

State: Pennsylvania **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: ICC10 TLIC RINC 2017 PA
Project Name/Number: ICC10 TLIC RINC 2017 PA/H2475RINC

Filing at a Glance

Company: Transamerica Life Insurance Company
Product Name: ICC10 TLIC RINC 2017 PA
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 11/01/2018
SERFF Tr Num: AEGB-131704842
SERFF Status: Submitted to State
State Tr Num: AEGB-131704842
State Status: Received Review in Progress
Co Tr Num: ICC10 TLIC RINC 2017 PA

Implementation: On Approval
Date Requested:
Author(s): Dianna Whitney, Debbie Bellows, Wendi Miller, Suzanne Schaake, Pilar Caudillo, Daniel Anderson

Reviewer(s):
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 42.33% increase on 319 policyholders of Transamerica LTC form ICC10 TLC-3 (the UniProduct Series).

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
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Filing Company: Transamerica Life Insurance Company

General Information

Project Name: ICC10 TLIC RINC 2017 PA
Project Number: H2475RINC
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 11/01/2018
State Status Changed: 11/02/2018
Created By: Dianna Whitney
Corresponding Filing Tracking Number: AEGB-131704827
State TOI: LTC03I Individual Long Term Care

Deemer Date:
Submitted By: Dianna Whitney

Filing Description:
Individual Long Term Care Rate Increase for ICC10 TLC-3

Individual long term care policy ICC10 TLC-3 was approved by the Interstate Compact 4/1/2011, Serff tracking number AEGJ-126930059

Enclosed for your formal review and approval are revised actuarial memorandum and rates. This filing is a request for an increase on the base policy and all associated riders. Please refer to the enclosed cover letter from our actuary, for detailed information regarding the rate increase request.

Please be advised that a corresponding individual Long Term Care Insurance endorsement form filing has been filed Serff Tracking Number AEGB-131704827. The endorsement will be used during our rate increase process for the previously approved policy 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 should have any questions, or need additional information, please feel free to contact us.

Sincerely,

Dianna Whitney
Senior State Filing Analyst

Company and Contact

Filing Contact Information

Dianna Whitney,
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Plano, TX 75075

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972-881-6309 [Phone]

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Filing Company Information

Transamerica Life Insurance Company 4333 Edgewood Road, NE Cedar Rapids, IA 52499 (319) 355-7888 ext. [Phone]	CoCode: 86231 Group Code: 468 Group Name: FEIN Number: 39-0989781	State of Domicile: Iowa Company Type: State ID Number:
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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: Pennsylvania **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
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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:
SERFF Tracking Number 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 Life Insurance Company	42.330%	42.330%	\$279,957	319	\$661,368	42.330%	42.330%

SERFF Tracking #:

AEGB-131704842

State Tracking #:

AEGB-131704842

Company Tracking #:

ICC10 TLIC RINC 2017 PA

State:

Pennsylvania

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

ICC10 TLIC RINC 2017 PA

Project Name/Number:

ICC10 TLIC RINC 2017 PA/H2475RINC

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Long Term Care rates	ICC10 TLC-3	Revised	Previous State Filing Number: Percent Rate Change Request:	IC - Uni-2 Filing Rates - RINC.pdf,

Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3

The requested revised rates following the proposed 42.33% rate increase specified in the Actuarial Memorandum for Policy Form ICC10 TLC-3 are below:

Single Standard 1 Premium Rates
per \$10 of Daily Benefit

	Benefit Periods*						
	365 Days	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	Unlimited
Facility Benefit	57.69	76.92	89.26	101.13	114.34	134.97	151.24
Home Health Care	23.55	31.40	36.43	41.28	46.67	55.09	61.73

* Benefit Periods between years are interpolated between full year benefit periods

Example: Rate for a 1,000 day BP would be calculated as follows:

$$730 \text{ day rate} \times (1095 - 1000) / (1095 - 730) + 1095 \text{ day rate} \times (1000 - 730) / (1095 - 730)$$

$$76.92 \times (95 / 365) + 89.26 \times (270 / 365) = 86.04$$

Unlimited is assumed to be 3650 days for purposes of interpolating.

Single Standard Underwriting Factors	
Class	Rate
Standard 0	0.95
Standard 1	1.00
Standard 2	1.05

Preferred Underwriting Discounts	
Class	Rate
Discount 1	10%
Discount 2	15%
Discount 3	20%

Married Spouse Not Applying Discount:	15%
Married Discount:	30%

Select Classes	
Class I	1.25
Class II	1.50
Class III	1.75
Class IV	2.00
Class V	3.00
Class VI	4.00

The completed rates are capped by New Business rates as required.

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Worksite and Association/Affinity Group Discounts

These are the programs currently offered. Various discounts, from 5% to 40% are available.

Association/Affinity Group Discount

<u>Group Type</u>	<u>Discount</u>
Professional Association and Union	10%
Affinity Association/ Non-Professional Group	5%

Worksite Discounts

Program	Employer	Employee		
	Contribution	Marital Status	U/W Rating	Discount
Employer Pay All / Executive Carve-Out	Pays 100% of Plan on every employee in a defined class No Buy-Ups allowed	All married employees receive the marital discount	Standard	10%
Employer Pay Some	Pays at least 25% of the premium for a base plan with a minimum daily benefit equal to 50% of the state's average NH cost	Married employees only receive the marital discount if the spouse applies for same benefits	Standard	15%
Voluntary	Pays no contributions or less than the EPS minimum	Married employees only receive the marital discount if the spouse applies for same benefits	Standard	10%

Note: These are the requirements for the current worksite programs offered by the Company. As with underwriting standards in general, we continue to monitor experience and these programs can be adjusted from time to time

Additional Worksite and Association/Affinity Group Discounts

1% discount for every 5% reduction in first year commission.

1% discount for every 1% reduction in renewal commission.

Additional discounts may be available if justified by expected expense savings.

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Elimination Period Factors

Benefit	Elimination Period										
	0 Day	20 Day	30 Day	50 Day	60 Day	90 Day	100 Day	120 Day	150 Day	180 Day	365 Day
Facility	1.40	1.30	1.25	1.18	1.15	1.00	0.98	0.95	0.90	0.85	0.80
HHC	1.00	0.91	0.87	0.81	0.78	0.65	0.64	0.61	0.58	0.54	0.50

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Age Factors

Issue Age	Non-Lifetime Benefit Periods	Lifetime Benefit Period
0	0.36	0.36
31	0.36	0.36
32	0.36	0.36
33	0.36	0.36
34	0.36	0.36
35	0.37	0.36
36	0.37	0.36
37	0.37	0.36
38	0.39	0.38
39	0.40	0.39
40	0.42	0.41
41	0.44	0.42
42	0.45	0.44
43	0.46	0.45
44	0.47	0.47
45	0.48	0.48
46	0.49	0.50
47	0.50	0.51
48	0.52	0.53
49	0.53	0.54
50	0.54	0.56
51	0.56	0.57
52	0.57	0.59
53	0.60	0.63
54	0.62	0.66
55	0.65	0.70
56	0.67	0.73
57	0.70	0.77
58	0.77	0.84
59	0.83	0.91
60	0.90	0.97
61	0.96	1.04
62	1.03	1.11
63	1.13	1.22
64	1.24	1.34
65	1.34	1.45
66	1.45	1.57
67	1.55	1.68
68	1.74	1.87
69	1.94	2.06
70	2.13	2.25
71	2.33	2.43
72	2.52	2.62
73	2.89	3.04
74	3.26	3.45
75	3.62	3.87
76	3.99	4.28
77	4.36	4.70
78	5.10	5.37
79	5.83	6.04
80	6.57	6.71
81	7.31	7.38
82	8.05	8.05
83	8.83	8.78
84	9.61	9.51
85	10.40	10.24
86	11.18	10.98
87	11.96	11.71
88	12.71	12.41
89	13.46	13.11
90	14.21	13.80
91	14.96	14.50
92	15.71	15.20
93	17.02	16.44
94	18.32	17.67
95	19.63	18.91
96	20.93	20.14
97	22.24	21.38
98	23.45	22.60
99	24.67	23.82
100	25.88	25.02

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Miscellaneous Riders

Rider		Rate
Monthly Benefit	=	9.25% of the entire rate
Waiver of Premium - Cash Benefit Only	=	3.5% of the Home Health Care rate
Waiver of Premium - Home Care and Adult Day Care	=	1.5% of the Home Health Care rate
Nonforfeiture Benefit - Shortened Benefit Period	=	10% of the entire rate
Joint Waiver of Premium	=	2% of the entire rate

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Shared Care Rider

Benefit Period		Rate
1 Year	=	32%
2 Year	=	28%
3 Year	=	17%
4 Year	=	12%
5 Year	=	9%
6 Year	=	7%
7 Year	=	6%
8 Year	=	4%
9 Year	=	3%
Lifetime	=	0%

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Restoration of Benefits

Benefit Period	Rate
1 Year	9%
2 Year	6%
3 Year	5%
4 Year	4%
5+ Year *	3%

Survivorship Rider

Minimum Number of Years With No Death Nor Claims				
Issue Age		0/0		10/10
< 66		20.0%		15.0%
>= 66		25.0%		15.0%

* Does not apply to Unlimited Benefit Period

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Return of Premium Upon Death Rider

Issue Age	Rate
18 - 30	20%
31	20%
32	20%
33	20%
34	20%
35	21%
36	21%
37	21%
38	21%
39	22%
40	22%
41	23%
42	23%
43	24%
44	25%
45	26%
46	27%
47	28%
48	29%
49	31%
50	32%
51	34%
52	35%
53	37%
54	39%
55	40%
56	42%
57	44%
58	46%
59	48%
60	51%
61	53%
62	55%
63	58%
64	61%
65	64%
66	67%
67	70%
68	74%
69	79%
70	83%
71	88%
72	92%
73	98%
74	104%
75	109%
76	115%
77	121%
78	127%
79	133%
80	138%
81	144%
82	150%
83	156%
84	162%
85	168%
86	174%
87	180%
88	187%
89	194%
90	201%
91	208%
92	215%
93	223%
94	231%
95	239%
96	247%
97	255%
98	263%
99	273%
100 +	283%

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Limited Pay Factors

Issue Age	1 Pay	5 Pay	10 Pay	15 Pay	20 Pay	Paid Up at 65
0	33.22	7.71	3.85	3.07	2.38	1.75
31	33.22	7.71	3.85	3.07	2.38	1.75
32	33.22	7.71	3.85	3.07	2.38	1.75
33	33.22	7.71	3.82	3.02	2.36	1.77
34	33.22	7.71	3.79	2.98	2.34	1.79
35	33.22	7.71	3.76	2.93	2.32	1.80
36	33.22	7.71	3.73	2.89	2.31	1.82
37	33.22	7.71	3.71	2.85	2.29	1.84
38	32.84	7.63	3.66	2.80	2.27	1.85
39	32.46	7.55	3.61	2.76	2.25	1.87
40	32.08	7.46	3.57	2.72	2.23	1.89
41	31.70	7.38	3.52	2.67	2.21	1.90
42	31.32	7.30	3.48	2.63	2.20	1.92
43	30.95	7.17	3.41	2.58	2.17	1.97
44	30.58	7.03	3.35	2.54	2.14	2.02
45	30.21	6.90	3.29	2.50	2.11	2.11
46	29.83	6.76	3.22	2.45	2.08	2.13
47	29.46	6.63	3.16	2.41	2.05	2.16
48	28.97	6.46	3.10	2.36	2.02	2.19
49	28.49	6.29	3.05	2.30	2.00	2.22
50	28.00	6.12	2.99	2.25	1.97	2.25
51	27.51	5.95	2.94	2.19	1.95	2.34
52	27.02	5.78	2.88	2.14	1.92	2.42
53	26.37	5.65	2.82	2.09	1.88	2.51
54	25.72	5.52	2.75	2.04	1.84	2.60
55	25.07	5.38	2.69	2.00	1.80	2.69
56	24.41	5.25	2.62	1.95	1.76	3.08
57	23.76	5.11	2.56	1.90	1.72	3.48
58	23.00	4.97	2.48	1.86	1.67	3.88
59	22.25	4.82	2.41	1.82	1.62	4.28
60	21.49	4.67	2.34	1.78	1.56	4.67
61	20.74	4.53	2.27	1.73	1.51	0.00
62	19.98	4.38	2.20	1.69	1.46	0.00
63	19.14	4.22	2.13	1.62	1.41	0.00
64	18.30	4.07	2.07	1.55	1.36	0.00
65	17.45	3.91	2.00	1.48	1.30	0.00
66	16.61	3.76	1.93	1.41	1.25	0.00
67	15.77	3.60	1.86	1.34	1.20	0.00
68	15.10	3.42	1.81	1.28	1.17	0.00
69	14.42	3.23	1.75	1.22	1.13	0.00
70	13.75	3.05	1.70	1.15	1.10	0.00
71	13.07	2.86	1.64	1.09	1.07	0.00
72	12.40	2.68	1.59	1.02	1.04	0.00
73	11.71	2.53	1.53	1.02	1.03	0.00
74	11.02	2.37	1.47	1.02	1.03	0.00
75	10.32	2.22	1.42	1.02	1.02	0.00
76	9.63	2.07	1.36	1.01	1.02	0.00
77	8.94	1.92	1.30	1.01	1.01	0.00
78	8.70	1.81	1.26	1.01	1.01	0.00
79	8.47	1.71	1.21	1.01	1.01	0.00
80	8.23	1.61	1.16	1.01	1.01	0.00
81	8.00	1.51	1.12	1.01	1.01	0.00
82	7.76	1.40	1.07	1.01	1.01	0.00
83	7.71	1.36	1.06	1.01	1.01	0.00
84	7.67	1.32	1.05	1.01	1.01	0.00
85	7.62	1.28	1.04	1.01	1.01	0.00
86	7.58	1.24	1.03	1.01	1.01	0.00
87	7.53	1.20	1.02	1.01	1.01	0.00
88	7.51	1.18	1.02	1.01	1.01	0.00
89	7.49	1.17	1.02	1.01	1.01	0.00
90	7.46	1.16	1.01	1.01	1.01	0.00
91	7.44	1.14	1.01	1.01	1.01	0.00
92	7.42	1.13	1.01	1.01	1.01	0.00
93	7.40	1.12	1.01	1.01	1.01	0.00
94	7.38	1.11	1.01	1.01	1.01	0.00
95	7.35	1.09	1.01	1.01	1.01	0.00
96	7.33	1.08	1.01	1.01	1.01	0.00
97	7.31	1.07	1.01	1.01	1.01	0.00
98	7.29	1.05	1.01	1.01	1.01	0.00
99	7.26	1.03	1.01	1.01	1.01	0.00
100	7.24	1.01	1.01	1.01	1.01	0.00

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Benefit Increase Option Factors for 1- Year and 2-Year Benefit Period

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%		Compound	
	5%	3%	5%	3%	5%	3%	3%
0	96%	56%	230%	97%	135%	48%	26%
31	96%	56%	230%	97%	135%	48%	26%
32	96%	56%	230%	97%	135%	48%	26%
33	96%	56%	229%	97%	134%	48%	26%
34	96%	56%	228%	97%	134%	48%	26%
35	96%	56%	227%	97%	134%	48%	26%
36	96%	56%	226%	97%	134%	48%	26%
37	96%	56%	225%	97%	134%	48%	26%
38	96%	56%	225%	97%	134%	48%	26%
39	96%	56%	225%	97%	133%	48%	26%
40	96%	56%	225%	97%	133%	48%	26%
41	96%	56%	225%	97%	133%	48%	26%
42	96%	56%	224%	97%	133%	48%	26%
43	96%	56%	224%	97%	129%	48%	26%
44	96%	56%	224%	97%	125%	48%	26%
45	96%	56%	224%	97%	121%	48%	26%
46	96%	56%	224%	97%	118%	48%	26%
47	96%	56%	223%	97%	114%	48%	26%
48	96%	56%	220%	97%	110%	47%	26%
49	96%	56%	216%	97%	106%	47%	26%
50	96%	56%	213%	97%	102%	46%	26%
51	96%	56%	209%	97%	99%	46%	26%
52	96%	56%	206%	97%	95%	45%	26%
53	95%	55%	199%	94%	90%	44%	26%
54	95%	55%	192%	92%	85%	43%	25%
55	94%	55%	186%	89%	81%	42%	25%
56	93%	54%	179%	87%	76%	41%	25%
57	92%	54%	173%	84%	71%	40%	25%
58	90%	53%	167%	82%	66%	38%	23%
59	88%	52%	160%	79%	62%	36%	21%
60	86%	51%	154%	76%	57%	34%	20%
61	84%	50%	148%	74%	52%	32%	18%
62	82%	49%	142%	71%	47%	30%	16%
63	78%	47%	134%	67%	43%	27%	14%
64	74%	46%	127%	63%	38%	24%	13%
65	70%	45%	119%	59%	33%	22%	11%
66	66%	43%	111%	55%	28%	19%	10%
67	62%	42%	103%	51%	24%	16%	8%
68	58%	40%	96%	49%	20%	15%	8%
69	53%	38%	89%	46%	17%	14%	7%
70	48%	37%	81%	43%	14%	13%	7%
71	43%	35%	74%	40%	11%	12%	6%
72	39%	33%	67%	37%	8%	11%	6%
73	37%	31%	63%	35%	6%	10%	5%
74	35%	30%	59%	33%	5%	9%	5%
75	33%	28%	56%	31%	3%	8%	4%
76	31%	27%	52%	29%	2%	7%	4%
77	29%	25%	48%	27%	0%	6%	3%
78	28%	24%	45%	25%	0%	5%	3%
79	26%	23%	42%	24%	0%	5%	3%
80	25%	21%	39%	22%	0%	5%	3%
81	23%	20%	36%	21%	0%	5%	3%
82	22%	19%	33%	19%	0%	4%	2%
83	21%	18%	31%	18%	0%	4%	2%
84	20%	18%	31%	17%	0%	3%	2%
85	19%	17%	29%	16%	0%	3%	1%
86	18%	15%	27%	16%	0%	2%	1%
87	17%	15%	26%	15%	0%	1%	1%
88	17%	14%	25%	14%	0%	1%	1%
89	16%	13%	24%	13%	0%	1%	1%
90	15%	13%	22%	13%	0%	1%	1%
91	15%	12%	21%	12%	0%	1%	1%
92	14%	12%	20%	12%	0%	1%	0%
93	13%	11%	19%	11%	0%	1%	0%
94	13%	11%	18%	11%	0%	1%	0%
95	12%	11%	18%	10%	0%	1%	0%
96	12%	10%	17%	10%	0%	1%	0%
97	12%	10%	16%	9%	0%	1%	0%
98	11%	9%	15%	9%	0%	1%	0%
99	11%	9%	15%	8%	0%	1%	0%
100	10%	9%	14%	8%	0%	1%	0%

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Benefit Increase Option Factors for 3-Year Benefit Period

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%		Compound	
	5%	3%	5%	3%	5%	3%	3%
0	99%	57%	248%	97%	135%	47%	25%
31	99%	57%	248%	97%	135%	47%	25%
32	99%	57%	248%	97%	135%	47%	25%
33	99%	57%	248%	97%	134%	47%	25%
34	99%	57%	248%	97%	134%	47%	25%
35	99%	57%	248%	97%	134%	47%	25%
36	99%	57%	248%	97%	134%	47%	25%
37	99%	57%	248%	97%	134%	47%	25%
38	99%	57%	248%	97%	134%	47%	25%
39	99%	57%	248%	97%	133%	47%	25%
40	99%	57%	248%	97%	133%	47%	25%
41	99%	57%	248%	97%	133%	47%	25%
42	99%	57%	248%	97%	133%	47%	25%
43	99%	56%	245%	97%	129%	47%	25%
44	99%	56%	242%	97%	125%	47%	25%
45	99%	56%	240%	97%	121%	47%	25%
46	99%	56%	237%	97%	118%	46%	25%
47	99%	56%	234%	97%	114%	46%	25%
48	99%	56%	231%	97%	110%	46%	25%
49	99%	56%	227%	97%	106%	46%	25%
50	99%	56%	223%	97%	102%	46%	25%
51	99%	56%	219%	97%	99%	45%	25%
52	99%	56%	216%	97%	95%	45%	25%
53	98%	55%	209%	95%	90%	44%	25%
54	98%	55%	202%	92%	85%	43%	25%
55	97%	55%	195%	90%	81%	42%	25%
56	96%	54%	188%	88%	76%	41%	25%
57	95%	54%	181%	86%	71%	40%	25%
58	93%	53%	175%	83%	66%	38%	25%
59	91%	52%	169%	80%	62%	35%	25%
60	89%	51%	162%	77%	57%	33%	24%
61	87%	50%	156%	75%	52%	31%	24%
62	85%	49%	149%	72%	47%	28%	24%
63	81%	47%	141%	68%	43%	26%	21%
64	78%	46%	133%	64%	38%	24%	18%
65	74%	45%	125%	61%	33%	21%	15%
66	70%	43%	117%	57%	28%	19%	12%
67	66%	42%	109%	53%	24%	16%	10%
68	61%	40%	101%	50%	20%	15%	9%
69	57%	38%	93%	47%	17%	14%	8%
70	52%	37%	86%	43%	14%	13%	7%
71	47%	35%	78%	40%	11%	12%	6%
72	43%	33%	71%	37%	8%	11%	6%
73	40%	31%	67%	35%	6%	10%	5%
74	38%	30%	63%	33%	5%	9%	5%
75	35%	28%	59%	31%	3%	8%	4%
76	33%	27%	55%	29%	2%	7%	4%
77	31%	25%	51%	27%	0%	6%	3%
78	29%	24%	48%	25%	0%	5%	3%
79	28%	23%	45%	24%	0%	5%	3%
80	26%	21%	42%	22%	0%	5%	3%
81	24%	20%	38%	21%	0%	5%	2%
82	23%	19%	35%	19%	0%	4%	2%
83	22%	18%	33%	18%	0%	4%	2%
84	21%	18%	32%	17%	0%	3%	2%
85	20%	17%	30%	16%	0%	3%	1%
86	19%	15%	28%	16%	0%	2%	1%
87	18%	15%	27%	15%	0%	1%	1%
88	18%	14%	26%	14%	0%	1%	1%
89	17%	13%	25%	13%	0%	1%	1%
90	16%	13%	23%	13%	0%	1%	1%
91	15%	12%	22%	12%	0%	1%	0%
92	15%	12%	21%	12%	0%	1%	0%
93	14%	11%	20%	11%	0%	1%	0%
94	14%	11%	19%	11%	0%	1%	0%
95	13%	11%	19%	10%	0%	1%	0%
96	12%	10%	18%	10%	0%	1%	0%
97	12%	10%	17%	9%	0%	1%	0%
98	11%	9%	16%	9%	0%	1%	0%
99	11%	9%	16%	8%	0%	1%	0%
100	11%	9%	15%	8%	0%	1%	0%

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Benefit Increase Option Factors for 4-Year Benefit Period

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%		Compound	
	5%	3%	5%	3%	5%	3%	3%
0	108%	65%	271%	110%	152%	53%	28%
31	108%	65%	271%	110%	152%	53%	28%
32	108%	65%	271%	110%	152%	53%	28%
33	108%	65%	269%	110%	152%	53%	28%
34	108%	65%	268%	110%	151%	53%	28%
35	108%	65%	267%	110%	151%	53%	28%
36	108%	65%	266%	110%	151%	53%	28%
37	108%	65%	265%	110%	151%	53%	28%
38	108%	65%	264%	110%	151%	53%	28%
39	108%	65%	263%	110%	150%	53%	28%
40	108%	65%	261%	110%	150%	53%	28%
41	108%	65%	260%	110%	150%	53%	28%
42	108%	65%	259%	110%	150%	53%	28%
43	108%	65%	259%	110%	145%	53%	28%
44	108%	65%	259%	110%	139%	53%	28%
45	108%	65%	259%	110%	134%	53%	28%
46	108%	65%	258%	110%	129%	53%	28%
47	108%	65%	258%	110%	123%	53%	28%
48	108%	65%	254%	110%	119%	53%	28%
49	108%	65%	250%	110%	116%	53%	28%
50	108%	65%	246%	110%	112%	53%	28%
51	108%	65%	242%	110%	108%	53%	28%
52	108%	65%	238%	110%	104%	52%	28%
53	107%	65%	231%	108%	100%	51%	28%
54	105%	64%	224%	105%	95%	49%	28%
55	104%	64%	217%	102%	90%	48%	28%
56	103%	63%	210%	99%	85%	46%	28%
57	102%	63%	203%	97%	81%	44%	28%
58	99%	61%	193%	93%	74%	42%	27%
59	97%	60%	184%	89%	68%	40%	26%
60	95%	58%	175%	85%	62%	37%	26%
61	93%	56%	166%	82%	55%	35%	25%
62	91%	55%	157%	78%	49%	32%	24%
63	86%	53%	148%	74%	44%	29%	21%
64	81%	51%	139%	70%	39%	26%	18%
65	77%	49%	130%	66%	34%	23%	15%
66	72%	47%	121%	61%	29%	19%	11%
67	67%	46%	112%	57%	24%	16%	8%
68	63%	44%	105%	54%	21%	15%	8%
69	58%	42%	99%	51%	18%	14%	7%
70	54%	40%	92%	48%	15%	13%	7%
71	49%	38%	85%	46%	12%	12%	6%
72	45%	36%	79%	43%	9%	11%	6%
73	42%	34%	74%	40%	7%	10%	5%
74	39%	33%	70%	37%	5%	9%	5%
75	36%	31%	65%	35%	4%	8%	4%
76	32%	29%	61%	32%	2%	7%	4%
77	29%	28%	56%	30%	0%	6%	3%
78	28%	26%	53%	28%	0%	5%	3%
79	26%	25%	50%	26%	0%	5%	3%
80	25%	23%	46%	24%	0%	5%	3%
81	23%	22%	43%	23%	0%	5%	2%
82	22%	20%	39%	21%	0%	4%	2%
83	21%	19%	37%	20%	0%	4%	2%
84	20%	19%	36%	19%	0%	3%	2%
85	19%	18%	33%	18%	0%	3%	1%
86	19%	17%	31%	18%	0%	2%	1%
87	17%	17%	30%	17%	0%	1%	1%
88	17%	16%	29%	15%	0%	1%	1%
89	16%	14%	28%	14%	0%	1%	1%
90	15%	14%	25%	14%	0%	1%	1%
91	15%	13%	24%	13%	0%	1%	0%
92	14%	13%	23%	13%	0%	1%	0%
93	13%	12%	22%	12%	0%	1%	0%
94	13%	12%	21%	12%	0%	1%	0%
95	12%	12%	21%	11%	0%	1%	0%
96	12%	11%	20%	11%	0%	1%	0%
97	12%	11%	18%	10%	0%	1%	0%
98	11%	10%	17%	10%	0%	1%	0%
99	11%	10%	17%	9%	0%	1%	0%
100	10%	10%	16%	9%	0%	1%	0%

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Benefit Increase Option Factors for 5-Year Benefit Period

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%		Compound	
	5%	3%	5%	3%	5%	3%	3%
0	108%	65%	271%	100%	139%	50%	28%
31	108%	65%	271%	100%	139%	50%	28%
32	108%	65%	271%	100%	139%	50%	28%
33	108%	65%	269%	100%	139%	50%	28%
34	108%	65%	268%	100%	139%	50%	28%
35	108%	65%	267%	100%	139%	50%	28%
36	108%	65%	266%	100%	139%	50%	28%
37	108%	65%	265%	100%	138%	50%	28%
38	108%	65%	264%	100%	138%	50%	28%
39	108%	65%	263%	100%	138%	50%	28%
40	108%	65%	261%	100%	138%	50%	28%
41	108%	65%	260%	100%	138%	50%	28%
42	108%	65%	259%	100%	138%	50%	28%
43	108%	65%	259%	100%	132%	50%	28%
44	108%	65%	259%	100%	127%	50%	28%
45	108%	65%	259%	100%	122%	50%	28%
46	108%	65%	258%	100%	117%	50%	28%
47	108%	65%	258%	100%	112%	50%	28%
48	108%	65%	254%	100%	108%	49%	28%
49	108%	65%	250%	100%	105%	49%	28%
50	108%	65%	246%	100%	101%	49%	28%
51	108%	65%	242%	100%	97%	48%	28%
52	108%	65%	238%	100%	94%	48%	28%
53	107%	65%	231%	97%	89%	47%	28%
54	105%	64%	224%	95%	85%	46%	28%
55	104%	64%	217%	92%	81%	45%	28%
56	103%	63%	210%	89%	76%	44%	28%
57	102%	63%	203%	87%	72%	43%	28%
58	99%	61%	193%	83%	66%	41%	27%
59	97%	60%	184%	80%	60%	39%	26%
60	95%	58%	175%	76%	54%	37%	26%
61	93%	56%	166%	73%	48%	34%	25%
62	91%	55%	157%	69%	42%	32%	24%
63	86%	53%	148%	65%	37%	29%	21%
64	81%	51%	139%	61%	32%	26%	18%
65	77%	49%	130%	57%	27%	23%	15%
66	72%	47%	121%	53%	23%	20%	11%
67	67%	46%	112%	49%	18%	17%	8%
68	63%	44%	105%	47%	15%	16%	8%
69	58%	42%	99%	44%	12%	15%	7%
70	54%	40%	92%	41%	9%	13%	7%
71	49%	38%	85%	38%	6%	12%	6%
72	45%	36%	79%	35%	4%	11%	6%
73	42%	34%	74%	33%	3%	10%	5%
74	39%	33%	70%	31%	2%	9%	5%
75	36%	31%	65%	28%	1%	8%	4%
76	32%	29%	61%	26%	1%	7%	4%
77	29%	28%	56%	23%	0%	6%	3%
78	28%	26%	53%	22%	0%	5%	3%
79	26%	25%	50%	20%	0%	5%	3%
80	25%	23%	46%	19%	0%	5%	3%
81	23%	22%	43%	18%	0%	5%	2%
82	22%	20%	39%	16%	0%	4%	2%
83	21%	19%	37%	15%	0%	4%	2%
84	20%	19%	36%	15%	0%	3%	2%
85	19%	18%	33%	14%	0%	3%	1%
86	19%	17%	31%	14%	0%	2%	1%
87	17%	17%	30%	13%	0%	1%	1%
88	17%	16%	29%	12%	0%	1%	1%
89	16%	14%	28%	11%	0%	1%	1%
90	15%	14%	25%	11%	0%	1%	1%
91	15%	13%	24%	10%	0%	1%	0%
92	14%	13%	23%	10%	0%	1%	0%
93	13%	12%	22%	9%	0%	1%	0%
94	13%	12%	21%	9%	0%	1%	0%
95	12%	12%	21%	9%	0%	1%	0%
96	12%	11%	20%	9%	0%	1%	0%
97	12%	11%	18%	8%	0%	1%	0%
98	11%	10%	17%	8%	0%	1%	0%
99	11%	10%	17%	7%	0%	1%	0%
100	10%	10%	16%	7%	0%	1%	0%

