	5116.00
Unlimited	1229.00	1823.00	2405.00	2941.00	3434.00	4102.00	4542.00	4969.00	5383.00	5783.00	6169.00

Age: 76	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	542.00	587.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	887.00	1004.00	1081.00	1128.00	1171.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1085.00	1322.00	1446.00	1545.00	1612.00	1740.00	1787.00	1834.00	1879.00	n/a	n/a
\$100,000	1299.00	1526.00	1743.00	1883.00	1971.00	2173.00	2233.00	2291.00	2345.00	2399.00	2447.00
\$125,000	1342.00	1706.00	1936.00	2144.00	2288.00	2485.00	2588.00	2691.00	2790.00	2889.00	2991.00
\$150,000	n/a	1871.00	2071.00	2335.00	2520.00	2795.00	2876.00	2979.00	3098.00	3213.00	3326.00
\$175,000	n/a	1928.00	2363.00	2480.00	2727.00	3020.00	3176.00	3262.00	3370.00	3496.00	3630.00
\$200,000	n/a	1966.00	2444.00	2640.00	2870.00	3230.00	3389.00	3556.00	3665.00	3781.00	3916.00
\$225,000	n/a	n/a	2505.00	2933.00	3002.00	3394.00	3603.00	3778.00	3957.00	4091.00	4222.00
\$250,000	n/a	n/a	2553.00	3010.00	3222.00	3618.00	3884.00	4110.00	4313.00	4524.00	4703.00
\$375,000	n/a	n/a	n/a	n/a	3709.00	4400.00	4797.00	4936.00	5093.00	5402.00	5720.00
Unlimited	1374.00	2036.00	2687.00	3288.00	3839.00	4586.00	5079.00	5555.00	6016.00	6461.00	6892.00

Age: 77	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	612.00	662.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1001.00	1130.00	1220.00	1272.00	1321.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1224.00	1490.00	1633.00	1743.00	1817.00	1961.00	2016.00	2068.00	2121.00	n/a	n/a
\$100,000	1465.00	1720.00	1967.00	2124.00	2223.00	2452.00	2517.00	2583.00	2642.00	2705.00	2759.00
\$125,000	1513.00	1926.00	2183.00	2418.00	2580.00	2803.00	2920.00	3036.00	3146.00	3259.00	3374.00
\$150,000	n/a	2111.00	2336.00	2633.00	2842.00	3154.00	3243.00	3361.00	3494.00	3623.00	3751.00
\$175,000	n/a	2175.00	2663.00	2798.00	3074.00	3407.00	3582.00	3678.00	3801.00	3942.00	4093.00
\$200,000	n/a	2219.00	2757.00	2977.00	3236.00	3643.00	3823.00	4010.00	4134.00	4265.00	4416.00
\$225,000	n/a	n/a	2825.00	3308.00	3385.00	3827.00	4064.00	4262.00	4463.00	4613.00	4761.00
\$250,000	n/a	n/a	2878.00	3395.00	3632.00	4082.00	4381.00	4636.00	4865.00	5104.00	5305.00
\$375,000	n/a	n/a	n/a	n/a	4183.00	4963.00	5411.00	5566.00	5746.00	6091.00	6449.00
Unlimited	1549.00	2297.00	3032.00	3708.00	4329.00	5173.00	5728.00	6265.00	6785.00	7289.00	7777.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 78	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	698.00	756.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1141.00	1291.00	1392.00	1451.00	1507.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1396.00	1700.00	1862.00	1988.00	2074.00	2238.00	2300.00	2360.00	2419.00	n/a	n/a
\$100,000	1674.00	1964.00	2243.00	2423.00	2536.00	2796.00	2872.00	2948.00	3016.00	3087.00	3147.00
\$125,000	1726.00	2196.00	2491.00	2760.00	2943.00	3198.00	3329.00	3462.00	3588.00	3716.00	3848.00
\$150,000	n/a	2408.00	2664.00	3003.00	3242.00	3598.00	3699.00	3832.00	3984.00	4132.00	4276.00
\$175,000	n/a	2481.00	3039.00	3192.00	3508.00	3887.00	4086.00	4195.00	4334.00	4496.00	4667.00
\$200,000	n/a	2531.00	3145.00	3398.00	3692.00	4156.00	4361.00	4574.00	4715.00	4864.00	5036.00
\$225,000	n/a	n/a	3224.00	3776.00	3862.00	4366.00	4635.00	4860.00	5090.00	5261.00	5428.00
\$250,000	n/a	n/a	3284.00	3874.00	4145.00	4657.00	4997.00	5288.00	5549.00	5821.00	6050.00
\$375,000	n/a	n/a	n/a	n/a	4770.00	5661.00	6172.00	6350.00	6554.00	6947.00	7357.00
Unlimited	1767.00	2620.00	3459.00	4230.00	4939.00	5901.00	6534.00	7145.00	7740.00	8314.00	8869.00

Age: 79	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	791.00	856.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1292.00	1462.00	1577.00	1643.00	1706.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1582.00	1926.00	2108.00	2252.00	2347.00	2534.00	2606.00	2673.00	2741.00	n/a	n/a
\$100,000	1895.00	2223.00	2540.00	2743.00	2873.00	3167.00	3253.00	3338.00	3415.00	3495.00	3563.00
\$125,000	1956.00	2488.00	2822.00	3126.00	3333.00	3621.00	3770.00	3921.00	4064.00	4209.00	4359.00
\$150,000	n/a	2728.00	3018.00	3402.00	3671.00	4074.00	4190.00	4341.00	4514.00	4681.00	4846.00
\$175,000	n/a	2812.00	3442.00	3615.00	3973.00	4402.00	4627.00	4752.00	4910.00	5093.00	5288.00
\$200,000	n/a	2865.00	3561.00	3846.00	4181.00	4706.00	4939.00	5181.00	5341.00	5510.00	5706.00
\$225,000	n/a	n/a	3650.00	4276.00	4374.00	4945.00	5250.00	5505.00	5766.00	5961.00	6150.00
\$250,000	n/a	n/a	3719.00	4387.00	4694.00	5272.00	5659.00	5989.00	6285.00	6594.00	6854.00
\$375,000	n/a	n/a	n/a	n/a	5404.00	6411.00	6991.00	7191.00	7423.00	7870.00	8335.00
Unlimited	2001.00	2968.00	3917.00	4791.00	5594.00	6683.00	7400.00	8092.00	8764.00	9413.00	10040.00

Age: 80	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	893.00	967.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1459.00	1650.00	1779.00	1854.00	1927.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1786.00	2174.00	2381.00	2543.00	2650.00	2861.00	2942.00	3018.00	3094.00	n/a	n/a
\$100,000	2139.00	2509.00	2867.00	3098.00	3242.00	3576.00	3673.00	3768.00	3857.00	3948.00	4026.00
\$125,000	2207.00	2808.00	3186.00	3528.00	3763.00	4088.00	4258.00	4427.00	4587.00	4752.00	4919.00
\$150,000	n/a	3078.00	3407.00	3839.00	4145.00	4599.00	4730.00	4900.00	5094.00	5283.00	5470.00
\$175,000	n/a	3173.00	3887.00	4081.00	4486.00	4970.00	5225.00	5365.00	5542.00	5749.00	5971.00
\$200,000	n/a	3234.00	4020.00	4342.00	4721.00	5315.00	5576.00	5849.00	6029.00	6220.00	6440.00
\$225,000	n/a	n/a	4122.00	4826.00	4937.00	5583.00	5928.00	6215.00	6509.00	6729.00	6943.00
\$250,000	n/a	n/a	4199.00	4951.00	5299.00	5953.00	6389.00	6761.00	7093.00	7442.00	7736.00
\$375,000	n/a	n/a	n/a	n/a	6101.00	7239.00	7892.00	8119.00	8379.00	8883.00	9407.00
Unlimited	2259.00	3350.00	4422.00	5408.00	6315.00	7544.00	8355.00	9138.00	9896.00	10633.00	11342.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 81	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1016.00	1100.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1661.00	1877.00	2026.00	2111.00	2192.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2032.00	2474.00	2708.00	2893.00	3015.00	3256.00	3347.00	3433.00	3519.00	n/a	n/a
\$100,000	2433.00	2856.00	3263.00	3524.00	3689.00	4069.00	4181.00	4289.00	4390.00	4495.00	4582.00
\$125,000	2512.00	3194.00	3625.00	4014.00	4281.00	4652.00	4845.00	5038.00	5221.00	5408.00	5598.00
\$150,000	n/a	3503.00	3877.00	4370.00	4717.00	5233.00	5383.00	5576.00	5798.00	6014.00	6226.00
\$175,000	n/a	3608.00	4422.00	4643.00	5105.00	5655.00	5945.00	6104.00	6307.00	6542.00	6793.00
\$200,000	n/a	3680.00	4576.00	4941.00	5371.00	6048.00	6346.00	6656.00	6862.00	7079.00	7330.00
\$225,000	n/a	n/a	4690.00	5492.00	5618.00	6352.00	6746.00	7072.00	7407.00	7657.00	7900.00
\$250,000	n/a	n/a	4779.00	5635.00	6030.00	6773.00	7270.00	7692.00	8074.00	8472.00	8805.00
\$375,000	n/a	n/a	n/a	n/a	6943.00	8236.00	8981.00	9239.00	9536.00	10109.00	10705.00
Unlimited	2570.00	3812.00	5032.00	6155.00	7187.00	8584.00	9507.00	10397.00	11261.00	12098.00	12904.00

Age: 82	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1136.00	1230.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1858.00	2102.00	2266.00	2363.00	2453.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2273.00	2767.00	3031.00	3237.00	3374.00	3643.00	3747.00	3843.00	3940.00	n/a	n/a
\$100,000	2723.00	3195.00	3652.00	3943.00	4128.00	4553.00	4676.00	4799.00	4910.00	5026.00	5125.00
\$125,000	2811.00	3576.00	4056.00	4492.00	4792.00	5207.00	5421.00	5636.00	5841.00	6049.00	6261.00
\$150,000	n/a	3920.00	4339.00	4890.00	5279.00	5856.00	6022.00	6239.00	6485.00	6728.00	6962.00
\$175,000	n/a	4039.00	4949.00	5197.00	5711.00	6328.00	6652.00	6830.00	7056.00	7319.00	7598.00
\$200,000	n/a	4118.00	5121.00	5529.00	6011.00	6767.00	7101.00	7448.00	7677.00	7918.00	8200.00
\$225,000	n/a	n/a	5249.00	6145.00	6288.00	7109.00	7548.00	7912.00	8288.00	8567.00	8837.00
\$250,000	n/a	n/a	5348.00	6305.00	6749.00	7580.00	8135.00	8609.00	9033.00	9476.00	9850.00
\$375,000	n/a	n/a	n/a	n/a	7769.00	9217.00	10050.00	10337.00	10669.00	11310.00	11975.00
Unlimited	2877.00	4267.00	5630.00	6887.00	8042.00	9608.00	10638.00	11633.00	12601.00	13536.00	14440.00

Age: 83	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1279.00	1384.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2091.00	2363.00	2550.00	2658.00	2761.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2558.00	3115.00	3411.00	3643.00	3798.00	4100.00	4215.00	4325.00	4433.00	n/a	n/a
\$100,000	3064.00	3596.00	4109.00	4439.00	4646.00	5123.00	5263.00	5401.00	5528.00	5658.00	5770.00
\$125,000	3164.00	4023.00	4565.00	5054.00	5392.00	5857.00	6100.00	6345.00	6575.00	6811.00	7051.00
\$150,000	n/a	4412.00	4883.00	5502.00	5939.00	6590.00	6776.00	7023.00	7301.00	7573.00	7839.00
\$175,000	n/a	4546.00	5569.00	5846.00	6427.00	7122.00	7486.00	7686.00	7943.00	8238.00	8554.00
\$200,000	n/a	4634.00	5763.00	6221.00	6764.00	7614.00	7990.00	8382.00	8639.00	8914.00	9230.00
\$225,000	n/a	n/a	5906.00	6916.00	7075.00	7998.00	8493.00	8905.00	9329.00	9643.00	9948.00
\$250,000	n/a	n/a	6018.00	7095.00	7594.00	8530.00	9155.00	9687.00	10166.00	10667.00	11087.00
\$375,000	n/a	n/a	n/a	n/a	8742.00	10372.00	11308.00	11633.00	12008.00	12730.00	13481.00
Unlimited	3237.00	4800.00	6336.00	7750.00	9049.00	10810.00	11971.00	13093.00	14182.00	15236.00	16253.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 84	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1433.00	1553.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2344.00	2651.00	2859.00	2981.00	3094.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2867.00	3491.00	3825.00	4084.00	4258.00	4596.00	4725.00	4847.00	4969.00	n/a	n/a
\$100,000	3435.00	4032.00	4607.00	4976.00	5208.00	5744.00	5900.00	6053.00	6197.00	6342.00	6467.00
\$125,000	3546.00	4510.00	5118.00	5667.00	6045.00	6567.00	6838.00	7113.00	7371.00	7634.00	7903.00
\$150,000	n/a	4946.00	5474.00	6168.00	6659.00	7388.00	7598.00	7872.00	8185.00	8488.00	8787.00
\$175,000	n/a	5096.00	6243.00	6556.00	7206.00	7984.00	8393.00	8618.00	8905.00	9235.00	9590.00
\$200,000	n/a	5195.00	6460.00	6975.00	7583.00	8537.00	8959.00	9397.00	9686.00	9991.00	10346.00
\$225,000	n/a	n/a	6621.00	7754.00	7932.00	8968.00	9523.00	9982.00	10456.00	10810.00	11153.00
\$250,000	n/a	n/a	6747.00	7955.00	8514.00	9563.00	10265.00	10860.00	11396.00	11957.00	12428.00
\$375,000	n/a	n/a	n/a	n/a	9800.00	11628.00	12679.00	13042.00	13461.00	14270.00	15112.00
Unlimited	3629.00	5381.00	7105.00	8690.00	10145.00	12119.00	13421.00	14676.00	15896.00	17076.00	18212.00

Age: 85	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1522.00	1646.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2488.00	2812.00	3032.00	3163.00	3284.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3043.00	3704.00	4057.00	4334.00	4517.00	4876.00	5012.00	5143.00	5273.00	n/a	n/a
\$100,000	3645.00	4277.00	4887.00	5279.00	5526.00	6094.00	6260.00	6422.00	6575.00	6728.00	6862.00
\$125,000	3763.00	4785.00	5430.00	6014.00	6414.00	6968.00	7256.00	7546.00	7820.00	8100.00	8385.00
\$150,000	n/a	5248.00	5807.00	6545.00	7066.00	7839.00	8061.00	8353.00	8684.00	9006.00	9322.00
\$175,000	n/a	5407.00	6625.00	6955.00	7646.00	8472.00	8905.00	9142.00	9447.00	9798.00	10175.00
\$200,000	n/a	5513.00	6854.00	7401.00	8046.00	9057.00	9505.00	9969.00	10277.00	10601.00	10978.00
\$225,000	n/a	n/a	7025.00	8227.00	8417.00	9514.00	10103.00	10592.00	11094.00	11468.00	11831.00
\$250,000	n/a	n/a	7159.00	8439.00	9032.00	10147.00	10889.00	11523.00	12092.00	12686.00	13187.00
\$375,000	n/a	n/a	n/a	n/a	10397.00	12337.00	13452.00	13838.00	14282.00	15142.00	16034.00
Unlimited	3850.00	5711.00	7537.00	9219.00	10764.00	12859.00	14240.00	15574.00	16869.00	18121.00	19329.00

Age: 86	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1593.00	1725.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2605.00	2945.00	3176.00	3311.00	3438.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3187.00	3880.00	4250.00	4538.00	4730.00	5107.00	5250.00	5386.00	5521.00	n/a	n/a
\$100,000	3816.00	4480.00	5118.00	5529.00	5787.00	6381.00	6556.00	6725.00	6882.00	7045.00	7183.00
\$125,000	3939.00	5011.00	5685.00	6297.00	6715.00	7297.00	7598.00	7902.00	8189.00	8482.00	8780.00
\$150,000	n/a	5495.00	6080.00	6853.00	7398.00	8209.00	8441.00	8745.00	9093.00	9430.00	9761.00
\$175,000	n/a	5663.00	6937.00	7283.00	8006.00	8870.00	9325.00	9574.00	9893.00	10260.00	10652.00
\$200,000	n/a	5773.00	7177.00	7749.00	8425.00	9484.00	9952.00	10440.00	10761.00	11100.00	11495.00
\$225,000	n/a	n/a	7356.00	8615.00	8813.00	9963.00	10579.00	11091.00	11616.00	12009.00	12389.00
\$250,000	n/a	n/a	7494.00	8838.00	9458.00	10625.00	11402.00	12065.00	12662.00	13284.00	13808.00
\$375,000	n/a	n/a	n/a	n/a	10888.00	12919.00	14085.00	14489.00	14956.00	15855.00	16791.00
Unlimited	4032.00	5980.00	7892.00	9653.00	11273.00	13465.00	14911.00	16307.00	17663.00	18973.00	20237.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 87	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1702.00	1843.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2782.00	3146.00	3393.00	3538.00	3674.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3405.00	4145.00	4540.00	4848.00	5054.00	5456.00	5609.00	5755.00	5900.00	n/a	n/a
\$100,000	4077.00	4785.00	5469.00	5908.00	6183.00	6817.00	7004.00	7185.00	7353.00	7526.00	7674.00
\$125,000	4209.00	5354.00	6074.00	6728.00	7175.00	7796.00	8118.00	8442.00	8750.00	9062.00	9382.00
\$150,000	n/a	5870.00	6496.00	7322.00	7905.00	8770.00	9019.00	9345.00	9715.00	10076.00	10430.00
\$175,000	n/a	6049.00	7412.00	7781.00	8554.00	9477.00	9963.00	10229.00	10570.00	10963.00	11383.00
\$200,000	n/a	6167.00	7667.00	8280.00	9001.00	10133.00	10634.00	11155.00	11498.00	11861.00	12285.00
\$225,000	n/a	n/a	7860.00	9204.00	9416.00	10644.00	11303.00	11850.00	12413.00	12833.00	13240.00
\$250,000	n/a	n/a	8008.00	9443.00	10105.00	11351.00	12182.00	12892.00	13528.00	14194.00	14755.00
\$375,000	n/a	n/a	n/a	n/a	11633.00	13802.00	15049.00	15481.00	15980.00	16941.00	17941.00
Unlimited	4308.00	6388.00	8432.00	10314.00	12042.00	14386.00	15930.00	17421.00	18870.00	20271.00	21622.00