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Benefit Increase Option Factors for Unlimited Benefit Periods *

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%	5%	Compound	
						5%	3%
0	186%	100%	444%	201%	199%	92%	55%
31	186%	100%	444%	201%	199%	92%	55%
32	186%	100%	444%	201%	199%	92%	55%
33	186%	100%	444%	201%	199%	92%	55%
34	186%	100%	443%	201%	198%	92%	55%
35	186%	100%	443%	200%	198%	92%	55%
36	186%	100%	442%	200%	197%	92%	55%
37	186%	100%	442%	199%	197%	92%	55%
38	185%	100%	440%	198%	197%	92%	55%
39	184%	100%	438%	197%	196%	92%	55%
40	183%	100%	436%	196%	196%	92%	55%
41	182%	100%	434%	195%	195%	92%	55%
42	181%	100%	432%	194%	195%	92%	55%
43	179%	99%	424%	191%	187%	91%	55%
44	178%	99%	416%	188%	179%	90%	55%
45	176%	99%	408%	185%	171%	89%	54%
46	174%	98%	400%	182%	163%	88%	54%
47	172%	98%	392%	179%	155%	87%	54%
48	171%	96%	381%	176%	148%	85%	53%
49	169%	94%	371%	173%	141%	84%	52%
50	168%	91%	360%	170%	134%	82%	51%
51	166%	89%	350%	167%	127%	81%	51%
52	164%	87%	339%	164%	120%	79%	50%
53	162%	85%	326%	160%	114%	76%	49%
54	159%	84%	312%	156%	108%	73%	47%
55	157%	83%	298%	152%	102%	70%	46%
56	154%	81%	285%	148%	96%	67%	45%
57	151%	80%	271%	144%	90%	64%	43%
58	147%	78%	260%	139%	84%	61%	41%
59	142%	77%	250%	134%	78%	57%	40%
60	138%	75%	239%	128%	72%	54%	38%
61	133%	73%	229%	123%	66%	50%	36%
62	128%	72%	218%	118%	60%	47%	34%
63	124%	70%	209%	113%	54%	43%	32%
64	120%	68%	200%	109%	48%	38%	29%
65	117%	66%	190%	104%	42%	34%	27%
66	113%	64%	181%	100%	36%	30%	25%
67	109%	63%	172%	95%	30%	25%	23%
68	104%	60%	163%	91%	26%	24%	21%
69	100%	58%	155%	87%	22%	22%	20%
70	96%	56%	146%	83%	17%	21%	19%
71	92%	54%	138%	79%	13%	20%	17%
72	88%	51%	129%	75%	9%	18%	16%
73	84%	49%	123%	72%	7%	17%	15%
74	80%	47%	117%	69%	5%	16%	15%
75	77%	45%	111%	66%	4%	15%	14%
76	73%	43%	105%	63%	2%	14%	14%
77	69%	41%	99%	60%	0%	13%	13%
78	66%	39%	93%	57%	0%	12%	13%
79	62%	37%	87%	53%	0%	12%	12%
80	58%	35%	81%	50%	0%	11%	11%
81	55%	33%	74%	46%	0%	10%	11%
82	51%	31%	68%	42%	0%	10%	10%
83	49%	29%	64%	40%	0%	8%	9%
84	47%	29%	62%	38%	0%	7%	7%
85	46%	27%	58%	36%	0%	6%	6%
86	44%	25%	54%	36%	0%	5%	5%
87	40%	25%	52%	33%	0%	3%	3%
88	40%	23%	50%	31%	0%	3%	3%
89	38%	22%	48%	29%	0%	3%	3%
90	36%	22%	44%	29%	0%	2%	2%
91	35%	20%	42%	27%	0%	2%	2%
92	33%	20%	40%	27%	0%	2%	2%
93	31%	18%	38%	25%	0%	2%	2%
94	31%	18%	36%	25%	0%	2%	2%
95	29%	18%	36%	22%	0%	2%	2%
96	27%	16%	34%	22%	0%	2%	2%
97	27%	16%	32%	20%	0%	2%	2%
98	26%	14%	30%	20%	0%	2%	2%
99	26%	14%	30%	18%	0%	2%	2%
100	24%	14%	28%	18%	0%	2%	2%

* Benefit Periods between years are interpolated between full year benefit periods.
 Unlimited is assumed to be 3650 days for purposes of interpolating.
 This is consistent with the way Benefit Periods are interpolated on the Base Rates.
 Inflation factors for Benefit periods between 5 years and Unlimited will be interpolated
 between the 5 year and these Unlimited Benefit Period factors.

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Full Benefit Increase Option Factors for 1-Year and 2-Year Benefit Period

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%		Compound	
	5%	3%	5%	3%	5%	3%	5%
0	111%	68%	288%	132%	176%	74%	36%
31	111%	68%	288%	132%	176%	74%	36%
32	111%	68%	288%	132%	176%	74%	36%
33	111%	68%	287%	132%	176%	74%	36%
34	111%	68%	286%	132%	176%	74%	36%
35	111%	68%	284%	132%	176%	74%	36%
36	111%	68%	283%	132%	175%	74%	36%
37	111%	68%	282%	132%	175%	74%	36%
38	111%	68%	282%	132%	175%	74%	36%
39	111%	68%	282%	132%	175%	74%	36%
40	111%	68%	282%	132%	174%	74%	36%
41	111%	68%	282%	132%	174%	74%	36%
42	111%	68%	282%	132%	174%	74%	36%
43	111%	68%	277%	130%	167%	72%	36%
44	111%	68%	273%	127%	160%	70%	36%
45	111%	68%	269%	125%	152%	68%	36%
46	111%	68%	264%	122%	145%	66%	35%
47	111%	68%	260%	120%	138%	65%	35%
48	111%	68%	255%	119%	133%	64%	35%
49	111%	68%	250%	118%	128%	63%	35%
50	111%	68%	246%	118%	124%	62%	35%
51	111%	68%	241%	117%	119%	61%	35%
52	111%	68%	236%	116%	114%	60%	35%
53	111%	68%	229%	114%	109%	59%	35%
54	110%	67%	222%	111%	104%	58%	35%
55	109%	67%	214%	108%	99%	56%	35%
56	108%	66%	207%	105%	93%	55%	35%
57	107%	66%	200%	103%	88%	54%	35%
58	105%	65%	192%	99%	82%	52%	33%
59	103%	64%	185%	96%	77%	50%	31%
60	101%	62%	178%	92%	71%	47%	30%
61	99%	61%	170%	89%	66%	45%	28%
62	97%	60%	163%	86%	60%	43%	26%
63	91%	57%	153%	80%	54%	39%	23%
64	84%	54%	143%	75%	48%	34%	20%
65	78%	51%	133%	69%	41%	30%	17%
66	72%	48%	123%	64%	35%	26%	14%
67	66%	45%	112%	58%	29%	22%	11%
68	61%	43%	105%	55%	26%	20%	10%
69	57%	42%	97%	52%	23%	19%	10%
70	52%	40%	89%	49%	19%	18%	9%
71	47%	38%	82%	46%	16%	17%	9%
72	42%	36%	74%	43%	13%	16%	8%
73	40%	35%	70%	41%	10%	15%	8%
74	38%	33%	67%	39%	8%	14%	7%
75	36%	31%	63%	37%	5%	12%	7%
76	34%	30%	59%	35%	3%	11%	6%
77	32%	28%	55%	33%	0%	10%	6%
78	31%	27%	52%	31%	0%	10%	5%
79	29%	25%	48%	29%	0%	9%	5%
80	27%	24%	45%	27%	0%	9%	5%
81	26%	22%	41%	25%	0%	8%	5%
82	24%	21%	38%	23%	0%	8%	4%
83	23%	20%	36%	22%	0%	7%	4%
84	22%	20%	35%	21%	0%	6%	3%
85	21%	18%	32%	19%	0%	5%	3%
86	20%	17%	30%	19%	0%	4%	2%
87	19%	17%	29%	18%	0%	3%	1%
88	19%	16%	28%	17%	0%	2%	1%
89	18%	15%	27%	16%	0%	2%	1%
90	17%	15%	25%	16%	0%	2%	1%
91	16%	14%	24%	15%	0%	2%	1%
92	15%	14%	22%	15%	0%	1%	1%
93	14%	12%	21%	13%	0%	1%	1%
94	14%	12%	20%	13%	0%	1%	1%
95	14%	12%	20%	12%	0%	1%	1%
96	13%	11%	19%	12%	0%	1%	1%
97	13%	11%	18%	11%	0%	1%	1%
98	12%	10%	17%	11%	0%	1%	1%
99	12%	10%	17%	10%	0%	1%	1%
100	11%	10%	16%	10%	0%	1%	1%

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Full Benefit Increase Option Factors for 3-Year Benefit Period

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%		Compound	
	5%	3%	5%	3%	5%	3%	3%
0	108%	64%	291%	122%	163%	65%	30%
31	108%	64%	291%	122%	163%	65%	30%
32	108%	64%	291%	122%	163%	65%	30%
33	108%	64%	291%	121%	163%	65%	30%
34	108%	64%	291%	121%	163%	65%	30%
35	108%	64%	290%	121%	163%	65%	30%
36	108%	64%	290%	121%	162%	65%	30%
37	108%	64%	290%	121%	162%	65%	30%
38	108%	64%	290%	121%	162%	65%	30%
39	108%	64%	290%	121%	162%	65%	30%
40	108%	64%	290%	121%	162%	65%	30%
41	108%	64%	290%	121%	161%	65%	30%
42	108%	64%	290%	121%	161%	65%	30%
43	108%	64%	284%	119%	155%	63%	30%
44	108%	64%	277%	117%	148%	62%	31%
45	108%	63%	271%	115%	142%	60%	31%
46	108%	63%	265%	113%	136%	59%	31%
47	108%	63%	258%	111%	129%	57%	31%
48	108%	63%	253%	111%	124%	56%	31%
49	108%	63%	248%	110%	119%	55%	31%
50	108%	63%	242%	109%	115%	54%	31%
51	108%	63%	237%	108%	110%	53%	31%
52	108%	63%	232%	107%	105%	52%	31%
53	108%	63%	225%	104%	100%	51%	31%
54	107%	62%	217%	102%	95%	50%	31%
55	106%	62%	210%	100%	90%	49%	31%
56	105%	61%	203%	97%	85%	48%	31%
57	104%	61%	196%	95%	80%	47%	31%
58	102%	60%	189%	92%	75%	45%	31%
59	100%	59%	182%	89%	70%	42%	30%
60	98%	58%	175%	86%	65%	40%	30%
61	96%	57%	169%	84%	60%	37%	30%
62	94%	56%	162%	81%	55%	35%	30%
63	89%	53%	153%	76%	49%	32%	26%
64	84%	51%	143%	72%	44%	29%	23%
65	80%	49%	134%	67%	39%	26%	19%
66	75%	47%	125%	63%	33%	23%	16%
67	70%	45%	116%	58%	28%	20%	12%
68	65%	43%	108%	55%	25%	19%	11%
69	60%	42%	100%	52%	21%	18%	11%
70	56%	40%	92%	48%	18%	17%	10%
71	51%	38%	84%	45%	15%	16%	9%
72	46%	36%	76%	42%	12%	14%	8%
73	44%	35%	72%	40%	9%	13%	8%
74	41%	33%	68%	38%	7%	12%	7%
75	39%	31%	64%	36%	5%	11%	7%
76	36%	30%	60%	33%	2%	10%	6%
77	34%	28%	56%	31%	0%	9%	5%
78	32%	27%	53%	30%	0%	9%	5%
79	30%	25%	49%	28%	0%	8%	5%
80	29%	24%	46%	26%	0%	8%	5%
81	27%	22%	42%	24%	0%	7%	4%
82	25%	21%	39%	22%	0%	7%	4%
83	24%	20%	37%	21%	0%	6%	4%
84	23%	20%	36%	20%	0%	5%	3%
85	22%	18%	33%	19%	0%	4%	3%
86	21%	17%	31%	19%	0%	3%	2%
87	20%	17%	30%	17%	0%	2%	1%
88	20%	16%	29%	16%	0%	2%	1%
89	19%	15%	27%	15%	0%	2%	1%
90	18%	15%	25%	15%	0%	2%	1%
91	17%	14%	24%	14%	0%	1%	1%
92	16%	14%	23%	14%	0%	1%	1%
93	15%	12%	22%	13%	0%	1%	1%
94	15%	12%	21%	13%	0%	1%	1%
95	14%	12%	21%	12%	0%	1%	1%
96	13%	11%	19%	12%	0%	1%	1%
97	13%	11%	18%	10%	0%	1%	1%
98	13%	10%	17%	10%	0%	1%	1%
99	13%	10%	17%	9%	0%	1%	1%
100	12%	10%	16%	9%	0%	1%	1%

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Full Benefit Increase Option Factors for 4-Year Benefit Period

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%		Compound	
	5%	3%	5%	3%	5%	3%	
0	117%	72%	328%	143%	191%	77%	34%
31	117%	72%	328%	143%	191%	77%	34%
32	117%	72%	328%	143%	191%	77%	34%
33	117%	72%	327%	143%	191%	77%	34%
34	117%	72%	325%	143%	190%	77%	34%
35	117%	72%	324%	143%	190%	77%	34%
36	117%	72%	323%	143%	190%	77%	34%
37	117%	72%	321%	143%	190%	77%	34%
38	117%	72%	320%	143%	189%	77%	34%
39	117%	72%	319%	143%	189%	77%	34%
40	117%	72%	317%	143%	189%	77%	34%
41	117%	72%	316%	143%	189%	77%	34%
42	117%	72%	315%	143%	189%	77%	34%
43	117%	72%	310%	140%	180%	75%	34%
44	117%	72%	306%	138%	171%	73%	34%
45	117%	73%	301%	135%	162%	71%	34%
46	118%	73%	296%	132%	153%	69%	34%
47	118%	73%	292%	130%	144%	67%	34%
48	118%	73%	286%	129%	139%	66%	34%
49	118%	73%	280%	128%	134%	66%	34%
50	118%	73%	274%	127%	129%	65%	34%
51	118%	73%	268%	126%	124%	64%	34%
52	117%	73%	262%	125%	119%	64%	34%
53	116%	73%	255%	123%	114%	62%	34%
54	115%	72%	247%	120%	109%	60%	34%
55	114%	71%	240%	117%	104%	58%	34%
56	112%	71%	232%	114%	99%	57%	34%
57	111%	70%	225%	111%	94%	55%	34%
58	109%	69%	215%	107%	87%	52%	33%
59	106%	67%	205%	103%	80%	50%	32%
60	104%	65%	196%	99%	74%	47%	31%
61	102%	63%	186%	95%	67%	45%	31%
62	100%	62%	176%	92%	61%	42%	30%
63	94%	59%	165%	86%	54%	38%	26%
64	88%	57%	154%	81%	48%	34%	22%
65	83%	54%	143%	75%	42%	30%	18%
66	77%	52%	132%	70%	35%	26%	15%
67	71%	49%	122%	64%	29%	22%	11%
68	67%	47%	115%	61%	26%	20%	10%
69	62%	45%	108%	58%	23%	19%	10%
70	58%	43%	101%	55%	20%	18%	9%
71	53%	41%	94%	52%	17%	17%	9%
72	48%	39%	87%	49%	14%	16%	8%
73	45%	38%	82%	46%	11%	15%	8%
74	42%	36%	77%	44%	8%	14%	7%
75	39%	34%	73%	41%	6%	12%	7%
76	36%	32%	68%	38%	3%	11%	6%
77	32%	31%	63%	36%	0%	10%	5%
78	31%	29%	60%	33%	0%	10%	5%
79	29%	27%	56%	31%	0%	9%	5%
80	27%	26%	52%	29%	0%	9%	5%
81	26%	24%	48%	27%	0%	8%	4%
82	24%	23%	44%	25%	0%	8%	4%
83	23%	21%	41%	24%	0%	7%	4%
84	22%	21%	40%	22%	0%	6%	3%
85	21%	20%	38%	21%	0%	5%	3%
86	20%	19%	35%	21%	0%	4%	2%
87	19%	19%	34%	20%	0%	3%	1%
88	19%	17%	32%	18%	0%	2%	1%
89	18%	16%	31%	17%	0%	2%	1%
90	17%	16%	29%	17%	0%	2%	1%
91	16%	15%	27%	16%	0%	2%	1%
92	15%	15%	26%	16%	0%	1%	1%
93	14%	13%	25%	14%	0%	1%	1%
94	14%	13%	23%	14%	0%	1%	1%
95	14%	13%	23%	13%	0%	1%	1%
96	13%	12%	22%	13%	0%	1%	1%
97	13%	12%	21%	12%	0%	1%	1%
98	12%	11%	19%	12%	0%	1%	1%
99	12%	11%	19%	11%	0%	1%	1%
100	11%	11%	18%	11%	0%	1%	1%

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Full Benefit Increase Option Factors for 5-Year Benefit Period

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%		Compound	
	5%	3%	5%	3%	5%	3%	5%
0	113%	69%	320%	127%	171%	70%	31%
31	113%	69%	320%	127%	171%	70%	31%
32	113%	69%	320%	127%	171%	70%	31%
33	113%	69%	319%	126%	171%	70%	31%
34	113%	69%	317%	126%	171%	70%	31%
35	113%	69%	316%	126%	171%	70%	31%
36	113%	69%	315%	126%	170%	70%	31%
37	113%	69%	313%	126%	170%	70%	31%
38	113%	69%	312%	126%	170%	70%	31%
39	113%	69%	311%	126%	170%	70%	31%
40	113%	69%	309%	126%	170%	70%	31%
41	113%	69%	308%	126%	169%	70%	31%
42	113%	69%	307%	126%	169%	70%	31%
43	113%	69%	303%	124%	161%	68%	31%
44	113%	69%	298%	122%	153%	67%	31%
45	113%	69%	294%	119%	144%	65%	31%
46	113%	69%	290%	117%	136%	63%	31%
47	113%	69%	286%	115%	128%	61%	31%
48	113%	69%	279%	114%	123%	60%	31%
49	113%	69%	273%	112%	118%	59%	31%
50	113%	69%	266%	111%	113%	57%	31%
51	113%	69%	259%	110%	108%	56%	31%
52	113%	69%	253%	109%	103%	55%	31%
53	112%	69%	246%	106%	98%	54%	31%
54	110%	68%	238%	103%	93%	53%	31%
55	109%	68%	231%	101%	89%	52%	31%
56	108%	67%	224%	98%	84%	51%	31%
57	106%	67%	216%	95%	80%	50%	31%
58	104%	65%	207%	91%	73%	47%	30%
59	102%	63%	197%	88%	67%	45%	30%
60	100%	62%	187%	84%	61%	43%	29%
61	98%	60%	178%	80%	54%	40%	28%
62	95%	58%	168%	77%	48%	38%	27%
63	90%	56%	159%	73%	43%	35%	23%
64	84%	53%	150%	69%	38%	32%	20%
65	79%	51%	140%	64%	33%	29%	16%
66	73%	48%	131%	60%	28%	26%	12%
67	67%	46%	122%	56%	23%	23%	8%
68	63%	44%	115%	53%	20%	21%	8%
69	58%	42%	108%	50%	17%	20%	7%
70	54%	40%	101%	47%	14%	18%	7%
71	49%	38%	94%	44%	11%	17%	6%
72	45%	36%	87%	42%	8%	16%	6%
73	42%	34%	82%	39%	7%	15%	5%
74	39%	33%	77%	36%	5%	14%	5%
75	36%	31%	73%	34%	3%	12%	4%
76	32%	29%	68%	31%	2%	11%	4%
77	29%	28%	63%	29%	0%	10%	3%
78	28%	26%	60%	27%	0%	10%	3%
79	26%	25%	56%	25%	0%	9%	3%
80	25%	23%	52%	24%	0%	9%	3%
81	23%	22%	48%	22%	0%	8%	2%
82	22%	20%	44%	20%	0%	8%	2%
83	21%	19%	41%	19%	0%	7%	2%
84	20%	19%	40%	18%	0%	6%	2%
85	19%	18%	38%	17%	0%	5%	1%
86	19%	17%	35%	17%	0%	4%	1%
87	17%	17%	34%	16%	0%	3%	1%
88	17%	16%	32%	15%	0%	2%	1%
89	16%	14%	31%	14%	0%	2%	1%
90	15%	14%	29%	14%	0%	2%	1%
91	15%	13%	27%	13%	0%	2%	0%
92	14%	13%	26%	13%	0%	1%	0%
93	13%	12%	25%	12%	0%	1%	0%
94	13%	12%	23%	12%	0%	1%	0%
95	12%	12%	23%	11%	0%	1%	0%
96	12%	11%	22%	11%	0%	1%	0%
97	12%	11%	21%	10%	0%	1%	0%
98	11%	10%	19%	10%	0%	1%	0%
99	11%	10%	19%	9%	0%	1%	0%
100	10%	10%	18%	9%	0%	1%	0%

**Transamerica Life Insurance Company
Long Term Care Policy ICC10 TLC-3**

Full Benefit Increase Option Factors for Unlimited Benefit Periods *

Issue Age	Simple		Compound		Tailored	Step-Rate	
	5%	3%	5%	3%	5%	5%	3%
0	186%	100%	444%	201%	199%	92%	55%
31	186%	100%	444%	201%	199%	92%	55%
32	186%	100%	444%	201%	199%	92%	55%
33	186%	100%	444%	201%	199%	92%	55%
34	186%	100%	443%	201%	198%	92%	55%
35	186%	100%	443%	200%	198%	92%	55%
36	186%	100%	442%	200%	197%	92%	55%
37	186%	100%	442%	199%	197%	92%	55%
38	185%	100%	440%	198%	197%	92%	55%
39	184%	100%	438%	197%	196%	92%	55%
40	183%	100%	436%	196%	196%	92%	55%
41	182%	100%	434%	195%	195%	92%	55%
42	181%	100%	432%	194%	195%	92%	55%
43	179%	99%	424%	191%	187%	91%	55%
44	178%	99%	416%	188%	179%	90%	55%
45	176%	99%	408%	185%	171%	89%	54%
46	174%	98%	400%	182%	163%	88%	54%
47	172%	98%	392%	179%	155%	87%	54%
48	171%	96%	381%	176%	148%	85%	53%
49	169%	94%	371%	173%	141%	84%	52%
50	168%	91%	360%	170%	134%	82%	51%
51	166%	89%	350%	167%	127%	81%	51%
52	164%	87%	339%	164%	120%	79%	50%
53	162%	85%	326%	160%	114%	76%	49%
54	159%	84%	312%	156%	108%	73%	47%
55	157%	83%	298%	152%	102%	70%	46%
56	154%	81%	285%	148%	96%	67%	45%
57	151%	80%	271%	144%	90%	64%	43%
58	147%	78%	260%	139%	84%	61%	41%
59	142%	77%	250%	134%	78%	57%	40%
60	138%	75%	239%	128%	72%	54%	38%
61	133%	73%	229%	123%	66%	50%	36%
62	128%	72%	218%	118%	60%	47%	34%
63	124%	70%	209%	113%	54%	43%	32%
64	120%	68%	200%	109%	48%	38%	29%
65	117%	66%	190%	104%	42%	34%	27%
66	113%	64%	181%	100%	36%	30%	25%
67	109%	63%	172%	95%	30%	25%	23%
68	104%	60%	163%	91%	26%	24%	21%
69	100%	58%	155%	87%	22%	22%	20%
70	96%	56%	146%	83%	17%	21%	19%
71	92%	54%	138%	79%	13%	20%	17%
72	88%	51%	129%	75%	9%	18%	16%
73	84%	49%	123%	72%	7%	17%	15%
74	80%	47%	117%	69%	5%	16%	15%
75	77%	45%	111%	66%	4%	15%	14%
76	73%	43%	105%	63%	2%	14%	14%
77	69%	41%	99%	60%	0%	13%	13%
78	66%	39%	93%	57%	0%	12%	13%
79	62%	37%	87%	53%	0%	12%	12%
80	58%	35%	81%	50%	0%	11%	11%
81	55%	33%	74%	46%	0%	10%	11%
82	51%	31%	68%	42%	0%	10%	10%
83	49%	29%	64%	40%	0%	8%	9%
84	47%	29%	62%	38%	0%	7%	7%
85	46%	27%	58%	36%	0%	6%	6%
86	44%	25%	54%	36%	0%	5%	5%
87	40%	25%	52%	33%	0%	3%	3%
88	40%	23%	50%	31%	0%	3%	3%
89	38%	22%	48%	29%	0%	3%	3%
90	36%	22%	44%	29%	0%	2%	2%
91	35%	20%	42%	27%	0%	2%	2%
92	33%	20%	40%	27%	0%	2%	2%
93	31%	18%	38%	25%	0%	2%	2%
94	31%	18%	36%	25%	0%	2%	2%
95	29%	18%	36%	22%	0%	2%	2%
96	27%	16%	34%	22%	0%	2%	2%
97	27%	16%	32%	20%	0%	2%	2%
98	26%	14%	30%	20%	0%	2%	2%
99	26%	14%	30%	18%	0%	2%	2%
100	24%	14%	28%	18%	0%	2%	2%

* Benefit Periods between years are interpolated between full year benefit periods.
 Unlimited is assumed to be 3650 days for purposes of interpolating.
 This is consistent with the way Benefit Periods are interpolated on the Base Rates.
 Inflation factors for Benefit periods between 5 years and Unlimited will be interpolated
 between the 5 year and these Unlimited Benefit Period factors.

State: Pennsylvania

Filing Company:

Transamerica Life Insurance Company

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

Product Name: ICC10 TLIC RINC 2017 PA

Project Name/Number: ICC10 TLIC RINC 2017 PA/H2475RINC

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA TLIC UNI2 Cover Letter.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (A&H)
Comments:	See Actuarial Memorandum
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	TLIC UNI2 - RINC Act Memo.pdf ICC10 TLIC RINC Memo Addendum.pdf
Item Status:	
Status Date:	

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

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

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	no forms included
Attachment(s):	
Item Status:	

SERFF Tracking #:

AEGB-131704842

State Tracking #:

AEGB-131704842

Company Tracking #:

ICC10 TLIC RINC 2017 PA

State:

Pennsylvania

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

ICC10 TLIC RINC 2017 PA

Project Name/Number:

ICC10 TLIC RINC 2017 PA/H2475RINC

Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	no new forms included
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	no replacements in this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Please see the actuarial memorandum
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	there are no variables in this filing
Attachment(s):	
Item Status:	
Status Date:	



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

October 10, 2018

Pennsylvania Department of Insurance

Re: Rate Increase Filing
Policy Forms: UniProduct Series ICC10 TLC-3

Policy form ICC10 TLC-3 AEGJ-126930059 was originally approved by the Interstate Insurance Product Regulation Commission (IIPRC) in 4/1/2011. The Company is requesting a premium rate increase of 42.33% for this policy form and all associated riders thereof. As this percentage exceeds the maximum percentage to be approved by the IIPRC standards, we are filing this rate increase with all Compact participating state insurance departments. The IIPRC has reviewed the rate increase and has distributed an Advisory Finding Report to all Compact and non-Compact states that are impacted by this filing. Please see SERFF Tracking # AEGB-131318857.

In accordance with IIPRC standards, we are attaching the actuarial memorandum as reviewed by the Interstate Compact and accompanying rates for Transamerica Life Insurance Company's (the Company) proposed premium rate increase filing on the above-captioned policy forms and all associated riders. Also included is an addendum to the actuarial memorandum that contains information covered in objection correspondence with the Interstate Compact to help with your review of the filing.

The approved rate increase will be implemented upon approval but will not become effective for any given policyholder until all statutory requirements are satisfied. If the requested rate increase is approved and implemented, no further premium rate schedule increases are anticipated as the underlying assumptions reflect moderately adverse conditions.

A Contingent Nonforfeiture Benefit, as outlined and required by NAIC Long-Term Care Insurance Model Regulation, will be offered to all qualified insureds affected by the premium rate increase who allow their coverage to lapse within 120 days following the rate increase. From our historical experience, there have been no discernable shock lapses after prior rate increases and reserves have not been incorporated into the rate increase schedule. In addition to the Contingent Nonforfeiture Benefit, 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 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 certain Benefit Increase Options ("BIO") the means to offset the premium rate increase of this filing either partially or entirely 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.

The attached actuarial memorandum includes the following experience exhibits for regular-pay premium type only, limited-pay premium type only (with no single-pay), and in total across all premium types (with no single-pay):

- Exhibit I Displays nationwide lifetime loss ratio experience by calendar year both 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 before application of the proposed rate increase.

Exhibit III Displays Interstate Compact only lifetime loss ratio experience by calendar year both before and after application of the proposed rate increase assuming all policyholders subject to the filing pay the requested rate increase.

The purpose of Exhibit I and Exhibit III is to demonstrate compliance with requirements of the Interstate Compact and rate stability regulations. 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.

As stated in the Interstate Compact's Advisory Review memorandum, the Company is requesting a premium rate increase of 42.33% on the policy forms displayed above and all associated riders thereof. The calculation of this 42.33% requested rate increase follows the regulatory guidelines set in the post rate-stability NAIC Model Regulations. During our discussions with the Interstate Compact, we were asked to perform an alternative calculation of the justified rate increase using a pre-defined "Prospective Method" formula that resulted in a justified rate increase of 37.47%. While we are supportive of the "Prospective Method" in principle, we feel that there are limitations to the formula provided that do not take into consideration important considerations that are discussed in item 13 of the addendum to the actuarial memorandum.

The Interstate Compact Advisory Review memorandum raises the following concerns:

- The Company changed their modeling platform from MoSeS to GGY AXIS between the time of initial pricing and this rate increase request
 - o See section 14 of the addendum to the actuarial memorandum
- The Company has included morbidity improvement assumptions in its current best-estimate projections
 - o See section 16 of the addendum to the actuarial memorandum
- The Company has requested for uniform rate increases across all policies
 - o See sections 4, 7, and 17 of the addendum to the actuarial memorandum
- The Company did not provide a direct comparison of the claim cost assumptions used during pricing and the current best-estimate first-principles assumptions
 - o See section 15 of the addendum to the actuarial memorandum
- The Company made an adjustment to the original pricing loss ratio to account for the current mix of business
 - o See section 3 of the addendum to the actuarial memorandum

The Company believes that all of the above concerns have been addressed in the actuarial memorandum and/or the addendum to the actuarial memorandum to the best of the Company's ability and available data, and/or are commonly accepted industry practices. Some of the above items have the effect of lowering the justified rate increase for the policyholders.

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: ICC10 TLC-3 as UniProduct Series

Long Term Care Coverage

1) Scope and Purpose

This rate filing is a request for a 42.33% increase in premium, effective upon approval by the Interstate Compact and corresponding issue state, on the base policy and all associated riders for all insureds covered under the above captioned policy forms. The purpose of this memorandum is to demonstrate that the requirement of the Interstate Compact in regards to an in force rate increase request have been met. This memorandum is not to be used for other purposes.

Under rate stability regulations, we have utilized the original pricing loss ratio of 63.8% for currently projected earned premiums, which is greater than the standard 58% loss ratio defined in the rate stability regulations, and 85% for any additional earned premiums as the recoverable loss ratios in calculating the requested increase of 42.33%. There has not previously been a rate increase for policies of these forms.

The requested rate increase will take effect upon approval by the Department of Insurance subject to all notification requirements and premium rate guarantee periods. The requested premium rate increase is needed because experience has exceeded the margin for adverse experience included in the original pricing under the rate stability regulations.

The requested rate increase of 42.33% is the same for all pricing cells as we did not observe any material differences in lifetime loss ratios in our analysis by key pricing cohorts and benefit characteristics.

The requested rate increase will not result in renewal premium rate schedules greater than new business premium rate schedules except for differences attributable to benefits.

This filing is also a request to allow the Company to make available to eligible policyholders with compound benefit increase options (BIOs) the means to completely offset the requested rate increase by agreeing to reduce the BIO growth factor applicable to their policy. If elected, the reduced BIO growth factor would begin to apply on the anniversary date following the effective date of the

rate increase subject to the premium rate guarantee period. 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 compound BIO included on their policy where benefit growth is unlimited. The reduced future BIO growth factors to which policyholders would need to agree to completely offset the requested rate increase are as follows:

BIO Type	Current BIO Growth Factor	Future BIO Growth Factor
Compound	5.00%/year	1.8%/year
Compound	3.00%/year	1.55%/year

Further, we would like to make available to eligible policyholders with Simple 5% BIO the means to partially offset the requested rate increase by agreeing to remove the BIO growth factor applicable to their policy. If elected, the policyholder would have a BIO growth factor of 0.00% beginning on the anniversary date following the effective date of the rate increase subject to the premium rate guarantee period and have their premiums increase by 23.8%. This is summarized in the table below:

BIO Type	Current BIO Growth Factor	Future BIO Growth Factor	Premium Rate Increase Left
Simple	5.00%/year	0.0%/year	23.8%

This BIO downgrade offer would only affect 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 explained in the second prior paragraph.

These Future BIO Growth Factors were calculated using a Gross Premium Valuation (GPV) approach which calculates the present value of all premiums less all benefits and expenses to determine the profits of the block of business using the various assumptions explained in later sections of this memorandum. The GPV was first calculated using the one-time rate increase percentage, e.g., the 42.33%. Then, the GPV was calculated without the one-time rate increase but with the BIO growth factors reduced. This calculation was iteratively repeated until the GPV result matched that calculated with the one-time rate increase. Thus the Future BIO Growth Factors produce the same present value results as the requested rate increase.

Our analysis of the experience for certain cohorts indicates either an immaterial difference in relative lifetime expectations or a lack of credibility at certain levels of granularity. 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 *

Base Benefits

A. *Long Term Care Facility Benefit*

Once the Elimination Period has been met, the actual charges incurred for each day the Insured Person is confined to a Facility, as defined in the Policy, will be paid. Payments will be subject to the Maximum Daily Benefit.

B. *Home Care and Adult Day Care Benefit*

Once the applicable Elimination Period has been met, the actual charges incurred for each day the Insured Person receives Home Care and Adult Day Care, up to the Maximum Daily Benefit, will be paid.

C. *Cash Benefit*

Once an Insured Person has met the benefit eligibility, the insurer will pay the Monthly Benefit each calendar month. This benefit will be paid in lieu of all other benefits for care or services provided under this policy.

D. *Waiver of Premium*

Premiums will be waived on a monthly basis once the Elimination Period has been met and while the Insured Person is receiving Long Term Care Facility benefits.

E. *Contingent Non-forfeiture Benefit – Shortened Benefit Period*

A contingent non-forfeiture benefit will only be in effect for policyholders with issue ages 69 and older for lifetime pay and 65 and older for limited pay, should the full requested rate increase be approved. Approximately 6.1% of the active population meets this criteria as of 9/30/2017. Any policyholder with a younger issue age has a contingent non-forfeiture trigger above 42.33%. Should a lower rate increase be approved and implemented, this contingent non-forfeiture may not be available per the contingent non-forfeiture schedule.

Reserves have not been incorporated into the rate schedule increase as we have not modeled shock lapses. From our historical experience, there have been no discernable shock lapses after prior rate increases.

F. *Rate Guarantee*

A 5 year rate guarantee was included at no extra charge, but given that the last policy for this rate schedule was issued in 7/1/2013, most policies are outside of the 5-year guarantee period. For any policies still within the rate guarantee period when the rate increase is approved, notices will be sent but not implemented until the first policy anniversary after the rate guarantee period has expired.

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

For our projections, we have not included the rate guarantee as a restricting condition on the rate increase. We have calculated the justified rate increase in the filing assuming that rates will increase with the assumed effectiveness in the second half of 2018 without regard for the rate guarantee period. This results in a lower justified rate increase and is the benefit of the rate guarantee provided.

Inflation Options and Optional Benefits

A. Additional Inflation optional benefits that were available:

Simple Benefit Increase Option, Compound Benefit Increase Option, Step-Rated Compound Benefit Increase Option, Tailored Benefit Increase Option, Full Simple Benefit Increase Option, Full Compound Benefit Increase Option, Full Step-Rated Compound Benefit Increase Option, Full Tailored Benefit Increase Option, Deferred Benefit Increase Option, Guaranteed Purchase Option,

B. Additional Optional Benefits that were available:

Monthly Benefit, Full Restoration of Benefits, Shared Care Benefit, Return of Premium Upon Death, Waiver of Premium for Home Care and Adult Day Care Benefit, Waiver of Premium for Cash Benefit, Joint Waiver of Premium Benefit, Non-Forfeiture Benefit, Accident Benefit, Return of Premium to Age 67

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 for policy form ICC10 TLC-3 rates approved in 2011 and the historical and projected experience used in this filing is specific to business issued on this initial rate schedule. The projections used in the actuarial memorandum for this rate increase request only include policies written on form ICC10 TLC-3 with rates approved in 2011. Further, the projection only includes active policies that are premium paying or are limited-pay (but not single-pay) as well as policies that are on claim. Policies under this rate schedule were issued until July 2013. The premium change will be applicable to the base rates, but will be subject to a rate cap equal to the new business premium rates on the comparable product policy forms. There will be no change to the original factors that are applied to the base rates.

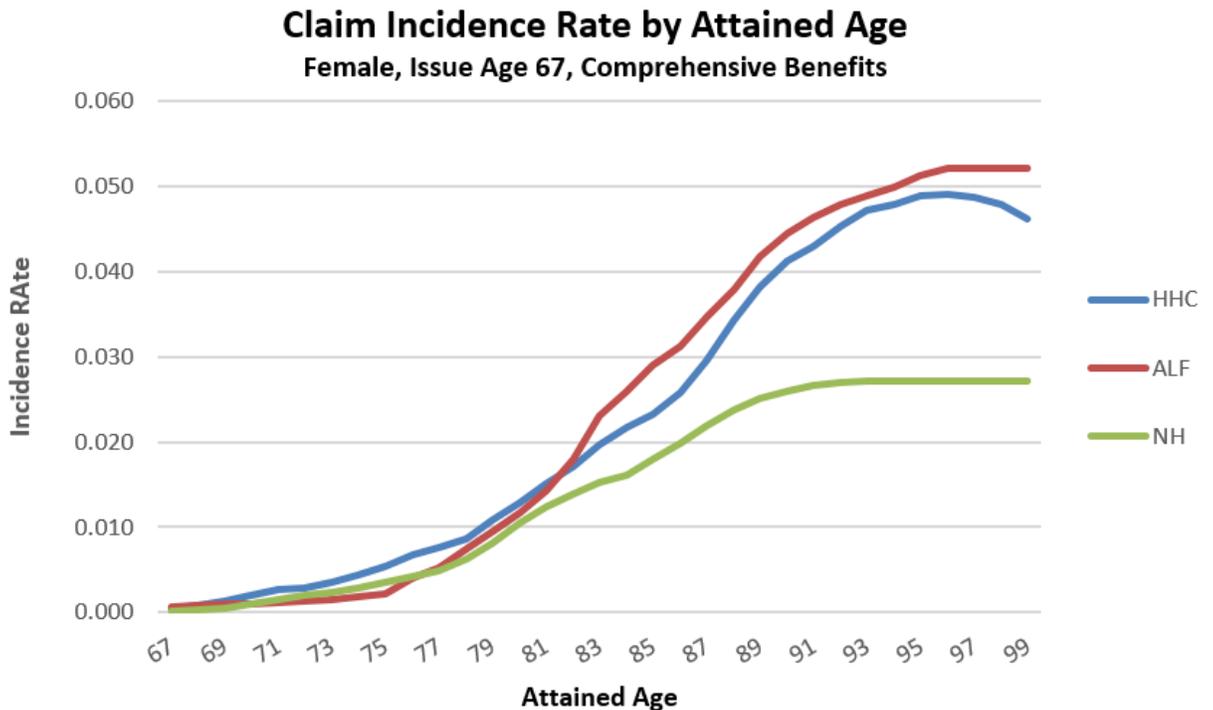
We have analyzed the experience for policies issued on the rates approved in both 2012 and 2015, and have concluded that a rate increase for these issues is not required at this time.

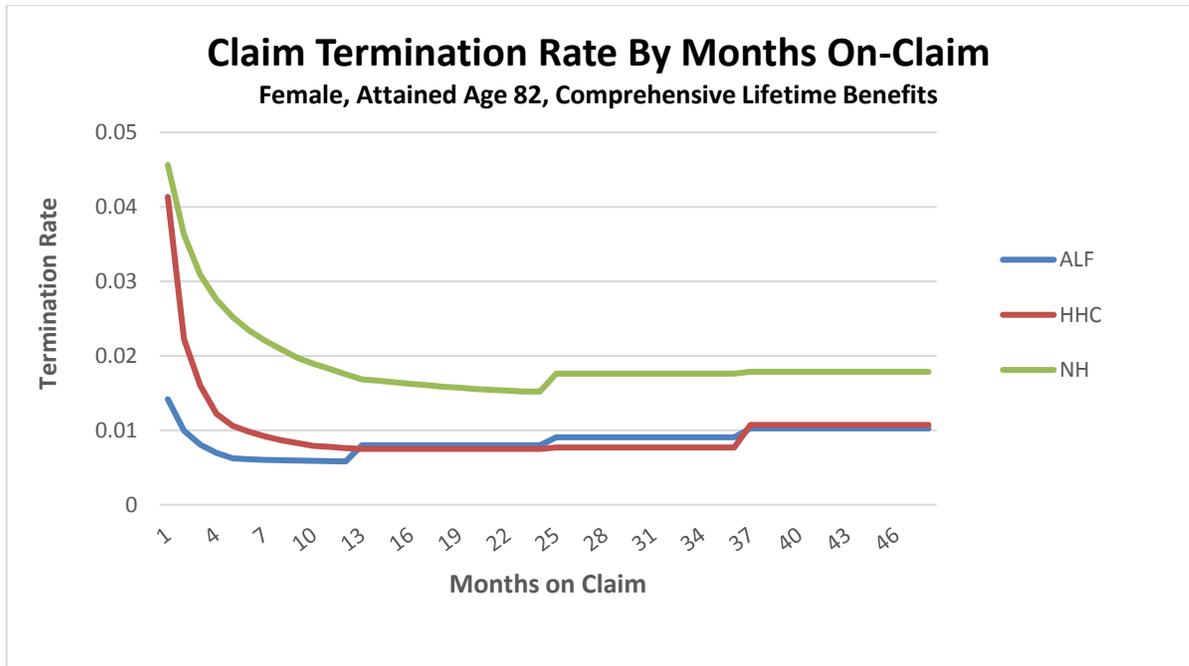
5) Morbidity

The company’s morbidity assumptions are studied on a first principles basis and the claim costs are developed by our first principles models based on the daily benefit, benefit type, expected recovery, expected on-claim mortality, and expected utilization. The underlying claim costs assumptions used in this rate increase filing are based on internal data derived from company experience study and is consistent with the company’s best estimate assumption used in cashflow testing. The morbidity assumptions are based on a 10-year exposure period beginning 1/1/2006 to 12/31/2015 with a data collection date of 2/28/2017 while the morbidity improvement assumption is based on studies such as those by Stallard, et. al and medical research publications which demonstrate improvement of approximately 2% per year in the United States population. Future trends in dementia detection and treatment, pharmaceutical developments, fall prevention programs, etc. are taken into account. Additionally, industry standards are reviewed when setting all assumptions, and third party consultants review the assumptions annually.

As shown in the enclosed Exhibit II, the projected lifetime Actual to Expected Incurred Claims is 142.1%. This indicates that the currently projected lifetime claim cost is 42.1% greater than the original pricing projected lifetime claim cost. This is a result of deviation in actual historical persistency and morbidity experience as well as an updated set of morbidity and persistency assumptions used in the projection. This exceeds the moderately adverse conditions assumption in the original pricing, which was 10%.

Sample claim incidence rate and claim termination (on-claim mortality and recovery) curves by site of care (nursing home, assisted living facility, home health care) are below:





Further sample morbidity component rates are provided in Attachment F.

6) Off-Claim Mortality

The off-claim mortality assumption used in our rate filing projection is based on company experience studies and expressed in relation to sex-distinct 1983 GAM tables. Attained age adjustments to the tables vary by marital status and gender, with interpolation between the quinquennial ages. Selection factors are applied by marital status, gender and age band. We apply calendar year adjustments to reflect the experienced calendar year trend. Mortality improvement rates have also been included and vary by attained age and gender for 40 years with a calendar year application.

Off-claim mortality assumptions have been included in Attachment C.

As shown in the enclosed Exhibit II, the projected lifetime Actual to Expected Earned Premiums is 107.5%, so actual mortality rate and/or lapse rate has been smaller than assumed in the original pricing.

7) Persistency

Voluntary lapse rates are based on Company experience and vary by duration and issue age. Different lapse rates are assumed based on the service group, benefit inflation option, (BIO), marital status, benefit period, issue age, and policy duration. We have not included shock lapses in our projections.

Persistency assumptions have been included in Attachment B.

8) Expenses

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

9) Attribution of Requested Rate Increase

As our prior models were on a claims cost basis and our current modeling and assumptions are on a first-principles basis, we have provided an attribution below with persistency and mortality grouped together and morbidity components grouped together.

Assumption Attribution	RINC %
Persistency Mortality	7.98%
Morbidity	34.35%

10) Marketing

These policy forms were marketed by agents to individuals 18 years and older. In addition, employers, associations, or affinity groups were accepted for group sponsored rates under this individual policy.

11) 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 the development of claim costs or projection model formulas.

12) Underwriting

These policy forms were 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 underwriting has been incorporated into the projection. The underwriting for the policies written are consistent with that assumed in the original pricing.

13) 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 claim 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 claim adjudication practice have not been incorporated into the projection.

14) Premiums

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

15) Limited Pay

Limited pay policies excluding single pay policies have been included in the data underlying our requested rate increase. As of 9/30/2017, there are 153 single pay policies that are still active.

16) Issue Age Range

Applicants age 18 years and older were eligible for all elimination periods and benefit periods.

17) Area Factors

Area factors are not used for these products.

18) Average Annualized Premium

	<u>Interstate Compact</u>	<u>Nationwide</u>
Before increase:	\$1,958	\$2,034
After increase:	\$2,787	\$2,895

19) Premium Modalization Rules

Modal factors which are applied to the annual premium are no greater than as follows:

Annual	1.000
Semi-annual	.520
Quarterly	.265
Monthly	.090

20) 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, gender, 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 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.

21) Active Life Reserve

Active life reserves have not been used in this rate filing to demonstrate compliance with the minimum loss ratio requirement. The inclusion of active life reserves would result in a larger justifiable rate increase based on loss ratios and actual-to-expected projections.

22) Trend Assumptions

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

23) Anticipated Loss Ratio

The original anticipated lifetime loss ratio for these policy forms given the current mix of business is 63.8% and 60% in aggregate before adjustment for actual distribution of business, which is greater than the standard 58% loss ratio defined in the rate stability regulations. The currently anticipated lifetime loss ratio is 84.3% without the proposed rate increase and 67.9% with the proposed rate increase.

Although the original rates assume the same 10% increase to incidence rates (claim costs), the underlying profitability (including loss ratios) for different cohorts are slightly varied. As such, we believe it is appropriate to utilize the loss ratios of the policy mix actually written.

24) Distribution of Business

See Attachment A

25) Margin for Moderately Adverse Conditions

The margin included in the original pricing of these policy forms was the greater of a 10% increase in morbidity, 10% decrease in mortality, 10% decrease in lapses, or investment rates that are 50 basis points less than expected. Actual historical experience combined with revised assumptions for morbidity and persistency have resulted in lifetime expected loss ratios significantly greater than those anticipated at the time of original pricing. The enclosed Exhibit II shows that the projected lifetime Actual to Expected Incurred Claims is 142.1%, much greater than the 110% level of morbidity included under adverse conditions. The current margin for moderately adverse conditions is a 10% increase in expected morbidity.

We also performed sensitivity testing to confirm the adequacy of our 10% morbidity margin by either decreasing the mortality rate by 10% or decreasing the lapse rate by 10%. The chart below shows the resulting loss ratios with and without the proposed rate increase of 42.33%. We observe that our 10% morbidity margin produces a higher loss ratio and therefore is more conservative than the mortality and lapse scenarios.

Scenario	LR w/ 42.33% RINC	LR w/o RINC
10% increase in morbidity	67.92%	84.27%
10% decrease in mortality	65.06%	80.87%
10% decrease in lapse	64.07%	79.65%

The 10% morbidity margin in the rates after the 42.33% rate increase is equivalent to:

- 27% decrease in mortality assumption,
- 70% decrease in lapse assumption, or
- 40 basis points decrease in assumed interest rate

The rates after the rate increase include a 10% margin over expected morbidity except for certain pricing cohorts where equivalent new business rates are less than these rates. In that case, the rate increased rate would be capped by the new business rates of those on currently-sold policy forms. Approximately 7% of current premium-paying policy holders have hit the new business rate cap.

26) Experience on the Form

Assumptions used in this filing are based on experience studies the company performed and finalized in 2017. These assumptions are an update to the assumptions used to price rates applicable to policy form ICC13 TLC-4 (rates approved in 2017) and ICC10 TLC-3 (rates approved in 2015) and reflect what is currently the company's best estimate + 10% margin on incidence rates.

The enclosed Exhibit I shows that more than 63.8% of historical and projected current premiums are paid out as claims and that more than 85% of the proposed rate increased premium portions are paid out as claims. The 63.8% represents the original pricing loss ratio under the current business for this policy form. A 10% margin for future adverse claims experience is included in the exhibit.

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

See Exhibit III for Interstate-Compact-only calendar year historical experience through March 30, 2017, for the above captioned form series experience of the Company.

Exhibits I, II, and III include a 10% margin in the projections. This was applied by increasing our modeled incidence rates by 10% across the board. Our actuarial model projects exhaustion and, as such, we believe our methodology is more accurate than simply increasing the overall resulting claim cost.

Attachment E shows a version of Exhibit II that includes only actual historical experience and have compared it to the original pricing loss ratio. We see that when we remove the projection experience, the actual cumulative loss ratio at duration 6 is less than the original pricing expected loss ratio. Therefore, we believe we are not recouping past losses in the proposed rate increase.

27) Interest Rate

The statutory discount rate used in the contract reserves for this block of business uses either 3.5% or 4% depending on the issue-year as prescribed by the NAIC. The interest rate used to accumulate and discount values displayed in Exhibits I, II, and III is 4.0 % in all cohorts. This is a conservative approach as it results in a lower loss ratio and lower justified rate increase. A break-down of the cohorts is shown below:

Disc Rates	IC	Non-IC	Total
4.00%	81.25%	64.60%	76.36%
3.50%	18.75%	35.40%	23.64%

28) Number of Policyholders

As of September 30, 2017, the number of policies that will be affected by this increase is:

	Insureds	Annualized Premium
Interstate	6,873	\$13,458,461
Compact States		
Nationwide	9,726	\$19,785,952

A detailed breakdown of the counts of insureds and annualized premiums is shown in Attachment D

29) Proposed Effective Date

The increase will be implemented within 3 months following approval after fulfillment of all statutory and contractual requirements.

30) Actuarial Certification

I certify that to the best of my knowledge and judgment, this premium rate filing complies with the IIPRC-LTC-I-Ratel, and with Actuarial Standard of Practice Nos. 8 and 18 and that:

- No further premium rate schedule increases are anticipated if the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized,
- Policy design, underwriting and claims adjudication practices have been taken into consideration, and
- The resulting premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits.
- Per IIPRC-LTC-I-3-RATEI 4C(1)(c), the submitted rate schedule in the supplemental document 'IC - Uni-2 Filing Rates - RINC' contains the rates to which the information in this memo applies.
- The actuarial certification is not reliant on Company actions not otherwise stated in this memorandum



Brad Rokosh, ASA, MAAA
Director, Actuarial, LTC Margin Analytics
September 21, 2018

Attachment A

Premium Pay Type				BIO			
	Original	Actual			Original	Actual	
Regular / Lifetime	95.4%	94.9%		Compound 5%	19.3%	17.9%	
Limited - 5 pay	4.6%	0.0%		Compound 3%	13.4%	47.1%	
Limited - 10 pay		4.7%		Simple 5%	40.8%	0.2%	
Limited - Paid up @ 65		0.4%		Tailored	0.0%	0.7%	
				No BIO	21.4%	28.4%	
Marital Status				Step rated 3	0.0%	4.7%	
	Original	Actual		Step rated 5	5.0%	1.0%	
Single	40.5%	21.4%					
Married	59.5%	78.6%					
				Issue Age Gps	Original	Actual	
Benefit Period				0-24	0.91%	0.57%	
	Original	Actual		25-29	1.31%	1.76%	
Less than 3	8.7%	13.8%		30-34	1.88%	2.72%	
	3	40.7%	52.0%	35-39	3.01%	4.43%	
	4	24.1%	13.4%	40-44	5.14%	6.31%	
	5	9.3%	17.1%	45-49	7.59%	9.62%	
Greater than 5	17.1%	3.7%		50-54	12.10%	16.99%	
				55-59	18.10%	22.93%	
Service Group				60-64	22.64%	20.06%	
	Original	Actual		65-69	16.21%	10.43%	
Individual	48.9%	33.9%		70-74	7.67%	3.55%	
Worksite	26.9%	46.9%		75+	3.44%	0.62%	
Association	24.1%	19.2%					

Attachment B

Persistency/voluntary lapse rates

The voluntary lapse rate is calculated by summing the base issue age and duration component (see Table 1 below), the limited benefit issue age and duration component (see Table 2 below), and attained age component (see Table 3 below), and then multiplying this sum by service group adjustments for the business sold to worksite or affinity groups (see Table 3 below). The service group adjustment grades to 100% between policy year 11 and 20.

TABLE 1

Married													
Issue Age BIO Flag	Ages 0-39		Ages 40-49		Ages 50-59		Ages 60-69		Ages 70-79		Ages 80+		
	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	
1	6.37%	5.07%	3.55%	2.83%	2.23%	1.78%	3.47%	2.76%	5.08%	4.05%	5.08%	4.05%	
2	5.01%	3.99%	2.72%	2.17%	2.05%	1.63%	2.92%	2.32%	3.66%	2.92%	3.66%	2.92%	
3	3.91%	3.12%	2.50%	1.99%	1.88%	1.50%	2.44%	1.94%	2.73%	2.17%	2.73%	2.17%	
4	3.06%	2.44%	2.29%	1.82%	1.72%	1.37%	2.03%	1.61%	2.12%	1.69%	2.12%	1.69%	
5	2.54%	2.02%	2.20%	1.75%	1.57%	1.25%	1.67%	1.33%	1.72%	1.37%	1.72%	1.37%	
6	2.25%	1.79%	2.11%	1.68%	1.43%	1.14%	1.38%	1.10%	1.44%	1.15%	1.44%	1.15%	
7	2.15%	1.71%	2.01%	1.60%	1.29%	1.03%	1.14%	0.91%	1.24%	0.99%	1.24%	0.99%	
8	2.02%	1.61%	1.73%	1.37%	1.17%	0.93%	0.95%	0.75%	1.08%	0.86%	1.08%	0.86%	
9	1.95%	1.55%	1.47%	1.17%	1.06%	0.84%	0.79%	0.63%	0.91%	0.73%	0.91%	0.73%	
10	1.76%	1.40%	1.23%	0.98%	0.89%	0.71%	0.68%	0.54%	0.86%	0.68%	0.86%	0.68%	
11	1.50%	1.19%	1.08%	0.86%	0.73%	0.58%	0.63%	0.50%	0.80%	0.64%	0.80%	0.64%	
12	1.37%	1.09%	0.88%	0.70%	0.65%	0.52%	0.58%	0.46%	0.74%	0.59%	0.74%	0.59%	
13	1.26%	1.00%	0.85%	0.67%	0.57%	0.46%	0.55%	0.44%	0.67%	0.54%	0.67%	0.54%	
14	1.25%	0.99%	0.76%	0.60%	0.50%	0.40%	0.54%	0.43%	0.61%	0.49%	0.61%	0.49%	
15	1.25%	0.99%	0.74%	0.59%	0.48%	0.39%	0.54%	0.43%	0.56%	0.45%	0.56%	0.45%	
16	1.19%	0.95%	0.67%	0.53%	0.47%	0.38%	0.55%	0.44%	0.53%	0.42%	0.53%	0.42%	
17	1.10%	0.88%	0.64%	0.51%	0.45%	0.36%	0.56%	0.44%	0.52%	0.41%	0.52%	0.41%	
18	1.01%	0.81%	0.64%	0.51%	0.43%	0.35%	0.56%	0.45%	0.53%	0.42%	0.53%	0.42%	
19	1.01%	0.81%	0.64%	0.51%	0.43%	0.35%	0.57%	0.46%	0.57%	0.45%	0.57%	0.45%	
20	1.01%	0.81%	0.71%	0.56%	0.49%	0.39%	0.58%	0.46%	0.69%	0.55%	0.69%	0.55%	
21	1.01%	0.81%	0.71%	0.56%	0.49%	0.39%	0.58%	0.46%	0.69%	0.55%	0.69%	0.55%	
22	1.01%	0.81%	0.71%	0.56%	0.49%	0.39%	0.58%	0.46%	0.69%	0.55%	0.69%	0.55%	
23	1.01%	0.81%	0.71%	0.56%	0.49%	0.39%	0.58%	0.46%	0.69%	0.55%	0.69%	0.55%	
24	1.01%	0.81%	0.71%	0.56%	0.49%	0.39%	0.58%	0.46%	0.69%	0.55%	0.69%	0.55%	
25+	1.01%	0.81%	0.71%	0.56%	0.49%	0.39%	0.58%	0.46%	0.69%	0.55%	0.69%	0.55%	
Single													
Issue Age BIO Flag	Ages 0-39		Ages 40-49		Ages 50-59		Ages 60-69		Ages 70-79		Ages 80+		
	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	
1	11.24%	8.68%	6.26%	4.84%	3.93%	3.04%	6.12%	4.73%	8.96%	6.92%	8.96%	6.92%	
2	8.83%	6.82%	4.80%	3.71%	3.62%	2.79%	5.15%	3.98%	6.46%	4.99%	6.46%	4.99%	
3	6.90%	5.33%	4.41%	3.40%	3.32%	2.56%	4.30%	3.32%	4.81%	3.72%	4.81%	3.72%	
4	5.40%	4.17%	4.04%	3.12%	3.03%	2.34%	3.57%	2.76%	3.73%	2.88%	3.73%	2.88%	
5	4.47%	3.45%	3.88%	2.99%	2.77%	2.14%	2.95%	2.28%	3.03%	2.34%	3.03%	2.34%	
6	3.97%	3.07%	3.71%	2.87%	2.52%	1.94%	2.43%	1.88%	2.55%	1.97%	2.55%	1.97%	
7	3.78%	2.92%	3.55%	2.74%	2.28%	1.76%	2.01%	1.55%	2.19%	1.69%	2.19%	1.69%	
8	3.55%	2.75%	3.04%	2.35%	2.06%	1.59%	1.67%	1.29%	1.90%	1.47%	1.90%	1.47%	
9	3.44%	2.66%	2.60%	2.01%	1.87%	1.44%	1.40%	1.08%	1.61%	1.24%	1.61%	1.24%	
10	3.10%	2.39%	2.17%	1.67%	1.57%	1.21%	1.20%	0.93%	1.52%	1.17%	1.52%	1.17%	
11	2.64%	2.04%	1.90%	1.47%	1.28%	0.99%	1.11%	0.86%	1.41%	1.09%	1.41%	1.09%	
12	2.41%	1.86%	1.56%	1.20%	1.15%	0.88%	1.02%	0.79%	1.30%	1.01%	1.30%	1.01%	
13	2.22%	1.72%	1.49%	1.15%	1.01%	0.78%	0.96%	0.74%	1.19%	0.92%	1.19%	0.92%	
14	2.20%	1.70%	1.33%	1.03%	0.88%	0.68%	0.95%	0.73%	1.08%	0.84%	1.08%	0.84%	
15	2.20%	1.70%	1.31%	1.01%	0.86%	0.66%	0.95%	0.74%	1.00%	0.77%	1.00%	0.77%	
16	2.11%	1.63%	1.17%	0.91%	0.83%	0.64%	0.98%	0.76%	0.94%	0.72%	0.94%	0.72%	
17	1.95%	1.51%	1.13%	0.87%	0.79%	0.61%	0.98%	0.76%	0.92%	0.71%	0.92%	0.71%	
18	1.79%	1.38%	1.13%	0.87%	0.77%	0.59%	0.99%	0.77%	0.94%	0.73%	0.94%	0.73%	
19	1.79%	1.38%	1.13%	0.87%	0.77%	0.59%	1.01%	0.78%	1.01%	0.78%	1.01%	0.78%	
20	1.79%	1.38%	1.25%	0.97%	0.86%	0.66%	1.02%	0.79%	1.22%	0.94%	1.22%	0.94%	
21	1.79%	1.38%	1.25%	0.97%	0.86%	0.66%	1.02%	0.79%	1.22%	0.94%	1.22%	0.94%	
22	1.79%	1.38%	1.25%	0.97%	0.86%	0.66%	1.02%	0.79%	1.22%	0.94%	1.22%	0.94%	
23	1.79%	1.38%	1.25%	0.97%	0.86%	0.66%	1.02%	0.79%	1.22%	0.94%	1.22%	0.94%	
24	1.79%	1.38%	1.25%	0.97%	0.86%	0.66%	1.02%	0.79%	1.22%	0.94%	1.22%	0.94%	
25+	1.79%	1.38%	1.25%	0.97%	0.86%	0.66%	1.02%	0.79%	1.22%	0.94%	1.22%	0.94%	