Age: 88	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1812.00	1960.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2960.00	3348.00	3611.00	3764.00	3908.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3623.00	4411.00	4830.00	5158.00	5377.00	5805.00	5968.00	6123.00	6278.00	n/a	n/a
\$100,000	4339.00	5091.00	5819.00	6284.00	6577.00	7254.00	7451.00	7646.00	7826.00	8009.00	8167.00
\$125,000	4479.00	5698.00	6464.00	7158.00	7635.00	8294.00	8638.00	8983.00	9309.00	9642.00	9982.00
\$150,000	n/a	6247.00	6912.00	7790.00	8411.00	9332.00	9597.00	9941.00	10337.00	10722.00	11099.00
\$175,000	n/a	6437.00	7885.00	8279.00	9102.00	10085.00	10600.00	10884.00	11246.00	11664.00	12110.00
\$200,000	n/a	6563.00	8158.00	8809.00	9578.00	10781.00	11315.00	11867.00	12234.00	12619.00	13068.00
\$225,000	n/a	n/a	8363.00	9793.00	10019.00	11326.00	12027.00	12608.00	13207.00	13652.00	14085.00
\$250,000	n/a	n/a	8521.00	10045.00	10752.00	12078.00	12963.00	13717.00	14395.00	15102.00	15698.00
\$375,000	n/a	n/a	n/a	n/a	12378.00	14686.00	16013.00	16473.00	17002.00	18024.00	19087.00
Unlimited	4584.00	6798.00	8972.00	10975.00	12814.00	15306.00	16950.00	18538.00	20079.00	21569.00	23007.00

Age: 89	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1915.00	2074.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3131.00	3542.00	3820.00	3982.00	4134.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3832.00	4666.00	5108.00	5456.00	5688.00	6140.00	6313.00	6476.00	6639.00	n/a	n/a
\$100,000	4588.00	5387.00	6156.00	6648.00	6957.00	7674.00	7882.00	8087.00	8276.00	8471.00	8637.00
\$125,000	4738.00	6026.00	6836.00	7571.00	8075.00	8774.00	9138.00	9502.00	9848.00	10202.00	10562.00
\$150,000	n/a	6607.00	7312.00	8241.00	8897.00	9871.00	10152.00	10517.00	10935.00	11343.00	11741.00
\$175,000	n/a	6808.00	8341.00	8757.00	9627.00	10666.00	11212.00	11514.00	11897.00	12340.00	12813.00
\$200,000	n/a	6941.00	8629.00	9319.00	10131.00	11405.00	11968.00	12555.00	12941.00	13350.00	13826.00
\$225,000	n/a	n/a	8846.00	10359.00	10598.00	11980.00	12722.00	13338.00	13971.00	14444.00	14902.00
\$250,000	n/a	n/a	9014.00	10627.00	11373.00	12776.00	13712.00	14512.00	15227.00	15977.00	16608.00
\$375,000	n/a	n/a	n/a	n/a	13093.00	15535.00	16937.00	17424.00	17986.00	19068.00	20193.00
Unlimited	4848.00	7190.00	9491.00	11607.00	13555.00	16190.00	17931.00	19610.00	21240.00	22817.00	24341.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 90	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2021.00	2189.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3305.00	3738.00	4031.00	4202.00	4363.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4044.00	4923.00	5393.00	5760.00	6003.00	6480.00	6662.00	6835.00	7007.00	n/a	n/a
\$100,000	4844.00	5684.00	6496.00	7016.00	7343.00	8099.00	8319.00	8537.00	8735.00	8943.00	9118.00
\$125,000	5000.00	6359.00	7214.00	7991.00	8523.00	9260.00	9643.00	10029.00	10393.00	10765.00	11145.00
\$150,000	n/a	6973.00	7718.00	8698.00	9391.00	10418.00	10714.00	11100.00	11540.00	11970.00	12391.00
\$175,000	n/a	7186.00	8804.00	9243.00	10161.00	11257.00	11834.00	12151.00	12556.00	13023.00	13521.00
\$200,000	n/a	7325.00	9109.00	9836.00	10692.00	12038.00	12632.00	13250.00	13658.00	14089.00	14590.00
\$225,000	n/a	n/a	9337.00	10933.00	11184.00	12644.00	13427.00	14076.00	14745.00	15243.00	15726.00
\$250,000	n/a	n/a	9514.00	11217.00	12003.00	13484.00	14472.00	15314.00	16070.00	16860.00	17525.00
\$375,000	n/a	n/a	n/a	n/a	13818.00	16395.00	17877.00	18390.00	18981.00	20124.00	21310.00
Unlimited	5117.00	7589.00	10016.00	12252.00	14305.00	17088.00	18923.00	20695.00	22415.00	24078.00	25683.00

Age: 91	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2128.00	2303.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3479.00	3933.00	4243.00	4422.00	4594.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4256.00	5180.00	5675.00	6062.00	6319.00	6821.00	7013.00	7194.00	7376.00	n/a	n/a
\$100,000	5097.00	5984.00	6838.00	7385.00	7729.00	8523.00	8756.00	8984.00	9194.00	9411.00	9596.00
\$125,000	5263.00	6694.00	7594.00	8411.00	8970.00	9745.00	10148.00	10555.00	10939.00	11330.00	11731.00
\$150,000	n/a	7340.00	8122.00	9155.00	9883.00	10965.00	11276.00	11682.00	12146.00	12599.00	13042.00
\$175,000	n/a	7563.00	9266.00	9728.00	10694.00	11848.00	12455.00	12789.00	13217.00	13708.00	14234.00
\$200,000	n/a	7710.00	9586.00	10352.00	11253.00	12668.00	13295.00	13946.00	14377.00	14829.00	15358.00
\$225,000	n/a	n/a	9827.00	11507.00	11772.00	13307.00	14132.00	14815.00	15519.00	16043.00	16553.00
\$250,000	n/a	n/a	10011.00	11804.00	12633.00	14192.00	15232.00	16118.00	16914.00	17746.00	18447.00
\$375,000	n/a	n/a	n/a	n/a	14543.00	17257.00	18815.00	19355.00	19978.00	21181.00	22430.00
Unlimited	5385.00	7987.00	10543.00	12894.00	15056.00	17985.00	19916.00	21781.00	23593.00	25343.00	27032.00

Age: 92	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2235.00	2420.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3654.00	4132.00	4457.00	4646.00	4825.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4472.00	5442.00	5963.00	6368.00	6637.00	7165.00	7367.00	7558.00	7751.00	n/a	n/a
\$100,000	5355.00	6286.00	7184.00	7757.00	8120.00	8954.00	9199.00	9438.00	9659.00	9887.00	10081.00
\$125,000	5529.00	7032.00	7979.00	8835.00	9424.00	10238.00	10661.00	11088.00	11490.00	11903.00	12324.00
\$150,000	n/a	7710.00	8533.00	9617.00	10383.00	11517.00	11845.00	12272.00	12759.00	13235.00	13702.00
\$175,000	n/a	7945.00	9734.00	10220.00	11235.00	12446.00	13084.00	13434.00	13883.00	14399.00	14951.00
\$200,000	n/a	8100.00	10069.00	10875.00	11822.00	13308.00	13966.00	14649.00	15101.00	15578.00	16134.00
\$225,000	n/a	n/a	10323.00	12089.00	12367.00	13979.00	14846.00	15564.00	16303.00	16853.00	17388.00
\$250,000	n/a	n/a	10517.00	12402.00	13272.00	14909.00	16001.00	16933.00	17769.00	18643.00	19378.00
\$375,000	n/a	n/a	n/a	n/a	15279.00	18128.00	19765.00	20332.00	20987.00	22250.00	23564.00
Unlimited	5657.00	8391.00	11075.00	13546.00	15817.00	18894.00	20922.00	22883.00	24786.00	26627.00	28401.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 93	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2346.00	2540.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3835.00	4336.00	4677.00	4875.00	5063.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4693.00	5711.00	6256.00	6683.00	6966.00	7520.00	7730.00	7930.00	8131.00	n/a	n/a
\$100,000	5620.00	6595.00	7537.00	8141.00	8520.00	9396.00	9652.00	9904.00	10135.00	10375.00	10579.00
\$125,000	5801.00	7378.00	8372.00	9273.00	9889.00	10745.00	11189.00	11635.00	12058.00	12490.00	12930.00
\$150,000	n/a	8091.00	8953.00	10092.00	10895.00	12087.00	12431.00	12878.00	13389.00	13887.00	14376.00
\$175,000	n/a	8338.00	10214.00	10724.00	11790.00	13062.00	13730.00	14099.00	14567.00	15109.00	15688.00
\$200,000	n/a	8501.00	10567.00	11411.00	12407.00	13966.00	14656.00	15373.00	15845.00	16347.00	16927.00
\$225,000	n/a	n/a	10832.00	12686.00	12977.00	14671.00	15578.00	16331.00	17106.00	17684.00	18244.00
\$250,000	n/a	n/a	11038.00	13014.00	13928.00	15646.00	16791.00	17768.00	18644.00	19562.00	20333.00
\$375,000	n/a	n/a	n/a	n/a	16033.00	19023.00	20741.00	21335.00	22022.00	23347.00	24724.00
Unlimited	5936.00	8805.00	11622.00	14216.00	16598.00	19827.00	21956.00	24011.00	26008.00	27939.00	29801.00

Age: 94	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2458.00	2660.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	4018.00	4543.00	4900.00	5108.00	5305.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4917.00	5985.00	6555.00	7001.00	7297.00	7878.00	8099.00	8310.00	8519.00	n/a	n/a
\$100,000	5887.00	6909.00	7898.00	8529.00	8927.00	9844.00	10112.00	10375.00	10619.00	10869.00	11082.00
\$125,000	6078.00	7730.00	8771.00	9715.00	10361.00	11256.00	11722.00	12191.00	12634.00	13086.00	13548.00
\$150,000	n/a	8477.00	9381.00	10573.00	11414.00	12664.00	13023.00	13493.00	14028.00	14549.00	15062.00
\$175,000	n/a	8735.00	10701.00	11237.00	12352.00	13684.00	14386.00	14770.00	15263.00	15829.00	16435.00
\$200,000	n/a	8905.00	11071.00	11956.00	12997.00	14632.00	15356.00	16106.00	16602.00	17125.00	17735.00
\$225,000	n/a	n/a	11349.00	13289.00	13596.00	15370.00	16322.00	17111.00	17924.00	18529.00	19116.00
\$250,000	n/a	n/a	11564.00	13634.00	14593.00	16392.00	17591.00	18616.00	19535.00	20496.00	21305.00
\$375,000	n/a	n/a	n/a	n/a	16798.00	19930.00	21731.00	22354.00	23073.00	24461.00	25905.00
Unlimited	6220.00	9225.00	12176.00	14893.00	17389.00	20772.00	23003.00	25158.00	27248.00	29272.00	31224.00

Age: 95+	60 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2803.00	3034.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	4582.00	5182.00	5588.00	5827.00	6051.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	5608.00	6827.00	7476.00	7985.00	8323.00	8986.00	9238.00	9477.00	9717.00	n/a	n/a
\$100,000	6715.00	7881.00	9007.00	9728.00	10182.00	11229.00	11535.00	11836.00	12114.00	12401.00	12644.00
\$125,000	6934.00	8817.00	10004.00	11080.00	11817.00	12839.00	13370.00	13905.00	14412.00	14928.00	15455.00
\$150,000	n/a	9670.00	10700.00	12059.00	13019.00	14444.00	14855.00	15391.00	16002.00	16599.00	17183.00
\$175,000	n/a	9963.00	12206.00	12816.00	14088.00	15608.00	16409.00	16849.00	17411.00	18058.00	18751.00
\$200,000	n/a	10158.00	12629.00	13636.00	14824.00	16689.00	17514.00	18372.00	18938.00	19536.00	20232.00
\$225,000	n/a	n/a	12945.00	15159.00	15508.00	17530.00	18617.00	19517.00	20445.00	21136.00	21806.00
\$250,000	n/a	n/a	13190.00	15551.00	16643.00	18696.00	20066.00	21235.00	22282.00	23379.00	24303.00
\$375,000	n/a	n/a	n/a	n/a	19159.00	22732.00	24787.00	25498.00	26320.00	27905.00	29551.00
Unlimited	7094.00	10522.00	13888.00	16988.00	19833.00	23693.00	26237.00	28694.00	31078.00	33386.00	35611.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 18-44	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	26.00	28.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	42.00	48.00	51.00	53.00	55.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	50.00	62.00	68.00	73.00	76.00	83.00	85.00	86.00	88.00	n/a	n/a
\$100,000	61.00	72.00	83.00	89.00	94.00	103.00	105.00	107.00	110.00	110.00	112.00
\$125,000	64.00	80.00	92.00	102.00	108.00	118.00	122.00	128.00	132.00	138.00	142.00
\$150,000	n/a	89.00	98.00	111.00	120.00	132.00	137.00	141.00	149.00	153.00	159.00
\$175,000	n/a	92.00	113.00	118.00	131.00	144.00	151.00	156.00	161.00	167.00	174.00
\$200,000	n/a	94.00	115.00	126.00	136.00	154.00	161.00	169.00	176.00	182.00	187.00
\$225,000	n/a	n/a	119.00	140.00	143.00	161.00	173.00	180.00	189.00	195.00	202.00
\$250,000	n/a	n/a	122.00	143.00	153.00	172.00	185.00	195.00	207.00	216.00	226.00
\$375,000	n/a	n/a	n/a	n/a	177.00	211.00	229.00	236.00	243.00	259.00	275.00
Unlimited	65.00	97.00	128.00	157.00	183.00	219.00	243.00	266.00	287.00	308.00	328.00

Age: 45-49	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	36.00	38.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	58.00	65.00	69.00	74.00	75.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	69.00	85.00	93.00	98.00	104.00	112.00	115.00	118.00	120.00	n/a	n/a
\$100,000	84.00	98.00	113.00	122.00	127.00	140.00	144.00	147.00	151.00	155.00	158.00
\$125,000	86.00	111.00	126.00	140.00	149.00	159.00	167.00	174.00	180.00	186.00	194.00
\$150,000	n/a	122.00	135.00	152.00	164.00	182.00	186.00	193.00	201.00	207.00	215.00
\$175,000	n/a	125.00	153.00	160.00	176.00	195.00	205.00	212.00	218.00	227.00	236.00
\$200,000	n/a	127.00	158.00	171.00	185.00	210.00	221.00	231.00	239.00	246.00	254.00
\$225,000	n/a	n/a	164.00	191.00	194.00	220.00	234.00	246.00	258.00	266.00	275.00
\$250,000	n/a	n/a	166.00	195.00	209.00	235.00	252.00	267.00	280.00	294.00	305.00
\$375,000	n/a	n/a	n/a	n/a	241.00	285.00	312.00	321.00	332.00	353.00	373.00
Unlimited	89.00	131.00	173.00	213.00	250.00	299.00	330.00	362.00	392.00	420.00	447.00

Age: 50	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	40.00	43.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	65.00	73.00	79.00	82.00	86.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	79.00	95.00	105.00	113.00	118.00	127.00	132.00	132.00	137.00	n/a	n/a
\$100,000	95.00	112.00	127.00	137.00	144.00	159.00	162.00	167.00	171.00	175.00	176.00
\$125,000	98.00	126.00	141.00	157.00	167.00	182.00	189.00	197.00	203.00	211.00	218.00
\$150,000	n/a	137.00	152.00	171.00	185.00	204.00	212.00	218.00	227.00	235.00	243.00
\$175,000	n/a	142.00	173.00	183.00	201.00	222.00	234.00	239.00	248.00	257.00	266.00
\$200,000	n/a	145.00	179.00	194.00	212.00	237.00	249.00	262.00	269.00	276.00	285.00
\$225,000	n/a	n/a	185.00	215.00	222.00	249.00	266.00	278.00	290.00	301.00	310.00
\$250,000	n/a	n/a	187.00	221.00	237.00	266.00	285.00	302.00	317.00	332.00	344.00
\$375,000	n/a	n/a	n/a	n/a	275.00	325.00	353.00	363.00	375.00	397.00	419.00
Unlimited	101.00	149.00	197.00	241.00	284.00	338.00	375.00	410.00	444.00	478.00	509.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 51	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	41.00	45.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	68.00	77.00	84.00	86.00	91.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	84.00	102.00	112.00	119.00	125.00	133.00	139.00	141.00	145.00	n/a	n/a
\$100,000	100.00	119.00	136.00	146.00	153.00	168.00	173.00	176.00	181.00	185.00	188.00
\$125,000	104.00	133.00	150.00	167.00	177.00	193.00	200.00	208.00	215.00	222.00	230.00
\$150,000	n/a	145.00	160.00	181.00	195.00	217.00	223.00	231.00	239.00	249.00	257.00
\$175,000	n/a	150.00	184.00	193.00	212.00	236.00	248.00	253.00	263.00	272.00	281.00
\$200,000	n/a	153.00	190.00	205.00	222.00	250.00	264.00	277.00	285.00	294.00	304.00
\$225,000	n/a	n/a	194.00	229.00	234.00	264.00	281.00	294.00	308.00	318.00	329.00
\$250,000	n/a	n/a	198.00	234.00	250.00	281.00	302.00	320.00	335.00	352.00	365.00
\$375,000	n/a	n/a	n/a	n/a	289.00	343.00	375.00	386.00	398.00	421.00	446.00
Unlimited	106.00	158.00	209.00	256.00	300.00	358.00	397.00	434.00	469.00	504.00	536.00

Age: 52	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	45.00	48.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	73.00	81.00	88.00	93.00	95.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	88.00	109.00	119.00	126.00	131.00	141.00	146.00	150.00	154.00	n/a	n/a
\$100,000	106.00	126.00	143.00	153.00	160.00	177.00	182.00	187.00	192.00	195.00	200.00
\$125,000	109.00	140.00	159.00	176.00	187.00	202.00	212.00	221.00	228.00	236.00	245.00
\$150,000	n/a	154.00	171.00	191.00	206.00	229.00	236.00	244.00	254.00	263.00	272.00
\$175,000	n/a	158.00	194.00	202.00	224.00	248.00	261.00	267.00	276.00	285.00	298.00
\$200,000	n/a	161.00	202.00	217.00	235.00	265.00	278.00	293.00	302.00	311.00	321.00
\$225,000	n/a	n/a	207.00	240.00	247.00	279.00	296.00	311.00	326.00	338.00	348.00
\$250,000	n/a	n/a	210.00	248.00	264.00	297.00	320.00	338.00	355.00	372.00	387.00
\$375,000	n/a	n/a	n/a	n/a	305.00	362.00	395.00	407.00	420.00	446.00	472.00
Unlimited	113.00	167.00	221.00	270.00	316.00	379.00	419.00	459.00	496.00	532.00	565.00