TABLE 2

2 Year Married												
Issue Ages BIO Flag	Ages 0-39		Ages 40-49		Ages 50-59		Ages 60-69		Ages 70-79		Ages 80+	
	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y
1	2.41%	1.08%	2.27%	0.03%	1.77%	0.19%	1.03%	-0.77%	-0.78%	-1.94%	-0.78%	-1.94%
2	2.50%	1.27%	2.51%	0.40%	1.57%	0.14%	0.52%	-0.80%	-0.51%	-1.37%	-0.51%	-1.37%
3	2.51%	1.39%	2.19%	0.31%	1.37%	0.10%	0.14%	-0.80%	-0.46%	-1.06%	-0.46%	-1.06%
4	2.47%	1.44%	1.89%	0.23%	1.19%	0.06%	-0.13%	-0.77%	-0.54%	-0.91%	-0.54%	-0.91%
5	2.27%	1.35%	1.52%	0.07%	1.01%	0.02%	-0.31%	-0.73%	-0.65%	-0.85%	-0.65%	-0.85%
6	1.98%	1.17%	1.18%	-0.06%	0.83%	-0.03%	-0.42%	-0.67%	-0.75%	-0.81%	-0.75%	-0.81%
7	1.63%	0.94%	0.89%	-0.18%	0.67%	-0.07%	-0.49%	-0.62%	-0.80%	-0.77%	-0.80%	-0.77%
8	1.42%	0.80%	0.82%	-0.12%	0.51%	-0.11%	-0.51%	-0.56%	-0.79%	-0.72%	-0.79%	-0.72%
9	1.23%	0.68%	0.76%	-0.08%	0.37%	-0.14%	-0.50%	-0.50%	-0.71%	-0.63%	-0.71%	-0.63%
10	1.25%	0.71%	0.73%	-0.02%	0.32%	-0.12%	-0.48%	-0.45%	-0.69%	-0.60%	-0.69%	-0.60%
11	1.38%	0.83%	0.65%	-0.01%	0.28%	-0.09%	-0.48%	-0.44%	-0.63%	-0.56%	-0.63%	-0.56%
12	1.42%	0.87%	0.65%	0.05%	0.18%	-0.11%	-0.45%	-0.40%	-0.55%	-0.50%	-0.55%	-0.50%
13	1.45%	0.90%	0.53%	0.00%	0.10%	-0.13%	-0.43%	-0.38%	-0.46%	-0.43%	-0.46%	-0.43%
14	1.39%	0.85%	0.50%	0.01%	0.04%	-0.13%	-0.42%	-0.37%	-0.36%	-0.37%	-0.36%	-0.37%
15	1.29%	0.79%	0.43%	-0.02%	-0.05%	-0.17%	-0.41%	-0.37%	-0.29%	-0.31%	-0.29%	-0.31%
16	1.21%	0.73%	0.46%	0.02%	-0.12%	-0.20%	-0.42%	-0.38%	-0.24%	-0.28%	-0.24%	-0.28%
17	1.10%	0.67%	0.48%	0.04%	-0.15%	-0.21%	-0.42%	-0.38%	-0.22%	-0.27%	-0.22%	-0.27%
18	0.92%	0.55%	0.52%	0.06%	-0.17%	-0.22%	-0.43%	-0.39%	-0.24%	-0.28%	-0.24%	-0.28%
19	0.56%	0.29%	0.52%	0.06%	-0.13%	-0.20%	-0.45%	-0.40%	-0.28%	-0.31%	-0.28%	-0.31%
20+	0.48%	0.24%	0.46%	0.01%	-0.12%	-0.21%	-0.47%	-0.41%	-0.31%	-0.37%	-0.31%	-0.37%
2 Year Single												
Issue Ages BIO Flag	Ages 0-39		Ages 40-49		Ages 50-59		Ages 60-69		Ages 70-79		Ages 80+	
	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y
1	-1.97%	-0.28%	2.95%	1.01%	2.40%	0.98%	3.27%	0.66%	-2.16%	-2.60%	-2.16%	-2.60%
2	-0.91%	0.35%	3.48%	1.55%	2.11%	0.84%	2.04%	0.15%	-1.46%	-1.82%	-1.46%	-1.82%
3	-0.12%	0.82%	3.02%	1.31%	1.84%	0.71%	1.09%	-0.23%	-1.23%	-1.44%	-1.23%	-1.44%
4	0.44%	1.12%	2.58%	1.08%	1.57%	0.58%	0.39%	-0.48%	-1.24%	-1.30%	-1.24%	-1.30%
5	0.60%	1.15%	2.01%	0.74%	1.32%	0.46%	-0.10%	-0.65%	-1.34%	-1.27%	-1.34%	-1.27%
6	0.50%	0.98%	1.49%	0.44%	1.06%	0.33%	-0.44%	-0.73%	-1.44%	-1.27%	-1.44%	-1.27%
7	0.20%	0.69%	1.04%	0.17%	0.82%	0.21%	-0.64%	-0.77%	-1.49%	-1.25%	-1.49%	-1.25%
8	0.07%	0.54%	0.99%	0.21%	0.60%	0.10%	-0.75%	-0.76%	-1.44%	-1.18%	-1.44%	-1.18%
9	-0.08%	0.39%	0.94%	0.24%	0.40%	0.00%	-0.79%	-0.73%	-1.29%	-1.04%	-1.29%	-1.04%
10	0.07%	0.48%	0.94%	0.30%	0.34%	0.00%	-0.79%	-0.69%	-1.25%	-1.00%	-1.25%	-1.00%
11	0.40%	0.71%	0.84%	0.27%	0.31%	0.02%	-0.81%	-0.68%	-1.15%	-0.92%	-1.15%	-0.92%
12	0.53%	0.81%	0.86%	0.33%	0.16%	-0.06%	-0.76%	-0.64%	-1.00%	-0.82%	-1.00%	-0.82%
13	0.64%	0.88%	0.68%	0.23%	0.05%	-0.11%	-0.72%	-0.61%	-0.84%	-0.70%	-0.84%	-0.70%
14	0.59%	0.82%	0.65%	0.23%	-0.02%	-0.13%	-0.69%	-0.59%	-0.69%	-0.59%	-0.69%	-0.59%
15	0.48%	0.73%	0.54%	0.16%	-0.17%	-0.22%	-0.69%	-0.58%	-0.56%	-0.49%	-0.56%	-0.49%
16	0.43%	0.67%	0.61%	0.23%	-0.27%	-0.29%	-0.70%	-0.59%	-0.48%	-0.43%	-0.48%	-0.43%
17	0.38%	0.61%	0.65%	0.26%	-0.32%	-0.31%	-0.70%	-0.60%	-0.45%	-0.41%	-0.45%	-0.41%
18	0.26%	0.47%	0.70%	0.29%	-0.35%	-0.33%	-0.71%	-0.61%	-0.47%	-0.43%	-0.47%	-0.43%
19	-0.13%	0.12%	0.71%	0.30%	-0.28%	-0.28%	-0.75%	-0.63%	-0.54%	-0.48%	-0.54%	-0.48%
20+	-0.21%	0.05%	0.61%	0.21%	-0.27%	-0.29%	-0.79%	-0.66%	-0.62%	-0.56%	-0.62%	-0.56%
4 Year Married												
Issue Ages BIO Flag	Ages 0-39		Ages 40-49		Ages 50-59		Ages 60-69		Ages 70-79		Ages 80+	
	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y
1	1.00%	0.17%	-0.27%	-0.50%	-0.57%	-0.30%	-1.03%	-0.85%	-2.55%	-2.25%	-2.55%	-2.25%
2	1.25%	0.46%	0.22%	-0.08%	-0.58%	-0.32%	-1.00%	-0.81%	-1.89%	-1.65%	-1.89%	-1.65%
3	1.37%	0.64%	0.13%	-0.12%	-0.57%	-0.32%	-1.24%	-1.00%	-1.43%	-1.25%	-1.43%	-1.25%
4	1.37%	0.71%	0.06%	-0.16%	-0.55%	-0.32%	-1.16%	-0.93%	-1.11%	-0.97%	-1.11%	-0.97%
5	1.18%	0.62%	-0.11%	-0.27%	-0.52%	-0.31%	-0.90%	-0.72%	-0.88%	-0.77%	-0.88%	-0.77%
6	0.86%	0.42%	-0.25%	-0.36%	-0.49%	-0.30%	-0.69%	-0.56%	-0.69%	-0.62%	-0.69%	-0.62%
7	0.47%	0.15%	-0.36%	-0.43%	-0.45%	-0.28%	-0.55%	-0.45%	-0.54%	-0.49%	-0.54%	-0.49%
8	0.22%	-0.02%	-0.26%	-0.33%	-0.42%	-0.26%	-0.39%	-0.32%	-0.40%	-0.38%	-0.40%	-0.38%
9	0.00%	-0.17%	-0.16%	-0.24%	-0.38%	-0.24%	-0.27%	-0.22%	-0.27%	-0.27%	-0.27%	-0.27%
10	0.02%	-0.13%	-0.05%	-0.14%	-0.29%	-0.17%	-0.19%	-0.16%	-0.26%	-0.25%	-0.26%	-0.25%
11	0.22%	0.03%	0.00%	-0.09%	-0.18%	-0.09%	-0.18%	-0.15%	-0.25%	-0.24%	-0.25%	-0.24%
12	0.23%	0.05%	0.12%	0.01%	-0.16%	-0.08%	-0.16%	-0.14%	-0.24%	-0.23%	-0.24%	-0.23%
13	0.23%	0.05%	0.11%	0.00%	-0.14%	-0.07%	-0.17%	-0.14%	-0.23%	-0.22%	-0.23%	-0.22%
14	0.13%	-0.01%	0.17%	0.06%	-0.11%	-0.05%	-0.20%	-0.16%	-0.21%	-0.20%	-0.21%	-0.20%
15	0.04%	-0.08%	0.18%	0.07%	-0.14%	-0.07%	-0.22%	-0.18%	-0.19%	-0.18%	-0.19%	-0.18%
16	0.00%	-0.10%	0.29%	0.15%	-0.16%	-0.10%	-0.25%	-0.21%	-0.16%	-0.16%	-0.16%	-0.16%
17	0.01%	-0.09%	0.36%	0.20%	-0.17%	-0.10%	-0.27%	-0.21%	-0.11%	-0.13%	-0.11%	-0.13%
18	0.10%	-0.02%	0.44%	0.26%	-0.18%	-0.12%	-0.27%	-0.22%	-0.06%	-0.09%	-0.06%	-0.09%
19	0.10%	-0.02%	0.44%	0.26%	-0.20%	-0.14%	-0.28%	-0.22%	-0.01%	-0.06%	-0.01%	-0.06%
20+	0.10%	-0.02%	0.37%	0.21%	-0.25%	-0.18%	-0.28%	-0.23%	-0.03%	-0.08%	-0.03%	-0.08%

TABLE 3

<u>Attained Age Lapse Rates</u>				<u>Service Group Lapse Adjustments</u>				
<u>Attained Age</u>	<u>2 Year Benefit Period</u>	<u>4 Year Benefit Period</u>	<u>Lifetime Benefit Period</u>	<u>Attained Age</u>	<u>Worksite Service Groups</u>	<u>Association Service Groups</u>	<u>Not in a Service Group</u>	<u>2yrBP Comp3 Worksite</u>
0-29	0.00%	0.00%	0.00%	0-29	263%	162%	93%	538%
30	0.00%	0.00%	0.00%	30	255%	161%	93%	538%
31	0.00%	0.00%	0.00%	31	242%	160%	93%	538%
32	0.00%	0.00%	0.00%	32	230%	159%	93%	538%
33	0.00%	0.00%	0.00%	33	218%	156%	93%	538%
34	0.00%	0.00%	0.00%	34	203%	153%	93%	538%
35	0.00%	0.00%	0.00%	35	203%	151%	93%	538%
36	0.00%	0.00%	0.00%	36	203%	148%	93%	538%
37	0.00%	0.00%	0.00%	37	203%	144%	93%	538%
38	0.00%	0.00%	0.00%	38	203%	140%	93%	538%
39	0.00%	0.00%	0.00%	39	203%	137%	93%	538%
40	0.00%	0.00%	0.00%	40	203%	133%	93%	538%
41	0.00%	0.00%	0.00%	41	203%	129%	93%	484%
42	0.00%	0.00%	0.00%	42	203%	126%	93%	436%
43	0.00%	0.00%	0.00%	43	203%	122%	93%	392%
44	0.00%	0.00%	0.00%	44	203%	119%	93%	353%
45	0.00%	0.00%	0.00%	45	203%	115%	93%	371%
46	0.00%	0.00%	0.00%	46	203%	112%	93%	371%
47	0.00%	0.00%	0.00%	47	203%	108%	93%	371%
48	0.00%	0.00%	0.00%	48	203%	104%	93%	371%
49	0.00%	0.00%	0.00%	49	203%	100%	93%	371%
50	0.00%	0.00%	0.00%	50	203%	98%	93%	368%
51	0.00%	0.00%	0.00%	51	203%	93%	93%	365%
52	0.10%	0.00%	0.00%	52	203%	90%	93%	359%
53	0.10%	0.00%	0.00%	53	203%	87%	93%	359%
54	0.10%	0.00%	0.00%	54	203%	86%	93%	359%
55	0.10%	0.00%	0.00%	55	203%	86%	93%	365%
56	0.10%	0.00%	0.00%	56	203%	85%	93%	359%
57	0.11%	0.10%	0.00%	57	196%	84%	93%	359%
58	0.12%	0.10%	0.00%	58	189%	83%	93%	359%
59	0.14%	0.10%	0.00%	59	181%	82%	93%	359%
60	0.15%	0.10%	0.00%	60	174%	81%	93%	359%
61	0.17%	0.12%	0.00%	61	168%	80%	93%	359%
62	0.19%	0.14%	0.00%	62	163%	79%	93%	359%
63	0.22%	0.16%	0.00%	63	158%	78%	93%	359%
64	0.35%	0.17%	0.00%	64	153%	76%	93%	359%
65	0.37%	0.17%	0.00%	65	148%	73%	93%	359%
66	0.39%	0.17%	0.00%	66	143%	73%	93%	359%
67	0.41%	0.17%	0.00%	67	138%	73%	93%	354%
68	0.43%	0.17%	0.00%	68	133%	73%	93%	344%
69	0.45%	0.17%	0.00%	69	128%	73%	93%	334%
70	0.46%	0.19%	0.00%	70	123%	73%	93%	319%
71	0.50%	0.19%	0.00%	71	118%	73%	93%	301%
72	0.63%	0.19%	0.00%	72	113%	73%	93%	283%
73	0.70%	0.19%	0.00%	73	108%	73%	93%	267%
74	0.76%	0.19%	0.00%	74	103%	76%	93%	251%
75	0.77%	0.27%	0.00%	75	98%	77%	93%	236%
76	0.79%	0.30%	0.00%	76	93%	78%	93%	221%
77	0.84%	0.33%	0.00%	77	88%	79%	93%	206%
78	0.89%	0.36%	0.00%	78	83%	80%	93%	193%
79	0.96%	0.39%	0.00%	79	78%	81%	93%	180%
80	1.04%	0.39%	0.03%	80	78%	82%	93%	168%
81	1.09%	0.49%	0.05%	81	78%	83%	93%	156%
82	1.14%	0.58%	0.08%	82	78%	84%	93%	145%
83	1.23%	0.70%	0.10%	83	78%	85%	93%	134%
84	1.34%	0.79%	0.15%	84	78%	86%	93%	124%
85	1.44%	0.88%	0.25%	85	78%	86%	93%	118%
86	1.63%	0.98%	0.40%	86	78%	87%	93%	116%
87	1.85%	1.07%	0.45%	87	78%	88%	93%	116%
88	2.09%	1.16%	0.50%	88	78%	89%	93%	116%
89	2.38%	1.25%	0.55%	89	78%	90%	93%	116%
90	2.66%	1.51%	0.60%	90	78%	93%	93%	116%
91	2.90%	1.67%	0.82%	91	78%	93%	93%	116%
92	3.09%	1.86%	1.04%	92	78%	93%	93%	116%
93	3.33%	2.07%	1.26%	93	78%	93%	93%	116%
94	3.56%	2.30%	1.48%	94	78%	93%	93%	116%
95	3.95%	2.55%	1.70%	95	78%	93%	93%	116%
96	4.34%	2.84%	1.92%	96	78%	93%	93%	116%
97	4.64%	3.15%	2.14%	97	78%	93%	93%	116%
98	4.95%	3.50%	2.36%	98	78%	93%	93%	116%
99	5.20%	3.89%	2.58%	99	78%	93%	93%	116%
100	5.41%	4.32%	2.78%	100	78%	93%	93%	116%
101	5.62%	4.55%	2.80%	101	78%	93%	93%	116%
102	5.80%	4.55%	2.81%	102	78%	93%	93%	116%
103	5.97%	4.55%	2.81%	103	78%	93%	93%	116%
104	6.16%	4.55%	2.81%	104	78%	93%	93%	116%
105	6.35%	4.55%	2.82%	105	78%	93%	93%	116%
106	6.53%	4.55%	2.82%	106	78%	93%	93%	116%
107	6.72%	4.55%	2.82%	107	78%	93%	93%	116%
108	6.91%	4.55%	2.82%	108	78%	93%	93%	116%
109	7.09%	4.55%	2.82%	109	78%	93%	93%	116%
110	7.09%	4.55%	2.82%	110	78%	93%	93%	116%
111	7.09%	4.55%	2.82%	111	78%	93%	93%	116%
112	7.09%	4.55%	2.82%	112	78%	93%	93%	116%
113	7.09%	4.55%	2.82%	113	78%	93%	93%	116%
114	7.09%	4.55%	2.82%	114	78%	93%	93%	116%
115	7.09%	4.55%	2.82%	115	78%	93%	93%	116%
116	7.09%	4.55%	2.82%	116	78%	93%	93%	116%
117	7.09%	4.55%	2.82%	117	78%	93%	93%	116%
118	7.09%	4.55%	2.82%	118	78%	93%	93%	116%
119	0.00%	0.00%	0.00%	119	0%	0%	0%	0%

Attachment C

Off-claim mortality

TABLE 1 - Death rate adjustments to 1983 GAM

2000+				
	Married		Single	
Age Band	Female	Male	Female	Male
37	106%	83%	129%	105%
42	106%	83%	129%	105%
47	106%	53%	129%	79%
52	86%	43%	129%	68%
57	65%	41%	129%	60%
62	54%	37%	80%	66%
67	52%	36%	71%	44%
72	38%	35%	53%	37%
77	36%	35%	44%	45%
82	34%	41%	39%	37%
87	41%	42%	41%	50%
92	54%	55%	52%	53%
97	68%	59%	59%	65%
102	72%	73%	70%	71%
107	74%	75%	72%	73%

TABLE 2 - Annual trend and corresponding experience year adjustments

Year	Females	Females	Males	Males
	Married	Single	Married	Single
2010	0.9472	0.9472	0.9040	0.9415
2011	0.9406	0.9406	0.8950	0.9321
2012	0.9340	0.9340	0.8860	0.9227
2013	0.9274	0.9274	0.8772	0.9135
2014	0.9210	0.9210	0.8684	0.9044
2015	0.9145	0.9145	0.8597	0.8953
2016+	0.9081	0.9081	0.8511	0.8864

TABLE 3 – Selection factors

Selection Modifier								
	single 2000+ FEMALES				married 2000+ Females			
	00-59	60-69	70-79	80+	00-59	60-69	70-79	80+
1	0.247	0.405	0.301	0.301	0.159	0.359	0.440	0.440
2	0.293	0.474	0.440	0.440	0.252	0.449	0.560	0.560
3	0.339	0.571	0.579	0.579	0.344	0.539	0.680	0.680
4	0.421	0.668	0.717	0.717	0.436	0.647	0.800	0.800
5	0.503	0.793	0.812	0.812	0.528	0.755	0.891	0.891
6	0.594	0.872	0.834	0.834	0.637	0.847	0.931	0.931
7	0.665	0.921	0.860	0.860	0.727	0.916	0.946	0.946
8	0.716	0.930	0.883	0.883	0.794	0.940	0.958	0.958
9	0.756	0.932	0.905	0.905	0.827	0.941	0.970	0.970
10	0.794	0.934	0.928	0.928	0.853	0.942	0.986	0.986
11	0.835	0.936	0.950	0.950	0.876	0.943	0.987	0.987
12	0.849	0.937	0.954	0.954	0.891	0.944	0.988	0.988
13	0.890	0.941	0.976	0.976	0.911	0.945	0.989	0.989
14	0.958	0.974	0.998	0.998	0.980	0.970	0.995	0.995
15	0.968	0.985	0.998	0.998	0.985	0.971	0.997	0.997
16	0.970	0.987	0.998	0.998	0.988	0.972	0.998	0.998
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	single 2000+ males				married 2000+ males			
	00-59	60-69	70-79	80+	00-59	60-69	70-79	80+
1	0.263	0.332	0.349	0.349	0.214	0.380	0.290	0.267
2	0.356	0.476	0.612	0.612	0.312	0.534	0.460	0.462
3	0.452	0.618	0.776	0.776	0.410	0.685	0.632	0.632
4	0.562	0.749	0.851	0.851	0.531	0.811	0.773	0.773
5	0.682	0.851	0.887	0.887	0.651	0.895	0.883	0.883
6	0.802	0.912	0.897	0.897	0.767	0.914	0.946	0.946
7	0.926	0.949	0.924	0.924	0.880	0.930	0.959	0.959
8	0.929	0.952	0.928	0.928	0.910	0.934	0.962	0.962
9	0.932	0.953	0.934	0.934	0.920	0.936	0.964	0.964
10	0.949	0.954	0.959	0.959	0.931	0.942	0.965	0.965
11	0.954	0.955	0.965	0.965	0.945	0.943	0.966	0.966
12	0.959	0.956	0.966	0.966	0.948	0.944	0.966	0.966
13	0.961	0.957	0.969	0.969	0.951	0.947	0.970	0.970
14	0.983	0.972	0.976	0.976	0.976	0.972	0.979	0.979
15	0.987	0.986	0.980	0.980	0.980	0.977	0.982	0.982
16	0.989	0.989	0.984	0.984	0.982	0.980	0.983	0.983
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Attachment D

State	Count	Annual Premium	Avg Prem before rate increase	Avg Prem after rate increase
AK	8	13,289	\$ 1,661	\$ 2,364
AL	110	203,571	\$ 1,851	\$ 2,634
CO	451	674,323	\$ 1,495	\$ 2,128
GA	457	884,846	\$ 1,936	\$ 2,756
IA	293	596,215	\$ 2,035	\$ 2,896
ID	58	160,222	\$ 2,762	\$ 3,932
IL	509	1,138,880	\$ 2,237	\$ 3,185
KS	184	342,658	\$ 1,862	\$ 2,651
KY	111	202,654	\$ 1,826	\$ 2,599
LA	143	221,501	\$ 1,549	\$ 2,205
MA	383	807,053	\$ 2,107	\$ 2,999
MD	260	476,440	\$ 1,832	\$ 2,608
ME	28	61,963	\$ 2,213	\$ 3,150
MI	311	535,948	\$ 1,723	\$ 2,453
MN	365	637,355	\$ 1,746	\$ 2,485
MO	159	278,507	\$ 1,752	\$ 2,493
MS	117	161,740	\$ 1,382	\$ 1,968
NC	305	533,758	\$ 1,750	\$ 2,491
NE	99	263,912	\$ 2,666	\$ 3,794
NH	30	155,153	\$ 5,172	\$ 7,361
NM	37	91,354	\$ 2,469	\$ 3,514
OH	225	497,927	\$ 2,213	\$ 3,150
OK	74	162,399	\$ 2,195	\$ 3,124
PA	319	661,368	\$ 2,073	\$ 2,951
RI	19	62,365	\$ 3,282	\$ 4,672
SC	149	350,410	\$ 2,352	\$ 3,347
TN	200	400,434	\$ 2,002	\$ 2,850
TX	686	1,277,993	\$ 1,863	\$ 2,652
UT	53	87,845	\$ 1,657	\$ 2,359
VA	317	591,556	\$ 1,866	\$ 2,656
VT	3	19,822	\$ 6,607	\$ 9,404
WA	257	549,230	\$ 2,137	\$ 3,042
WI	106	228,544	\$ 2,156	\$ 3,069
WV	18	50,218	\$ 2,790	\$ 3,971
WY	29	77,009	\$ 2,655	\$ 3,780
IC States	6,873	13,458,461	\$ 1,958	\$ 2,787

State	Count	Annual Premium	Avg Prem before rate increase	Avg Prem after rate increase
AR	41	87,274	\$ 2,129	\$ 3,030
AZ	198	407,088	\$ 2,056	\$ 2,926
CT	902	2,041,063	\$ 2,263	\$ 3,221
DC	187	363,801	\$ 1,945	\$ 2,769
DE	33	60,026	\$ 1,819	\$ 2,589
HI	460	935,365	\$ 2,033	\$ 2,894
IN	186	476,217	\$ 2,560	\$ 3,644
MT	59	165,644	\$ 2,808	\$ 3,996
ND	259	341,150	\$ 1,317	\$ 1,875
NJ	387	1,105,381	\$ 2,856	\$ 4,065
NV	28	51,111	\$ 1,825	\$ 2,598
OR	84	207,087	\$ 2,465	\$ 3,509
SD	29	86,286	\$ 2,975	\$ 4,235
Non-IC States	2,853	6,327,491	\$ 2,218	\$ 3,157

Attachment E

Duration	Actual			D	Expected			Actual to Expected		
	A	B	C		E	F	G=A/D	H=B/E	I=C/F	
	Earned Premium @ Original Rate Level	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	Cumulative Actual to Expected Earned Premium	Cumulative Actual to Expected Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	
1	21,849,315	266,773	1.22%	21,290,714	375,790	1.77%	102.6%	70.99%	69.17%	
2	21,702,006	303,116	1.31%	20,389,852	542,118	2.20%	104.5%	62.09%	59.42%	
3	20,441,679	449,568	1.59%	19,747,651	674,938	2.59%	104.2%	64.00%	61.44%	
4	19,575,809	705,490	2.06%	19,251,701	838,061	3.01%	103.6%	70.96%	68.51%	
5	12,545,226	1,631,421	3.49%	18,845,523	1,078,333	3.53%	96.6%	95.64%	99.04%	
6	1,400,999	67,737	3.51%	18,120,421	1,336,963	4.12%	82.9%	70.66%	85.24%	
7	408	0	3.51%	17,771,497	1,674,725	4.82%	72.0%	52.51%	72.92%	
8	0	0	3.51%	17,318,794	2,087,616	5.64%	63.8%	39.78%	62.30%	
9	0	0	3.51%	16,068,457	2,533,118	6.60%	57.8%	30.73%	53.20%	
10	0	0	3.51%	15,684,826	3,025,787	7.68%	52.9%	24.17%	45.72%	
11	0	0	3.51%	15,302,730	3,574,602	8.88%	48.8%	19.30%	39.54%	
12	0	0	3.51%	14,980,949	4,230,953	10.23%	45.4%	15.58%	34.32%	
13	0	0	3.51%	14,596,755	4,959,428	11.74%	42.5%	12.71%	29.90%	
14	0	0	3.51%	14,111,372	5,669,820	13.39%	40.1%	10.50%	26.22%	
15	0	0	3.51%	13,702,924	6,436,493	15.18%	37.9%	8.77%	23.13%	
16	0	0	3.51%	13,332,076	7,289,185	17.13%	36.0%	7.39%	20.50%	
17	0	0	3.51%	12,889,520	8,342,437	19.29%	34.4%	6.26%	18.20%	
18	0	0	3.51%	12,476,143	9,555,787	21.71%	33.0%	5.33%	16.18%	
19	0	0	3.51%	12,089,537	10,705,146	24.33%	31.7%	4.57%	14.43%	
20	0	0	3.51%	11,667,125	11,832,662	27.14%	30.5%	3.95%	12.94%	
21	0	0	3.51%	11,235,783	12,976,247	30.14%	29.5%	3.43%	11.65%	
22	0	0	3.51%	10,779,533	14,301,807	33.38%	28.5%	3.00%	10.52%	
23	0	0	3.51%	10,311,128	15,695,633	36.86%	27.7%	2.64%	9.53%	
24	0	0	3.51%	9,825,578	16,900,220	40.53%	27.0%	2.34%	8.66%	
25	0	0	3.51%	9,325,872	17,892,853	44.33%	26.3%	2.08%	7.92%	
26	0	0	3.51%	8,819,028	18,746,896	48.24%	25.7%	1.87%	7.28%	
27	0	0	3.51%	8,299,194	19,587,610	52.25%	25.1%	1.69%	6.72%	
28	0	0	3.51%	7,775,388	20,359,888	56.37%	24.6%	1.53%	6.23%	
29	0	0	3.51%	7,253,112	20,859,216	60.53%	24.2%	1.40%	5.80%	
30	0	0	3.51%	6,719,884	21,006,788	64.66%	23.8%	1.29%	5.43%	
31	0	0	3.51%	6,191,198	20,893,650	68.72%	23.4%	1.20%	5.11%	
32	0	0	3.51%	5,677,966	20,620,408	72.68%	23.1%	1.12%	4.83%	
33	0	0	3.51%	5,175,922	20,214,918	76.53%	22.8%	1.05%	4.59%	
34	0	0	3.51%	4,688,777	19,629,999	80.25%	22.6%	0.99%	4.38%	
35	0	0	3.51%	4,220,363	18,753,803	83.77%	22.4%	0.94%	4.19%	
36	0	0	3.51%	3,774,324	17,705,120	87.08%	22.2%	0.89%	4.03%	
37	0	0	3.51%	3,353,669	16,557,909	90.16%	22.0%	0.86%	3.89%	
38	0	0	3.51%	2,959,738	15,393,222	93.01%	21.9%	0.83%	3.78%	
39	0	0	3.51%	2,593,775	14,266,485	95.66%	21.7%	0.80%	3.67%	
40	0	0	3.51%	2,258,476	13,052,648	98.07%	21.6%	0.77%	3.58%	
41	0	0	3.51%	1,953,524	11,804,170	100.25%	21.5%	0.75%	3.50%	
42	0	0	3.51%	1,679,145	10,599,865	102.22%	21.5%	0.74%	3.44%	
43	0	0	3.51%	1,434,049	9,479,385	103.97%	21.4%	0.72%	3.38%	
44	0	0	3.51%	1,215,945	8,525,435	105.56%	21.3%	0.71%	3.33%	
45	0	0	3.51%	1,026,148	7,588,490	106.98%	21.3%	0.70%	3.28%	
46	0	0	3.51%	861,638	6,701,615	108.24%	21.2%	0.69%	3.24%	
47	0	0	3.51%	719,278	5,871,503	109.35%	21.2%	0.68%	3.21%	
48	0	0	3.51%	596,892	5,122,116	110.32%	21.2%	0.67%	3.18%	
49	0	0	3.51%	490,733	4,505,213	111.18%	21.2%	0.67%	3.16%	
50	0	0	3.51%	403,305	3,919,431	111.93%	21.1%	0.66%	3.14%	
51	0	0	3.51%	330,418	3,357,926	112.58%	21.1%	0.66%	3.12%	
52	0	0	3.51%	268,508	2,829,532	113.13%	21.1%	0.66%	3.10%	
53	0	0	3.51%	216,681	2,349,816	113.58%	21.1%	0.65%	3.09%	
54	0	0	3.51%	173,193	1,956,761	113.96%	21.1%	0.65%	3.08%	
55	0	0	3.51%	138,805	1,612,653	114.28%	21.1%	0.65%	3.07%	
56	0	0	3.51%	110,645	1,306,298	114.53%	21.1%	0.65%	3.07%	
57	0	0	3.51%	87,254	1,039,016	114.74%	21.1%	0.65%	3.06%	
58	0	0	3.51%	68,097	812,201	114.89%	21.1%	0.64%	3.06%	
59	0	0	3.51%	51,821	644,273	115.02%	21.1%	0.64%	3.05%	
60	0	0	3.51%	40,165	507,898	115.12%	21.1%	0.64%	3.05%	
61	0	0	3.51%	30,343	393,205	115.20%	21.1%	0.64%	3.05%	
62	0	0	3.51%	22,628	297,923	115.26%	21.1%	0.64%	3.05%	
63	0	0	3.51%	16,936	223,252	115.30%	21.1%	0.64%	3.05%	
64	0	0	3.51%	12,450	169,916	115.33%	21.1%	0.64%	3.04%	
65+	0	0	3.51%	30,793	450,959	115.42%	21.1%	0.64%	3.04%	
Lifetime	97,515,441	3,424,105	3.51%	462,856,667	534,248,136	115.42%	21.1%	0.64%	3.04%	
PV Lifetime	105,990,381	3,630,209	3.4%	326,220,918	208,121,224	63.80%	32.5%	1.7%	5.4%	