Age: 53	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	47.00	51.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	76.00	86.00	93.00	97.00	100.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	94.00	113.00	123.00	132.00	138.00	149.00	153.00	158.00	161.00	n/a	n/a
\$100,000	112.00	131.00	150.00	162.00	169.00	186.00	191.00	195.00	201.00	205.00	209.00
\$125,000	116.00	148.00	167.00	185.00	196.00	213.00	222.00	231.00	239.00	249.00	257.00
\$150,000	n/a	161.00	179.00	202.00	218.00	240.00	248.00	257.00	267.00	277.00	287.00
\$175,000	n/a	167.00	204.00	215.00	236.00	261.00	275.00	282.00	292.00	302.00	315.00
\$200,000	n/a	170.00	212.00	228.00	248.00	279.00	293.00	308.00	319.00	328.00	339.00
\$225,000	n/a	n/a	218.00	254.00	259.00	294.00	312.00	327.00	343.00	355.00	366.00
\$250,000	n/a	n/a	222.00	260.00	279.00	313.00	336.00	356.00	374.00	392.00	407.00
\$375,000	n/a	n/a	n/a	n/a	321.00	382.00	417.00	428.00	442.00	469.00	496.00
Unlimited	119.00	175.00	232.00	284.00	333.00	398.00	441.00	482.00	523.00	560.00	597.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 54	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	53.00	57.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	88.00	99.00	107.00	112.00	115.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	107.00	131.00	142.00	153.00	159.00	173.00	177.00	181.00	186.00	n/a	n/a
\$100,000	130.00	150.00	173.00	186.00	194.00	214.00	221.00	225.00	230.00	236.00	239.00
\$125,000	132.00	168.00	192.00	212.00	227.00	246.00	256.00	266.00	275.00	284.00	293.00
\$150,000	n/a	186.00	205.00	231.00	250.00	278.00	284.00	294.00	305.00	316.00	326.00
\$175,000	n/a	192.00	235.00	247.00	271.00	300.00	316.00	323.00	333.00	345.00	358.00
\$200,000	n/a	195.00	243.00	262.00	284.00	321.00	338.00	353.00	363.00	374.00	385.00
\$225,000	n/a	n/a	249.00	292.00	298.00	338.00	358.00	375.00	392.00	406.00	418.00
\$250,000	n/a	n/a	254.00	301.00	321.00	360.00	385.00	407.00	428.00	446.00	464.00
\$375,000	n/a	n/a	n/a	n/a	370.00	439.00	479.00	491.00	506.00	536.00	565.00
Unlimited	136.00	202.00	267.00	327.00	382.00	457.00	508.00	554.00	600.00	644.00	687.00

Age: 55	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	56.00	60.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	92.00	103.00	112.00	116.00	121.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	112.00	136.00	149.00	158.00	166.00	178.00	184.00	189.00	194.00	n/a	n/a
\$100,000	133.00	158.00	180.00	194.00	203.00	224.00	230.00	236.00	241.00	248.00	251.00
\$125,000	139.00	176.00	201.00	221.00	236.00	257.00	267.00	278.00	288.00	298.00	308.00
\$150,000	n/a	194.00	214.00	242.00	261.00	290.00	298.00	308.00	320.00	332.00	344.00
\$175,000	n/a	200.00	246.00	257.00	283.00	312.00	329.00	338.00	350.00	362.00	375.00
\$200,000	n/a	204.00	254.00	275.00	298.00	335.00	352.00	370.00	380.00	392.00	405.00
\$225,000	n/a	n/a	260.00	303.00	311.00	352.00	374.00	392.00	410.00	425.00	437.00
\$250,000	n/a	n/a	265.00	312.00	336.00	375.00	403.00	427.00	447.00	469.00	487.00
\$375,000	n/a	n/a	n/a	n/a	386.00	458.00	499.00	514.00	529.00	561.00	593.00
Unlimited	140.00	211.00	279.00	342.00	398.00	478.00	529.00	580.00	626.00	671.00	716.00

Age: 56	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	62.00	68.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	103.00	116.00	126.00	131.00	136.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	125.00	153.00	168.00	178.00	186.00	202.00	207.00	213.00	218.00	n/a	n/a
\$100,000	150.00	177.00	203.00	219.00	229.00	252.00	258.00	266.00	270.00	276.00	283.00
\$125,000	157.00	198.00	225.00	249.00	266.00	288.00	300.00	312.00	323.00	335.00	346.00
\$150,000	n/a	217.00	241.00	273.00	293.00	326.00	335.00	347.00	361.00	373.00	385.00
\$175,000	n/a	226.00	275.00	289.00	318.00	352.00	371.00	379.00	392.00	406.00	421.00
\$200,000	n/a	229.00	285.00	307.00	335.00	377.00	397.00	415.00	428.00	440.00	455.00
\$225,000	n/a	n/a	292.00	343.00	350.00	397.00	421.00	440.00	462.00	477.00	491.00
\$250,000	n/a	n/a	298.00	352.00	377.00	421.00	455.00	479.00	503.00	527.00	547.00
\$375,000	n/a	n/a	n/a	n/a	435.00	515.00	562.00	577.00	595.00	631.00	667.00
Unlimited	160.00	237.00	314.00	384.00	448.00	537.00	596.00	651.00	705.00	757.00	806.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 57	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	68.00	73.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	110.00	125.00	135.00	140.00	146.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	135.00	165.00	181.00	193.00	201.00	217.00	222.00	229.00	236.00	n/a	n/a
\$100,000	163.00	191.00	218.00	235.00	245.00	271.00	278.00	285.00	291.00	299.00	303.00
\$125,000	168.00	213.00	242.00	267.00	285.00	310.00	324.00	336.00	348.00	362.00	374.00
\$150,000	n/a	235.00	259.00	292.00	316.00	350.00	359.00	374.00	388.00	402.00	417.00
\$175,000	n/a	240.00	295.00	311.00	341.00	379.00	398.00	410.00	423.00	438.00	455.00
\$200,000	n/a	247.00	307.00	329.00	360.00	405.00	425.00	446.00	461.00	475.00	491.00
\$225,000	n/a	n/a	315.00	368.00	376.00	425.00	453.00	475.00	498.00	515.00	531.00
\$250,000	n/a	n/a	320.00	377.00	405.00	452.00	487.00	516.00	542.00	569.00	591.00
\$375,000	n/a	n/a	n/a	n/a	466.00	554.00	604.00	622.00	642.00	681.00	723.00
Unlimited	172.00	254.00	337.00	412.00	482.00	577.00	640.00	701.00	758.00	815.00	869.00

Age: 58	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	72.00	78.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	119.00	132.00	143.00	150.00	157.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	144.00	176.00	192.00	205.00	215.00	231.00	239.00	245.00	251.00	n/a	n/a
\$100,000	174.00	203.00	233.00	251.00	263.00	290.00	298.00	304.00	312.00	319.00	326.00
\$125,000	180.00	229.00	259.00	287.00	305.00	332.00	345.00	358.00	371.00	383.00	397.00
\$150,000	n/a	250.00	277.00	312.00	338.00	374.00	384.00	398.00	414.00	428.00	443.00
\$175,000	n/a	258.00	316.00	333.00	365.00	405.00	425.00	437.00	451.00	468.00	485.00
\$200,000	n/a	263.00	328.00	354.00	384.00	432.00	455.00	478.00	491.00	507.00	524.00
\$225,000	n/a	n/a	336.00	392.00	401.00	455.00	482.00	509.00	531.00	549.00	566.00
\$250,000	n/a	n/a	342.00	404.00	432.00	484.00	520.00	551.00	579.00	606.00	629.00
\$375,000	n/a	n/a	n/a	n/a	498.00	591.00	645.00	663.00	684.00	725.00	769.00
Unlimited	184.00	273.00	360.00	440.00	516.00	617.00	685.00	748.00	810.00	870.00	927.00

Age: 59	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	82.00	88.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	134.00	150.00	162.00	169.00	176.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	164.00	198.00	218.00	232.00	242.00	261.00	268.00	275.00	282.00	n/a	n/a
\$100,000	195.00	230.00	263.00	283.00	297.00	327.00	336.00	344.00	353.00	361.00	368.00
\$125,000	203.00	257.00	292.00	323.00	345.00	374.00	389.00	404.00	419.00	433.00	446.00
\$150,000	n/a	284.00	312.00	352.00	381.00	423.00	433.00	449.00	467.00	482.00	499.00
\$175,000	n/a	292.00	357.00	375.00	412.00	458.00	481.00	492.00	509.00	527.00	545.00
\$200,000	n/a	298.00	370.00	399.00	433.00	489.00	513.00	538.00	554.00	570.00	589.00
\$225,000	n/a	n/a	379.00	444.00	454.00	514.00	546.00	572.00	599.00	617.00	635.00
\$250,000	n/a	n/a	386.00	455.00	488.00	548.00	587.00	622.00	652.00	681.00	707.00
\$375,000	n/a	n/a	n/a	n/a	563.00	668.00	729.00	749.00	771.00	816.00	864.00
Unlimited	208.00	308.00	406.00	498.00	583.00	697.00	772.00	846.00	914.00	982.00	1047.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 60	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	91.00	98.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	149.00	168.00	181.00	188.00	195.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	181.00	221.00	243.00	258.00	269.00	291.00	299.00	308.00	314.00	n/a	n/a
\$100,000	218.00	257.00	293.00	316.00	329.00	364.00	374.00	383.00	392.00	401.00	410.00
\$125,000	226.00	287.00	326.00	360.00	384.00	417.00	434.00	451.00	468.00	484.00	500.00
\$150,000	n/a	315.00	349.00	392.00	423.00	471.00	484.00	501.00	521.00	539.00	558.00
\$175,000	n/a	325.00	397.00	418.00	459.00	509.00	536.00	550.00	568.00	590.00	611.00
\$200,000	n/a	332.00	412.00	444.00	483.00	544.00	572.00	600.00	618.00	637.00	660.00
\$225,000	n/a	n/a	423.00	495.00	506.00	572.00	608.00	638.00	668.00	690.00	712.00
\$250,000	n/a	n/a	430.00	508.00	544.00	609.00	655.00	693.00	727.00	763.00	792.00
\$375,000	n/a	n/a	n/a	n/a	627.00	743.00	811.00	836.00	861.00	914.00	967.00
Unlimited	230.00	343.00	453.00	554.00	648.00	777.00	860.00	941.00	1021.00	1096.00	1169.00

Age: 61	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	98.00	105.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	160.00	181.00	194.00	203.00	212.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	195.00	239.00	261.00	278.00	291.00	314.00	321.00	330.00	338.00	n/a	n/a
\$100,000	236.00	275.00	314.00	339.00	356.00	392.00	402.00	413.00	423.00	433.00	442.00
\$125,000	243.00	310.00	350.00	388.00	413.00	448.00	467.00	486.00	503.00	520.00	538.00
\$150,000	n/a	339.00	375.00	422.00	456.00	507.00	520.00	539.00	559.00	581.00	600.00
\$175,000	n/a	350.00	428.00	448.00	495.00	548.00	577.00	591.00	612.00	633.00	657.00
\$200,000	n/a	356.00	444.00	479.00	521.00	586.00	617.00	647.00	666.00	687.00	710.00
\$225,000	n/a	n/a	455.00	533.00	545.00	617.00	656.00	688.00	719.00	743.00	765.00
\$250,000	n/a	n/a	464.00	546.00	585.00	657.00	705.00	746.00	782.00	821.00	852.00
\$375,000	n/a	n/a	n/a	n/a	675.00	801.00	875.00	899.00	928.00	983.00	1040.00
Unlimited	248.00	369.00	488.00	598.00	698.00	836.00	927.00	1013.00	1097.00	1178.00	1256.00

Age: 62	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	108.00	116.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	175.00	198.00	212.00	222.00	230.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	214.00	260.00	285.00	305.00	318.00	343.00	353.00	364.00	373.00	n/a	n/a
\$100,000	257.00	302.00	345.00	372.00	389.00	428.00	440.00	453.00	464.00	473.00	482.00
\$125,000	266.00	339.00	383.00	426.00	453.00	491.00	512.00	532.00	550.00	570.00	590.00
\$150,000	n/a	372.00	410.00	463.00	500.00	555.00	571.00	590.00	613.00	635.00	656.00
\$175,000	n/a	383.00	471.00	492.00	542.00	601.00	631.00	648.00	670.00	693.00	718.00
\$200,000	n/a	392.00	487.00	526.00	571.00	643.00	675.00	707.00	729.00	752.00	778.00
\$225,000	n/a	n/a	499.00	584.00	598.00	675.00	717.00	752.00	788.00	814.00	838.00
\$250,000	n/a	n/a	509.00	599.00	642.00	720.00	773.00	817.00	856.00	897.00	932.00
\$375,000	n/a	n/a	n/a	n/a	740.00	878.00	958.00	986.00	1016.00	1076.00	1139.00
Unlimited	274.00	403.00	533.00	654.00	765.00	916.00	1014.00	1111.00	1202.00	1290.00	1375.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 63	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	122.00	131.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	198.00	224.00	241.00	252.00	260.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	242.00	295.00	322.00	345.00	360.00	389.00	399.00	410.00	420.00	n/a	n/a
\$100,000	292.00	340.00	390.00	419.00	440.00	486.00	499.00	512.00	523.00	536.00	545.00
\$125,000	301.00	383.00	433.00	480.00	512.00	556.00	579.00	599.00	622.00	644.00	664.00
\$150,000	n/a	419.00	464.00	524.00	564.00	628.00	644.00	667.00	691.00	716.00	740.00
\$175,000	n/a	433.00	530.00	557.00	612.00	679.00	714.00	733.00	754.00	781.00	810.00
\$200,000	n/a	442.00	549.00	593.00	645.00	727.00	762.00	800.00	824.00	848.00	876.00
\$225,000	n/a	n/a	563.00	660.00	675.00	765.00	812.00	851.00	889.00	918.00	945.00
\$250,000	n/a	n/a	574.00	678.00	725.00	813.00	873.00	923.00	968.00	1013.00	1051.00
\$375,000	n/a	n/a	n/a	n/a	836.00	994.00	1081.00	1112.00	1147.00	1214.00	1284.00
Unlimited	308.00	456.00	603.00	738.00	865.00	1035.00	1147.00	1255.00	1358.00	1457.00	1553.00

Age: 64	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	135.00	147.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	222.00	249.00	270.00	281.00	292.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	271.00	329.00	360.00	384.00	401.00	433.00	445.00	456.00	469.00	n/a	n/a
\$100,000	325.00	381.00	436.00	470.00	491.00	541.00	555.00	570.00	584.00	598.00	609.00
\$125,000	336.00	427.00	483.00	536.00	571.00	621.00	645.00	671.00	696.00	720.00	745.00
\$150,000	n/a	468.00	518.00	583.00	630.00	700.00	720.00	744.00	774.00	802.00	830.00
\$175,000	n/a	483.00	592.00	621.00	681.00	757.00	797.00	817.00	844.00	876.00	909.00
\$200,000	n/a	492.00	612.00	662.00	719.00	810.00	851.00	894.00	920.00	948.00	982.00
\$225,000	n/a	n/a	627.00	735.00	752.00	851.00	905.00	950.00	995.00	1028.00	1059.00
\$250,000	n/a	n/a	641.00	755.00	808.00	906.00	974.00	1031.00	1082.00	1135.00	1178.00
\$375,000	n/a	n/a	n/a	n/a	932.00	1107.00	1208.00	1243.00	1283.00	1359.00	1438.00
Unlimited	343.00	509.00	673.00	824.00	965.00	1155.00	1280.00	1400.00	1517.00	1627.00	1734.00

Age: 65	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	149.00	161.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	243.00	275.00	297.00	310.00	322.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	298.00	364.00	398.00	424.00	443.00	477.00	491.00	504.00	517.00	n/a	n/a
\$100,000	357.00	420.00	481.00	518.00	542.00	597.00	613.00	629.00	643.00	659.00	671.00
\$125,000	370.00	470.00	533.00	591.00	629.00	684.00	712.00	740.00	766.00	793.00	819.00
\$150,000	n/a	516.00	572.00	644.00	696.00	772.00	794.00	821.00	853.00	884.00	914.00
\$175,000	n/a	533.00	653.00	685.00	753.00	836.00	878.00	901.00	931.00	964.00	1000.00
\$200,000	n/a	544.00	677.00	729.00	794.00	895.00	938.00	985.00	1013.00	1045.00	1082.00
\$225,000	n/a	n/a	694.00	812.00	829.00	940.00	998.00	1047.00	1096.00	1132.00	1166.00
\$250,000	n/a	n/a	707.00	833.00	892.00	1001.00	1075.00	1137.00	1193.00	1250.00	1297.00
\$375,000	n/a	n/a	n/a	n/a	1030.00	1221.00	1333.00	1370.00	1412.00	1498.00	1585.00
Unlimited	380.00	563.00	743.00	911.00	1064.00	1273.00	1412.00	1544.00	1674.00	1796.00	1914.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 66	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	165.00	179.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	271.00	305.00	329.00	343.00	356.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	331.00	403.00	441.00	471.00	490.00	531.00	545.00	559.00	572.00	n/a	n/a
\$100,000	398.00	467.00	533.00	575.00	601.00	662.00	680.00	698.00	715.00	733.00	746.00
\$125,000	410.00	522.00	592.00	656.00	700.00	760.00	790.00	821.00	850.00	881.00	911.00
\$150,000	n/a	573.00	634.00	715.00	771.00	857.00	880.00	911.00	946.00	982.00	1014.00
\$175,000	n/a	591.00	724.00	760.00	836.00	927.00	975.00	1000.00	1033.00	1070.00	1111.00
\$200,000	n/a	604.00	750.00	809.00	881.00	991.00	1041.00	1093.00	1125.00	1160.00	1201.00
\$225,000	n/a	n/a	770.00	900.00	923.00	1043.00	1108.00	1162.00	1216.00	1257.00	1296.00
\$250,000	n/a	n/a	785.00	924.00	990.00	1112.00	1192.00	1262.00	1322.00	1388.00	1442.00
\$375,000	n/a	n/a	n/a	n/a	1141.00	1355.00	1479.00	1519.00	1568.00	1661.00	1758.00
Unlimited	420.00	623.00	824.00	1008.00	1181.00	1414.00	1566.00	1713.00	1855.00	1991.00	2121.00

Age: 67	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	181.00	196.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	298.00	336.00	363.00	377.00	392.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	365.00	443.00	484.00	517.00	539.00	582.00	599.00	613.00	630.00	n/a	n/a
\$100,000	437.00	511.00	584.00	631.00	661.00	728.00	748.00	767.00	786.00	804.00	819.00
\$125,000	450.00	572.00	651.00	721.00	768.00	833.00	868.00	902.00	932.00	965.00	999.00
\$150,000	n/a	629.00	697.00	785.00	848.00	941.00	968.00	1000.00	1040.00	1076.00	1112.00
\$175,000	n/a	650.00	796.00	835.00	918.00	1017.00	1070.00	1098.00	1133.00	1174.00	1218.00
\$200,000	n/a	662.00	824.00	890.00	967.00	1089.00	1144.00	1200.00	1235.00	1273.00	1316.00
\$225,000	n/a	n/a	844.00	990.00	1013.00	1145.00	1217.00	1274.00	1336.00	1380.00	1421.00
\$250,000	n/a	n/a	861.00	1017.00	1087.00	1220.00	1309.00	1385.00	1453.00	1523.00	1580.00
\$375,000	n/a	n/a	n/a	n/a	1254.00	1489.00	1623.00	1668.00	1722.00	1823.00	1929.00
Unlimited	462.00	685.00	905.00	1109.00	1298.00	1553.00	1722.00	1884.00	2040.00	2191.00	2334.00

Age: 68	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	200.00	216.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	328.00	371.00	398.00	416.00	432.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	401.00	488.00	535.00	571.00	594.00	642.00	660.00	677.00	694.00	n/a	n/a
\$100,000	481.00	564.00	644.00	697.00	728.00	802.00	824.00	846.00	865.00	886.00	902.00
\$125,000	498.00	633.00	717.00	795.00	847.00	921.00	957.00	995.00	1031.00	1067.00	1103.00
\$150,000	n/a	694.00	769.00	865.00	935.00	1038.00	1067.00	1103.00	1148.00	1189.00	1229.00
\$175,000	n/a	717.00	878.00	919.00	1013.00	1121.00	1181.00	1211.00	1250.00	1297.00	1345.00
\$200,000	n/a	730.00	909.00	981.00	1067.00	1201.00	1262.00	1324.00	1363.00	1405.00	1453.00
\$225,000	n/a	n/a	932.00	1091.00	1117.00	1263.00	1342.00	1408.00	1474.00	1522.00	1569.00
\$250,000	n/a	n/a	950.00	1121.00	1199.00	1345.00	1444.00	1528.00	1603.00	1681.00	1746.00
\$375,000	n/a	n/a	n/a	n/a	1383.00	1640.00	1789.00	1841.00	1900.00	2012.00	2130.00
Unlimited	509.00	755.00	998.00	1222.00	1430.00	1712.00	1898.00	2076.00	2247.00	2414.00	2571.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 69	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	223.00	242.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	365.00	412.00	445.00	464.00	482.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	448.00	544.00	596.00	636.00	663.00	716.00	737.00	756.00	775.00	n/a	n/a
\$100,000	536.00	629.00	720.00	777.00	812.00	896.00	921.00	945.00	966.00	990.00	1009.00
\$125,000	555.00	706.00	800.00	887.00	946.00	1026.00	1069.00	1112.00	1151.00	1192.00	1233.00
\$150,000	n/a	776.00	857.00	966.00	1043.00	1158.00	1191.00	1233.00	1282.00	1328.00	1374.00
\$175,000	n/a	799.00	979.00	1028.00	1130.00	1252.00	1319.00	1354.00	1398.00	1448.00	1504.00
\$200,000	n/a	815.00	1013.00	1094.00	1190.00	1342.00	1409.00	1478.00	1524.00	1570.00	1625.00
\$225,000	n/a	n/a	1040.00	1219.00	1247.00	1409.00	1498.00	1571.00	1646.00	1702.00	1753.00
\$250,000	n/a	n/a	1060.00	1250.00	1338.00	1501.00	1612.00	1706.00	1790.00	1878.00	1950.00
\$375,000	n/a	n/a	n/a	n/a	1544.00	1831.00	1998.00	2056.00	2121.00	2249.00	2381.00
Unlimited	568.00	843.00	1113.00	1364.00	1598.00	1911.00	2119.00	2317.00	2509.00	2695.00	2871.00

Age: 70	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	247.00	267.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	404.00	457.00	491.00	512.00	533.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	495.00	601.00	659.00	702.00	733.00	791.00	814.00	834.00	855.00	n/a	n/a
\$100,000	592.00	696.00	795.00	859.00	897.00	990.00	1016.00	1043.00	1068.00	1094.00	1115.00
\$125,000	613.00	779.00	884.00	978.00	1043.00	1133.00	1181.00	1226.00	1271.00	1314.00	1359.00
\$150,000	n/a	856.00	947.00	1067.00	1152.00	1279.00	1313.00	1362.00	1413.00	1464.00	1514.00
\$175,000	n/a	882.00	1080.00	1134.00	1247.00	1383.00	1455.00	1494.00	1542.00	1598.00	1658.00
\$200,000	n/a	901.00	1119.00	1208.00	1313.00	1480.00	1554.00	1631.00	1679.00	1731.00	1790.00
\$225,000	n/a	n/a	1149.00	1344.00	1376.00	1556.00	1653.00	1733.00	1816.00	1877.00	1932.00
\$250,000	n/a	n/a	1170.00	1381.00	1478.00	1659.00	1780.00	1883.00	1976.00	2072.00	2149.00
\$375,000	n/a	n/a	n/a	n/a	1705.00	2022.00	2206.00	2269.00	2341.00	2480.00	2624.00
Unlimited	626.00	931.00	1229.00	1507.00	1763.00	2109.00	2339.00	2558.00	2769.00	2973.00	3167.00

Age: 71	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	275.00	296.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	450.00	509.00	547.00	572.00	592.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	550.00	670.00	733.00	783.00	815.00	881.00	905.00	929.00	952.00	n/a	n/a
\$100,000	660.00	774.00	885.00	954.00	1000.00	1102.00	1132.00	1161.00	1189.00	1217.00	1241.00
\$125,000	682.00	867.00	985.00	1090.00	1162.00	1262.00	1313.00	1365.00	1413.00	1463.00	1514.00
\$150,000	n/a	953.00	1053.00	1186.00	1283.00	1424.00	1463.00	1515.00	1573.00	1632.00	1686.00
\$175,000	n/a	983.00	1203.00	1263.00	1390.00	1540.00	1621.00	1661.00	1716.00	1778.00	1844.00
\$200,000	n/a	1002.00	1247.00	1346.00	1462.00	1648.00	1731.00	1816.00	1870.00	1928.00	1994.00
\$225,000	n/a	n/a	1278.00	1498.00	1530.00	1732.00	1841.00	1930.00	2021.00	2088.00	2150.00
\$250,000	n/a	n/a	1303.00	1536.00	1644.00	1846.00	1981.00	2095.00	2198.00	2305.00	2393.00
\$375,000	n/a	n/a	n/a	n/a	1898.00	2250.00	2456.00	2525.00	2606.00	2760.00	2921.00
Unlimited	698.00	1036.00	1369.00	1678.00	1963.00	2348.00	2605.00	2849.00	3085.00	3314.00	3532.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 72	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	302.00	328.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	495.00	559.00	603.00	629.00	653.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	607.00	739.00	808.00	862.00	898.00	970.00	998.00	1023.00	1048.00	n/a	n/a
\$100,000	726.00	853.00	975.00	1053.00	1101.00	1213.00	1246.00	1278.00	1308.00	1338.00	1364.00
\$125,000	752.00	955.00	1085.00	1201.00	1281.00	1390.00	1448.00	1503.00	1556.00	1611.00	1666.00
\$150,000	n/a	1050.00	1160.00	1307.00	1413.00	1569.00	1612.00	1669.00	1733.00	1796.00	1857.00
\$175,000	n/a	1083.00	1326.00	1391.00	1530.00	1696.00	1785.00	1831.00	1890.00	1959.00	2031.00
\$200,000	n/a	1104.00	1373.00	1481.00	1612.00	1815.00	1906.00	2001.00	2059.00	2121.00	2196.00
\$225,000	n/a	n/a	1409.00	1649.00	1688.00	1908.00	2028.00	2127.00	2227.00	2300.00	2371.00
\$250,000	n/a	n/a	1435.00	1692.00	1812.00	2031.00	2182.00	2309.00	2422.00	2541.00	2637.00
\$375,000	n/a	n/a	n/a	n/a	2091.00	2480.00	2705.00	2782.00	2871.00	3041.00	3219.00
Unlimited	769.00	1141.00	1508.00	1848.00	2161.00	2588.00	2868.00	3138.00	3398.00	3650.00	3890.00

Age: 73	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	338.00	365.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	553.00	624.00	673.00	702.00	729.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	677.00	823.00	901.00	960.00	1002.00	1083.00	1112.00	1141.00	1170.00	n/a	n/a
\$100,000	811.00	951.00	1087.00	1174.00	1228.00	1353.00	1391.00	1426.00	1460.00	1493.00	1524.00
\$125,000	838.00	1066.00	1210.00	1338.00	1428.00	1551.00	1614.00	1677.00	1736.00	1797.00	1859.00
\$150,000	n/a	1171.00	1295.00	1459.00	1575.00	1749.00	1798.00	1861.00	1933.00	2003.00	2071.00
\$175,000	n/a	1209.00	1479.00	1553.00	1707.00	1893.00	1990.00	2042.00	2108.00	2184.00	2264.00
\$200,000	n/a	1232.00	1533.00	1653.00	1798.00	2026.00	2127.00	2231.00	2298.00	2367.00	2448.00
\$225,000	n/a	n/a	1571.00	1840.00	1881.00	2129.00	2261.00	2372.00	2485.00	2565.00	2642.00
\$250,000	n/a	n/a	1601.00	1889.00	2021.00	2267.00	2435.00	2576.00	2701.00	2833.00	2940.00
\$375,000	n/a	n/a	n/a	n/a	2332.00	2766.00	3018.00	3103.00	3200.00	3391.00	3589.00
Unlimited	858.00	1274.00	1682.00	2061.00	2411.00	2885.00	3199.00	3499.00	3789.00	4069.00	4335.00

Age: 74	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	372.00	404.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	609.00	689.00	742.00	774.00	804.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	746.00	908.00	995.00	1061.00	1105.00	1194.00	1228.00	1260.00	1291.00	n/a	n/a
\$100,000	895.00	1050.00	1200.00	1295.00	1355.00	1493.00	1533.00	1573.00	1610.00	1649.00	1681.00
\$125,000	924.00	1175.00	1334.00	1478.00	1577.00	1712.00	1782.00	1850.00	1917.00	1984.00	2051.00
\$150,000	n/a	1292.00	1428.00	1609.00	1739.00	1931.00	1983.00	2054.00	2135.00	2211.00	2287.00
\$175,000	n/a	1333.00	1632.00	1713.00	1884.00	2088.00	2197.00	2254.00	2326.00	2410.00	2501.00
\$200,000	n/a	1358.00	1691.00	1825.00	1985.00	2236.00	2345.00	2462.00	2534.00	2613.00	2702.00
\$225,000	n/a	n/a	1733.00	2030.00	2077.00	2349.00	2497.00	2616.00	2741.00	2831.00	2917.00
\$250,000	n/a	n/a	1767.00	2084.00	2230.00	2501.00	2687.00	2842.00	2983.00	3127.00	3246.00
\$375,000	n/a	n/a	n/a	n/a	2573.00	3052.00	3330.00	3425.00	3532.00	3744.00	3962.00
Unlimited	947.00	1406.00	1855.00	2273.00	2660.00	3184.00	3531.00	3863.00	4182.00	4492.00	4786.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 75	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	418.00	454.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	684.00	774.00	834.00	869.00	904.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	838.00	1022.00	1118.00	1192.00	1243.00	1343.00	1380.00	1416.00	1451.00	n/a	n/a
\$100,000	1005.00	1180.00	1348.00	1455.00	1522.00	1678.00	1724.00	1768.00	1811.00	1852.00	1888.00
\$125,000	1040.00	1322.00	1500.00	1661.00	1771.00	1923.00	2001.00	2080.00	2153.00	2227.00	2304.00
\$150,000	n/a	1453.00	1606.00	1809.00	1953.00	2169.00	2229.00	2308.00	2399.00	2483.00	2568.00
\$175,000	n/a	1498.00	1835.00	1925.00	2117.00	2347.00	2470.00	2533.00	2614.00	2709.00	2809.00
\$200,000	n/a	1526.00	1898.00	2049.00	2229.00	2512.00	2637.00	2768.00	2849.00	2935.00	3036.00
\$225,000	n/a	n/a	1948.00	2282.00	2333.00	2641.00	2804.00	2942.00	3081.00	3182.00	3278.00
\$250,000	n/a	n/a	1985.00	2343.00	2507.00	2812.00	3019.00	3194.00	3352.00	3513.00	3648.00
\$375,000	n/a	n/a	n/a	n/a	2891.00	3430.00	3742.00	3848.00	3970.00	4206.00	4451.00
Unlimited	1064.00	1579.00	2085.00	2556.00	2991.00	3579.00	3966.00	4340.00	4701.00	5046.00	5378.00

Age: 76	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	467.00	506.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	767.00	866.00	932.00	972.00	1009.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	937.00	1142.00	1249.00	1333.00	1390.00	1500.00	1542.00	1582.00	1622.00	n/a	n/a
\$100,000	1123.00	1319.00	1507.00	1627.00	1702.00	1875.00	1927.00	1976.00	2022.00	2070.00	2111.00
\$125,000	1162.00	1478.00	1676.00	1856.00	1980.00	2149.00	2237.00	2325.00	2408.00	2490.00	2575.00
\$150,000	n/a	1623.00	1795.00	2022.00	2184.00	2426.00	2492.00	2580.00	2681.00	2777.00	2872.00
\$175,000	n/a	1674.00	2049.00	2152.00	2367.00	2623.00	2760.00	2831.00	2923.00	3029.00	3142.00
\$200,000	n/a	1707.00	2122.00	2291.00	2493.00	2808.00	2948.00	3093.00	3185.00	3281.00	3395.00
\$225,000	n/a	n/a	2177.00	2550.00	2608.00	2952.00	3136.00	3289.00	3444.00	3557.00	3665.00
\$250,000	n/a	n/a	2219.00	2618.00	2802.00	3143.00	3374.00	3571.00	3746.00	3927.00	4077.00
\$375,000	n/a	n/a	n/a	n/a	3233.00	3834.00	4182.00	4303.00	4438.00	4703.00	4977.00
Unlimited	1190.00	1764.00	2331.00	2857.00	3343.00	4000.00	4434.00	4851.00	5253.00	5638.00	6008.00

Age: 77	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	528.00	571.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	864.00	975.00	1051.00	1096.00	1139.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1057.00	1287.00	1409.00	1503.00	1567.00	1692.00	1740.00	1785.00	1830.00	n/a	n/a
\$100,000	1267.00	1487.00	1701.00	1835.00	1919.00	2116.00	2173.00	2228.00	2280.00	2335.00	2380.00
\$125,000	1310.00	1668.00	1890.00	2093.00	2233.00	2424.00	2525.00	2623.00	2714.00	2809.00	2906.00
\$150,000	n/a	1831.00	2024.00	2281.00	2463.00	2735.00	2811.00	2911.00	3023.00	3132.00	3239.00
\$175,000	n/a	1888.00	2312.00	2426.00	2668.00	2959.00	3113.00	3193.00	3297.00	3416.00	3544.00
\$200,000	n/a	1926.00	2395.00	2584.00	2811.00	3167.00	3325.00	3488.00	3593.00	3702.00	3829.00
\$225,000	n/a	n/a	2456.00	2876.00	2942.00	3329.00	3536.00	3709.00	3884.00	4011.00	4133.00
\$250,000	n/a	n/a	2502.00	2952.00	3160.00	3544.00	3806.00	4028.00	4225.00	4430.00	4599.00
\$375,000	n/a	n/a	n/a	n/a	3646.00	4325.00	4718.00	4852.00	5006.00	5304.00	5612.00
Unlimited	1341.00	1991.00	2630.00	3222.00	3770.00	4513.00	5001.00	5472.00	5926.00	6361.00	6779.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 78	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	601.00	652.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	985.00	1112.00	1201.00	1251.00	1299.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1205.00	1469.00	1607.00	1715.00	1787.00	1931.00	1985.00	2036.00	2087.00	n/a	n/a
\$100,000	1446.00	1697.00	1940.00	2093.00	2190.00	2413.00	2479.00	2543.00	2602.00	2664.00	2714.00
\$125,000	1495.00	1902.00	2156.00	2389.00	2547.00	2766.00	2877.00	2991.00	3097.00	3204.00	3314.00
\$150,000	n/a	2088.00	2309.00	2601.00	2810.00	3120.00	3207.00	3319.00	3448.00	3572.00	3693.00
\$175,000	n/a	2154.00	2637.00	2768.00	3043.00	3376.00	3551.00	3643.00	3759.00	3896.00	4041.00
\$200,000	n/a	2198.00	2732.00	2949.00	3206.00	3613.00	3794.00	3980.00	4097.00	4222.00	4366.00
\$225,000	n/a	n/a	2802.00	3281.00	3356.00	3797.00	4034.00	4230.00	4429.00	4574.00	4712.00
\$250,000	n/a	n/a	2855.00	3369.00	3605.00	4044.00	4341.00	4595.00	4819.00	5053.00	5245.00
\$375,000	n/a	n/a	n/a	n/a	4158.00	4933.00	5381.00	5535.00	5710.00	6049.00	6401.00
Unlimited	1530.00	2271.00	3000.00	3676.00	4301.00	5147.00	5706.00	6242.00	6759.00	7257.00	7731.00

Age: 79	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	681.00	737.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1115.00	1260.00	1359.00	1417.00	1471.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1367.00	1663.00	1819.00	1942.00	2024.00	2186.00	2247.00	2305.00	2363.00	n/a	n/a
\$100,000	1638.00	1922.00	2196.00	2371.00	2480.00	2732.00	2808.00	2880.00	2947.00	3015.00	3074.00
\$125,000	1694.00	2154.00	2443.00	2705.00	2885.00	3131.00	3260.00	3387.00	3507.00	3630.00	3754.00
\$150,000	n/a	2366.00	2615.00	2948.00	3183.00	3533.00	3632.00	3759.00	3906.00	4047.00	4183.00
\$175,000	n/a	2440.00	2987.00	3136.00	3447.00	3822.00	4021.00	4127.00	4259.00	4414.00	4578.00
\$200,000	n/a	2488.00	3094.00	3339.00	3631.00	4091.00	4295.00	4507.00	4641.00	4783.00	4946.00
\$225,000	n/a	n/a	3173.00	3715.00	3802.00	4299.00	4568.00	4792.00	5018.00	5182.00	5339.00
\$250,000	n/a	n/a	3233.00	3815.00	4082.00	4579.00	4918.00	5203.00	5458.00	5723.00	5942.00
\$375,000	n/a	n/a	n/a	n/a	4710.00	5587.00	6096.00	6269.00	6467.00	6852.00	7252.00
Unlimited	1733.00	2572.00	3398.00	4163.00	4871.00	5829.00	6461.00	7069.00	7654.00	8214.00	8753.00