Attachment F

Transamerica Life Insurance Company							
Incidence Rate Exhibit							
Claims Assumption Exhibit							
	-Issue Ages 52, 57						
	-Married						
	-4 Year Benefit Period						
	-60 Day Elimination Period						
Incidence, Female							
Nursing Home			Home Health Care		Assisted Living Facility		
Issue Age							
Attained Age	52	57	52	57	52	57	57
52	0.000019	0.000000	0.000152	0.000000	0.000017	0.000000	
53	0.000025	0.000000	0.000194	0.000000	0.000017	0.000000	
54	0.000031	0.000000	0.000237	0.000000	0.000017	0.000000	
55	0.000037	0.000000	0.000293	0.000000	0.000017	0.000000	
56	0.000042	0.000000	0.000353	0.000000	0.000017	0.000000	
57	0.000045	0.000060	0.000434	0.000467	0.000017	0.000017	
58	0.000047	0.000060	0.000524	0.000494	0.000018	0.000017	
59	0.000050	0.000060	0.000594	0.000522	0.000036	0.000034	
60	0.000073	0.000064	0.000671	0.000573	0.000054	0.000034	
61	0.000092	0.000083	0.000792	0.000628	0.000072	0.000052	
62	0.000141	0.000097	0.000846	0.000711	0.000093	0.000053	
63	0.000169	0.000118	0.000950	0.000807	0.000168	0.000053	
64	0.000211	0.000154	0.001092	0.000965	0.000198	0.000070	
65	0.000250	0.000176	0.001278	0.001192	0.000228	0.000101	
66	0.000301	0.000206	0.001540	0.001424	0.000259	0.000177	
67	0.000338	0.000234	0.001782	0.001632	0.000440	0.000234	
68	0.000364	0.000279	0.002025	0.001839	0.000532	0.000280	
69	0.000389	0.000316	0.002259	0.002056	0.000716	0.000378	
70	0.000440	0.000382	0.002608	0.002505	0.000705	0.000515	
71	0.000575	0.000504	0.003044	0.002931	0.000939	0.000785	
72	0.000774	0.000672	0.003945	0.003807	0.001049	0.001063	
73	0.000947	0.000916	0.004890	0.004730	0.001445	0.001398	
74	0.001154	0.001119	0.005756	0.005580	0.001929	0.001870	
75	0.001489	0.001447	0.006929	0.006732	0.002671	0.002595	
76	0.001968	0.001917	0.008295	0.008077	0.003323	0.003236	
77	0.002413	0.002355	0.010211	0.009964	0.004778	0.004662	
78	0.002904	0.002839	0.011892	0.011628	0.005788	0.005660	
79	0.003621	0.003548	0.013781	0.013503	0.007141	0.006997	
80	0.004321	0.004243	0.016283	0.015987	0.008361	0.008209	
81	0.004917	0.004837	0.018802	0.018497	0.009814	0.009654	
82	0.005482	0.005404	0.022044	0.021729	0.011642	0.011475	
83	0.006255	0.006178	0.024883	0.024574	0.013535	0.013366	
84	0.006746	0.006674	0.027693	0.027400	0.015160	0.015000	
85	0.007603	0.007537	0.030050	0.029788	0.017360	0.017208	
86	0.008470	0.008412	0.033546	0.033313	0.019736	0.019599	
87	0.009509	0.009460	0.038671	0.038471	0.022525	0.022409	
88	0.010556	0.010520	0.045080	0.044926	0.025181	0.025095	
89	0.011543	0.011523	0.050321	0.050235	0.027900	0.027852	
90	0.012343	0.012343	0.055346	0.055346	0.030104	0.030104	
91	0.012718	0.012718	0.058419	0.058419	0.032042	0.032042	
92	0.013044	0.013044	0.062459	0.062459	0.033388	0.033388	
93	0.013166	0.013166	0.065877	0.065877	0.034099	0.034099	
94	0.013214	0.013214	0.067717	0.067717	0.034809	0.034809	
95	0.013187	0.013187	0.069395	0.069395	0.035717	0.035717	
96	0.013297	0.013297	0.072922	0.072922	0.036323	0.036323	
97	0.013269	0.013269	0.072790	0.072790	0.036323	0.036323	
98	0.013243	0.013243	0.071372	0.071372	0.036323	0.036323	
99	0.013216	0.013216	0.068980	0.068980	0.036323	0.036323	

Transamerica Life Insurance Company

Incidence Rate Exhibit

Claims Assumption Exhibit

- Issue Ages 52, 57
- Single
- 4 Year Benefit Period
- 60 Day Elimination Period

Incidence, Female

Attained Age	Nursing Home		Home Health Care		Assisted Living Facility	
	Issue Age					
	52	57	52	57	52	57
52	0.000040	0.000000	0.000232	0.000000	0.000043	0.000000
53	0.000053	0.000000	0.000296	0.000000	0.000043	0.000000
54	0.000066	0.000000	0.000362	0.000000	0.000043	0.000000
55	0.000080	0.000000	0.000448	0.000000	0.000043	0.000000
56	0.000090	0.000000	0.000540	0.000000	0.000043	0.000000
57	0.000095	0.000128	0.000664	0.000714	0.000044	0.000043
58	0.000099	0.000128	0.000801	0.000755	0.000045	0.000043
59	0.000107	0.000128	0.000909	0.000797	0.000091	0.000086
60	0.000154	0.000137	0.001026	0.000877	0.000137	0.000086
61	0.000197	0.000177	0.001211	0.000960	0.000182	0.000131
62	0.000301	0.000207	0.001293	0.001086	0.000237	0.000133
63	0.000359	0.000251	0.001452	0.001233	0.000426	0.000135
64	0.000449	0.000328	0.001669	0.001476	0.000502	0.000178
65	0.000532	0.000375	0.001954	0.001823	0.000579	0.000255
66	0.000641	0.000440	0.002354	0.002176	0.000657	0.000448
67	0.000720	0.000499	0.002724	0.002495	0.001116	0.000593
68	0.000774	0.000593	0.003096	0.002811	0.001351	0.000711
69	0.000828	0.000674	0.003454	0.003143	0.001817	0.000959
70	0.000937	0.000814	0.003987	0.003829	0.001788	0.001308
71	0.001223	0.001074	0.004653	0.004480	0.002268	0.001895
72	0.001648	0.001432	0.006031	0.005820	0.002417	0.002450
73	0.002017	0.001951	0.007300	0.007061	0.003182	0.003078
74	0.002457	0.002382	0.008318	0.008063	0.004067	0.003943
75	0.003012	0.002926	0.009682	0.009407	0.005172	0.005025
76	0.003716	0.003618	0.011194	0.010900	0.005864	0.005710
77	0.004273	0.004170	0.012864	0.012553	0.007652	0.007467
78	0.004819	0.004712	0.013980	0.013670	0.008929	0.008731
79	0.005541	0.005429	0.015112	0.014808	0.010849	0.010630
80	0.006047	0.005937	0.017152	0.016840	0.012504	0.012277
81	0.006030	0.005932	0.019806	0.019484	0.014447	0.014212
82	0.006406	0.006315	0.023221	0.022888	0.016863	0.016622
83	0.006951	0.006864	0.026211	0.025885	0.019287	0.019047
84	0.007275	0.007198	0.029171	0.028863	0.021245	0.021020
85	0.008200	0.008128	0.031654	0.031378	0.023321	0.023117
86	0.009135	0.009071	0.035336	0.035091	0.025119	0.024945
87	0.010146	0.010094	0.040735	0.040525	0.027190	0.027049
88	0.011147	0.011109	0.047486	0.047323	0.028586	0.028489
89	0.011939	0.011919	0.053006	0.052917	0.029809	0.029759
90	0.012389	0.012389	0.058300	0.058300	0.030271	0.030271
91	0.012765	0.012765	0.061537	0.061537	0.030950	0.030950
92	0.012963	0.012963	0.065793	0.065793	0.031921	0.031921
93	0.013084	0.013084	0.069394	0.069394	0.032601	0.032601
94	0.013132	0.013132	0.071331	0.071331	0.033280	0.033280
95	0.013105	0.013105	0.073099	0.073099	0.034148	0.034148
96	0.013615	0.013615	0.076814	0.076814	0.034727	0.034727
97	0.013587	0.013587	0.076676	0.076676	0.034727	0.034727
98	0.013560	0.013560	0.075181	0.075181	0.034727	0.034727
99	0.013532	0.013532	0.072662	0.072662	0.034727	0.034727

Transamerica Life Insurance Company							
Incidence Rate Exhibit							
Claims Assumption Exhibit							
	-Issue Ages 52, 57						
	-Married						
	-4 Year Benefit Period						
	-60 Day Elimination Period						
Incidence, Male							
Nursing Home		Home Health Care		Assisted Living Facility			
Issue Age							
Attained Age	52	57	52	57	52	57	57
52	0.000043	0.000000	0.000096	0.000000	0.000013	0.000000	
53	0.000043	0.000000	0.000144	0.000000	0.000019	0.000000	
54	0.000043	0.000000	0.000144	0.000000	0.000026	0.000000	
55	0.000043	0.000000	0.000191	0.000000	0.000032	0.000000	
56	0.000043	0.000000	0.000287	0.000000	0.000038	0.000000	
57	0.000044	0.000048	0.000387	0.000146	0.000045	0.000025	
58	0.000045	0.000056	0.000473	0.000294	0.000051	0.000033	
59	0.000089	0.000064	0.000582	0.000443	0.000058	0.000042	
60	0.000087	0.000072	0.000698	0.000594	0.000083	0.000050	
61	0.000086	0.000138	0.000744	0.000748	0.000112	0.000058	
62	0.000151	0.000154	0.000857	0.000913	0.000128	0.000067	
63	0.000184	0.000170	0.001026	0.001092	0.000144	0.000075	
64	0.000196	0.000183	0.001065	0.001043	0.000162	0.000083	
65	0.000217	0.000209	0.001259	0.001054	0.000196	0.000092	
66	0.000243	0.000219	0.001499	0.001224	0.000231	0.000117	
67	0.000313	0.000290	0.001721	0.001592	0.000311	0.000183	
68	0.000450	0.000430	0.001887	0.002005	0.000393	0.000225	
69	0.000627	0.000601	0.002278	0.002567	0.000422	0.000336	
70	0.000824	0.000791	0.002468	0.002683	0.000489	0.000448	
71	0.000954	0.000919	0.002698	0.002894	0.000565	0.000544	
72	0.001091	0.001052	0.002880	0.003165	0.000639	0.000617	
73	0.001264	0.001223	0.003441	0.003732	0.000737	0.000713	
74	0.001515	0.001468	0.004280	0.004268	0.000848	0.000822	
75	0.001924	0.001869	0.005033	0.004890	0.001130	0.001098	
76	0.002411	0.002347	0.006554	0.006382	0.001601	0.001558	
77	0.002808	0.002740	0.008133	0.007937	0.002314	0.002258	
78	0.003368	0.003294	0.010063	0.009839	0.002985	0.002919	
79	0.004074	0.003992	0.011994	0.011752	0.003687	0.003613	
80	0.004812	0.004724	0.014416	0.014154	0.004576	0.004493	
81	0.005549	0.005459	0.016395	0.016129	0.005619	0.005527	
82	0.006279	0.006189	0.018343	0.018081	0.006809	0.006711	
83	0.006852	0.006767	0.020978	0.020717	0.008307	0.008204	
84	0.007571	0.007491	0.023256	0.023010	0.009834	0.009730	
85	0.008272	0.008200	0.025738	0.025513	0.011396	0.011296	
86	0.009119	0.009056	0.028474	0.028276	0.013629	0.013535	
87	0.010067	0.010015	0.032279	0.032112	0.016013	0.015931	
88	0.010861	0.010824	0.037334	0.037207	0.018479	0.018416	
89	0.011776	0.011756	0.045341	0.045264	0.021167	0.021131	
90	0.012919	0.012919	0.053075	0.053075	0.023970	0.023970	
91	0.013672	0.013672	0.058104	0.058104	0.027334	0.027334	
92	0.014493	0.014493	0.064352	0.064352	0.030241	0.030241	
93	0.014956	0.014956	0.069738	0.069738	0.032970	0.032970	
94	0.015240	0.015240	0.072974	0.072974	0.035161	0.035161	
95	0.015198	0.015198	0.074761	0.074761	0.036598	0.036598	
96	0.015517	0.015517	0.075037	0.075037	0.037017	0.037017	
97	0.015464	0.015464	0.075015	0.075015	0.037017	0.037017	
98	0.015412	0.015412	0.073975	0.073975	0.037017	0.037017	
99	0.015359	0.015359	0.071157	0.071157	0.037017	0.037017	

Transamerica Life Insurance Company
Incidence Rate Exhibit

Claims Assumption Exhibit

-Issue Ages 52, 57
-Single
-4 Year Benefit Period
-60 Day Elimination Period

Incidence, Male

Nursing Home

Home Health Care

Assisted Living Facility

Issue Age

Attained Age	Nursing Home		Home Health Care		Assisted Living Facility	
	52	57	52	57	52	57
52	0.000098	0.000000	0.000109	0.000000	0.000040	0.000000
53	0.000098	0.000000	0.000164	0.000000	0.000060	0.000000
54	0.000098	0.000000	0.000164	0.000000	0.000080	0.000000
55	0.000098	0.000000	0.000218	0.000000	0.000100	0.000000
56	0.000099	0.000000	0.000327	0.000000	0.000121	0.000000
57	0.000100	0.000109	0.000441	0.000166	0.000141	0.000078
58	0.000102	0.000128	0.000539	0.000335	0.000161	0.000104
59	0.000203	0.000146	0.000663	0.000505	0.000181	0.000131
60	0.000197	0.000164	0.000795	0.000677	0.000261	0.000157
61	0.000196	0.000314	0.000847	0.000852	0.000352	0.000183
62	0.000345	0.000352	0.000976	0.001041	0.000402	0.000209
63	0.000421	0.000387	0.001169	0.001244	0.000452	0.000235
64	0.000448	0.000417	0.001214	0.001189	0.000507	0.000261
65	0.000495	0.000477	0.001435	0.001201	0.000614	0.000287
66	0.000553	0.000501	0.001708	0.001394	0.000723	0.000366
67	0.000714	0.000661	0.001961	0.001814	0.000975	0.000575
68	0.001027	0.000982	0.002150	0.002285	0.001230	0.000705
69	0.001431	0.001371	0.002595	0.002925	0.001324	0.001054
70	0.001879	0.001805	0.002811	0.003057	0.001531	0.001403
71	0.002149	0.002069	0.003074	0.003298	0.001739	0.001674
72	0.002397	0.002313	0.003281	0.003606	0.001933	0.001866
73	0.002679	0.002592	0.003921	0.004252	0.002205	0.002133
74	0.003102	0.003007	0.004876	0.004863	0.002435	0.002360
75	0.003746	0.003640	0.005734	0.005571	0.003094	0.003006
76	0.004511	0.004392	0.007468	0.007271	0.004121	0.004012
77	0.004895	0.004776	0.009267	0.009043	0.005705	0.005566
78	0.005523	0.005401	0.011465	0.011211	0.006999	0.006844
79	0.006419	0.006290	0.013665	0.013390	0.008241	0.008074
80	0.007326	0.007192	0.016425	0.016126	0.009726	0.009550
81	0.008153	0.008021	0.018681	0.018377	0.011327	0.011143
82	0.008957	0.008829	0.020900	0.020601	0.013203	0.013014
83	0.009629	0.009509	0.023902	0.023605	0.015291	0.015101
84	0.010317	0.010208	0.026498	0.026218	0.017238	0.017056
85	0.011097	0.011000	0.029326	0.029069	0.019102	0.018935
86	0.011595	0.011514	0.032443	0.032218	0.022100	0.021947
87	0.012562	0.012498	0.036778	0.036588	0.024212	0.024087
88	0.013414	0.013368	0.042538	0.042393	0.025915	0.025826
89	0.014395	0.014371	0.051661	0.051574	0.027133	0.027087
90	0.015506	0.015506	0.060473	0.060473	0.028098	0.028098
91	0.016134	0.016134	0.066203	0.066203	0.030545	0.030545
92	0.016668	0.016668	0.073322	0.073322	0.033794	0.033794
93	0.016602	0.016602	0.079458	0.079458	0.036843	0.036843
94	0.016461	0.016461	0.083146	0.083146	0.039291	0.039291
95	0.015960	0.015960	0.085182	0.085182	0.040897	0.040897
96	0.015517	0.015517	0.085496	0.085496	0.041366	0.041366
97	0.015310	0.015310	0.085471	0.085471	0.041366	0.041366
98	0.015259	0.015259	0.084286	0.084286	0.041366	0.041366
99	0.015206	0.015206	0.081075	0.081075	0.041366	0.041366

Transamerica Life Insurance Company
On Claim Mortality Rate Exhibit

Claims Assumption Exhibit

-Issue Ages 52, 57
-2/4 Year Benefit Period
-60 Day Elimination Period

On Claim Mortality, Female

Duration Month	Nursing Home		Home Health Care		Assisted Living Facility	
	Issue Age					
	52	57	52	57	52	57
1	0.102728	0.102728	0.193422	0.193422	0.023652	0.023652
2	0.057791	0.057791	0.093084	0.093084	0.016591	0.016591
3	0.046440	0.046440	0.054522	0.054522	0.013483	0.013483
4	0.040530	0.040530	0.043163	0.043163	0.011638	0.011638
5	0.036535	0.036535	0.034076	0.034076	0.010383	0.010383
6	0.033192	0.033192	0.026125	0.026125	0.010158	0.010158
7	0.030656	0.030656	0.021325	0.021325	0.010056	0.010056
8	0.028140	0.028140	0.017771	0.017771	0.009967	0.009967
9	0.025643	0.025643	0.016586	0.016586	0.009890	0.009890
10	0.023165	0.023165	0.015401	0.015401	0.009822	0.009822
11	0.020706	0.020706	0.014217	0.014217	0.009760	0.009760
12	0.018267	0.018267	0.013032	0.013032	0.009704	0.009704
13	0.015894	0.015894	0.010035	0.010035	0.008458	0.008458
14	0.015894	0.015894	0.010035	0.010035	0.008458	0.008458
15	0.015894	0.015894	0.010035	0.010035	0.008458	0.008458
16	0.015894	0.015894	0.010035	0.010035	0.008458	0.008458
17	0.015894	0.015894	0.010035	0.010035	0.008458	0.008458
18	0.015894	0.015894	0.010035	0.010035	0.008458	0.008458
19	0.015894	0.015894	0.010035	0.010035	0.008458	0.008458
20	0.015894	0.015894	0.010035	0.010035	0.008458	0.008458
21	0.015894	0.015894	0.010035	0.010035	0.008458	0.008458
22	0.015894	0.015894	0.010035	0.010035	0.008458	0.008458
23	0.015894	0.015894	0.010035	0.010035	0.008458	0.008458
24	0.015894	0.015894	0.010035	0.010035	0.008458	0.008458
25	0.014271	0.014271	0.010035	0.010035	0.008458	0.008458
26	0.014271	0.014271	0.010035	0.010035	0.008458	0.008458
27	0.014271	0.014271	0.010035	0.010035	0.008458	0.008458
28	0.014271	0.014271	0.010035	0.010035	0.008458	0.008458
29	0.014271	0.014271	0.010035	0.010035	0.008458	0.008458
30	0.014271	0.014271	0.010035	0.010035	0.008458	0.008458
31	0.014271	0.014271	0.010035	0.010035	0.008458	0.008458
32	0.014271	0.014271	0.010035	0.010035	0.008458	0.008458
33	0.014271	0.014271	0.010035	0.010035	0.008458	0.008458
34	0.014271	0.014271	0.010035	0.010035	0.008458	0.008458
35	0.014271	0.014271	0.010035	0.010035	0.008458	0.008458
36	0.014271	0.014271	0.010035	0.010035	0.008458	0.008458
37	0.017148	0.017148	0.010035	0.010035	0.008458	0.008458
38	0.017148	0.017148	0.010035	0.010035	0.008458	0.008458
39	0.017148	0.017148	0.010035	0.010035	0.008458	0.008458
40	0.017148	0.017148	0.010035	0.010035	0.008458	0.008458
41	0.017148	0.017148	0.010035	0.010035	0.008458	0.008458
42	0.017148	0.017148	0.010035	0.010035	0.008458	0.008458
43	0.017148	0.017148	0.010035	0.010035	0.008458	0.008458
44	0.017148	0.017148	0.010035	0.010035	0.008458	0.008458
45	0.017148	0.017148	0.010035	0.010035	0.008458	0.008458
46	0.017148	0.017148	0.010035	0.010035	0.008458	0.008458
47	0.017148	0.017148	0.010035	0.010035	0.008458	0.008458
48	0.017148	0.017148	0.010035	0.010035	0.008458	0.008458
Attained Age after first 48 months						
56	0.182395		0.026876		0.058171	
57	0.182730		0.029758		0.060865	
58	0.183064		0.032180		0.063552	
59	0.183399		0.034988		0.066233	
60	0.183734		0.037914		0.068907	
61	0.184068	0.184068	0.040959	0.040959	0.071574	0.071574
62	0.184402	0.184402	0.044124	0.044124	0.074236	0.074236
63	0.184736	0.184736	0.047487	0.047487	0.076890	0.076890
64	0.185070	0.185070	0.051054	0.051054	0.079539	0.079539
65	0.185404	0.185404	0.054714	0.054714	0.082180	0.082180
66	0.185738	0.185738	0.058352	0.058352	0.084816	0.084816
67	0.186072	0.186072	0.061847	0.061847	0.087445	0.087445
68	0.186405	0.186405	0.065220	0.065220	0.090067	0.090067
69	0.186739	0.186739	0.068543	0.068543	0.092683	0.092683
70	0.188274	0.188274	0.073373	0.073373	0.095293	0.095293
71	0.188437	0.188437	0.076512	0.076512	0.097946	0.097946
72	0.188772	0.188772	0.079642	0.079642	0.100592	0.100592
73	0.189106	0.189106	0.082764	0.082764	0.103231	0.103231
74	0.189441	0.189441	0.085463	0.085463	0.105864	0.105864
75	0.191476	0.191476	0.085811	0.085811	0.107355	0.107355
76	0.197481	0.197481	0.089978	0.089978	0.109949	0.109949
77	0.205160	0.205160	0.095858	0.095858	0.112537	0.112537
78	0.212777	0.212777	0.102391	0.102391	0.115118	0.115118
79	0.224343	0.224343	0.112430	0.112430	0.117692	0.117692
80	0.236759	0.236759	0.123694	0.123694	0.121907	0.121907
81	0.243319	0.243319	0.128613	0.128613	0.125509	0.125509
82	0.249216	0.249216	0.128749	0.128749	0.130284	0.130284
83	0.254418	0.254418	0.128885	0.128885	0.133103	0.133103
84	0.260206	0.260206	0.129021	0.129021	0.135978	0.135978
85	0.263784	0.263784	0.129031	0.129031	0.141109	0.141109

Transamerica Life Insurance Company
On Claim Mortality Rate Exhibit

Claims Assumption Exhibit

-Issue Ages 52, 57
-2/4 Year Benefit Period
-60 Day Elimination Period

On Claim Mortality, Male

Duration Month	Nursing Home		Home Health Care		Assisted Living Facility	
			Issue Age			
	52	57	52	57	52	57
1	0.111011	0.111011	0.180100	0.180100	0.041292	0.041292
2	0.074027	0.074027	0.083155	0.083155	0.028965	0.028965
3	0.058748	0.058748	0.054444	0.054444	0.023539	0.023539
4	0.050065	0.050065	0.040313	0.040313	0.020318	0.020318
5	0.044364	0.044364	0.036006	0.036006	0.018126	0.018126
6	0.040295	0.040295	0.033325	0.033325	0.017734	0.017734
7	0.037227	0.037227	0.031215	0.031215	0.017555	0.017555
8	0.034824	0.034824	0.029496	0.029496	0.017401	0.017401
9	0.032888	0.032888	0.028058	0.028058	0.017266	0.017266
10	0.031293	0.031293	0.026831	0.026831	0.017147	0.017147
11	0.029311	0.029311	0.025767	0.025767	0.017039	0.017039
12	0.027876	0.027876	0.024833	0.024833	0.016942	0.016942
13	0.027876	0.027876	0.018234	0.018234	0.020479	0.020479
14	0.027876	0.027876	0.017070	0.017070	0.020479	0.020479
15	0.027876	0.027876	0.015907	0.015907	0.020479	0.020479
16	0.027876	0.027876	0.014743	0.014743	0.020479	0.020479
17	0.027876	0.027876	0.013580	0.013580	0.020479	0.020479
18	0.027876	0.027876	0.012416	0.012416	0.020479	0.020479
19	0.027876	0.027876	0.011252	0.011252	0.020479	0.020479
20	0.027876	0.027876	0.010089	0.010089	0.020479	0.020479
21	0.027876	0.027876	0.008925	0.008925	0.020479	0.020479
22	0.027876	0.027876	0.007762	0.007762	0.020479	0.020479
23	0.027876	0.027876	0.006598	0.006598	0.020479	0.020479
24	0.027876	0.027876	0.005435	0.005435	0.020479	0.020479
25	0.023220	0.023220	0.004180	0.004180	0.020479	0.020479
26	0.023220	0.023220	0.004180	0.004180	0.020479	0.020479
27	0.023220	0.023220	0.004180	0.004180	0.020479	0.020479
28	0.023220	0.023220	0.004180	0.004180	0.020479	0.020479
29	0.023220	0.023220	0.004180	0.004180	0.020479	0.020479
30	0.023220	0.023220	0.004180	0.004180	0.020479	0.020479
31	0.023220	0.023220	0.004180	0.004180	0.020479	0.020479
32	0.023220	0.023220	0.004180	0.004180	0.020479	0.020479
33	0.023220	0.023220	0.004180	0.004180	0.020479	0.020479
34	0.023220	0.023220	0.004180	0.004180	0.020479	0.020479
35	0.023220	0.023220	0.004180	0.004180	0.020479	0.020479
36	0.023220	0.023220	0.004180	0.004180	0.020479	0.020479
37	0.023220	0.023220	0.006267	0.006267	0.020479	0.020479
38	0.023220	0.023220	0.006267	0.006267	0.020479	0.020479
39	0.023220	0.023220	0.006267	0.006267	0.020479	0.020479
40	0.023220	0.023220	0.006267	0.006267	0.020479	0.020479
41	0.023220	0.023220	0.006267	0.006267	0.020479	0.020479
42	0.023220	0.023220	0.006267	0.006267	0.020479	0.020479
43	0.023220	0.023220	0.006267	0.006267	0.020479	0.020479
44	0.023220	0.023220	0.006267	0.006267	0.020479	0.020479
45	0.023220	0.023220	0.006267	0.006267	0.020479	0.020479
46	0.023220	0.023220	0.006267	0.006267	0.020479	0.020479
47	0.023220	0.023220	0.006267	0.006267	0.020479	0.020479
48	0.023220	0.023220	0.006267	0.006267	0.020479	0.020479
	Attained Age after first 48 months					
56	0.189060		0.043787		0.086958	
57	0.189060		0.045913		0.090310	
58	0.189060		0.048035		0.093652	
59	0.189060		0.050153		0.096984	
60	0.189060		0.052267		0.100305	
61	0.189060	0.189060	0.055152	0.055152	0.103616	0.103616
62	0.189060	0.189060	0.058031	0.058031	0.106916	0.106916
63	0.189060	0.189060	0.060902	0.060902	0.110206	0.110206
64	0.189060	0.189060	0.063765	0.063765	0.113486	0.113486
65	0.189060	0.189060	0.066621	0.066621	0.116756	0.116756
66	0.189060	0.189060	0.069470	0.069470	0.120016	0.120016
67	0.189060	0.189060	0.072311	0.072311	0.123265	0.123265
68	0.196286	0.196286	0.075145	0.075145	0.126504	0.126504
69	0.203814	0.203814	0.077971	0.077971	0.129733	0.129733
70	0.211651	0.211651	0.083164	0.083164	0.131701	0.131701
71	0.219805	0.219805	0.091148	0.091148	0.136337	0.136337
72	0.228286	0.228286	0.101294	0.101294	0.141968	0.141968
73	0.237101	0.237101	0.117645	0.117645	0.149078	0.149078
74	0.246257	0.246257	0.130552	0.130552	0.156393	0.156393
75	0.255252	0.255252	0.144876	0.144876	0.163613	0.163613
76	0.264158	0.264158	0.149075	0.149075	0.170909	0.170909
77	0.279013	0.279013	0.150511	0.150511	0.174807	0.174807
78	0.293619	0.293619	0.151244	0.151244	0.179998	0.179998
79	0.307978	0.307978	0.151962	0.151962	0.182556	0.182556
80	0.325830	0.325830	0.152366	0.152366	0.187357	0.187357
81	0.337902	0.337902	0.152726	0.152726	0.192135	0.192135
82	0.349797	0.349797	0.155884	0.155884	0.196889	0.196889
83	0.360664	0.360664	0.159102	0.159102	0.201620	0.201620
84	0.368799	0.368799	0.162380	0.162380	0.206327	0.206327
85	0.376782	0.376782	0.165721	0.165721	0.215800	0.215800

Transamerica Life Insurance Company
Recovery Rate Exhibit

Claims Assumption Exhibit
-Issue Ages 52, 57
-4 Year Benefit Period
-60 Day Elimination Period

Duration	On Claim Mortality, Female					
	Nursing Home		Home Health Care		Assisted Living Facility	
	Issue Age					
	52	57	52	57	52	57
1	0.187729	0.187729	0.081328	0.081328	0.020601	0.020601
2	0.074643	0.074643	0.069627	0.069627	0.011608	0.011608
3	0.046305	0.046305	0.055682	0.055682	0.008375	0.008375
4	0.035073	0.035073	0.044217	0.044217	0.006683	0.006683
5	0.022490	0.022490	0.035501	0.035501	0.005635	0.005635
6	0.017966	0.017966	0.029599	0.029599	0.004919	0.004919
7	0.015964	0.015964	0.024974	0.024974	0.004398	0.004398
8	0.013817	0.013817	0.021441	0.021441	0.004000	0.004000
9	0.012865	0.012865	0.018779	0.018779	0.003687	0.003687
10	0.012179	0.012179	0.015996	0.015996	0.003328	0.003328
11	0.010753	0.010753	0.013066	0.013066	0.002952	0.002952
12	0.009264	0.009264	0.010046	0.010046	0.002960	0.002960
13	0.006790	0.006790	0.007581	0.007581	0.002735	0.002735
14	0.005875	0.005875	0.007581	0.007581	0.002735	0.002735
15	0.005101	0.005101	0.007581	0.007581	0.002735	0.002735
16	0.004308	0.004308	0.007581	0.007581	0.002735	0.002735
17	0.003606	0.003606	0.007581	0.007581	0.002735	0.002735
18	0.003177	0.003177	0.007581	0.007581	0.002735	0.002735
19	0.002626	0.002626	0.007581	0.007581	0.002735	0.002735
20	0.002135	0.002135	0.007581	0.007581	0.002735	0.002735
21	0.001868	0.001868	0.007581	0.007581	0.002735	0.002735
22	0.001504	0.001504	0.007581	0.007581	0.002735	0.002735
23	0.001489	0.001489	0.007581	0.007581	0.002735	0.002735
24	0.001474	0.001474	0.007581	0.007581	0.002735	0.002735
25	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
26	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
27	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
28	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
29	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
30	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
31	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
32	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
33	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
34	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
35	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
36	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
37	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
38	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
39	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
40	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
41	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
42	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
43	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
44	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
45	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
46	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
47	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
48	0.001172	0.001172	0.002738	0.002738	0.001341	0.001341
49	0.012246	0.012246	0.012286	0.012286	0.004341	0.004341
50	0.012246	0.012246	0.012286	0.012286	0.004341	0.004341
51	0.012246	0.012246	0.012286	0.012286	0.004341	0.004341
52	0.012246	0.012246	0.012286	0.012286	0.004341	0.004341
53	0.012246	0.012246	0.012286	0.012286	0.004341	0.004341
54	0.012246	0.012246	0.012286	0.012286	0.004341	0.004341
55	0.012246	0.012246	0.012286	0.012286	0.004341	0.004341
56	0.012246	0.012246	0.012286	0.012286	0.004341	0.004341
57	0.012246	0.012246	0.012286	0.012286	0.004341	0.004341
58	0.012246	0.012246	0.012286	0.012286	0.004341	0.004341
59	0.012246	0.012246	0.012286	0.012286	0.004341	0.004341
60	0.012246	0.012246	0.012286	0.012286	0.004341	0.004341

Transamerica Life Insurance Company
Recovery Rate Exhibit

Claims Assumption Exhibit

-Issue Ages 52, 57
-4 Year Benefit Period
-60 Day Elimination Period

On Claim Mortality, Male

Nursing Home

Home Health Care

Assisted Living Facility

Issue Age

Duration	Nursing Home		Home Health Care		Assisted Living Facility	
	52	57	52	57	52	57
1	0.171689	0.171689	0.078833	0.078833	0.045316	0.045316
2	0.067220	0.067220	0.054237	0.054237	0.024273	0.024273
3	0.047968	0.047968	0.041248	0.041248	0.017512	0.017512
4	0.036787	0.036787	0.030461	0.030461	0.013975	0.013975
5	0.026091	0.026091	0.024156	0.024156	0.011783	0.011783
6	0.021317	0.021317	0.019854	0.019854	0.010286	0.010286
7	0.018134	0.018134	0.016382	0.016382	0.009196	0.009196
8	0.015266	0.015266	0.012844	0.012844	0.008365	0.008365
9	0.013088	0.013088	0.012767	0.012767	0.007710	0.007710
10	0.010813	0.010813	0.012678	0.012678	0.007179	0.007179
11	0.008440	0.008440	0.012575	0.012575	0.006741	0.006741
12	0.005971	0.005971	0.012460	0.012460	0.006373	0.006373
13	0.004128	0.004128	0.011224	0.011224	0.004912	0.004912
14	0.004069	0.004069	0.011224	0.011224	0.004912	0.004912
15	0.004011	0.004011	0.011224	0.011224	0.004912	0.004912
16	0.003952	0.003952	0.011224	0.011224	0.004912	0.004912
17	0.003894	0.003894	0.011224	0.011224	0.004912	0.004912
18	0.003835	0.003835	0.011224	0.011224	0.004912	0.004912
19	0.003777	0.003777	0.011224	0.011224	0.004912	0.004912
20	0.003718	0.003718	0.011224	0.011224	0.004912	0.004912
21	0.003660	0.003660	0.011224	0.011224	0.004912	0.004912
22	0.003601	0.003601	0.011224	0.011224	0.004912	0.004912
23	0.003542	0.003542	0.011224	0.011224	0.004912	0.004912
24	0.003210	0.003210	0.011224	0.011224	0.004912	0.004912
25	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
26	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
27	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
28	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
29	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
30	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
31	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
32	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
33	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
34	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
35	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
36	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
37	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
38	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
39	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
40	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
41	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
42	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
43	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
44	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
45	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
46	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
47	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
48	0.001472	0.001472	0.002633	0.002633	0.001462	0.001462
49	0.003326	0.003326	0.008180	0.008180	0.003937	0.003937
50	0.003326	0.003326	0.008180	0.008180	0.003937	0.003937
51	0.003326	0.003326	0.008180	0.008180	0.003937	0.003937
52	0.003326	0.003326	0.008180	0.008180	0.003937	0.003937
53	0.003326	0.003326	0.008180	0.008180	0.003937	0.003937
54	0.003326	0.003326	0.008180	0.008180	0.003937	0.003937
55	0.003326	0.003326	0.008180	0.008180	0.003937	0.003937
56	0.003326	0.003326	0.008180	0.008180	0.003937	0.003937
57	0.003326	0.003326	0.008180	0.008180	0.003937	0.003937
58	0.003326	0.003326	0.008180	0.008180	0.003937	0.003937
59	0.003326	0.003326	0.008180	0.008180	0.003937	0.003937
60	0.003326	0.003326	0.008180	0.008180	0.003937	0.003937

Exhibit I

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Experience for Transamerica Life Insurance Company

Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

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
2011	353,565	353,565	-	0.0%	0.0%	0.00%	0.00%
2012	9,739,176	9,739,176	1,167	0.0%	0.0%	0.01%	0.01%
2013	21,049,413	21,049,413	564,302	2.7%	2.7%	1.79%	1.79%
2014	20,596,180	20,596,180	436,060	2.1%	2.1%	1.92%	1.92%
2015	20,599,830	20,599,830	427,197	2.1%	2.1%	1.96%	1.96%
2016	20,496,057	20,496,057	1,913,972	9.3%	9.3%	3.50%	3.50%
2017Q1	4,681,220	4,681,220	81,407	1.7%	1.7%	3.43%	3.43%
2017Q2-Q4	15,582,330	15,582,330	1,964,334	12.6%	12.6%	4.59%	4.59%
2018	20,031,043	24,205,250	1,904,677	9.5%	7.9%	5.26%	5.11%
2019	19,268,181	27,118,342	2,326,385	12.1%	8.6%	6.02%	5.62%
2020	18,861,322	26,516,881	2,819,343	14.9%	10.6%	6.86%	6.23%
2021	18,401,788	25,837,117	3,421,698	18.6%	13.2%	7.82%	6.94%
2022	16,657,146	23,328,785	4,073,847	24.5%	17.5%	8.93%	7.79%
2023	15,184,019	21,205,529	4,776,637	31.5%	22.5%	10.17%	8.77%
2024	14,879,850	20,743,386	5,609,935	37.7%	27.0%	11.52%	9.84%
2025	14,566,201	20,267,762	6,555,096	45.0%	32.3%	13.01%	11.02%
2026	14,236,336	19,769,117	7,591,703	53.3%	38.4%	14.62%	12.30%
2027	13,895,776	19,255,045	8,825,994	63.5%	45.8%	16.39%	13.70%
2028	13,523,556	18,696,105	10,271,998	76.0%	54.9%	18.34%	15.26%
2029	13,132,624	18,112,041	11,832,922	90.1%	65.3%	20.47%	16.95%
2030	12,731,363	17,516,897	13,363,515	105.0%	76.3%	22.74%	18.77%
2031	12,301,005	16,886,590	14,778,751	120.1%	87.5%	25.12%	20.66%
2032	11,857,990	16,244,611	16,515,956	139.3%	101.7%	27.64%	22.67%
2033	11,399,378	15,584,869	18,266,054	160.2%	117.2%	30.30%	24.79%
2034	10,923,302	14,904,925	19,837,157	181.6%	133.1%	33.04%	26.98%
2035	10,427,524	14,201,899	21,316,764	204.4%	150.1%	35.85%	29.21%
2036	9,914,201	13,479,216	22,743,802	229.4%	168.7%	38.70%	31.49%
2037	9,391,261	12,747,899	24,234,138	258.0%	190.1%	41.60%	33.81%
2038	8,860,069	12,008,370	25,660,077	289.6%	213.7%	44.55%	36.16%
2039	8,322,593	11,263,164	26,747,648	321.4%	237.5%	47.49%	38.50%
2040	7,778,398	10,511,662	27,511,619	353.7%	261.7%	50.38%	40.81%
2041	7,233,905	9,762,564	28,029,397	387.5%	287.1%	53.20%	43.06%
2042	6,695,970	9,024,866	28,446,628	424.8%	315.2%	55.95%	45.26%
2043	6,166,234	8,299,789	28,730,937	465.9%	346.2%	58.62%	47.39%
2044	5,648,807	7,592,797	28,632,703	506.9%	377.1%	61.18%	49.43%
2045	5,146,359	6,907,765	28,164,157	547.3%	407.7%	63.60%	51.36%
2046	4,662,381	6,249,332	27,413,386	588.0%	438.7%	65.86%	53.17%
2047	4,200,638	5,622,431	26,524,114	631.4%	471.8%	67.96%	54.85%
2048	3,762,479	5,028,403	25,548,129	679.0%	508.1%	69.91%	56.42%
2049	3,350,588	4,470,926	24,337,766	726.4%	544.4%	71.70%	57.85%
2050	2,966,713	3,952,488	22,924,441	772.7%	580.0%	73.33%	59.15%
2051	2,611,233	3,473,460	21,397,908	819.5%	616.0%	74.79%	60.32%

Exhibit I

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Experience for Transamerica Life Insurance Company

Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

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
2052	2,284,963	3,034,789	19,830,308	867.9%	653.4%	76.09%	61.36%
2053	1,987,906	2,636,291	18,262,504	918.7%	692.7%	77.25%	62.29%
2054	1,719,458	2,277,059	16,670,874	969.5%	732.1%	78.27%	63.11%
2055	1,479,236	1,956,533	15,101,996	1020.9%	771.9%	79.16%	63.82%
2056	1,265,765	1,672,398	13,601,079	1074.5%	813.3%	79.93%	64.44%
2057	1,077,832	1,422,752	12,195,307	1131.5%	857.2%	80.60%	64.97%
2058	913,751	1,205,178	10,896,013	1192.4%	904.1%	81.17%	65.44%
2059	771,385	1,016,682	9,686,918	1255.8%	952.8%	81.67%	65.83%
2060	648,779	854,572	8,574,340	1321.6%	1003.3%	82.09%	66.17%
2061	543,877	715,971	7,577,838	1393.3%	1058.4%	82.45%	66.46%
2062	454,501	597,920	6,683,506	1470.5%	1117.8%	82.75%	66.70%
2063	378,840	498,016	5,883,085	1552.9%	1181.3%	83.01%	66.91%
2064	315,061	413,824	5,161,895	1638.4%	1247.4%	83.23%	67.08%
2065	261,498	343,154	4,507,208	1723.6%	1313.5%	83.41%	67.23%
2066	216,622	283,967	3,936,605	1817.3%	1386.3%	83.57%	67.36%
2067	179,102	234,501	3,428,175	1914.1%	1461.9%	83.70%	67.46%
2068	147,780	193,225	2,972,187	2011.2%	1538.2%	83.81%	67.55%
2069	121,665	158,839	2,565,274	2108.5%	1615.0%	83.90%	67.62%
2070	99,923	130,233	2,196,597	2198.3%	1686.7%	83.97%	67.68%
2071	81,818	106,440	1,876,909	2294.0%	1763.4%	84.03%	67.73%
2072	66,745	86,662	1,594,453	2388.9%	1839.9%	84.08%	67.77%
2073	54,238	70,278	1,343,404	2476.9%	1911.5%	84.12%	67.80%
2074	43,878	56,736	1,124,634	2563.1%	1982.2%	84.16%	67.83%
2075	35,317	45,571	933,799	2644.1%	2049.1%	84.18%	67.85%
2076	28,273	36,405	770,113	2723.8%	2115.4%	84.20%	67.87%
2077	22,505	28,918	627,908	2790.0%	2171.4%	84.22%	67.88%
2078	17,801	22,825	507,979	2853.6%	2225.5%	84.23%	67.89%
2079	13,980	17,887	406,677	2908.9%	2273.6%	84.24%	67.90%
2080+	44,041	55,754	1,302,578	2957.6%	2336.3%	84.27%	67.92%

AV Past	105,990,381	105,990,381	3,630,209	3.43%	3.43%
PV Future	244,842,901	329,277,007	292,010,672	119.26%	88.68%
AV/PV Lifetime	350,833,282	435,267,388	295,640,881	84.27%	67.92%

A = \$67,621,863 Accumulated value of initial earned premium times 63.8%
 B = \$0 Accumulated value of prior premium rate increases times 85%
 C = \$156,209,771 Present value of future projected initial earned premium times 63.8%
 D = \$71,768,990 Present value of future projected earned premium from rate increases times 85%
 A+B+C+D = \$295,600,624
 \$295,640,881 Accumulated value of incurred claims + present value of future projected incurred claims

Accumulated value of incurred claims + present value of future projected incurred claims is not less than A+B+C+D in aggregate across premium types

Exhibit II
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company
Actual To Expected Lifetime Experience
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

Duration	Actual			Expected			Actual to Expected		
	A	B	C	D	E	F	G=A/D	H=B/E	I=C/F
	Earned Premium @ Original Rate Level	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	Cumulative Actual to Expected Earned Premium	Cumulative Actual to Expected Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase
1	21,853,568	266,977	1.2%	21,290,714	375,790	1.8%	102.6%	71.0%	69.2%
2	21,863,146	311,925	1.3%	20,389,852	542,118	2.2%	104.9%	63.1%	60.1%
3	21,057,479	476,187	1.6%	19,747,651	674,938	2.6%	105.4%	66.2%	62.8%
4	20,574,140	769,282	2.1%	19,251,701	838,061	3.0%	105.8%	75.0%	70.9%
5	19,644,077	2,583,645	4.2%	18,845,523	1,078,333	3.5%	105.5%	125.6%	119.1%
6	19,246,957	1,838,892	5.0%	18,120,421	1,336,963	4.1%	105.6%	128.9%	122.1%
7	19,219,530	2,092,825	5.8%	17,771,497	1,674,725	4.8%	105.9%	127.9%	120.7%
8	18,909,804	2,542,314	6.7%	17,318,794	2,087,616	5.6%	106.3%	126.4%	118.9%
9	18,578,066	3,066,486	7.7%	16,068,457	2,533,118	6.6%	107.2%	125.2%	116.8%
10	18,256,552	3,750,004	8.9%	15,684,826	3,025,787	7.7%	108.0%	124.9%	115.7%
11	15,321,144	4,412,852	10.3%	15,302,730	3,574,602	8.9%	107.4%	124.6%	116.1%
12	15,037,612	5,146,491	11.9%	14,980,949	4,230,953	10.2%	106.9%	124.1%	116.1%
13	14,730,017	6,084,635	13.6%	14,596,755	4,959,428	11.7%	106.5%	123.8%	116.2%
14	14,411,193	7,070,981	15.6%	14,111,372	5,669,820	13.4%	106.3%	124.0%	116.7%
15	14,080,248	8,169,340	17.8%	13,702,924	6,436,493	15.2%	106.1%	124.4%	117.3%
16	13,733,709	9,550,792	20.3%	13,332,076	7,289,185	17.1%	105.9%	125.5%	118.5%
17	13,341,591	11,110,344	23.1%	12,889,520	8,342,437	19.3%	105.8%	126.7%	119.7%
18	12,953,212	12,785,548	26.2%	12,476,143	9,555,787	21.7%	105.7%	127.7%	120.8%
19	12,543,277	14,279,243	29.6%	12,089,537	10,705,146	24.3%	105.6%	128.5%	121.7%
20	12,099,732	15,750,553	33.2%	11,667,125	11,832,662	27.1%	105.6%	129.2%	122.3%
21	11,649,637	17,671,972	37.2%	11,235,783	12,976,247	30.1%	105.5%	130.1%	123.3%
22	11,181,704	19,326,113	41.4%	10,779,533	14,301,807	33.4%	105.5%	130.7%	123.9%
23	10,695,166	20,835,679	45.8%	10,311,128	15,695,633	36.9%	105.4%	131.0%	124.2%
24	10,187,435	22,307,349	50.4%	9,825,578	16,900,220	40.5%	105.4%	131.1%	124.4%
25	9,664,214	23,686,445	55.2%	9,325,872	17,892,853	44.3%	105.3%	131.2%	124.6%
26	9,135,018	25,326,646	60.3%	8,819,028	18,746,896	48.2%	105.3%	131.6%	125.0%
27	8,596,082	26,605,353	65.6%	8,299,194	19,587,610	52.3%	105.2%	132.0%	125.4%
28	8,052,023	27,494,295	70.9%	7,775,388	20,359,888	56.4%	105.2%	132.3%	125.8%
29	7,501,628	28,074,850	76.2%	7,253,112	20,859,216	60.5%	105.2%	132.5%	126.0%
30	6,954,713	28,429,719	81.6%	6,719,884	21,006,788	64.7%	105.1%	132.7%	126.2%
31	6,416,770	28,892,574	87.0%	6,191,198	20,893,650	68.7%	105.1%	133.1%	126.6%
32	5,887,598	28,997,692	92.4%	5,677,966	20,620,408	72.7%	105.1%	133.6%	127.1%
33	5,372,988	28,634,878	97.7%	5,175,922	20,214,918	76.5%	105.1%	134.1%	127.6%
34	4,875,287	27,951,811	102.8%	4,688,777	19,629,999	80.2%	105.1%	134.6%	128.1%
35	4,398,399	27,012,307	107.7%	4,220,363	18,753,803	83.8%	105.1%	135.1%	128.6%
36	3,945,685	26,123,558	112.4%	3,774,324	17,705,120	87.1%	105.1%	135.7%	129.1%
37	3,517,408	25,006,670	117.0%	3,353,669	16,557,909	90.2%	105.1%	136.3%	129.7%
38	3,117,691	23,615,805	121.2%	2,959,738	15,393,222	93.0%	105.1%	136.9%	130.3%
39	2,746,767	22,085,882	125.2%	2,593,775	14,266,485	95.7%	105.1%	137.5%	130.9%
40	2,405,275	20,480,347	128.9%	2,258,476	13,052,648	98.1%	105.1%	138.1%	131.4%
41	2,093,751	18,914,953	132.3%	1,953,524	11,804,170	100.3%	105.1%	138.7%	132.0%
42	1,811,638	17,320,528	135.4%	1,679,145	10,599,865	102.2%	105.1%	139.2%	132.5%
43	1,558,434	15,682,968	138.3%	1,434,049	9,479,385	104.0%	105.1%	139.8%	133.0%
44	1,333,225	14,138,446	140.8%	1,215,945	8,525,435	105.6%	105.1%	140.2%	133.4%
45	1,134,563	12,682,971	143.1%	1,026,148	7,588,490	107.0%	105.1%	140.6%	133.8%
46	960,822	11,339,697	145.2%	861,638	6,701,615	108.2%	105.1%	141.0%	134.1%
47	810,023	10,097,546	147.0%	719,278	5,871,503	109.3%	105.2%	141.4%	134.5%
48	680,082	8,922,322	148.7%	596,892	5,122,116	110.3%	105.2%	141.7%	134.8%
49	568,860	7,871,349	150.1%	490,733	4,505,213	111.2%	105.2%	142.0%	135.0%
50	474,174	6,930,281	151.4%	403,305	3,919,431	111.9%	105.2%	142.3%	135.3%
51	394,070	6,101,850	152.5%	330,418	3,357,926	112.6%	105.2%	142.5%	135.5%
52	326,653	5,354,409	153.5%	268,508	2,829,532	113.1%	105.2%	142.8%	135.7%
53	270,150	4,666,627	154.4%	216,681	2,349,816	113.6%	105.2%	143.0%	135.9%
54	222,936	4,051,272	155.2%	173,193	1,956,761	114.0%	105.2%	143.3%	136.1%
55	183,588	3,515,091	155.8%	138,805	1,612,653	114.3%	105.2%	143.5%	136.4%
56	150,872	3,040,825	156.4%	110,645	1,306,298	114.5%	105.2%	143.7%	136.6%
57	123,712	2,622,438	156.9%	87,254	1,039,016	114.7%	105.2%	143.9%	136.7%
58	101,197	2,242,030	157.3%	68,097	812,201	114.9%	105.3%	144.1%	136.9%
59	82,565	1,907,021	157.7%	51,821	644,273	115.0%	105.3%	144.3%	137.1%
60	67,144	1,617,135	158.0%	40,165	507,898	115.1%	105.3%	144.5%	137.2%
61	54,399	1,362,570	158.3%	30,343	393,205	115.2%	105.3%	144.6%	137.4%
62	43,887	1,138,443	158.5%	22,628	297,923	115.3%	105.3%	144.8%	137.5%
63	35,235	943,850	158.7%	16,936	223,252	115.3%	105.3%	144.9%	137.6%
64	28,142	777,433	158.8%	12,450	169,916	115.3%	105.3%	145.0%	137.7%
65+	97,877	2,882,439	159.4%	30,793	450,959	115.4%	105.3%	145.4%	138.1%
Lifetime	487,364,541	776,743,753	159.4%	462,856,667	534,248,136	115.4%	105.3%	145.4%	138.1%
PV Lifetime	350,833,282	295,640,762	84.27%	326,220,918	208,121,224	63.80%	107.5%	142.1%	132.1%

Exhibit III - Interstate Compact States Only
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company - IC States Only
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

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
2011	224,089	224,089	-	0.0%	0.0%	0.00%	0.00%
2012	7,121,454	7,121,454	-	0.0%	0.0%	0.00%	0.00%
2013	15,263,274	15,263,274	275,235	1.8%	1.8%	1.20%	1.20%
2014	14,583,756	14,583,756	424,345	2.9%	2.9%	1.85%	1.85%
2015	14,300,867	14,300,867	35,888	0.3%	0.3%	1.42%	1.42%
2016	13,966,838	13,966,838	1,793,014	12.8%	12.8%	3.73%	3.73%
2017Q1	3,186,530	3,186,530	75,125	2.4%	2.4%	3.67%	3.67%
2017Q2-Q4	10,643,914	10,643,914	1,851,222	17.4%	17.4%	5.37%	5.37%
2018	13,602,366	16,451,961	1,394,288	10.3%	8.5%	6.01%	5.85%
2019	13,049,515	18,494,040	1,704,615	13.1%	9.2%	6.78%	6.33%
2020	12,811,424	18,132,009	2,067,272	16.1%	11.4%	7.64%	6.94%
2021	12,549,300	17,734,480	2,509,985	20.0%	14.2%	8.64%	7.66%
2022	11,259,793	15,875,228	2,979,854	26.5%	18.8%	9.79%	8.55%
2023	10,121,025	14,230,000	3,486,051	34.4%	24.5%	11.10%	9.58%
2024	9,917,561	13,914,217	4,086,241	41.2%	29.4%	12.53%	10.71%
2025	9,699,952	13,578,175	4,759,026	49.1%	35.0%	14.10%	11.94%
2026	9,469,128	13,223,545	5,495,332	58.0%	41.6%	15.80%	13.29%
2027	9,230,835	12,858,530	6,370,458	69.0%	49.5%	17.66%	14.76%
2028	8,972,475	12,465,408	7,386,668	82.3%	59.3%	19.71%	16.39%
2029	8,702,268	12,056,616	8,464,960	97.3%	70.2%	21.93%	18.16%
2030	8,420,317	11,634,079	9,498,368	112.8%	81.6%	24.29%	20.04%
2031	8,116,803	11,185,913	10,437,115	128.6%	93.3%	26.75%	22.00%
2032	7,806,242	10,732,721	11,606,745	148.7%	108.1%	29.34%	24.07%
2033	7,486,154	10,269,387	12,763,959	170.5%	124.3%	32.06%	26.23%
2034	7,154,966	9,793,794	13,779,072	192.6%	140.7%	34.85%	28.46%
2035	6,810,282	9,302,745	14,711,985	216.0%	158.1%	37.69%	30.72%
2036	6,453,726	8,798,890	15,603,291	241.8%	177.3%	40.56%	33.01%
2037	6,092,542	8,292,289	16,546,908	271.6%	199.5%	43.48%	35.33%
2038	5,727,561	7,782,890	17,424,765	304.2%	223.9%	46.42%	37.68%
2039	5,360,040	7,272,275	18,054,448	336.8%	248.3%	49.33%	40.00%
2040	4,988,878	6,758,828	18,458,985	370.0%	273.1%	52.19%	42.28%
2041	4,619,368	6,249,689	18,697,205	404.8%	299.2%	54.96%	44.50%
2042	4,256,988	5,752,018	18,880,817	443.5%	328.2%	57.66%	46.64%
2043	3,902,181	5,265,573	18,987,957	486.6%	360.6%	60.26%	48.72%
2044	3,557,813	4,794,196	18,830,713	529.3%	392.8%	62.74%	50.70%
2045	3,225,678	4,340,489	18,435,946	571.5%	424.7%	65.08%	52.57%
2046	2,907,777	3,907,068	17,866,161	614.4%	457.3%	67.25%	54.31%
2047	2,606,541	3,497,111	17,216,122	660.5%	492.3%	69.27%	55.93%
2048	2,322,294	3,110,734	16,525,143	711.6%	531.2%	71.14%	57.42%
2049	2,056,951	2,750,639	15,694,030	763.0%	570.6%	72.85%	58.79%
2050	1,811,390	2,418,109	14,737,233	813.6%	609.5%	74.40%	60.03%
2051	1,585,473	2,112,855	13,709,044	864.7%	648.8%	75.78%	61.14%

Exhibit III - Interstate Compact States Only
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company - IC States Only
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