Age: 80	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	770.00	833.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1260.00	1422.00	1533.00	1598.00	1661.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1543.00	1877.00	2055.00	2192.00	2285.00	2468.00	2538.00	2603.00	2669.00	n/a	n/a
\$100,000	1850.00	2169.00	2479.00	2677.00	2798.00	3086.00	3169.00	3253.00	3328.00	3407.00	3472.00
\$125,000	1911.00	2431.00	2759.00	3053.00	3256.00	3535.00	3681.00	3824.00	3959.00	4097.00	4235.00
\$150,000	n/a	2670.00	2953.00	3326.00	3594.00	3989.00	4100.00	4244.00	4409.00	4568.00	4723.00
\$175,000	n/a	2753.00	3374.00	3539.00	3892.00	4316.00	4541.00	4658.00	4807.00	4982.00	5170.00
\$200,000	n/a	2808.00	3492.00	3769.00	4100.00	4620.00	4850.00	5089.00	5240.00	5398.00	5584.00
\$225,000	n/a	n/a	3582.00	4194.00	4291.00	4856.00	5160.00	5408.00	5664.00	5850.00	6026.00
\$250,000	n/a	n/a	3650.00	4306.00	4610.00	5170.00	5551.00	5874.00	6160.00	6460.00	6707.00
\$375,000	n/a	n/a	n/a	n/a	5317.00	6309.00	6881.00	7079.00	7300.00	7735.00	8186.00
Unlimited	1957.00	2903.00	3836.00	4699.00	5500.00	6581.00	7295.00	7981.00	8643.00	9278.00	9887.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 81	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	876.00	948.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1433.00	1619.00	1746.00	1819.00	1890.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1755.00	2137.00	2336.00	2495.00	2600.00	2809.00	2887.00	2961.00	3036.00	n/a	n/a
\$100,000	2103.00	2468.00	2822.00	3045.00	3185.00	3511.00	3607.00	3702.00	3788.00	3877.00	3953.00
\$125,000	2175.00	2766.00	3138.00	3474.00	3705.00	4023.00	4188.00	4352.00	4505.00	4662.00	4821.00
\$150,000	n/a	3038.00	3360.00	3785.00	4089.00	4540.00	4666.00	4829.00	5017.00	5198.00	5376.00
\$175,000	n/a	3132.00	3838.00	4028.00	4429.00	4910.00	5165.00	5299.00	5470.00	5669.00	5881.00
\$200,000	n/a	3194.00	3974.00	4289.00	4664.00	5257.00	5520.00	5791.00	5963.00	6144.00	6355.00
\$225,000	n/a	n/a	4076.00	4774.00	4883.00	5524.00	5870.00	6155.00	6446.00	6657.00	6858.00
\$250,000	n/a	n/a	4154.00	4901.00	5245.00	5883.00	6315.00	6683.00	7011.00	7353.00	7632.00
\$375,000	n/a	n/a	n/a	n/a	6052.00	7178.00	7832.00	8054.00	8308.00	8802.00	9314.00
Unlimited	2226.00	3304.00	4363.00	5348.00	6257.00	7489.00	8302.00	9081.00	9833.00	10557.00	11250.00

Age: 82	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	979.00	1060.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1604.00	1812.00	1953.00	2037.00	2115.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	1964.00	2390.00	2615.00	2791.00	2910.00	3143.00	3231.00	3315.00	3398.00	n/a	n/a
\$100,000	2354.00	2761.00	3156.00	3407.00	3564.00	3929.00	4036.00	4141.00	4236.00	4336.00	4420.00
\$125,000	2434.00	3096.00	3511.00	3887.00	4147.00	4504.00	4685.00	4869.00	5041.00	5216.00	5392.00
\$150,000	n/a	3399.00	3760.00	4235.00	4576.00	5080.00	5219.00	5404.00	5613.00	5816.00	6012.00
\$175,000	n/a	3506.00	4294.00	4507.00	4956.00	5495.00	5781.00	5930.00	6121.00	6342.00	6579.00
\$200,000	n/a	3575.00	4449.00	4800.00	5219.00	5882.00	6175.00	6480.00	6672.00	6873.00	7109.00
\$225,000	n/a	n/a	4561.00	5341.00	5465.00	6182.00	6569.00	6886.00	7213.00	7448.00	7673.00
\$250,000	n/a	n/a	4649.00	5484.00	5870.00	6584.00	7068.00	7479.00	7845.00	8226.00	8538.00
\$375,000	n/a	n/a	n/a	n/a	6772.00	8033.00	8763.00	9011.00	9295.00	9847.00	10420.00
Unlimited	2491.00	3698.00	4883.00	5984.00	7002.00	8382.00	9289.00	10161.00	11004.00	11813.00	12587.00

Age: 83	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1102.00	1194.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	1805.00	2039.00	2198.00	2291.00	2381.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2209.00	2690.00	2944.00	3143.00	3275.00	3537.00	3636.00	3730.00	3824.00	n/a	n/a
\$100,000	2648.00	3109.00	3553.00	3835.00	4010.00	4420.00	4541.00	4661.00	4770.00	4881.00	4976.00
\$125,000	2740.00	3483.00	3952.00	4375.00	4667.00	5066.00	5273.00	5482.00	5675.00	5872.00	6071.00
\$150,000	n/a	3827.00	4232.00	4766.00	5149.00	5716.00	5873.00	6082.00	6319.00	6547.00	6768.00
\$175,000	n/a	3946.00	4833.00	5071.00	5577.00	6184.00	6506.00	6674.00	6890.00	7138.00	7405.00
\$200,000	n/a	4024.00	5005.00	5401.00	5873.00	6618.00	6948.00	7292.00	7508.00	7737.00	8002.00
\$225,000	n/a	n/a	5133.00	6010.00	6149.00	6956.00	7392.00	7749.00	8119.00	8383.00	8636.00
\$250,000	n/a	n/a	5232.00	6170.00	6605.00	7409.00	7953.00	8415.00	8828.00	9259.00	9612.00
\$375,000	n/a	n/a	n/a	n/a	7619.00	9039.00	9860.00	10141.00	10462.00	11084.00	11730.00
Unlimited	2804.00	4160.00	5495.00	6734.00	7880.00	9429.00	10454.00	11436.00	12384.00	13297.00	14168.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 84	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1235.00	1339.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2023.00	2285.00	2464.00	2570.00	2668.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2478.00	3015.00	3301.00	3522.00	3671.00	3965.00	4076.00	4181.00	4285.00	n/a	n/a
\$100,000	2970.00	3485.00	3983.00	4299.00	4496.00	4956.00	5092.00	5224.00	5347.00	5471.00	5578.00
\$125,000	3071.00	3905.00	4431.00	4905.00	5232.00	5681.00	5911.00	6144.00	6361.00	6580.00	6805.00
\$150,000	n/a	4289.00	4744.00	5342.00	5774.00	6408.00	6584.00	6818.00	7082.00	7338.00	7586.00
\$175,000	n/a	4423.00	5418.00	5685.00	6252.00	6934.00	7294.00	7482.00	7724.00	8002.00	8303.00
\$200,000	n/a	4511.00	5612.00	6056.00	6586.00	7421.00	7791.00	8175.00	8418.00	8672.00	8971.00
\$225,000	n/a	n/a	5755.00	6738.00	6893.00	7800.00	8286.00	8688.00	9100.00	9398.00	9682.00
\$250,000	n/a	n/a	5865.00	6918.00	7405.00	8305.00	8918.00	9435.00	9896.00	10379.00	10774.00
\$375,000	n/a	n/a	n/a	n/a	8542.00	10133.00	11055.00	11370.00	11728.00	12425.00	13148.00
Unlimited	3143.00	4664.00	6162.00	7549.00	8834.00	10572.00	11719.00	12819.00	13882.00	14902.00	15877.00

Age: 85	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1311.00	1419.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2147.00	2426.00	2614.00	2726.00	2831.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2628.00	3200.00	3502.00	3738.00	3894.00	4206.00	4325.00	4437.00	4548.00	n/a	n/a
\$100,000	3151.00	3697.00	4226.00	4561.00	4771.00	5259.00	5402.00	5542.00	5673.00	5805.00	5919.00
\$125,000	3258.00	4144.00	4701.00	5205.00	5551.00	6026.00	6273.00	6519.00	6749.00	6983.00	7221.00
\$150,000	n/a	4551.00	5032.00	5669.00	6125.00	6799.00	6988.00	7234.00	7515.00	7786.00	8050.00
\$175,000	n/a	4694.00	5749.00	6032.00	6634.00	7357.00	7738.00	7938.00	8195.00	8492.00	8808.00
\$200,000	n/a	4787.00	5953.00	6425.00	6987.00	7872.00	8266.00	8672.00	8932.00	9202.00	9518.00
\$225,000	n/a	n/a	6106.00	7149.00	7314.00	8275.00	8792.00	9219.00	9655.00	9970.00	10272.00
\$250,000	n/a	n/a	6223.00	7340.00	7856.00	8813.00	9461.00	10010.00	10501.00	11012.00	11432.00
\$375,000	n/a	n/a	n/a	n/a	9062.00	10751.00	11729.00	12064.00	12443.00	13183.00	13952.00
Unlimited	3335.00	4949.00	6537.00	8009.00	9373.00	11218.00	12434.00	13604.00	14730.00	15813.00	16851.00

Age: 86	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1373.00	1487.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2248.00	2539.00	2737.00	2855.00	2964.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2753.00	3352.00	3668.00	3913.00	4079.00	4406.00	4529.00	4646.00	4761.00	n/a	n/a
\$100,000	3299.00	3873.00	4425.00	4777.00	4997.00	5507.00	5657.00	5803.00	5938.00	6078.00	6196.00
\$125,000	3412.00	4339.00	4922.00	5450.00	5811.00	6312.00	6568.00	6826.00	7068.00	7312.00	7562.00
\$150,000	n/a	4766.00	5270.00	5936.00	6413.00	7119.00	7315.00	7574.00	7868.00	8152.00	8429.00
\$175,000	n/a	4915.00	6020.00	6316.00	6946.00	7703.00	8104.00	8312.00	8581.00	8891.00	9222.00
\$200,000	n/a	5011.00	6235.00	6728.00	7315.00	8244.00	8655.00	9082.00	9352.00	9635.00	9966.00
\$225,000	n/a	n/a	6394.00	7487.00	7659.00	8664.00	9206.00	9653.00	10110.00	10440.00	10756.00
\$250,000	n/a	n/a	6515.00	7687.00	8226.00	9228.00	9905.00	10481.00	10996.00	11531.00	11971.00
\$375,000	n/a	n/a	n/a	n/a	9491.00	11258.00	12281.00	12632.00	13030.00	13805.00	14611.00
Unlimited	3491.00	5182.00	6845.00	8387.00	9815.00	11746.00	13020.00	14243.00	15424.00	16557.00	17642.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 87	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1467.00	1589.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2401.00	2713.00	2924.00	3050.00	3167.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	2940.00	3580.00	3919.00	4181.00	4358.00	4706.00	4838.00	4964.00	5089.00	n/a	n/a
\$100,000	3525.00	4136.00	4729.00	5104.00	5338.00	5883.00	6044.00	6201.00	6345.00	6494.00	6620.00
\$125,000	3646.00	4636.00	5258.00	5823.00	6209.00	6744.00	7018.00	7293.00	7551.00	7813.00	8078.00
\$150,000	n/a	5090.00	5630.00	6342.00	6853.00	7607.00	7817.00	8092.00	8407.00	8711.00	9005.00
\$175,000	n/a	5251.00	6432.00	6749.00	7421.00	8230.00	8658.00	8881.00	9168.00	9500.00	9855.00
\$200,000	n/a	5355.00	6660.00	7188.00	7817.00	8807.00	9248.00	9704.00	9991.00	10296.00	10651.00
\$225,000	n/a	n/a	6831.00	7999.00	8184.00	9257.00	9836.00	10314.00	10803.00	11157.00	11495.00
\$250,000	n/a	n/a	6962.00	8213.00	8789.00	9859.00	10584.00	11200.00	11749.00	12321.00	12791.00
\$375,000	n/a	n/a	n/a	n/a	10139.00	12029.00	13121.00	13496.00	13922.00	14749.00	15610.00
Unlimited	3731.00	5537.00	7313.00	8961.00	10486.00	12550.00	13910.00	15217.00	16479.00	17690.00	18848.00

Age: 88	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1561.00	1690.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2556.00	2886.00	3111.00	3245.00	3371.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3129.00	3810.00	4169.00	4449.00	4637.00	5008.00	5148.00	5281.00	5414.00	n/a	n/a
\$100,000	3750.00	4401.00	5030.00	5430.00	5679.00	6260.00	6431.00	6597.00	6753.00	6909.00	7044.00
\$125,000	3879.00	4933.00	5595.00	6195.00	6608.00	7174.00	7467.00	7761.00	8033.00	8312.00	8596.00
\$150,000	n/a	5418.00	5990.00	6747.00	7291.00	8095.00	8318.00	8609.00	8945.00	9268.00	9582.00
\$175,000	n/a	5587.00	6843.00	7180.00	7898.00	8757.00	9212.00	9449.00	9753.00	10108.00	10485.00
\$200,000	n/a	5698.00	7087.00	7648.00	8317.00	9372.00	9840.00	10324.00	10632.00	10954.00	11330.00
\$225,000	n/a	n/a	7268.00	8510.00	8708.00	9851.00	10466.00	10974.00	11494.00	11868.00	12228.00
\$250,000	n/a	n/a	7408.00	8736.00	9352.00	10490.00	11261.00	11917.00	12500.00	13109.00	13609.00
\$375,000	n/a	n/a	n/a	n/a	10787.00	12798.00	13962.00	14360.00	14812.00	15693.00	16608.00
Unlimited	3969.00	5891.00	7782.00	9535.00	11157.00	13352.00	14801.00	16192.00	17535.00	18823.00	20056.00

Age: 89	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1651.00	1787.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2704.00	3053.00	3291.00	3434.00	3564.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3309.00	4030.00	4409.00	4705.00	4905.00	5297.00	5445.00	5587.00	5726.00	n/a	n/a
\$100,000	3966.00	4655.00	5322.00	5744.00	6007.00	6623.00	6803.00	6978.00	7141.00	7308.00	7450.00
\$125,000	4102.00	5216.00	5918.00	6553.00	6989.00	7589.00	7899.00	8209.00	8499.00	8795.00	9095.00
\$150,000	n/a	5729.00	6337.00	7139.00	7712.00	8563.00	8798.00	9108.00	9463.00	9806.00	10139.00
\$175,000	n/a	5909.00	7239.00	7594.00	8353.00	9262.00	9744.00	9996.00	10319.00	10694.00	11093.00
\$200,000	n/a	6026.00	7496.00	8090.00	8798.00	9913.00	10409.00	10922.00	11247.00	11588.00	11986.00
\$225,000	n/a	n/a	7689.00	9002.00	9211.00	10419.00	11072.00	11607.00	12158.00	12557.00	12937.00
\$250,000	n/a	n/a	7835.00	9242.00	9893.00	11097.00	11912.00	12607.00	13224.00	13867.00	14397.00
\$375,000	n/a	n/a	n/a	n/a	11412.00	13538.00	14767.00	15189.00	15670.00	16602.00	17570.00
Unlimited	4198.00	6232.00	8231.00	10085.00	11803.00	14124.00	15657.00	17129.00	18547.00	19912.00	21218.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 90	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1742.00	1887.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	2853.00	3223.00	3474.00	3623.00	3762.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3493.00	4253.00	4654.00	4966.00	5177.00	5591.00	5747.00	5896.00	6044.00	n/a	n/a
\$100,000	4188.00	4914.00	5615.00	6062.00	6340.00	6989.00	7178.00	7366.00	7538.00	7715.00	7865.00
\$125,000	4329.00	5506.00	6246.00	6917.00	7376.00	8009.00	8336.00	8663.00	8969.00	9281.00	9598.00
\$150,000	n/a	6047.00	6689.00	7534.00	8140.00	9037.00	9286.00	9613.00	9986.00	10347.00	10699.00
\$175,000	n/a	6237.00	7641.00	8017.00	8817.00	9776.00	10284.00	10549.00	10891.00	11285.00	11705.00
\$200,000	n/a	6359.00	7913.00	8539.00	9284.00	10463.00	10985.00	11526.00	11870.00	12229.00	12649.00
\$225,000	n/a	n/a	8114.00	9501.00	9720.00	10997.00	11685.00	12251.00	12832.00	13252.00	13652.00
\$250,000	n/a	n/a	8270.00	9755.00	10441.00	11711.00	12574.00	13304.00	13955.00	14634.00	15193.00
\$375,000	n/a	n/a	n/a	n/a	12044.00	14288.00	15587.00	16032.00	16537.00	17522.00	18542.00
Unlimited	4431.00	6576.00	8688.00	10645.00	12456.00	14907.00	16523.00	18076.00	19575.00	21011.00	22389.00

Age: 91	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1832.00	1985.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3003.00	3391.00	3657.00	3812.00	3960.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3676.00	4475.00	4898.00	5227.00	5450.00	5883.00	6049.00	6206.00	6360.00	n/a	n/a
\$100,000	4406.00	5172.00	5911.00	6380.00	6674.00	7356.00	7557.00	7752.00	7934.00	8119.00	8277.00
\$125,000	4558.00	5796.00	6574.00	7279.00	7763.00	8429.00	8774.00	9118.00	9440.00	9767.00	10102.00
\$150,000	n/a	6366.00	7039.00	7930.00	8566.00	9510.00	9773.00	10117.00	10511.00	10891.00	11261.00
\$175,000	n/a	6566.00	8042.00	8438.00	9279.00	10288.00	10823.00	11104.00	11463.00	11879.00	12321.00
\$200,000	n/a	6694.00	8327.00	8987.00	9771.00	11011.00	11562.00	12132.00	12494.00	12872.00	13315.00
\$225,000	n/a	n/a	8541.00	10001.00	10230.00	11574.00	12299.00	12893.00	13505.00	13947.00	14370.00
\$250,000	n/a	n/a	8703.00	10266.00	10988.00	12326.00	13233.00	14003.00	14689.00	15404.00	15992.00
\$375,000	n/a	n/a	n/a	n/a	12676.00	15038.00	16405.00	16872.00	17406.00	18442.00	19515.00
Unlimited	4663.00	6922.00	9145.00	11203.00	13110.00	15689.00	17391.00	19025.00	20603.00	22117.00	23566.00

Age: 92	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	1926.00	2086.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3155.00	3563.00	3841.00	4005.00	4160.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	3862.00	4702.00	5146.00	5491.00	5723.00	6180.00	6355.00	6520.00	6684.00	n/a	n/a
\$100,000	4630.00	5432.00	6210.00	6702.00	7011.00	7728.00	7939.00	8145.00	8334.00	8529.00	8696.00
\$125,000	4787.00	6088.00	6908.00	7646.00	8156.00	8855.00	9217.00	9579.00	9916.00	10263.00	10613.00
\$150,000	n/a	6687.00	7395.00	8330.00	9001.00	9990.00	10266.00	10628.00	11041.00	11441.00	11831.00
\$175,000	n/a	6897.00	8447.00	8863.00	9748.00	10808.00	11370.00	11663.00	12041.00	12478.00	12943.00
\$200,000	n/a	7033.00	8747.00	9442.00	10266.00	11567.00	12146.00	12743.00	13124.00	13522.00	13988.00
\$225,000	n/a	n/a	8972.00	10506.00	10747.00	12158.00	12919.00	13546.00	14188.00	14651.00	15095.00
\$250,000	n/a	n/a	9143.00	10787.00	11544.00	12949.00	13901.00	14711.00	15431.00	16181.00	16799.00
\$375,000	n/a	n/a	n/a	n/a	13316.00	15798.00	17233.00	17725.00	18284.00	19373.00	20503.00
Unlimited	4899.00	7272.00	9606.00	11769.00	13773.00	16483.00	18270.00	19987.00	21645.00	23236.00	24758.00

Premiums for a policy with Home and Community Care Daily Benefit = 75% of Nursing Home Maximum Daily Benefit are 114% of the above rates for \$40 to \$120 MDB and 111% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Premiums for a policy with Home and Community Care Daily Benefit = 100% of Nursing Home Maximum Daily Benefit are 126% of the above rates for \$40 to \$120 MDB and 120% of the above rates for \$140 TO \$240 MDB rounded to the nearest whole dollar.

Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

Preferred Risk Annual Premiums

Pooled Nursing Home and Home & Community Care Benefits

No Benefit Increase Option

Home & Community Care Daily Benefit = 50% of the Nursing Home Daily Benefit

Original Rates

Age: 93	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2021.00	2190.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3311.00	3740.00	4032.00	4204.00	4366.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4053.00	4934.00	5399.00	5763.00	6008.00	6486.00	6669.00	6841.00	7012.00	n/a	n/a
\$100,000	4859.00	5701.00	6515.00	7034.00	7356.00	8109.00	8330.00	8546.00	8745.00	8951.00	9124.00
\$125,000	5024.00	6388.00	7247.00	8025.00	8559.00	9294.00	9672.00	10052.00	10406.00	10768.00	11135.00
\$150,000	n/a	7017.00	7760.00	8742.00	9445.00	10484.00	10774.00	11154.00	11587.00	12005.00	12412.00
\$175,000	n/a	7237.00	8865.00	9301.00	10230.00	11343.00	11932.00	12240.00	12635.00	13093.00	13581.00
\$200,000	n/a	7380.00	9179.00	9907.00	10773.00	12140.00	12745.00	13373.00	13771.00	14189.00	14676.00
\$225,000	n/a	n/a	9414.00	11025.00	11278.00	12759.00	13556.00	14214.00	14888.00	15373.00	15838.00
\$250,000	n/a	n/a	9595.00	11318.00	12114.00	13588.00	14588.00	15436.00	16191.00	16979.00	17627.00
\$375,000	n/a	n/a	n/a	n/a	13973.00	16578.00	18085.00	18599.00	19186.00	20327.00	21511.00
Unlimited	5140.00	7632.00	10080.00	12351.00	14452.00	17295.00	19172.00	20973.00	22712.00	24381.00	25979.00

Age: 94	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2118.00	2293.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3468.00	3918.00	4223.00	4405.00	4574.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4246.00	5170.00	5657.00	6037.00	6292.00	6796.00	6988.00	7168.00	7348.00	n/a	n/a
\$100,000	5090.00	5972.00	6827.00	7369.00	7708.00	8496.00	8727.00	8953.00	9162.00	9377.00	9559.00
\$125,000	5263.00	6693.00	7593.00	8408.00	8967.00	9736.00	10134.00	10531.00	10903.00	11281.00	11666.00
\$150,000	n/a	7352.00	8131.00	9158.00	9895.00	10984.00	11287.00	11686.00	12140.00	12578.00	13005.00
\$175,000	n/a	7583.00	9287.00	9745.00	10717.00	11883.00	12501.00	12823.00	13239.00	13717.00	14228.00
\$200,000	n/a	7732.00	9617.00	10380.00	11287.00	12719.00	13353.00	14012.00	14428.00	14865.00	15377.00
\$225,000	n/a	n/a	9864.00	11550.00	11815.00	13368.00	14203.00	14891.00	15598.00	16108.00	16596.00
\$250,000	n/a	n/a	10052.00	11858.00	12694.00	14236.00	15284.00	16172.00	16964.00	17790.00	18469.00
\$375,000	n/a	n/a	n/a	n/a	14641.00	17368.00	18947.00	19488.00	20102.00	21299.00	22540.00
Unlimited	5387.00	7994.00	10562.00	12939.00	15141.00	18121.00	20086.00	21974.00	23795.00	25545.00	27219.00

Age: 95+	90 Day Elimination Period										
	Nursing Home Daily Benefit										
Maximum	\$40	\$60	\$80	\$100	\$120	\$140	\$160	\$180	\$200	\$220	\$240
\$25,000	2416.00	2615.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$50,000	3956.00	4469.00	4816.00	5024.00	5217.00	n/a	n/a	n/a	n/a	n/a	n/a
\$75,000	4844.00	5897.00	6453.00	6886.00	7178.00	7751.00	7969.00	8175.00	8380.00	n/a	n/a
\$100,000	5806.00	6812.00	7787.00	8404.00	8790.00	9690.00	9955.00	10214.00	10453.00	10698.00	10906.00
\$125,000	6005.00	7635.00	8660.00	9590.00	10227.00	11105.00	11559.00	12012.00	12437.00	12869.00	13309.00
\$150,000	n/a	8385.00	9273.00	10445.00	11286.00	12528.00	12875.00	13329.00	13847.00	14349.00	14835.00
\$175,000	n/a	8648.00	10592.00	11115.00	12224.00	13554.00	14260.00	14628.00	15101.00	15647.00	16232.00
\$200,000	n/a	8820.00	10970.00	11839.00	12873.00	14505.00	15230.00	15982.00	16457.00	16958.00	17541.00
\$225,000	n/a	n/a	11251.00	13173.00	13478.00	15247.00	16200.00	16987.00	17793.00	18374.00	18932.00
\$250,000	n/a	n/a	11466.00	13524.00	14476.00	16237.00	17433.00	18448.00	19351.00	20293.00	21068.00
\$375,000	n/a	n/a	n/a	n/a	16700.00	19810.00	21612.00	22228.00	22930.00	24296.00	25712.00
Unlimited	6143.00	9120.00	12046.00	14759.00	17270.00	20669.00	22910.00	25063.00	27140.00	29135.00	31044.00

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Risk Class Rating Factors: Smoker Premiums are 165% of Preferred Premiums,
Standard Premiums are 110% of Preferred Premiums,
Couples Premiums are 90% of Preferred Premiums.

Premium Calculation: Total Annual Premium = \$15 + [(Preferred Risk Annual Premium Pooled Nursing Home and Home and Community Care) x Benefit Increase Option factor x 20-Year Pay Plan Factor x Risk Class Rating Factor].

Semi-Annual, Quarterly, and Monthly Premiums are .52, .27, and .08 times the Total Annual Premium, respectively.

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

BIO FACTORS

ISSUE AGE	BIO	
	SIMPLE	COMPOUND
18-44	70%	128%
45-49	70%	128%
50	70%	128%
51	70%	128%
52	70%	128%
53	70%	128%
54	70%	128%
55	70%	125%
56	70%	123%
57	69%	119%
58	68%	116%
59	67%	111%
60	65%	106%
61	63%	103%
62	61%	99%
63	59%	94%
64	58%	89%
65	56%	85%
66	55%	81%
67	54%	78%
68	52%	75%
69	50%	71%
70	49%	67%
71	46%	63%
72	44%	60%
73	42%	58%
74	39%	55%
75	36%	53%
76	35%	50%
77	33%	47%
78	33%	45%
79	33%	42%
80	32%	39%
81	32%	37%
82	31%	35%
83	31%	34%
84	29%	32%
85	27%	30%
86	25%	28%
87	23%	26%
88	21%	24%
89	20%	22%
90	19%	21%
91	17%	19%
92	16%	18%
93	15%	17%
94	15%	16%
95+	14%	15%

**TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
FLEX2TQ SERIES**

NONFORFEITURE

ISSUE AGE	FACTOR
All Ages	12%

SERFF Tracking #:

AEGB-131200207

State Tracking #:

AEGB-131200207

Company Tracking #:

TPLIC RINC 2017 LEGACY

State: Pennsylvania

Filing Company:

Transamerica Premier Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: TPLIC RINC 2017 LEGACY

Project Name/Number: TPLIC RINC 2017 LEGACY/H2015RINC

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA TPLIC Legacy Cvr Ltr 20170922.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	See the actuarial memorandum
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA TPLIC Act Memo 20170922.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	NA rate filing only
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	NA We are making our own filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	NA no insert pages
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

AEGB-131200207

State Tracking #:

AEGB-131200207

Company Tracking #:

TPLIC RINC 2017 LEGACY

State:

Pennsylvania

Filing Company:

Transamerica Premier Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

TPLIC RINC 2017 LEGACY

Project Name/Number:

TPLIC RINC 2017 LEGACY/H2015RINC

Satisfied - Item:	Rate Table (A&H)
Comments:	Rates are attached on the Rate Rule schedule
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	NA rate filing only
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Reserve Calculation (A&H)
Comments:	See the actuarial memorandum
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	NA no variables language. rate filing only
Attachment(s):	
Item Status:	
Status Date:	



Home Office: Cedar Rapids, Iowa
Long Term Care Administrative Services
P.O. Box 869090
Plano, TX 75086-9090

September 22, 2017

Re: Rate Increase Filing
Pennsylvania Department of Insurance
Policy Forms: ML-LTCP TQ (PA) 898 & ML-LTCP TQ (PA-FR) 898 As MLPool, FPTQ (PA) 197 & FPTQ (PA-FP) 197 As Flex 2 TQ and LTC 5 TQ COM (PA) 1197 & LTC 5 TQ COM (PA-FP) 1197 As LTC 5 TQ

Attached is an actuarial memorandum and accompanying rates for Transamerica Premier Life Insurance Company's (the Company) proposed premium rate increase filing on the above captioned forms and all associated riders. This increase is needed due to claim levels that produce unacceptable lifetime loss ratios exceeding the statutorily required minimum loss ratio.

A similar filing was recently approved for our sister company, Transamerica Life (SERFF # AEGJ-130645667).

The policy forms listed above were previously filed under Monumental Life Insurance Company. In 2014, the name of Monumental Life was changed to Transamerica Premier Life Insurance Company. Therefore, all policy forms shown above are being filed on Transamerica Premier Life letterhead.

Active life reserves may have been used in the original pricing of these forms to demonstrate compliance with the minimum 60% loss ratio. However, active life reserves have not been used in this rate increase filing to demonstrate compliance with the minimum 60% loss ratio requirement.

At this time, the company is requesting a premium rate increase of 116% on the above-captioned policy forms and all associated riders. The rate increase will be implemented upon approval but would not become effective for any given policyholder until all statutory requirements are satisfied, and if applicable, a period of one year has elapsed since the effective date of the previously approved rate increase. If the requested rate increase is approved and implemented as proposed, the company does not expect to request additional rate increases based on current expectations of future experience. However, if actual future experience were to deteriorate further, additional rate action may become necessary even if the requested rate increase is approved and implemented as proposed.

Standing alone, the experience for these policy forms is less than fully credible with only 1,460 claims nationwide through September 30, 2016. However, the captioned policy forms and the associated rates and rating classifications are identical to policy forms of an affiliated company and therefore we believe that the experience of both sets of policy form series will prove to be substantially similar over the lifetime of the block. In accordance to Actuarial Standards of Practice No. 25, "Credibility Procedures", experience data for this filing includes this type of "normative data." The normative data includes actual historical and projected experience for the affiliated company forms that are virtually identical to these forms. The normative data is for policy forms that were issued for more issue years, and have more actual durations of experience than the captioned forms alone. The normative data includes policy forms for which Pennsylvania has previously approved premium rate increases. The normative data is included in the actual and projected experience for this filing using the premium rate history corresponding to the Company's referenced policy form series in Pennsylvania. In addition to projections including the normative data, actual historical experience for the referenced policy form series only is included as well.

The attached actuarial memorandum includes the following experience exhibits that, aside from Exhibits III and IV.PA, include the above mentioned "normative data:"

Exhibit I Displays nationwide lifetime loss ratio experience by calendar year adjusted to the Company rate history of this state in terms of timing and magnitude before and after application of the proposed rate increase assuming all policyholders subject to the filing pay the requested rate increase

- Exhibit II Displays nationwide actual-to-expected (“A/E”) lifetime loss ratio experience by policy duration adjusted to the Company rate history of this state in terms of timing and magnitude before application of the proposed rate increase assuming all policyholders subject to the filing pay the requested rate increase
- Exhibit III Displays nationwide historical loss ratio experience by year of the Company’s captioned policy forms adjusted to the Company rate history of this state in terms of timing and magnitude. Unlike the exhibits listed above, this exhibit does not include normative data
- Exhibit IV.PA Displays Pennsylvania-only calendar year experience through September 30, 2016, as well as projected experience thereafter both with and without the proposed rate increase for the above captioned form series experience of the Transamerica Premier Life Insurance Company only. Unlike Exhibits I and II listed above, this exhibit does not include normative data.

The purpose of Exhibit I is to demonstrate compliance with the minimum loss ratio of this state as applicable. Exhibit II demonstrates how actual lifetime experience compares to expected experience per original pricing assumptions by duration, where actual experience consists of historical experience from inception to date combined with projected experience thereafter per current assumptions. In order to see a complete picture of how adverse experience impacts A/E loss ratios by duration for all factors combined, A/E cumulative loss ratios by duration are displayed in the last column of Exhibit II. The A/E cumulative loss ratios in the last column of Exhibit II capture the full impact of all factors, including lapse experience, and hence reveal a complete picture of the lifetime experience of this block by duration.

A Contingent Nonforfeiture Benefit, more generous than that required by NAIC Long-Term Care Insurance Model Regulation, will be offered to all insureds affected by the premium rate increase who allow their coverage to lapse within 120 days following the increase. Also, the Company will provide insureds with various downgrade options to maintain existing premium levels as the proposed premium rate increase becomes effective. In addition to the traditional downgrade options the Company has made available to policyholders subject to prior rate increase filings, such as changes in elimination period, benefit period, benefit amounts or a combination thereof, the Company intends to also make available to eligible policyholders with a benefit increase option the means to offset the premium rate increase of this filing entirely. For eligible policyholders whose coverage includes a Benefit Increase Option (“BIO”), the company will allow these policyholders to offset the requested rate increase of this filing in return for agreeing to reduce the BIO growth factor applicable to their policy going forward. Furthermore, the Company has set up a customer service unit with a toll-free line that is dedicated to answering rate increase related questions policyholders may have and to facilitating changes in coverage if they so choose.

I look forward to your review of the proposed premium rate increase. Please do not hesitate to contact me with questions or concerns.

Sincerely,



Brad Rokosh, ASA, MAAA
Director, Actuarial, LTC Margin Analytics



Home Office: Cedar Rapids, Iowa
Long Term Care Administrative Services
P.O. Box 869090
Plano, TX 75086-9090

Actuarial Memorandum

Policy Forms:

**ML-LTCP TQ (PA) 898 & ML-LTCP TQ (PA-FR) 898 As MLPool,
FPTQ (PA) 197 & FPTQ (PA-FP) 197 As Flex 2 TQ,
LTC 5 TQ COM (PA) 1197 & LTC 5 TQ COM (PA-FP) 1197 As LTC 5 TQ**

Long Term Care Coverage

1) Scope and Purpose

This rate filing is a request for a 116% increase in premium, effective upon approval by the state, on the base policy and all associated riders for all insureds covered under the above-captioned policy forms. The requested premium rate increase is needed due to claim levels that produce unacceptable lifetime loss ratios exceeding the statutorily required minimum loss ratio. The purpose of this memorandum is to file revised premium rates in this state and demonstrate that the anticipated loss ratio meets the minimum requirements of this state. This memorandum is not to be used for other purposes.

We believe the requested 116% increase is appropriate under our current expectation of future experience. If the requested rate increase is approved and implemented as proposed, the company does not expect to request additional rate increases based on current expectations of future experience. If actual future experience were to deteriorate further, additional rate action may become necessary even if the requested rate increase is approved and implemented as proposed.

The requested rate increase will be implemented upon approval but would not become effective for any given policyholder until all statutory requirements are satisfied, and if applicable, a period of one year has elapsed since the effective date of the previously approved rate increase.

This filing is also a request to allow the company to make available to eligible policyholders with a benefit increase option (BIO) the means to offset the rate increase request indicated above in return for agreeing to reduce the BIO growth factor applicable to their policy. If elected, the reduced BIO growth factor would begin to apply at the same time the indicated rate increase would otherwise have become effective, if a policy anniversary, or the next policy anniversary thereafter if not a policy anniversary. Once applicable, the reduced BIO factor would remain in effect in all future years the policy remains in force. The growth in policy benefits accumulated from issue-to-date would not be lost for policyholders electing this downgrade option. Policyholders eligible for this downgrade option would be limited only to those who currently have BIO included on their policy where benefit growth is unlimited. The reduced future BIO growth factors to which policyholders would need to agree to offset the requested rate increase are as follows:

BIO Type	Current BIO Growth Factor	Reduced Future BIO Growth Factor	Rate Increase If Elected
Simple Unlimited	5.0%/year	0.00%/year	46.6%
Compound	5.0%/year	1.42%/year	0.0%

This BIO downgrade offer would only offset the rate increase request of this filing. Policyholders who elect this BIO downgrade offer may still be subject to additional future rate action were it to become justified due to further deterioration of experience not currently anticipated as mentioned above.