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
2052	1,379,503	1,835,177	12,662,019	917.9%	690.0%	77.02%	62.13%
2053	1,193,234	1,584,650	11,625,019	974.2%	733.6%	78.11%	63.01%
2054	1,026,019	1,360,364	10,576,254	1030.8%	777.5%	79.07%	63.77%
2055	877,400	1,161,683	9,549,628	1088.4%	822.1%	79.90%	64.44%
2056	746,226	986,799	8,578,327	1149.6%	869.3%	80.63%	65.02%
2057	631,538	834,228	7,670,541	1214.6%	919.5%	81.25%	65.52%
2058	532,136	702,256	6,833,248	1284.1%	973.0%	81.78%	65.95%
2059	446,542	588,815	6,056,195	1356.2%	1028.5%	82.24%	66.32%
2060	373,356	491,982	5,339,189	1430.1%	1085.2%	82.63%	66.63%
2061	311,171	409,780	4,706,907	1512.6%	1148.6%	82.96%	66.90%
2062	258,558	340,258	4,138,228	1600.5%	1216.2%	83.24%	67.12%
2063	214,331	281,838	3,632,591	1694.9%	1288.9%	83.48%	67.31%
2064	177,303	232,947	3,179,561	1793.3%	1364.9%	83.68%	67.47%
2065	146,418	192,192	2,765,878	1889.0%	1439.1%	83.85%	67.61%
2066	120,694	158,266	2,409,334	1996.2%	1522.3%	83.99%	67.72%
2067	99,308	130,072	2,091,070	2105.6%	1607.6%	84.10%	67.82%
2068	81,547	106,662	1,806,865	2215.7%	1694.0%	84.20%	67.90%
2069	66,804	87,244	1,555,260	2328.1%	1782.7%	84.28%	67.96%
2070	54,579	71,151	1,326,811	2431.0%	1864.8%	84.35%	68.01%
2071	44,429	57,806	1,130,333	2544.1%	1955.4%	84.40%	68.06%
2072	35,994	46,732	956,569	2657.6%	2046.9%	84.45%	68.09%
2073	29,004	37,572	802,708	2767.5%	2136.4%	84.49%	68.12%
2074	23,224	30,017	669,480	2882.7%	2230.4%	84.51%	68.15%
2075	18,461	23,810	554,583	3004.1%	2329.2%	84.54%	68.17%
2076	14,564	18,746	455,592	3128.1%	2430.3%	84.56%	68.18%
2077	11,398	14,644	369,934	3245.5%	2526.2%	84.57%	68.19%
2078	8,846	11,345	297,565	3363.9%	2622.8%	84.58%	68.20%
2079	6,800	8,710	236,795	3482.1%	2718.6%	84.59%	68.21%
2080+	19,511	24,897	736,243	3773.5%	2957.2%	84.61%	68.23%

AV Past	74,700,114	74,700,114	2,741,413	3.67%	3.67%
PV Future	162,699,092	219,718,306	198,127,841	121.78%	90.17%
AV/PV Lifetime	237,399,206	294,418,420	200,869,254	84.61%	68.23%

A = \$47,658,673 Accumulated value of initial earned premium times 63.8%
B = \$0 Accumulated value of prior premium rate increases times 85%
C = \$103,802,021 Present value of future projected initial earned premium times 63.8%
D = \$48,466,332 Present value of future projected earned premium from rate increases times 85%
A+B+C+D = \$199,927,025
\$200,869,254 Accumulated value of incurred claims + present value of future projected incurred claims

Accumulated value of incurred claims + present value of future projected incurred claims is not less than A+B+C+D in aggregate across premium types

Exhibit I

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Experience for Transamerica Life Insurance Company - Regular Premium Type Only

Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

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
2011	336,289	336,289	-	0.0%	0.0%	0.00%	0.00%
2012	8,491,017	8,491,017	1,167	0.0%	0.0%	0.01%	0.01%
2013	17,615,389	17,615,389	537,281	3.1%	3.1%	2.01%	2.01%
2014	17,379,831	17,379,831	436,060	2.5%	2.5%	2.20%	2.20%
2015	17,412,134	17,412,134	427,145	2.5%	2.5%	2.27%	2.27%
2016	17,362,165	17,362,165	1,911,886	11.0%	11.0%	4.10%	4.10%
2017Q1	3,945,224	3,945,224	80,436	2.0%	2.0%	4.01%	4.01%
2017Q2-Q4	13,165,384	13,165,384	1,907,755	14.5%	14.5%	5.34%	5.34%
2018	16,963,887	20,489,878	1,784,134	10.5%	8.7%	6.04%	5.87%
2019	16,330,426	22,940,000	2,185,160	13.4%	9.5%	6.86%	6.41%
2020	15,973,605	22,410,887	2,659,240	16.6%	11.9%	7.79%	7.07%
2021	15,602,975	21,858,631	3,239,978	20.8%	14.8%	8.85%	7.86%
2022	15,307,707	21,410,528	3,870,818	25.3%	18.1%	10.03%	8.75%
2023	15,025,806	20,980,463	4,547,768	30.3%	21.7%	11.31%	9.73%
2024	14,737,847	20,541,388	5,347,510	36.3%	26.0%	12.72%	10.82%
2025	14,438,543	20,086,176	6,250,494	43.3%	31.1%	14.26%	12.03%
2026	14,124,243	19,609,676	7,237,140	51.2%	36.9%	15.93%	13.33%
2027	13,794,141	19,110,481	8,410,430	61.0%	44.0%	17.77%	14.78%
2028	13,445,815	18,585,530	9,782,259	72.8%	52.6%	19.80%	16.37%
2029	13,076,265	18,031,891	11,254,484	86.1%	62.4%	22.00%	18.11%
2030	12,684,814	17,450,701	12,687,648	100.0%	72.7%	24.35%	19.96%
2031	12,271,260	16,844,283	14,004,957	114.1%	83.1%	26.80%	21.90%
2032	11,835,497	16,212,615	15,618,050	132.0%	96.3%	29.39%	23.94%
2033	11,378,626	15,555,351	17,230,106	151.4%	110.8%	32.11%	26.09%
2034	10,902,900	14,875,905	18,664,198	171.2%	125.5%	34.91%	28.30%
2035	10,409,766	14,176,642	20,002,113	192.1%	141.1%	37.76%	30.56%
2036	9,901,150	13,460,652	21,279,313	214.9%	158.1%	40.65%	32.84%
2037	9,380,577	12,732,700	22,599,027	240.9%	177.5%	43.59%	35.16%
2038	8,850,240	11,994,389	23,846,182	269.4%	198.8%	46.55%	37.51%
2039	8,313,150	11,249,733	24,771,772	298.0%	220.2%	49.49%	39.84%
2040	7,771,684	10,502,113	25,381,450	326.6%	241.7%	52.38%	42.12%
2041	7,230,370	9,757,537	25,760,784	356.3%	264.0%	55.18%	44.34%
2042	6,693,908	9,021,932	26,035,979	389.0%	288.6%	57.90%	46.50%
2043	6,164,843	8,297,809	26,182,019	424.7%	315.5%	60.53%	48.58%
2044	5,647,649	7,591,150	25,983,778	460.1%	342.3%	63.03%	50.56%
2045	5,145,223	6,906,149	25,446,330	494.6%	368.5%	65.39%	52.43%
2046	4,661,265	6,247,745	24,652,273	528.9%	394.6%	67.59%	54.18%
2047	4,199,543	5,620,873	23,732,497	565.1%	422.2%	69.62%	55.79%
2048	3,762,208	5,028,018	22,740,220	604.4%	452.3%	71.50%	57.28%
2049	3,350,588	4,470,926	21,549,496	643.2%	482.0%	73.21%	58.64%
2050	2,966,713	3,952,488	20,194,225	680.7%	510.9%	74.76%	59.87%
2051	2,611,233	3,473,460	18,754,159	718.2%	539.9%	76.14%	60.96%

Exhibit I
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company - Regular Premium Type Only
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

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
2052	2,284,963	3,034,789	17,279,824	756.2%	569.4%	77.37%	61.94%
2053	1,987,906	2,636,291	15,818,501	795.7%	600.0%	78.45%	62.80%
2054	1,719,458	2,277,059	14,359,204	835.1%	630.6%	79.40%	63.55%
2055	1,479,236	1,956,533	12,929,890	874.1%	660.9%	80.22%	64.21%
2056	1,265,765	1,672,398	11,575,898	914.5%	692.2%	80.93%	64.77%
2057	1,077,832	1,422,752	10,317,348	957.2%	725.2%	81.54%	65.26%
2058	913,751	1,205,178	9,166,473	1003.2%	760.6%	82.06%	65.68%
2059	771,385	1,016,682	8,107,415	1051.0%	797.4%	82.51%	66.03%
2060	648,779	854,572	7,146,643	1101.6%	836.3%	82.89%	66.33%
2061	543,877	715,971	6,285,577	1155.7%	877.9%	83.21%	66.59%
2062	454,501	597,920	5,510,036	1212.3%	921.5%	83.48%	66.81%
2063	378,840	498,016	4,815,961	1271.2%	967.0%	83.71%	66.99%
2064	315,061	413,824	4,193,604	1331.0%	1013.4%	83.90%	67.14%
2065	261,498	343,154	3,637,364	1391.0%	1060.0%	84.06%	67.27%
2066	216,622	283,967	3,154,559	1456.3%	1110.9%	84.20%	67.38%
2067	179,102	234,501	2,726,434	1522.3%	1162.7%	84.31%	67.47%
2068	147,780	193,225	2,346,063	1587.5%	1214.2%	84.40%	67.54%
2069	121,665	158,839	2,010,627	1652.6%	1265.8%	84.48%	67.60%
2070	99,923	130,233	1,710,525	1711.9%	1313.4%	84.54%	67.65%
2071	81,818	106,440	1,452,113	1774.8%	1364.3%	84.59%	67.69%
2072	66,745	86,662	1,226,643	1837.8%	1415.4%	84.64%	67.73%
2073	54,238	70,278	1,028,636	1896.5%	1463.7%	84.67%	67.75%
2074	43,878	56,736	857,054	1953.3%	1510.6%	84.70%	67.78%
2075	35,317	45,571	707,921	2004.5%	1553.5%	84.72%	67.79%
2076	28,273	36,405	581,881	2058.0%	1598.3%	84.73%	67.81%
2077	22,505	28,918	473,494	2103.9%	1637.4%	84.75%	67.82%
2078	17,801	22,825	382,063	2146.3%	1673.9%	84.76%	67.83%
2079	13,980	17,887	305,517	2185.4%	1708.1%	84.77%	67.83%
2080+	44,041	55,754	989,963	2247.8%	1775.6%	84.79%	67.85%

AV Past	89,735,281	89,735,281	3,596,355	4.01%	4.01%
PV Future	230,198,877	310,071,243	267,672,734	116.28%	86.33%
AV/PV Lifetime	319,934,158	399,806,524	271,269,089	84.79%	67.85%

- A = \$57,251,109 Accumulated value of initial earned premium times 63.8%
B = \$0 Accumulated value of prior premium rate increases times 85%
C = \$146,866,883 Present value of future projected initial earned premium times 63.8%
D = \$67,891,512 Present value of future projected earned premium from rate increases times 85%
A+B+C+D = \$272,009,504
\$271,269,089 Accumulated value of incurred claims + present value of future projected incurred claims

Exhibit II
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company - Regular Premium Type Only
Actual To Expected Lifetime Experience
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

Duration	Actual			Expected			Actual to Expected		
	A	B	C	D	E	F	G=A/D	H=B/E	I=C/F
	Earned Premium @ Original Rate Level	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	Cumulative Actual to Expected Earned Premium	Cumulative Actual to Expected Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase
1	18,644,142	264,562	1.4%	18,197,716	359,651	2.0%	102.5%	73.6%	71.8%
2	18,578,925	287,319	1.5%	17,413,432	521,774	2.5%	104.5%	62.6%	59.9%
3	17,850,343	476,178	1.9%	16,859,325	653,463	2.9%	105.0%	67.0%	63.8%
4	17,407,166	709,053	2.4%	16,433,561	814,184	3.4%	105.2%	73.9%	70.3%
5	16,785,207	2,639,526	4.9%	16,086,325	1,050,047	4.0%	105.0%	128.8%	122.6%
6	16,220,445	1,726,881	5.8%	15,791,034	1,304,889	4.7%	104.7%	129.8%	124.0%
7	16,246,672	1,960,281	6.6%	15,525,746	1,636,106	5.5%	104.7%	127.2%	121.5%
8	15,995,223	2,392,049	7.6%	15,274,647	2,041,190	6.4%	104.7%	124.8%	119.2%
9	15,711,605	2,896,709	8.7%	15,029,149	2,478,499	7.4%	104.7%	123.0%	117.5%
10	15,435,157	3,557,053	10.0%	14,781,845	2,960,423	8.6%	104.6%	122.4%	116.9%
11	15,160,413	4,198,299	11.5%	14,527,857	3,496,493	9.8%	104.6%	121.9%	116.5%
12	14,881,245	4,903,077	13.1%	14,263,928	4,137,781	11.3%	104.6%	121.2%	115.9%
13	14,593,167	5,802,175	14.9%	13,988,465	4,846,477	12.9%	104.6%	121.0%	115.7%
14	14,290,512	6,742,611	16.9%	13,698,491	5,534,194	14.6%	104.6%	121.1%	115.8%
15	13,971,257	7,787,645	19.2%	13,391,173	6,271,902	16.5%	104.5%	121.6%	116.3%
16	13,635,309	9,100,391	21.7%	13,065,071	7,090,505	18.5%	104.5%	122.7%	117.3%
17	13,279,424	10,579,583	24.6%	12,719,765	8,098,522	20.7%	104.5%	123.9%	118.5%
18	12,900,633	12,157,266	27.8%	12,354,867	9,255,365	23.2%	104.5%	125.0%	119.6%
19	12,499,688	13,555,454	31.2%	11,970,388	10,343,614	25.9%	104.5%	125.8%	120.4%
20	12,075,618	14,921,009	34.8%	11,566,218	11,401,982	28.8%	104.5%	126.5%	121.1%
21	11,628,668	16,702,949	38.8%	11,142,835	12,462,879	31.8%	104.5%	127.5%	122.0%
22	11,161,086	18,220,150	43.0%	10,701,461	13,680,911	35.1%	104.5%	128.2%	122.7%
23	10,674,896	19,594,886	47.5%	10,243,366	14,950,039	38.6%	104.5%	128.5%	123.0%
24	10,171,239	20,918,764	52.1%	9,770,115	16,033,862	42.2%	104.5%	128.8%	123.2%
25	9,653,417	22,144,837	56.8%	9,283,196	16,906,431	46.0%	104.5%	129.0%	123.5%
26	9,124,398	23,597,979	61.8%	8,783,917	17,642,615	49.9%	104.5%	129.5%	124.0%
27	8,586,542	24,707,566	67.0%	8,274,033	18,352,962	53.8%	104.4%	130.0%	124.4%
28	8,042,640	25,439,977	72.2%	7,756,437	18,993,357	57.8%	104.4%	130.3%	124.8%
29	7,496,619	25,871,768	77.4%	7,234,336	19,378,160	61.9%	104.4%	130.6%	125.1%
30	6,952,621	26,097,858	82.6%	6,711,408	19,437,622	65.9%	104.4%	130.9%	125.4%
31	6,414,717	26,405,748	87.8%	6,191,198	19,255,215	69.8%	104.4%	131.3%	125.8%
32	5,886,424	26,389,965	92.9%	5,677,966	18,930,533	73.6%	104.4%	131.8%	126.3%
33	5,371,836	25,947,065	97.9%	5,175,922	18,500,362	77.2%	104.4%	132.3%	126.8%
34	4,874,156	25,206,158	102.8%	4,688,777	17,922,077	80.8%	104.4%	132.8%	127.3%
35	4,397,288	24,238,393	107.4%	4,220,363	17,095,056	84.1%	104.4%	133.2%	127.7%
36	3,944,595	23,315,508	111.8%	3,774,324	16,124,101	87.2%	104.4%	133.8%	128.2%
37	3,517,408	22,198,249	116.0%	3,353,669	15,072,868	90.2%	104.4%	134.3%	128.7%
38	3,117,691	20,848,976	120.0%	2,959,738	14,012,143	92.9%	104.4%	134.8%	129.2%
39	2,746,767	19,395,754	123.6%	2,593,775	12,988,552	95.4%	104.4%	135.3%	129.6%
40	2,405,275	17,883,722	127.0%	2,258,476	11,884,506	97.7%	104.4%	135.7%	130.0%
41	2,093,751	16,411,051	130.1%	1,953,524	10,746,387	99.8%	104.4%	136.2%	130.4%
42	1,811,638	14,939,954	132.9%	1,679,145	9,648,244	101.6%	104.4%	136.6%	130.8%
43	1,558,434	13,439,587	135.5%	1,434,049	8,627,794	103.3%	104.4%	136.9%	131.1%
44	1,333,225	12,039,210	137.7%	1,215,945	7,753,980	104.8%	104.4%	137.3%	131.4%
45	1,134,563	10,733,178	139.8%	1,026,148	6,897,808	106.2%	104.5%	137.5%	131.7%
46	960,822	9,537,375	141.6%	861,638	6,088,503	107.4%	104.5%	137.8%	131.9%
47	810,023	8,443,201	143.2%	719,278	5,331,295	108.4%	104.5%	138.0%	132.1%
48	680,082	7,419,481	144.6%	596,892	4,648,391	109.3%	104.5%	138.2%	132.3%
49	568,860	6,513,733	145.9%	490,733	4,084,344	110.2%	104.5%	138.4%	132.4%
50	474,174	5,699,394	147.0%	403,305	3,550,007	110.9%	104.5%	138.6%	132.6%
51	394,070	4,981,154	148.0%	330,418	3,037,451	111.5%	104.5%	138.7%	132.7%
52	326,653	4,334,671	148.8%	268,508	2,554,960	112.0%	104.5%	138.9%	132.9%
53	270,150	3,745,194	149.5%	216,681	2,118,122	112.4%	104.6%	139.1%	133.0%
54	222,936	3,224,800	150.2%	173,193	1,760,861	112.8%	104.6%	139.2%	133.1%
55	183,588	2,772,063	150.7%	138,805	1,448,691	113.1%	104.6%	139.4%	133.3%
56	150,872	2,375,922	151.2%	110,645	1,172,306	113.3%	104.6%	139.5%	133.4%
57	123,712	2,031,000	151.6%	87,254	932,071	113.5%	104.6%	139.7%	133.5%
58	101,197	1,722,613	151.9%	68,097	728,917	113.7%	104.6%	139.8%	133.7%
59	82,565	1,453,408	152.2%	51,821	578,961	113.8%	104.6%	139.9%	133.8%
60	67,144	1,220,913	152.5%	40,165	458,003	113.9%	104.6%	140.1%	133.9%
61	54,399	1,023,065	152.7%	30,343	355,077	114.0%	104.6%	140.2%	134.0%
62	43,887	849,344	152.9%	22,628	269,443	114.0%	104.6%	140.3%	134.1%
63	35,235	699,841	153.0%	16,936	202,605	114.1%	104.6%	140.3%	134.1%
64	28,142	573,347	153.1%	12,450	154,164	114.1%	104.6%	140.4%	134.2%
65+	97,877	2,117,936	153.5%	30,793	412,539	114.2%	104.6%	140.7%	134.5%
Lifetime	455,938,437	700,084,828	153.5%	435,713,707	497,482,236	114.2%	104.6%	140.7%	134.5%
PV Lifetime	319,934,158	271,268,973	84.79%	300,279,440	195,664,504	65.16%	106.5%	138.6%	130.1%

Exhibit III - Interstate Compact States Only
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company - IC States and Regular Premium
Type Only
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

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
2011	209,741	209,741	-	0.0%	0.0%	0.00%	0.00%
2012	6,172,492	6,172,492	-	0.0%	0.0%	0.00%	0.00%
2013	12,528,112	12,528,112	248,213	2.0%	2.0%	1.29%	1.29%
2014	12,031,505	12,031,505	424,345	3.5%	3.5%	2.13%	2.13%
2015	11,772,587	11,772,587	35,847	0.3%	0.3%	1.65%	1.65%
2016	11,492,355	11,492,355	1,791,395	15.6%	15.6%	4.45%	4.45%
2017Q1	2,602,247	2,602,247	74,366	2.9%	2.9%	4.38%	4.38%
2017Q2-Q4	8,734,444	8,734,444	1,053,817	12.1%	12.1%	5.32%	5.32%
2018	11,192,413	13,532,666	1,302,978	11.6%	9.6%	6.15%	5.98%
2019	10,745,945	15,217,625	1,597,198	14.9%	10.5%	7.09%	6.63%
2020	10,548,287	14,913,988	1,945,109	18.4%	13.0%	8.14%	7.39%
2021	10,362,173	14,625,338	2,371,863	22.9%	16.2%	9.32%	8.28%
2022	10,177,649	14,336,854	2,825,727	27.8%	19.7%	10.62%	9.27%
2023	9,989,845	14,043,391	3,312,209	33.2%	23.6%	12.03%	10.35%
2024	9,795,561	13,740,677	3,886,665	39.7%	28.3%	13.56%	11.54%
2025	9,592,077	13,424,734	4,527,008	47.2%	33.7%	15.24%	12.84%
2026	9,376,604	13,091,943	5,225,301	55.7%	39.9%	17.04%	14.25%
2027	9,148,555	12,741,497	6,053,609	66.2%	47.5%	19.02%	15.79%
2028	8,906,670	12,371,814	7,013,932	78.7%	56.7%	21.18%	17.50%
2029	8,649,327	11,981,328	8,025,968	92.8%	67.0%	23.53%	19.34%
2030	8,376,277	11,571,452	8,984,782	107.3%	77.6%	26.01%	21.29%
2031	8,087,681	11,144,491	9,847,533	121.8%	88.4%	28.57%	23.31%
2032	7,783,749	10,700,725	10,921,197	140.3%	102.1%	31.27%	25.44%
2033	7,465,403	10,239,869	11,972,000	160.4%	116.9%	34.08%	27.66%
2034	7,134,564	9,764,774	12,880,859	180.5%	131.9%	36.96%	29.92%
2035	6,792,524	9,277,488	13,703,565	201.7%	147.7%	39.87%	32.22%
2036	6,440,675	8,780,326	14,476,733	224.8%	164.9%	42.80%	34.53%
2037	6,081,858	8,277,091	15,285,459	251.3%	184.7%	45.75%	36.87%
2038	5,717,732	7,768,909	16,021,262	280.2%	206.2%	48.72%	39.21%
2039	5,350,597	7,258,844	16,521,199	308.8%	227.6%	51.65%	41.52%
2040	4,982,164	6,749,279	16,801,160	337.2%	248.9%	54.50%	43.78%
2041	4,615,833	6,244,662	16,924,301	366.7%	271.0%	57.25%	45.95%
2042	4,254,926	5,749,084	16,989,387	399.3%	295.5%	59.90%	48.05%
2043	3,900,790	5,263,593	16,980,007	435.3%	322.6%	62.45%	50.07%
2044	3,556,656	4,792,550	16,735,777	470.5%	349.2%	64.86%	51.98%
2045	3,224,542	4,338,872	16,279,145	504.9%	375.2%	67.12%	53.76%
2046	2,906,661	3,905,481	15,665,279	538.9%	401.1%	69.21%	55.42%
2047	2,605,446	3,495,553	14,980,911	575.0%	428.6%	71.13%	56.94%
2048	2,322,023	3,110,349	14,265,136	614.3%	458.6%	72.90%	58.34%
2049	2,056,951	2,750,639	13,437,126	653.3%	488.5%	74.50%	59.61%
2050	1,811,390	2,418,109	12,517,678	691.1%	517.7%	75.94%	60.75%
2051	1,585,473	2,112,855	11,552,823	728.7%	546.8%	77.21%	61.76%

Exhibit III - Interstate Compact States Only
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company - IC States and Regular Premium
Type Only
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

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
2052	1,379,503	1,835,177	10,570,006	766.2%	576.0%	78.34%	62.66%
2053	1,193,234	1,584,650	9,610,134	805.4%	606.5%	79.33%	63.44%
2054	1,026,019	1,360,364	8,661,031	844.1%	636.7%	80.19%	64.12%
2055	877,400	1,161,683	7,742,883	882.5%	666.5%	80.92%	64.71%
2056	746,226	986,799	6,887,363	923.0%	697.9%	81.56%	65.22%
2057	631,538	834,228	6,095,608	965.2%	730.7%	82.10%	65.65%
2058	532,136	702,256	5,376,279	1010.3%	765.6%	82.56%	66.01%
2059	446,542	588,815	4,720,059	1057.0%	801.6%	82.95%	66.32%
2060	373,356	491,982	4,129,061	1105.9%	839.3%	83.28%	66.59%
2061	311,171	409,780	3,609,508	1160.0%	880.8%	83.56%	66.81%
2062	258,558	340,258	3,141,946	1215.2%	923.4%	83.79%	66.99%
2063	214,331	281,838	2,728,828	1273.2%	968.2%	83.98%	67.15%
2064	177,303	232,947	2,362,544	1332.5%	1014.2%	84.15%	67.28%
2065	146,418	192,192	2,033,926	1389.1%	1058.3%	84.28%	67.38%
2066	120,694	158,266	1,752,871	1452.3%	1107.5%	84.39%	67.47%
2067	99,308	130,072	1,503,872	1514.4%	1156.2%	84.49%	67.55%
2068	81,547	106,662	1,284,599	1575.3%	1204.4%	84.56%	67.61%
2069	66,804	87,244	1,092,719	1635.7%	1252.5%	84.63%	67.66%
2070	54,579	71,151	921,271	1688.0%	1294.8%	84.68%	67.70%
2071	44,429	57,806	776,664	1748.1%	1343.6%	84.72%	67.73%
2072	35,994	46,732	651,755	1810.7%	1394.7%	84.75%	67.76%
2073	29,004	37,572	543,605	1874.2%	1446.8%	84.78%	67.78%
2074	23,224	30,017	450,369	1939.2%	1500.4%	84.80%	67.80%
2075	18,461	23,810	369,958	2004.0%	1553.8%	84.82%	67.81%
2076	14,564	18,746	302,603	2077.7%	1614.2%	84.83%	67.82%
2077	11,398	14,644	245,182	2151.1%	1674.3%	84.84%	67.83%
2078	8,846	11,345	196,436	2220.7%	1731.4%	84.85%	67.84%
2079	6,800	8,710	155,846	2291.7%	1789.3%	84.85%	67.84%
2080+	19,511	24,897	489,151	2507.1%	1964.7%	84.87%	67.85%

AV Past	61,851,596	61,851,596	2,708,260	4.38%	4.38%
PV Future	151,131,537	204,544,399	178,053,981	117.81%	87.05%
AV/PV Lifetime	212,983,133	266,395,995	180,762,242	84.87%	67.85%

- A = \$39,461,318 Accumulated value of initial earned premium times 63.8%
B = \$0 Accumulated value of prior premium rate increases times 85%
C = \$96,421,921 Present value of future projected initial earned premium times 63.8%
D = \$45,400,933 Present value of future projected earned premium from rate increases times 85%
A+B+C+D = \$181,284,172
\$180,762,242 Accumulated value of incurred claims + present value of future projected incurred claims

Exhibit I

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Experience for Transamerica Life Insurance Company - Limited Pay Premium Type Only

Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

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
2011	17,276	17,276	-	0.0%	0.0%	0.00%	0.00%
2012	1,248,159	1,248,159	-	0.0%	0.0%	0.00%	0.00%
2013	3,434,025	3,434,025	27,021	0.8%	0.8%	0.57%	0.57%
2014	3,216,349	3,216,349	-	0.0%	0.0%	0.34%	0.34%
2015	3,187,696	3,187,696	52	0.0%	0.0%	0.25%	0.25%
2016	3,133,893	3,133,893	2,086	0.1%	0.1%	0.21%	0.21%
2017Q1	735,996	735,996	971	0.1%	0.1%	0.21%	0.21%
2017Q2-Q4	2,416,946	2,416,946	56,579	2.3%	2.3%	0.48%	0.48%
2018	3,067,156	3,715,372	120,543	3.9%	3.2%	0.95%	0.92%
2019	2,937,755	4,178,341	141,224	4.8%	3.4%	1.37%	1.28%
2020	2,887,717	4,105,993	160,103	5.5%	3.9%	1.77%	1.60%
2021	2,798,813	3,978,486	181,720	6.5%	4.6%	2.15%	1.90%
2022	1,349,438	1,918,258	203,030	15.0%	10.6%	2.62%	2.29%
2023	158,213	225,066	228,869	144.7%	101.7%	3.20%	2.80%
2024	142,002	201,997	262,424	184.8%	129.9%	3.83%	3.35%
2025	127,658	181,586	304,602	238.6%	167.7%	4.54%	3.97%
2026	112,093	159,441	354,562	316.3%	222.4%	5.33%	4.66%
2027	101,635	144,564	415,564	408.9%	287.5%	6.22%	5.43%
2028	77,742	110,574	489,738	630.0%	442.9%	7.24%	6.31%
2029	56,359	80,150	578,438	1026.4%	721.7%	8.39%	7.32%
2030	46,549	66,196	675,867	1451.9%	1021.0%	9.68%	8.44%
2031	29,744	42,308	773,794	2601.5%	1829.0%	11.11%	9.68%
2032	22,493	31,996	897,905	3991.9%	2806.3%	12.70%	11.07%
2033	20,752	29,518	1,035,948	4992.2%	3509.5%	14.47%	12.61%
2034	20,402	29,020	1,172,959	5749.1%	4041.9%	16.39%	14.29%
2035	17,758	25,257	1,314,651	7403.2%	5205.0%	18.46%	16.09%
2036	13,051	18,564	1,464,489	11221.4%	7888.9%	20.69%	18.03%
2037	10,684	15,198	1,635,112	15304.1%	10758.5%	23.07%	20.10%
2038	9,829	13,981	1,813,895	18454.3%	12973.8%	25.61%	22.32%
2039	9,443	13,431	1,975,876	20924.1%	14711.3%	28.28%	24.64%
2040	6,714	9,549	2,130,169	31727.0%	22308.3%	31.04%	27.05%
2041	3,534	5,027	2,268,612	64188.0%	45129.1%	33.87%	29.51%
2042	2,062	2,934	2,410,648	116896.8%	82168.5%	36.76%	32.03%
2043	1,392	1,980	2,548,918	183165.2%	128744.2%	39.70%	34.60%
2044	1,157	1,647	2,648,925	228880.2%	160878.2%	42.64%	37.16%
2045	1,136	1,617	2,717,827	239178.3%	168122.1%	45.54%	39.68%
2046	1,116	1,587	2,761,113	247500.8%	173979.9%	48.37%	42.15%
2047	1,095	1,558	2,791,617	254904.8%	179189.0%	51.13%	44.55%
2048	271	385	2,807,909	1037548.6%	729277.7%	53.79%	46.87%
2049	0	0	2,788,271			56.33%	49.09%
2050	0	0	2,730,217			58.73%	51.17%
2051	0	0	2,643,749			60.96%	53.11%

Exhibit I

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

**Experience for Transamerica Life Insurance Company - Limited Pay Premium Type Only
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter**