The requested rate increase percentage will not vary by issue age, benefit period, benefit increase option, or any other component of the coverage.

2) Benefits *

MLPool Series

A. *Nursing Home Benefit*

Pays the Nursing Home Daily Benefit for all levels of care for each day benefits are payable. Benefits are payable until the Maximum Benefit is exhausted.

B. *Home and Community Care – Rider Form(s): ML-HCCR TQ (PA) 898*

Pays actual charges up to the Home Health Care Maximum Daily Benefit that varies by type of service provided (professional, secondary, respite care, or non-professional). Benefits include Home Health Care, Adult Day Care, Respite Care, Caregiver Training, Medical Alert System, Home Modification and Equipment, Assisted Living Facility, Bed Reservation, and Non-Professional.

C. *Home Health Care – Rider Form(s): ML-HCR TQ (PA) 898*

Pays actual charges up to the Home Health Care Maximum Daily Benefit that varies by type of service provided (professional, secondary, respite care, or non-professional). Benefits include Home Health, Adult Day Care, Respite Care, Caregiver Training, Medical Alert System, Medication Management, Home Modification and Equipment, and Non-Professional.

D. *Assisted Living Facility – Rider Form (s): ML-ALFR TQ (PA) 898*

Pays actual charges up to the Assisted Living Facility Daily Benefit for all levels of care for each day benefits are payable. Benefits are payable until the Maximum Benefit is exhausted.

E. *Simple Benefit Increase Option (BIO) – Rider Form: ML-SBIR TQ (PA) 197*

Increases benefits by 5% of the original amount on each anniversary of the policy.

F. *Compound Benefit Increase Option (BIO) – Rider Form: ML-CBIR TQ (PA) 197*

Increases benefits by 5% of the current amount on each policy anniversary.

* This is not intended to be a comprehensive listing of all benefits available.

Flex 2 TQ Series

A. Nursing Home Benefit

After satisfaction of the Nursing Home Elimination Period, the company will pay actual charges up to the Nursing Home Maximum Daily Benefit for each day during a Period of Confinement that an Insured Person requires Nursing Home Confinement. Benefits are payable up to the Nursing Home Lifetime Maximum Benefit. The confinement must be due to being Chronically III.

B. Home Health Care Benefit -

The company will pay charges up to the Home Health Care Maximum Daily Benefit for each day Home Health Care, Adult Day Care, Alternative Care Facility, Hospice Care or Care Coordination services are provided. Benefits are payable up to the Home Health Care Lifetime Maximum Benefit amount.

C. Benefit Increase Option (BIO):

Compound Benefit Increase Option - Rider Form: CBIOR 196

This rider will increase the Nursing Home Benefit and the Maximum Skilled Home Health Care and Home Health Care Benefits by 5% of the current amount on each policy anniversary.

Simple Benefit Increase Option - Rider Form: SBIOR (PA) 196

This rider will increase the Nursing Home Benefit and Maximum Skilled Home Health Care and Home Health Care Benefits by 5% of the original amount on each policy anniversary.

LTC 5 TQ Series

A. Nursing Home Benefit -

Pays the daily Nursing Home benefit for each day of confinement in a Nursing Home up to the Lifetime Maximum Benefit.

B. Home and Community Care

Pays expenses incurred up to the maximum daily benefit for each day Home Health Care, Assisted Living Facility, Adult Day Care, or Hospice services are provided up to the Lifetime Maximum Benefit Amount.

C. Simple Benefit Increase Option (BIO) - Rider Form: SBIOR (PA) 196

Increases the benefit by 5% of the original amount on each anniversary.

D. Compound Benefit Increase Option (BIO) - Rider Form: CBIOR 196

Increases the benefit by 5% of the current amount on each policy anniversary.

3) Renewability

These policy forms are guaranteed renewable for life, subject to the company's right to change premium rates.

4) Applicability

This filing applies to inforce insureds only, as these forms are no longer actively being sold. The premium change will be applicable to the base forms and to all riders associated with the base forms.

5) Morbidity

The underlying claim costs are based on internal data derived from company experience. The confinement length of stay and incidence rates were originally based on unpublished industry data and the 1985 national nursing home survey as reported in the Society of Actuaries transactions of 1988-1989-1990 Reports. The claim costs were also based on data from the 1984 National Long Term Care Survey. The claim costs represent best estimate values and do not include an explicit provision for moderately adverse conditions.

6) Mortality

The 1983 GAM mortality table, with select factors based on company experience, was used for projecting future mortality.

7) Persistency

Voluntary lapse rates are based on company experience and vary by duration and issue age. Different lapse rates are assumed based on inflation option, marital discount, and issue era.

8) Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9) Marketing

These policy forms were marketed by agents to individuals in age ranges that vary by policy form.

10) Policy Design

Policy design features have been taken into consideration. Benefit provisions, exclusions, elimination periods, benefit periods, number of units, benefit growth, etc. have been accounted for either in the development of claim costs or projection model formulas.

11) Underwriting

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment. The effect of the underwriting has been incorporated into the projection.

12) Claims Adjudication Practice

No significant changes to the standard operating practices of the Claims Department have been necessary to date nor are any changes expected to be necessary in the future. The claims adjudication staff has maintained a consistently high degree of expertise, experience, and performance over the life of these policy forms and this is expected to continue in the future. Therefore, special adjustments due to claims adjudication practice have not been incorporated into the projection.

13) Premiums

Premiums vary based on original issue age, rate class, and benefit options selected.

14) Issue Age Range

For the MLPool Series, applicants age 18-79 were eligible for all elimination periods and benefit periods. Applicants age 80-84 were eligible for all elimination periods except for 0-day, and eligible for all benefit periods. Applicants age 85 and older were eligible for all elimination periods except for 0-day, and eligible for the 1-year and 2-year benefit periods only.

For the FLEX 2 TQ Series, applicants age 18 - 89 were eligible for all elimination periods and benefit periods.

For the LTC 5 TQ Series, applicants age 18 - 79 were eligible for all elimination periods and benefit periods. Applicants age 80 - 89 were eligible for all elimination periods except for 0-day and were eligible for all benefit periods except for Lifetime.

15) Area Factors

Area factors are not used for these products.

16) Average Annual Premium

MLPool TQ Series

Before Increase: \$1,502
After Increase: \$3,244

Flex 2 TQ Series

Before Increase: \$1,940
After Increase: \$4,191

LTC 5 TQ Series

Before Increase: \$1,977
After Increase: \$4,271

17) Premium Modalization Rules

Modal factors, which are applied to the annual premium, are no greater than the following:

Premium Mode	Annual	Semi-annual	Quarterly	Monthly
MLPool Series	1.000	0.510	0.260	0.09
Flex 2 TQ Series	1.000	0.520	0.270	0.085
LTC 5 TQ Series	1.000	0.520	0.270	0.085

18) Claim Liability and Reserve

The present value of amounts not yet due (Exhibit 6) is calculated for all open claims using termination rates derived from company experience. The resulting reserve is adjusted by factors based on age at incurral, sex, and benefit period developed from company experience. The interest rate varies by year of incurral. The incurred but not reported and in course of settlement reserves (Exhibit 8) are calculated based on the development of incurred claims by month of incurral, based on internal Company data. The claim reserves underlying the incurred claims in the projection are consistent with the reserves reported in Exhibits 6 and 8 of the Company's financial statement.

19) Active Life Reserve

Active life reserves may have been used in the original pricing of the captioned forms to demonstrate compliance with the minimum 60% loss ratio. However, active life reserves have not been used in this premium rate increase filing to demonstrate compliance with the 60% loss ratio requirement. As a result, we are requesting a lesser increase than would have been necessary had we included the cost of the active life reserves.

20) Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

21) Minimum Required Loss Ratio

The Statutorily Required Minimum Loss Ratio for these forms is 60%.

22) Anticipated Loss Ratio

The anticipated lifetime loss ratio for this book of business is shown in Exhibit I.

23) Distribution of Business

See Attachment A.

24) Contingency and Risk Margins

Contingency and risk margins have not been included in the justification for this rate increase.

25) Experience on the Form

In order to enhance credibility of the experience used to justify the rate increase request of this filing, in accordance with ASOP 25, Exhibits I and II include the experience of the policy forms of an affiliated company from which the captioned Transamerica Premier Life (the Company) policy forms of this filing were cloned in addition to the experience of the Company's captioned policy form series of this filing. The experience of the commingled policy forms is expected to be substantially similar over the lifetime of the block since they were subject to the same underwriting standards, have identical benefit design, and identical assumptions. Experience included in Exhibits III and IV.PA is limited to the Company's experience, i.e. no affiliate experience is included. All of the experience used in all exhibits mentioned above has been adjusted to reflect the Pennsylvania rate history of the Company's policy form series of this filing.

See Exhibit I for calendar year historical experience through September 30, 2016, as well as projected experience thereafter both with and without the proposed rate increase where all policyholders are assumed to pay the increase under the 'with proposed rate increase' scenario.

See Exhibit II for actual-to-expected experience by duration where 'actual' experience includes historical experience through September 30, 2016. Historical Incurred Claims reflect claim payment runoff through January 31, 2017, plus the claim reserve estimate as of January 31, 2017 (as described in Section 18 above).

See Exhibit III for nationwide calendar year historical experience through September 30, 2016 for the above captioned form series experience of the Company only.

See Exhibit IV.PA for Pennsylvania-only calendar year experience through September 30, 2016, as well as projected experience thereafter both with and without the proposed rate increase for the above captioned form series experience of the Transamerica Premier Life Insurance Company only.

26) History of Rate Adjustments

The magnitude of rate increases approved for each product discussed herein is displayed in Attachment B.

27) Number of Insureds

As of September 2016, the number of insureds that will be affected by this increase is:

	Insureds	Annualized Premium
Pennsylvania:	1,685	\$2,274,636
Nationwide:	19,663	\$37,473,830

28) Proposed Effective Date

The proposed rate increase will be implemented within 3 months following approval, after fulfillment of all statutory and contractual requirements. The increase for any policyholder will not become effective until a period of one year has elapsed since the previously approved rate increase effective date, if applicable.

29) Actuarial Certification

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of this state and with the rules of the Department of Insurance, and complies with Actuarial Standard of Practice No 8. I certify that benefits are reasonable in relation to premium at the requested rate schedule. If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.



Brad Rokosh, ASA, MAAA
Director, Actuarial, LTC Margin Analytics

September 22, 2017

Attachment A

Transamerica Premier Life Insurance Company

Distribution of Business
Policies of All Benefit Periods Combined

By Issue Age

0 to 59	65.3%
60 to 64	19.4%
65 to 69	10.2%
70 to 74	3.9%
75 to 79	1.1%
80 to 84	0.1%
85 +	0.0%

By Elimination Period

0 day	20 day	30 day	60 day	90 day	> 90 days
3.4%	3.8%	0.1%	16.1%	76.5%	0.1%

By Maximum Benefit Option

≤2 Yr	3 Yr	4 Yr	≥5 Yr*	Unlimited
8.2%	22.1%	10.0%	8.0%	51.7%

* Not including Unlimited.

Attachment B

Transamerica Premier Life Insurance Company

Rate Increase History

Policy Form	First Increase (Approved, Implemented)	Second Increase (Approved, Implemented)
MLPool	20% (2008,2008)	20% (2011,2012)
FPTQ (PA-FP) 197	20% (2008,2008)	20% (2011,2012)
FPTQ (PA) 197	20% (2008,2008)	9% (2011,2012)
LTC 5 TQ COM (PA-FP) 1197	20% (2008,2008)	20% (2011,2012)
LTC 5 TQ COM (PA) 1197	20% (2008,2008)	9% (2011,2012)

Exhibit I
Transamerica Premier Life Insurance Company
Flex 2 TQ, LTC 5 TQ, and MLPOOL of Transamerica Premier Life
Flex 2 TQ, LTC 5 TQ, and Future Care Pool TQ of Transamerica Life
Nationwide Adjusted to Pennsylvania-Specific Rate History
All Policyholders Pay the Requested Rate Increase

Year	Earned Premium		Incurred Claims	Loss Ratios Excluding Change in ALR			
	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase	Actual Past & Projected Future	Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
1988-1999	33,372,273	33,372,273	2,211,867	6.6%	6.6%	6.5%	6.5%
2000	34,129,477	34,129,477	2,669,926	7.8%	7.8%	7.2%	7.2%
2001	47,129,806	47,129,806	5,807,996	12.3%	12.3%	9.2%	9.2%
2002	63,834,287	63,834,287	7,421,448	11.6%	11.6%	10.0%	10.0%
2003	77,341,722	77,341,722	10,709,465	13.8%	13.8%	11.1%	11.1%
2004	82,143,738	82,143,738	16,021,318	19.5%	19.5%	13.0%	13.0%
2005	81,543,466	81,543,466	18,099,766	22.2%	22.2%	14.6%	14.6%
2006	78,741,896	78,741,896	23,777,747	30.2%	30.2%	16.7%	16.7%
2007	75,974,133	75,974,133	29,128,339	38.3%	38.3%	19.2%	19.2%
2008	74,018,400	74,018,400	28,204,528	38.1%	38.1%	21.0%	21.0%
2009	77,727,295	77,727,295	36,454,357	46.9%	46.9%	23.3%	23.3%
2010	73,598,347	73,598,347	50,564,005	68.7%	68.7%	26.6%	26.6%
2011	70,468,076	70,468,076	52,563,832	74.6%	74.6%	29.6%	29.6%
2012	71,462,508	71,462,508	60,366,793	84.5%	84.5%	32.8%	32.8%
2013	71,968,741	71,968,741	66,434,893	92.3%	92.3%	36.0%	36.0%
2014	69,072,218	69,072,218	67,711,132	98.0%	98.0%	38.8%	38.8%
2015	66,397,465	66,397,465	79,846,450	120.3%	120.3%	42.1%	42.1%
2016Q123	47,975,773	47,975,773	69,384,456	144.6%	144.6%	45.0%	45.0%
2016Q4	15,727,719	15,727,719	24,645,457	156.7%	156.7%	46.0%	46.0%
2017	61,025,700	75,531,868	102,473,759	167.9%	135.7%	49.9%	49.5%
2018	58,043,653	121,534,490	111,033,225	191.3%	91.4%	53.9%	51.9%
2019	55,049,261	118,906,403	120,882,299	219.6%	101.7%	58.0%	54.4%
2020	51,998,488	112,316,735	130,421,563	250.8%	116.1%	62.3%	57.1%
2021	48,953,447	105,739,445	139,480,222	284.9%	131.9%	66.7%	60.0%
2022	45,807,777	98,944,797	148,177,081	323.5%	149.8%	71.1%	62.9%
2023	42,760,066	92,361,743	156,510,597	366.0%	169.5%	75.6%	66.0%
2024	39,893,461	86,169,875	164,261,778	411.8%	190.6%	80.0%	69.1%
2025	37,335,780	80,645,285	171,449,749	459.2%	212.6%	84.5%	72.2%
2026	34,862,764	75,303,569	178,164,646	511.0%	236.6%	89.0%	75.3%
2027	32,451,524	70,095,293	184,476,870	568.5%	263.2%	93.4%	78.5%
2028	30,107,626	65,032,471	189,826,911	630.5%	291.9%	97.7%	81.6%
2029	27,836,575	60,127,003	193,894,907	696.5%	322.5%	102.0%	84.7%
2030	25,643,124	55,389,149	196,643,629	766.8%	355.0%	106.2%	87.7%
2031	23,532,371	50,829,922	198,303,966	842.7%	390.1%	110.2%	90.6%
2032	21,507,141	46,455,424	201,465,191	936.7%	433.7%	114.1%	93.5%
2033	19,566,952	42,264,616	203,151,835	1038.2%	480.7%	117.9%	96.3%
2034	17,715,724	38,265,963	203,153,427	1146.7%	530.9%	121.6%	99.0%
2035	15,957,945	34,469,162	201,303,899	1261.5%	584.0%	125.0%	101.6%
2036	14,297,581	30,882,776	197,769,420	1383.2%	640.4%	128.3%	104.1%
2037	12,738,167	27,514,440	192,805,969	1513.6%	700.7%	131.4%	106.4%
2038	11,282,720	24,370,674	186,481,629	1652.8%	765.2%	134.3%	108.6%
2039	9,933,435	21,456,219	178,738,446	1799.4%	833.0%	136.9%	110.6%
2040	8,691,355	18,773,327	169,536,964	1950.6%	903.1%	139.3%	112.4%
2041	7,556,508	16,322,057	159,232,984	2107.2%	975.6%	141.4%	114.0%
2042	6,527,838	14,100,130	148,308,137	2271.9%	1051.8%	143.4%	115.5%
2043	5,603,048	12,102,583	137,117,324	2447.2%	1133.0%	145.1%	116.8%
2044	4,778,330	10,321,193	125,715,737	2631.0%	1218.0%	146.6%	118.0%
2045	4,048,793	8,745,392	114,186,565	2820.3%	1305.7%	147.9%	119.0%
2046	3,408,865	7,363,149	102,798,559	3015.6%	1396.1%	149.1%	119.9%
2047	2,852,250	6,160,860	91,961,753	3224.2%	1492.7%	150.0%	120.7%
2048	2,372,148	5,123,840	81,773,480	3447.2%	1595.9%	150.9%	121.3%
2049	1,961,418	4,236,663	72,222,568	3682.2%	1704.7%	151.6%	121.9%
2050	1,612,833	3,483,719	63,299,043	3924.7%	1817.0%	152.2%	122.3%
2051	1,319,290	2,849,666	55,113,736	4177.5%	1934.0%	152.7%	122.7%
2052	1,073,973	2,319,782	47,737,452	4444.9%	2057.8%	153.1%	123.0%
2053	870,347	1,879,949	41,129,313	4725.6%	2187.8%	153.4%	123.3%
2054	702,372	1,517,124	35,249,671	5018.7%	2323.5%	153.7%	123.5%
2055	564,603	1,219,543	30,030,890	5318.9%	2462.5%	153.9%	123.7%
2056	452,293	976,952	25,426,712	5621.7%	2602.7%	154.1%	123.8%
2057	361,148	780,079	21,409,866	5928.3%	2744.6%	154.3%	124.0%
2058	287,432	620,853	17,939,852	6241.4%	2889.6%	154.4%	124.0%
2059	228,062	492,613	14,952,842	6556.5%	3035.4%	154.5%	124.1%
2060	180,395	389,654	12,393,343	6870.1%	3180.6%	154.5%	124.2%
2061	142,229	307,214	10,210,598	7179.0%	3323.6%	154.6%	124.2%
2062	111,770	241,423	8,349,303	7470.1%	3458.4%	154.6%	124.3%
2063	87,508	189,018	6,783,254	7751.5%	3588.7%	154.7%	124.3%
2064	68,249	147,417	5,473,940	8020.6%	3713.2%	154.7%	124.3%
PV Past	488,239,066	488,239,066	219,646,652	45.0%	45.0%		
PV Future	153,425,434	310,299,733	773,095,516	503.9%	249.1%		
PV Lifetime	641,664,500	798,538,799	992,742,168	154.7%	124.3%		

Exhibit II
Transamerica Premier Life Insurance Company
Flex 2 TQ, LTC 5 TQ, and MLPOOL of Transamerica Premier Life
Flex 2 TQ, LTC 5 TQ, and Future Care Pool TQ of Transamerica Life
Nationwide Experience Adjusted to Pennsylvania-Specific Rate History
Actual To Expected Lifetime Experience
Actual Nationwide Experience Through 09/30/2016 and Projected Thereafter

Duration	Actual				Expected			Actual to Expected		
	A	B	C	D	E	F	G	H=A/E	I=C/F	J=D/G
	Earned Premium @ Original Rate Level	Earned Premium Adjusted To Approved Pennsylvania Rate History	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	Earned Premium @ Original Rate Level	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	Actual to Expected Earned Premium	Actual to Expected Incurred Claims Excluding ALR Increase	Loss Ratio Excluding ALR Increase
1	91,525,467	91,525,467	3,226,473	3.5%	91,527,038	3,148,476	3.4%	100.0%	102.5%	102.5%
2	86,131,919	86,131,919	7,159,986	5.8%	81,767,737	4,939,370	4.6%	105.3%	145.0%	124.9%
3	83,726,753	83,726,753	11,597,316	8.3%	75,565,321	7,103,763	6.0%	110.8%	163.3%	137.2%
4	82,388,516	82,441,975	14,414,412	10.3%	69,867,395	9,172,475	7.5%	117.9%	157.1%	138.2%
5	80,495,580	80,906,513	17,412,333	12.3%	64,472,316	10,676,015	8.9%	124.9%	163.1%	138.5%
6	77,946,248	79,425,520	18,058,690	13.7%	59,298,559	12,347,043	10.3%	131.4%	146.3%	133.7%
7	75,378,991	78,600,377	23,941,512	15.7%	54,329,383	13,904,057	11.7%	138.7%	172.2%	134.0%
8	72,685,971	77,676,439	26,364,941	17.5%	49,565,757	15,473,816	13.2%	146.6%	170.4%	132.8%
9	69,943,024	76,586,123	37,432,845	20.2%	45,145,452	16,664,986	14.7%	154.9%	224.6%	137.9%
10	67,311,134	75,945,998	46,585,196	23.3%	41,121,683	17,769,682	16.1%	163.7%	262.2%	144.6%
11	64,061,934	74,746,667	51,747,672	26.4%	37,386,196	18,644,808	17.6%	171.4%	277.5%	150.1%
12	61,227,585	73,488,530	52,920,746	29.1%	33,965,928	20,224,883	19.1%	180.3%	261.7%	152.3%
13	58,936,288	72,074,482	64,826,079	32.2%	30,840,814	21,492,152	20.6%	191.1%	301.6%	156.5%
14	56,501,078	69,924,526	72,918,267	35.6%	27,948,928	22,950,943	22.2%	202.2%	317.7%	160.4%
15	54,061,360	67,408,330	87,461,968	39.4%	25,263,240	24,017,795	23.7%	214.0%	364.2%	166.1%
16	51,730,372	64,766,621	99,905,359	43.6%	22,785,639	25,359,959	25.3%	227.0%	393.9%	172.0%
17	49,398,001	61,961,474	103,470,238	47.6%	20,508,234	26,498,811	27.0%	240.9%	390.5%	176.5%
18	46,933,918	58,940,496	121,173,574	52.1%	18,409,305	27,508,156	28.6%	254.9%	440.5%	182.2%
19	44,433,445	55,866,446	129,594,240	56.6%	16,472,878	28,274,536	30.2%	269.7%	458.3%	187.6%
20	41,704,112	52,501,153	138,812,706	61.2%	14,686,754	28,901,073	31.7%	284.0%	480.3%	192.8%
21	38,160,192	48,112,366	150,123,088	66.0%	12,805,370	28,858,586	33.2%	298.0%	520.2%	198.4%
22	35,761,492	45,142,176	159,125,215	70.8%	11,329,642	30,061,348	34.8%	315.6%	529.3%	203.6%
23	33,520,889	42,367,245	167,516,087	75.6%	9,981,325	30,749,460	36.3%	335.8%	544.8%	208.5%
24	31,324,317	39,642,401	175,175,865	80.4%	8,752,007	31,906,494	37.8%	357.9%	549.0%	212.9%
25	29,183,574	36,982,188	182,643,448	85.2%	7,643,031	31,980,726	39.2%	381.8%	571.1%	217.2%
26	27,095,823	34,383,632	191,141,975	90.0%	6,642,570	32,223,289	40.6%	407.9%	593.2%	221.5%
27	25,064,255	31,850,693	197,576,018	94.7%	5,744,638	31,623,119	42.0%	436.3%	624.8%	225.8%
28	23,095,410	29,391,558	201,928,313	99.4%	4,942,993	30,854,094	43.2%	467.2%	654.5%	230.0%
29	21,196,116	27,014,768	204,716,480	103.9%	4,230,699	29,853,000	44.4%	501.0%	685.7%	234.2%
30	19,371,000	24,726,219	207,196,299	108.3%	3,601,714	28,759,435	45.4%	537.8%	720.4%	238.3%
31	17,623,752	22,530,675	210,715,714	112.6%	3,050,271	27,090,347	46.4%	577.8%	777.8%	242.5%
32	15,957,023	20,431,717	212,533,829	116.7%	2,570,107	25,954,775	47.3%	620.9%	818.9%	246.7%
33	14,374,016	18,433,769	211,763,415	120.7%	2,154,696	24,469,092	48.1%	667.1%	865.4%	250.8%
34	12,878,346	16,541,811	208,772,341	124.5%	1,795,014	23,559,288	48.9%	717.5%	886.2%	254.6%
35	11,473,604	14,760,875	204,417,873	128.0%	1,493,292	21,942,202	49.6%	768.3%	931.6%	258.3%
36	10,162,617	13,095,096	200,094,539	131.3%	1,236,342	20,520,516	50.2%	822.0%	975.1%	261.8%
37	8,946,914	11,546,966	193,814,482	134.4%	1,018,749	18,523,032	50.7%	878.2%	1046.3%	265.2%
38	7,827,420	10,118,238	185,198,353	137.3%	835,426	16,667,924	51.1%	936.9%	1111.1%	268.4%
39	6,804,222	8,809,600	174,823,469	139.8%	681,473	14,935,278	51.5%	998.5%	1170.5%	271.4%
40	5,876,442	7,620,488	163,422,129	142.1%	552,801	13,352,075	51.9%	1063.0%	1223.9%	274.1%
41	5,042,074	6,548,910	152,439,963	144.2%	445,946	11,802,656	52.1%	1130.6%	1291.6%	276.6%
42	4,297,678	5,590,959	140,716,284	146.0%	357,721	10,521,049	52.4%	1201.4%	1337.5%	278.9%
43	3,638,986	4,741,606	128,331,336	147.7%	285,285	9,279,366	52.6%	1275.6%	1383.0%	280.8%
44	3,061,028	3,994,871	115,960,243	149.0%	224,439	8,337,384	52.8%	1363.9%	1390.8%	282.5%
45	2,558,365	3,344,146	103,843,863	150.2%	179,389	7,459,230	52.9%	1426.2%	1392.2%	284.0%
46	2,125,002	2,782,058	92,827,016	151.3%	142,745	6,646,044	53.0%	1488.7%	1396.7%	285.2%
47	1,754,427	2,300,500	82,227,928	152.1%	113,074	5,684,923	53.1%	1551.6%	1446.4%	286.3%
48	1,440,156	1,891,353	72,150,324	152.9%	89,146	4,852,630	53.2%	1615.5%	1486.8%	287.2%
49	1,175,752	1,546,501	62,890,922	153.5%	69,878	4,129,089	53.3%	1682.6%	1523.1%	288.0%
50	955,061	1,258,151	54,368,823	154.0%	54,379	3,501,370	53.3%	1756.3%	1552.8%	288.7%
51	772,218	1,018,834	46,939,335	154.4%	41,915	2,936,134	53.4%	1842.4%	1598.7%	289.2%
52	621,736	821,532	40,240,071	154.8%	31,900	2,431,718	53.4%	1949.0%	1654.8%	289.6%
53	498,646	659,871	34,206,534	155.0%	23,874	1,942,269	53.5%	2088.7%	1761.2%	290.0%
54	398,517	528,147	28,947,532	155.3%	16,766	1,593,708	53.5%	2376.9%	1816.4%	290.3%
55	317,510	421,409	24,319,419	155.5%	12,963	1,373,496	53.5%	2449.4%	1770.6%	290.6%
56	252,248	335,283	20,403,107	155.6%	9,904	1,166,661	53.5%	2546.8%	1748.8%	290.8%
57	199,839	266,013	17,008,432	155.7%	7,464	927,809	53.5%	2677.5%	1833.2%	290.9%
58	157,905	210,507	14,065,468	155.8%	5,537	723,585	53.5%	2851.8%	1943.9%	291.1%
59	124,412	166,109	11,592,038	155.9%	4,029	550,993	53.5%	3087.7%	2103.8%	291.2%
60	97,754	130,720	9,467,865	155.9%	2,859	406,085	53.5%	3418.6%	2331.5%	291.3%
61	72,881	97,689	7,180,001	156.0%	1,957	285,084	53.5%	3723.7%	2518.6%	291.3%
62	48,950	65,701	4,801,979	156.0%	1,267	184,179	53.5%	3863.2%	2607.2%	291.4%
63	27,615	36,916	2,699,558	156.0%	745	90,930	53.5%	3705.4%	2968.8%	291.4%
64	12,348	16,304	1,181,090	156.0%	250	35,335	53.5%	4941.7%	3342.5%	291.4%
65+	7,259	9,410	716,061	156.0%	381	59,260	53.5%	1905.7%	1208.3%	291.4%
PV Lifetime	1,028,641,826	1,142,464,201	1,782,689,157	156.0%	677,131,378	362,595,525	53.5%	151.9%	491.6%	291.4%

Exhibit III
Transamerica Premier Life Insurance Company
Flex 2 TQ, LTC 5 TQ, and MLPOOL
Nationwide Adjusted to Pennsylvania-Specific Rate History

Year	Earned Premium	Incurred Claims	Loss Ratios Excluding Change in ALR	
	Actual Past	Actual Past	Actual	PV Actual Cumulative
1999	233,763	0	0.0%	0
2000	1,137,879	8,153	0.7%	0.6%
2001	3,476,094	24,681	0.7%	0.7%
2002	18,178,394	424,390	2.3%	2.0%
2003	31,490,208	1,895,374	6.0%	4.3%
2004	37,017,593	2,864,288	7.7%	5.6%
2005	37,024,457	6,137,137	16.6%	8.6%
2006	36,158,047	5,936,687	16.4%	10.2%
2007	35,086,089	8,299,804	23.7%	12.3%
2008	34,619,405	6,552,927	18.9%	13.2%
2009	36,344,785	6,086,817	16.7%	13.6%
2010	35,003,884	16,484,871	47.1%	16.8%
2011	33,992,647	14,568,561	42.9%	18.9%
2012	34,997,182	16,071,780	45.9%	20.9%
2013	35,770,759	16,770,722	46.9%	22.7%
2014	34,801,747	21,734,409	62.5%	25.1%
2015	33,946,706	24,668,907	72.7%	27.6%
2016Q123	24,834,225	22,231,360	89.5%	29.8%
PV Past	316,023,662	94,227,753	29.8%	

Exhibit IV.PA
Transamerica Premier Life Insurance Company
MLPool, LTC 5 TQ and FLEX 2 TQ
Pennsylvania-Only Experience

Year	Earned Premium		Incurred Claims	Loss Ratios Excluding Change in ALR			
	Actual Past and Projected Future w/o Proposed Increase	Actual Past and Projected Future w/ Proposed Increase	Actual Past	Actual w/o Rate Increase	Actual w/o Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
2001	8,329	8,329	0	0.0%	0.0%	0.0%	0.0%
2002	352,710	352,710	0	0.0%	0.0%	0.0%	0.0%
2003	1,463,261	1,463,261	0	0.0%	0.0%	0.0%	0.0%
2004	2,431,221	2,431,221	248	0.0%	0.0%	0.0%	0.0%
2005	2,429,670	2,429,670	269	0.0%	0.0%	0.0%	0.0%
2006	2,365,356	2,365,356	394	0.0%	0.0%	0.0%	0.0%
2007	2,261,399	2,261,399	325,525	14.4%	14.4%	2.6%	2.6%
2008	2,208,001	2,208,001	52,451	2.4%	2.4%	2.6%	2.6%
2009	2,488,472	2,488,472	20,827	0.8%	0.8%	2.4%	2.4%
2010	2,355,950	2,355,950	124,732	5.3%	5.3%	2.7%	2.7%
2011	2,309,079	2,309,079	456,125	19.8%	19.8%	4.3%	4.3%
2012	2,401,145	2,401,145	187,935	7.8%	7.8%	4.6%	4.6%
2013	2,448,959	2,448,959	713,613	29.1%	29.1%	6.5%	6.5%
2014	2,391,253	2,391,253	400,928	16.8%	16.8%	7.1%	7.1%
2015	2,334,578	2,334,578	998,729	42.8%	42.8%	9.2%	9.2%
2016 Q123	1,717,602	1,717,602	629,203	36.6%	36.6%	10.3%	10.3%
2016 Q4	565,485	565,485	481,909	85.2%	85.2%	11.3%	11.3%
2017	2,225,574	2,744,873	2,075,638	93.3%	75.6%	15.1%	14.9%
2018	2,165,693	4,525,126	2,394,819	110.6%	52.9%	19.1%	18.1%
2019	2,102,187	4,540,724	2,800,385	133.2%	61.7%	23.3%	21.2%
2020	2,037,134	4,400,209	3,245,229	159.3%	73.8%	27.8%	24.6%
2021	1,969,716	4,254,586	3,680,980	186.9%	86.5%	32.5%	28.0%
2022	1,901,221	4,106,637	4,105,850	216.0%	100.0%	37.4%	31.5%
2023	1,831,042	3,955,050	4,567,215	249.4%	115.5%	42.5%	35.1%
2024	1,759,575	3,800,682	5,041,886	286.5%	132.7%	47.8%	38.8%
2025	1,686,768	3,643,419	5,483,041	325.1%	150.5%	53.2%	42.5%
2026	1,612,917	3,483,901	5,917,742	366.9%	169.9%	58.7%	46.3%
2027	1,538,257	3,322,636	6,362,241	413.6%	191.5%	64.3%	50.2%
2028	1,462,864	3,159,786	6,845,132	467.9%	216.6%	70.0%	54.1%
2029	1,386,755	2,995,390	7,326,849	528.3%	244.6%	75.8%	58.1%
2030	1,310,060	2,829,730	7,734,530	590.4%	273.3%	81.6%	62.1%
2031	1,233,021	2,663,326	8,074,896	654.9%	303.2%	87.4%	66.1%
2032	1,155,908	2,496,761	8,462,084	732.1%	338.9%	93.2%	70.0%
2033	1,078,895	2,330,412	8,844,010	819.7%	379.5%	98.9%	74.0%
2034	1,002,347	2,165,070	9,203,042	918.1%	425.1%	104.7%	78.0%
2035	926,697	2,001,665	9,442,075	1018.9%	471.7%	110.3%	81.9%
2036	852,377	1,841,135	9,563,506	1122.0%	519.4%	115.7%	85.6%
2037	779,852	1,684,481	9,591,547	1229.9%	569.4%	121.0%	89.3%
2038	709,575	1,532,682	9,595,520	1352.3%	626.1%	126.0%	92.7%
2039	641,945	1,386,602	9,552,913	1488.1%	688.9%	130.8%	96.1%
2040	577,302	1,246,973	9,394,461	1627.3%	753.4%	135.3%	99.2%
2041	515,985	1,114,529	9,111,248	1765.8%	817.5%	139.5%	102.1%
2042	458,285	989,895	8,731,830	1905.3%	882.1%	143.4%	104.8%
2043	404,459	873,631	8,326,312	2058.6%	953.1%	146.9%	107.3%
2044	354,673	766,093	7,888,504	2224.2%	1029.7%	150.1%	109.5%
2045	309,016	667,474	7,398,441	2394.2%	1108.4%	153.0%	111.5%
2046	267,518	577,839	6,836,462	2555.5%	1183.1%	155.5%	113.3%
2047	230,124	497,068	6,265,654	2722.7%	1260.5%	157.8%	114.9%
2048	196,730	424,937	5,709,394	2902.1%	1343.6%	159.7%	116.3%
2049	167,155	361,055	5,185,052	3101.9%	1436.1%	161.4%	117.5%
2050	141,161	304,907	4,667,434	3306.5%	1530.8%	162.9%	118.5%
2051	118,496	255,951	4,144,653	3497.7%	1619.3%	164.1%	119.4%
2052	98,893	213,608	3,651,211	3692.1%	1709.3%	165.2%	120.2%
2053	82,070	177,270	3,191,504	3888.8%	1800.4%	166.1%	120.8%
2054	67,738	146,313	2,782,971	4108.5%	1902.1%	166.8%	121.3%
2055	55,621	120,141	2,407,662	4328.7%	2004.0%	167.5%	121.8%
2056	45,461	98,195	2,066,168	4545.0%	2104.1%	168.0%	122.1%
2057	36,999	79,919	1,760,003	4756.8%	2202.2%	168.4%	122.4%
2058	30,003	64,807	1,491,542	4971.2%	2301.5%	168.7%	122.7%
2059	24,259	52,399	1,265,254	5215.7%	2414.7%	169.0%	122.8%
2060	19,562	42,253	1,069,449	5467.0%	2531.0%	169.2%	123.0%
2061	15,742	34,004	900,331	5719.1%	2647.7%	169.4%	123.1%
2062	12,647	27,317	754,342	5964.7%	2761.4%	169.5%	123.2%
2063	10,144	21,911	632,596	6236.1%	2887.1%	169.6%	123.3%
2064	8,122	17,544	530,393	6530.2%	3023.2%	169.7%	123.4%
PV Past	21,400,745	21,400,745	2,212,820	10.3%	10.3%		
PV Future	11,996,932	24,543,982	54,474,698	454.1%	221.9%		
PV Lifetime	33,397,678	45,944,727	56,687,517	169.7%	123.4%		