Year	Earned Premium		Incurred Claims Actual Past & Projected Future	Loss Ratios Excluding Change in ALR			
	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase		Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
2052	0	0	2,550,484			63.02%	54.92%
2053	0	0	2,444,002			64.93%	56.58%
2054	0	0	2,311,670			66.66%	58.09%
2055	0	0	2,172,105			68.23%	59.45%
2056	0	0	2,025,182			69.63%	60.68%
2057	0	0	1,877,959			70.89%	61.77%
2058	0	0	1,729,540			71.99%	62.73%
2059	0	0	1,579,503			72.97%	63.58%
2060	0	0	1,427,697			73.81%	64.32%
2061	0	0	1,292,261			74.55%	64.96%
2062	0	0	1,173,470			75.19%	65.52%
2063	0	0	1,067,124			75.76%	66.01%
2064	0	0	968,291			76.25%	66.44%
2065	0	0	869,844			76.67%	66.81%
2066	0	0	782,046			77.04%	67.13%
2067	0	0	701,741			77.35%	67.40%
2068	0	0	626,124			77.62%	67.64%
2069	0	0	554,647			77.85%	67.84%
2070	0	0	486,072			78.05%	68.01%
2071	0	0	424,796			78.21%	68.15%
2072	0	0	367,810			78.35%	68.27%
2073	0	0	314,768			78.46%	68.37%
2074	0	0	267,580			78.55%	68.45%
2075	0	0	225,879			78.63%	68.51%
2076	0	0	188,232			78.69%	68.56%
2077	0	0	154,413			78.73%	68.60%
2078	0	0	125,916			78.77%	68.64%
2079	0	0	101,159			78.80%	68.66%
2080+	0	0	312,615			78.88%	68.73%

AV Past	16,255,100	16,255,100	33,854	0.21%	0.21%
PV Future	14,644,024	19,205,764	24,337,939	166.20%	126.72%
AV/PV Lifetime	30,899,124	35,460,864	24,371,792	78.88%	68.73%

- A = \$10,370,754 Accumulated value of initial earned premium times 63.8%
- B = \$0 Accumulated value of prior premium rate increases times 85%
- C = \$9,342,887 Accumulated value of future projected initial earned premium times 63.8%
- D = \$3,877,479 Present value of future projected earned premium from rate increases times 85%
- A+B+C+D = \$23,591,120
- \$24,371,792 Accumulated value of incurred claims + present value of future projected incurred claims

Accumulated value of incurred claims + present value of future projected incurred claims is not less than A+B+C+D in aggregate across premium types

Exhibit II
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company - Limited Pay Premium Type Only
Actual To Expected Lifetime Experience
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

Duration	Actual			Expected			Actual to Expected		
	A	B	C	D	E	F	G=A/D	H=B/E	I=C/F
	Earned Premium @ Original Rate Level	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	Cumulative Actual to Expected Earned Premium	Cumulative Actual to Expected Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase
1	3,209,425	2,415	0.1%	3,092,998	16,139	0.5%	103.8%	15.0%	14.4%
2	3,284,220	24,606	0.4%	2,976,420	20,344	0.6%	107.0%	74.1%	69.2%
3	3,207,136	9	0.3%	2,888,326	21,475	0.6%	108.3%	46.6%	43.1%
4	3,166,974	60,229	0.7%	2,818,140	23,878	0.7%	109.3%	106.6%	97.6%
5	2,858,870	-55,881	0.2%	2,759,198	28,287	0.8%	108.2%	28.5%	26.3%
6	3,026,512	112,012	0.8%	2,329,388	32,074	0.8%	111.2%	100.8%	90.7%
7	2,972,859	132,544	1.3%	2,245,751	38,619	0.9%	113.7%	152.6%	134.2%
8	2,914,581	150,265	1.7%	2,044,147	46,426	1.1%	116.5%	187.6%	161.0%
9	2,866,461	169,777	2.2%	1,039,307	54,619	1.3%	123.9%	211.4%	170.6%
10	2,821,395	192,951	2.6%	902,982	65,364	1.5%	131.3%	227.2%	173.0%
11	160,732	214,552	3.3%	774,873	78,109	1.8%	127.7%	235.9%	184.7%
12	156,367	243,415	4.1%	717,021	93,172	2.1%	124.6%	240.5%	192.9%
13	136,850	282,460	5.0%	608,291	112,951	2.5%	122.2%	242.2%	198.2%
14	120,680	328,370	6.0%	412,881	135,626	3.0%	120.7%	242.2%	200.7%
15	108,991	381,695	7.2%	311,751	164,591	3.6%	119.6%	240.4%	200.9%
16	98,400	450,400	8.6%	267,005	198,680	4.3%	118.8%	238.0%	200.3%
17	62,166	530,761	10.3%	169,755	243,915	5.2%	118.3%	234.3%	198.2%
18	52,580	628,283	12.3%	121,276	300,422	6.3%	117.9%	229.8%	194.9%
19	43,589	723,789	14.6%	119,148	361,531	7.7%	117.6%	224.6%	191.0%
20	24,114	829,544	17.3%	100,907	430,681	9.2%	117.2%	219.0%	186.8%
21	20,969	969,022	20.3%	92,948	513,368	11.1%	116.9%	213.8%	182.9%
22	20,617	1,105,963	23.9%	78,072	620,896	13.4%	116.6%	207.6%	178.1%
23	20,270	1,240,794	27.8%	67,762	745,595	16.1%	116.4%	200.6%	172.3%
24	16,196	1,388,586	32.2%	55,462	866,358	19.3%	116.2%	193.9%	166.8%
25	10,797	1,541,608	37.1%	42,676	986,422	22.9%	116.1%	187.9%	161.9%
26	10,619	1,728,667	42.6%	35,112	1,104,281	27.0%	116.0%	183.1%	157.9%
27	9,540	1,897,786	48.6%	25,161	1,234,648	31.5%	115.9%	178.9%	154.4%
28	9,383	2,054,318	55.2%	18,950	1,366,530	36.5%	115.8%	175.0%	151.0%
29	5,009	2,203,081	62.2%	18,776	1,481,056	42.0%	115.8%	171.5%	148.2%
30	2,092	2,331,861	69.6%	8,476	1,569,166	47.7%	115.8%	168.8%	145.8%
31	2,053	2,486,826	77.5%	0	1,638,435	53.8%	115.8%	166.9%	144.1%
32	1,173	2,607,727	85.8%	0	1,689,875	60.0%	115.8%	165.6%	143.0%
33	1,152	2,687,814	94.3%	0	1,714,556	66.3%	115.8%	164.7%	142.3%
34	1,131	2,745,653	103.1%	0	1,707,922	72.6%	115.8%	164.4%	142.0%
35	1,110	2,773,914	111.9%	0	1,658,747	78.7%	115.8%	164.6%	142.2%
36	1,090	2,808,050	120.8%	0	1,581,018	84.5%	115.8%	165.5%	142.9%
37	0	2,808,421	129.8%	0	1,485,041	90.0%	115.8%	166.9%	144.2%
38	0	2,766,829	138.6%	0	1,381,079	95.1%	115.8%	168.7%	145.7%
39	0	2,690,127	147.1%	0	1,277,933	99.8%	115.8%	170.7%	147.4%
40	0	2,596,624	155.4%	0	1,168,143	104.1%	115.8%	172.8%	149.3%
41	0	2,503,902	163.4%	0	1,057,783	108.0%	115.8%	175.1%	151.3%
42	0	2,380,575	170.9%	0	951,621	111.5%	115.8%	177.5%	153.3%
43	0	2,243,381	178.1%	0	851,592	114.6%	115.8%	179.8%	155.3%
44	0	2,099,236	184.8%	0	771,456	117.5%	115.8%	182.1%	157.3%
45	0	1,949,794	191.0%	0	690,682	120.0%	115.8%	184.2%	159.1%
46	0	1,802,322	196.7%	0	613,112	122.3%	115.8%	186.2%	160.8%
47	0	1,654,345	202.0%	0	540,208	124.3%	115.8%	188.1%	162.5%
48	0	1,502,841	206.7%	0	473,725	126.0%	115.8%	189.9%	164.0%
49	0	1,357,617	211.1%	0	420,869	127.6%	115.8%	191.5%	165.4%
50	0	1,230,886	215.0%	0	369,424	128.9%	115.8%	193.0%	166.7%
51	0	1,120,697	218.5%	0	320,475	130.1%	115.8%	194.5%	168.0%
52	0	1,019,737	221.8%	0	274,571	131.1%	115.8%	195.8%	169.1%
53	0	921,434	224.7%	0	231,693	132.0%	115.8%	197.1%	170.3%
54	0	826,471	227.4%	0	195,900	132.7%	115.8%	198.4%	171.3%
55	0	743,028	229.7%	0	163,961	133.3%	115.8%	199.5%	172.3%
56	0	664,903	231.8%	0	133,992	133.8%	115.8%	200.6%	173.3%
57	0	591,438	233.7%	0	106,946	134.2%	115.8%	201.6%	174.2%
58	0	519,417	235.4%	0	83,284	134.5%	115.8%	202.6%	175.0%
59	0	453,613	236.8%	0	65,312	134.7%	115.8%	203.5%	175.7%
60	0	396,222	238.1%	0	49,895	134.9%	115.8%	204.3%	176.4%
61	0	339,505	239.2%	0	38,129	135.1%	115.8%	205.0%	177.1%
62	0	289,098	240.1%	0	28,480	135.2%	115.8%	205.6%	177.6%
63	0	244,009	240.9%	0	20,648	135.3%	115.8%	206.2%	178.1%
64	0	204,086	241.5%	0	15,752	135.3%	115.8%	206.6%	178.5%
65+	0	764,503	243.9%	0	38,420	135.5%	115.8%	208.5%	180.1%
Lifetime	31,426,104	76,658,925	243.9%	27,142,960	36,765,900	135.5%	115.8%	208.5%	180.1%
PV Lifetime	30,899,124	24,371,788	78.88%	25,941,478	12,456,720	48.02%	119.1%	195.7%	164.3%

Exhibit III - Interstate Compact States Only

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Experience for Transamerica Life Insurance Company - IC States and Limited Pay Premium Type Only

Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

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
2011	14,347	14,347	-	0.0%	0.0%	0.00%	0.00%
2012	948,962	948,962	-	0.0%	0.0%	0.00%	0.00%
2013	2,735,162	2,735,162	27,021	1.0%	1.0%	0.72%	0.72%
2014	2,552,251	2,552,251	-	0.0%	0.0%	0.44%	0.44%
2015	2,528,280	2,528,280	41	0.0%	0.0%	0.32%	0.32%
2016	2,474,483	2,474,483	1,620	0.1%	0.1%	0.26%	0.26%
2017Q1	584,283	584,283	758	0.1%	0.1%	0.26%	0.26%
2017Q2-Q4	1,909,469	1,909,469	797,406	41.8%	41.8%	5.62%	5.62%
2018	2,409,954	2,919,295	91,309	3.8%	3.1%	5.37%	5.22%
2019	2,303,570	3,276,415	107,417	4.7%	3.3%	5.29%	4.94%
2020	2,263,137	3,218,021	122,164	5.4%	3.8%	5.30%	4.80%
2021	2,187,127	3,109,142	138,122	6.3%	4.4%	5.38%	4.76%
2022	1,082,144	1,538,374	154,127	14.2%	10.0%	5.71%	5.00%
2023	131,181	186,609	173,842	132.5%	93.2%	6.25%	5.47%
2024	122,000	173,539	199,576	163.6%	115.0%	6.85%	5.99%
2025	107,874	153,441	232,018	215.1%	151.2%	7.53%	6.58%
2026	92,523	131,602	270,031	291.9%	205.2%	8.28%	7.23%
2027	82,280	117,033	316,850	385.1%	270.7%	9.13%	7.97%
2028	65,805	93,594	372,736	566.4%	398.2%	10.10%	8.82%
2029	52,941	75,289	438,992	829.2%	583.1%	11.21%	9.77%
2030	44,040	62,627	513,586	1166.2%	820.1%	12.45%	10.85%
2031	29,122	41,422	589,581	2024.5%	1423.3%	13.82%	12.05%
2032	22,493	31,996	685,549	3047.8%	2142.6%	15.36%	13.39%
2033	20,752	29,518	791,959	3816.4%	2682.9%	17.06%	14.87%
2034	20,402	29,020	898,213	4402.5%	3095.1%	18.93%	16.50%
2035	17,758	25,257	1,008,420	5678.7%	3992.6%	20.94%	18.25%
2036	13,051	18,564	1,126,558	8632.1%	6068.5%	23.10%	20.13%
2037	10,684	15,198	1,261,449	11806.8%	8299.9%	25.42%	22.16%
2038	9,829	13,981	1,403,503	14279.0%	10038.5%	27.91%	24.32%
2039	9,443	13,431	1,533,249	16236.7%	11415.8%	30.53%	26.60%
2040	6,714	9,549	1,657,825	24691.9%	17361.7%	33.25%	28.97%
2041	3,534	5,027	1,772,904	50162.4%	35268.1%	36.05%	31.41%
2042	2,062	2,934	1,891,431	91719.0%	64470.7%	38.92%	33.91%
2043	1,392	1,980	2,007,950	144291.3%	101420.2%	41.85%	36.46%
2044	1,157	1,647	2,094,936	181012.8%	127232.6%	44.79%	39.03%
2045	1,136	1,617	2,156,801	189806.1%	133417.6%	47.70%	41.56%
2046	1,116	1,587	2,200,881	197282.7%	138679.3%	50.56%	44.05%
2047	1,095	1,558	2,235,212	204099.0%	143474.3%	53.35%	46.48%
2048	271	385	2,260,006	835093.5%	586974.9%	56.06%	48.85%
2049	0	0	2,256,903			58.67%	51.12%
2050	0	0	2,219,555			61.13%	53.26%

Exhibit III - Interstate Compact States Only

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Experience for Transamerica Life Insurance Company - IC States and Limited Pay Premium Type Only

Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

Year	Earned Premium		Incurred Claims Actual Past & Projected Future	Loss Ratios Excluding Change in ALR			
	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase		Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
2051	0	0	2,156,221			63.43%	55.27%
2052	0	0	2,092,013			65.58%	57.14%
2053	0	0	2,014,885			67.57%	58.87%
2054	0	0	1,915,223			69.38%	60.45%
2055	0	0	1,806,746			71.03%	61.89%
2056	0	0	1,690,964			72.52%	63.18%
2057	0	0	1,574,933			73.84%	64.34%
2058	0	0	1,456,969			75.03%	65.37%
2059	0	0	1,336,136			76.07%	66.28%
2060	0	0	1,210,128			76.98%	67.07%
2061	0	0	1,097,400			77.77%	67.76%
2062	0	0	996,283			78.46%	68.36%
2063	0	0	903,763			79.06%	68.89%
2064	0	0	817,016			79.58%	69.34%
2065	0	0	731,951			80.04%	69.74%
2066	0	0	656,463			80.42%	70.07%
2067	0	0	587,199			80.76%	70.37%
2068	0	0	522,266			81.05%	70.62%
2069	0	0	462,540			81.29%	70.83%
2070	0	0	405,540			81.50%	71.01%
2071	0	0	353,670			81.67%	71.16%
2072	0	0	304,814			81.81%	71.28%
2073	0	0	259,104			81.93%	71.38%
2074	0	0	219,111			82.02%	71.47%
2075	0	0	184,625			82.10%	71.53%
2076	0	0	152,989			82.16%	71.59%
2077	0	0	124,752			82.21%	71.63%
2078	0	0	101,129			82.25%	71.66%
2079	0	0	80,949			82.27%	71.69%
2080+	0	0	247,092			82.35%	71.75%

AV Past	12,848,518	12,848,518	33,152	0.26%	0.26%
PV Future	11,567,555	15,173,906	20,073,860	173.54%	132.29%
AV/PV Lifetime	24,416,073	28,022,425	20,107,012	82.35%	71.75%

- A = \$8,197,355 Accumulated value of initial earned premium times 63.8%
- B = \$0 Present value of prior premium rate increases times 85%
- C = \$7,380,100 Accumulated value of future projected initial earned premium times 63.8%
- D = \$3,065,399 Present value of future projected earned premium from rate increases times 85%
- A+B+C+D = \$18,642,854 295,876,746
- \$20,107,012 Accumulated value of incurred claims + present value of future projected incurred claims

Accumulated value of incurred claims + present value of future projected incurred claims is not less than A+B+C+D in aggregate across premium types

Exhibit I
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter
Individual Sales Only

Year	Earned Premium		Incurred Claims Actual Past & Projected Future	Discounted Earned Premium		Discounted Incurred Claims Actual Past & Projected Future	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 w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase		Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
2011	129,164	129,164	-	158,696	158,696	-	0.0%	0.0%	0.00%	0.00%
2012	4,344,580	4,344,580	-	5,132,624	5,132,624	-	0.0%	0.0%	0.00%	0.00%
2013	9,768,881	9,768,881	457,048	11,096,939	11,096,939	519,183	4.7%	4.7%	3.17%	3.17%
2014	9,533,412	9,533,412	265,336	10,412,940	10,412,940	289,815	2.8%	2.8%	3.02%	3.02%
2015	9,659,280	9,659,280	320,897	10,294,344	10,294,344	340,286	3.3%	3.3%	3.10%	3.10%
2016	9,717,644	9,717,644	1,169,751	9,959,601	9,959,601	1,212,993	12.0%	12.0%	5.02%	5.02%
2017Q1	2,225,870	2,225,870	12,024	2,225,870	2,225,870	12,024	0.5%	0.5%	4.82%	4.82%
2017Q2-Q4	7,295,207	7,295,207	1,117,346	7,176,273	7,176,273	1,104,596	15.3%	15.3%	6.16%	6.16%
2018	9,529,397	11,507,965	979,891	9,055,621	10,935,844	930,829	10.3%	8.5%	6.73%	6.54%
2019	9,244,141	12,963,856	1,204,169	8,445,507	11,843,827	1,099,910	13.0%	9.3%	7.45%	6.95%
2020	9,054,428	12,680,860	1,468,292	7,954,332	11,140,141	1,289,597	16.2%	11.6%	8.30%	7.52%
2021	8,825,183	12,338,829	1,789,204	7,454,754	10,422,762	1,511,015	20.3%	14.5%	9.30%	8.24%
2022	7,699,542	10,721,252	2,128,253	6,260,057	8,716,999	1,728,443	27.6%	19.9%	10.50%	9.17%
2023	6,790,417	9,411,287	2,484,829	5,304,018	7,351,191	1,940,446	36.6%	26.4%	11.87%	10.25%
2024	6,652,113	9,196,989	2,903,186	4,996,157	6,907,521	2,179,913	43.6%	31.6%	13.37%	11.44%
2025	6,507,959	8,974,493	3,368,113	4,699,960	6,481,256	2,431,857	51.8%	37.5%	15.00%	12.74%
2026	6,349,271	8,731,786	3,870,018	4,409,007	6,063,447	2,686,782	61.0%	44.3%	16.76%	14.14%
2027	6,187,562	8,485,191	4,464,152	4,131,481	5,665,618	2,979,971	72.1%	52.6%	18.68%	15.68%
2028	6,005,407	8,210,035	5,153,922	3,855,741	5,271,207	3,308,152	85.8%	62.8%	20.78%	17.36%
2029	5,814,892	7,924,363	5,873,068	3,589,809	4,892,075	3,624,953	101.0%	74.1%	23.05%	19.19%
2030	5,618,587	7,633,176	6,552,651	3,335,256	4,531,123	3,889,186	116.6%	85.8%	25.46%	21.11%
2031	5,403,586	7,319,632	7,168,619	3,084,306	4,177,944	4,091,312	132.7%	97.9%	27.94%	23.11%
2032	5,188,866	7,010,722	7,932,412	2,847,833	3,847,708	4,353,013	152.9%	113.1%	30.56%	25.21%
2033	4,968,652	6,697,029	8,695,569	2,622,118	3,534,212	4,588,666	175.0%	129.8%	33.29%	27.41%
2034	4,740,245	6,374,718	9,359,225	2,405,393	3,234,765	4,749,098	197.4%	146.8%	36.10%	29.66%
2035	4,504,454	6,044,969	9,971,670	2,197,857	2,949,494	4,865,379	221.4%	165.0%	38.94%	31.95%
2036	4,261,099	5,707,531	10,538,115	1,999,186	2,677,785	4,944,132	247.3%	184.6%	41.81%	34.26%
2037	4,013,830	5,367,434	11,107,987	1,810,762	2,421,390	5,010,966	276.7%	207.0%	44.71%	36.59%
2038	3,765,705	5,028,128	11,639,005	1,633,508	2,181,106	5,048,873	309.1%	231.5%	47.61%	38.93%
2039	3,516,502	4,688,971	12,008,154	1,466,758	1,955,783	5,008,883	341.5%	256.1%	50.49%	41.24%
2040	3,266,901	4,350,736	12,241,699	1,310,259	1,744,937	4,910,073	374.7%	281.4%	53.30%	43.50%
2041	3,017,991	4,014,577	12,360,419	1,163,895	1,548,217	4,767,158	409.6%	307.9%	56.01%	45.69%
2042	2,773,866	3,685,822	12,434,926	1,028,616	1,366,779	4,611,368	448.3%	337.4%	58.64%	47.81%
2043	2,536,832	3,367,190	12,455,763	904,551	1,200,620	4,441,626	491.0%	369.9%	61.18%	49.85%
2044	2,307,117	3,058,783	12,309,760	791,016	1,048,725	4,220,954	533.6%	402.4%	63.58%	51.79%
2045	2,085,739	2,762,024	12,005,047	687,623	910,574	3,958,298	575.6%	434.6%	65.84%	53.61%
2046	1,874,468	2,479,253	11,580,093	594,214	785,930	3,671,470	617.8%	467.1%	67.94%	55.30%
2047	1,674,778	2,212,409	11,092,235	510,502	674,379	3,381,539	662.3%	501.4%	69.87%	56.86%
2048	1,487,485	1,962,407	10,561,776	435,982	575,181	3,096,099	710.0%	538.2%	71.64%	58.29%
2049	1,313,031	1,729,843	9,940,441	370,056	487,527	2,802,019	757.1%	574.6%	73.25%	59.59%
2050	1,152,133	1,515,770	9,249,210	312,228	410,774	2,506,977	802.8%	610.2%	74.69%	60.75%
2051	1,004,863	1,320,224	8,535,317	261,851	344,029	2,224,556	849.4%	646.5%	75.97%	61.79%

Exhibit I
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter
Individual Sales Only

Year	Earned Premium		Incurred Claims	Discounted Earned Premium		Discounted 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 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
2052	871,306	1,143,216	7,815,219	218,321	286,454	1,958,576	897.0%	683.6%	77.10%	62.70%
2053	751,177	984,321	7,110,757	180,987	237,161	1,713,537	946.6%	722.4%	78.09%	63.50%
2054	643,959	842,817	6,413,370	149,191	195,263	1,486,084	995.9%	760.9%	78.96%	64.20%
2055	549,203	718,102	5,747,989	122,348	159,976	1,280,696	1046.6%	800.4%	79.70%	64.80%
2056	466,107	608,975	5,127,198	99,846	130,451	1,098,455	1100.0%	841.9%	80.34%	65.32%
2057	393,945	514,376	4,555,331	81,145	105,952	938,415	1156.3%	885.6%	80.89%	65.76%
2058	331,809	433,055	4,034,812	65,720	85,774	799,223	1216.0%	931.7%	81.36%	66.14%
2059	278,610	363,527	3,561,494	53,063	69,236	678,349	1278.3%	979.7%	81.76%	66.46%
2060	233,404	304,515	3,133,461	42,745	55,769	573,862	1342.5%	1029.0%	82.09%	66.74%
2061	195,223	254,693	2,759,590	34,379	44,852	485,952	1413.6%	1083.5%	82.38%	66.97%
2062	163,089	212,748	2,430,942	27,617	36,026	411,617	1490.6%	1142.6%	82.63%	67.17%
2063	136,187	177,614	2,139,999	22,175	28,921	348,413	1571.4%	1204.9%	82.83%	67.33%
2064	113,707	148,242	1,884,022	17,804	23,211	294,945	1656.9%	1270.9%	83.01%	67.48%
2065	94,957	123,730	1,654,206	14,297	18,629	249,002	1742.1%	1336.9%	83.16%	67.60%
2066	79,307	103,257	1,457,123	11,482	14,950	210,898	1837.3%	1411.2%	83.28%	67.70%
2067	66,247	86,160	1,282,509	9,223	11,995	178,490	1935.9%	1488.5%	83.39%	67.79%
2068	55,339	71,875	1,121,637	7,409	9,623	150,098	2026.8%	1560.5%	83.48%	67.86%
2069	46,203	59,917	975,916	5,948	7,714	125,580	2112.2%	1628.8%	83.56%	67.92%
2070	38,550	49,902	841,126	4,772	6,178	104,072	2181.9%	1685.6%	83.62%	67.97%
2071	32,113	41,487	724,573	3,823	4,939	86,204	2256.3%	1746.5%	83.67%	68.01%
2072	26,687	34,405	617,968	3,055	3,939	70,698	2315.6%	1796.1%	83.71%	68.05%
2073	22,117	28,450	521,450	2,435	3,132	57,361	2357.7%	1832.9%	83.75%	68.08%
2074	18,268	23,445	437,158	1,934	2,482	46,242	2393.0%	1864.6%	83.78%	68.10%
2075	15,031	19,247	361,988	1,530	1,960	36,818	2408.2%	1880.8%	83.80%	68.12%
2076	12,314	15,731	299,174	1,206	1,540	29,260	2429.6%	1901.8%	83.82%	68.13%
2077	10,040	12,797	243,449	945	1,205	22,895	2424.8%	1902.4%	83.83%	68.14%
2078	8,140	10,353	196,457	737	938	17,765	2413.3%	1897.6%	83.84%	68.15%
2079	6,556	8,318	157,589	571	724	13,703	2403.7%	1894.6%	83.85%	68.16%
2080+	22,821	28,570	519,386	1,714	2,148	39,216	2275.9%	1817.9%	83.87%	68.18%

AV Past	49,281,015	49,281,015	2,374,301			4.82%	4.82%
PV Future	110,292,910	147,028,287	131,464,536			119.20%	89.41%
AV/PV Lifetime	159,573,925	196,309,302	133,838,836			83.87%	68.18%

- A = \$31,441,288 Accumulated value of initial earned premium times 63.8%
B = \$0 Accumulated value of prior premium rate increases times 85%
C = \$70,366,877 Present value of future projected initial earned premium times 63.8%
D = \$31,225,070 Present value of future projected earned premium from rate increases times 85%
A+B+C+D = \$133,033,235
\$133,838,836 Accumulated value of incurred claims + present value of future projected incurred claims

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Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter
Association/Worksite Sales Only

Year	Earned Premium		Incurred Claims	Discounted 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 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
2011	224,400	224,400	-	275,707	275,707	-	0.0%	0.0%	0.00%	0.00%
2012	5,394,596	5,394,596	1,167	6,373,099	6,373,099	1,379	0.0%	0.0%	0.02%	0.02%
2013	11,280,532	11,280,532	107,254	12,814,095	12,814,095	121,835	1.0%	1.0%	0.63%	0.63%
2014	11,062,768	11,062,768	170,724	12,083,391	12,083,391	186,475	1.5%	1.5%	0.98%	0.98%
2015	10,940,550	10,940,550	106,300	11,660,706	11,660,706	114,915	1.0%	1.0%	0.98%	0.98%
2016	10,778,414	10,778,414	744,220	11,047,019	11,047,019	761,921	6.9%	6.9%	2.19%	2.19%
2017Q1	2,455,349	2,455,349	69,383	2,455,349	2,455,349	69,383	2.8%	2.8%	2.21%	2.21%
2017Q2-Q4	8,287,124	8,287,124	846,989	8,156,555	8,156,555	835,650	10.2%	10.2%	3.22%	3.22%
2018	10,501,645	12,697,285	924,786	9,987,126	12,075,202	878,559	8.8%	7.3%	3.97%	3.86%
2019	10,024,040	14,154,485	1,122,216	9,164,437	12,940,716	1,025,134	11.2%	7.9%	4.76%	4.45%
2020	9,806,893	13,836,021	1,351,051	8,621,202	12,163,237	1,186,715	13.8%	9.8%	5.59%	5.08%
2021	9,576,605	13,498,288	1,632,494	8,094,991	11,409,987	1,378,766	17.0%	12.1%	6.51%	5.78%
2022	8,957,603	12,607,534	1,945,594	7,281,716	10,248,840	1,580,110	21.7%	15.4%	7.54%	6.58%
2023	8,393,602	11,794,243	2,291,808	6,559,558	9,217,187	1,789,725	27.3%	19.4%	8.67%	7.47%
2024	8,227,737	11,546,397	2,706,748	6,182,681	8,676,513	2,032,419	32.9%	23.4%	9.91%	8.45%
2025	8,058,241	11,293,269	3,186,983	5,822,418	8,159,906	2,301,055	39.5%	28.2%	11.27%	9.52%
2026	7,887,065	11,037,331	3,721,685	5,479,575	7,668,284	2,583,799	47.2%	33.7%	12.76%	10.70%
2027	7,708,214	10,769,854	4,361,842	5,149,379	7,194,719	2,911,696	56.6%	40.5%	14.40%	12.00%
2028	7,518,149	10,486,069	5,118,076	4,829,280	6,735,770	3,285,159	68.1%	48.8%	16.22%	13.45%
2029	7,317,732	10,187,678	5,959,854	4,519,764	6,292,420	3,678,469	81.4%	58.5%	18.23%	15.04%
2030	7,112,776	9,883,721	6,810,864	4,224,224	5,869,910	4,042,392	95.8%	68.9%	20.40%	16.76%
2031	6,897,419	9,566,958	7,610,133	3,938,821	5,463,321	4,343,267	110.3%	79.5%	22.69%	18.58%
2032	6,669,125	9,233,889	8,583,544	3,662,014	5,070,363	4,710,435	128.7%	93.0%	25.14%	20.52%
2033	6,430,726	8,887,840	9,570,485	3,395,332	4,692,687	5,050,351	148.8%	107.7%	27.74%	22.58%
2034	6,183,057	8,530,207	10,477,932	3,139,045	4,330,689	5,316,817	169.5%	122.8%	30.43%	24.71%
2035	5,923,071	8,156,930	11,345,094	2,891,447	3,981,971	5,535,568	191.5%	139.1%	33.21%	26.91%
2036	5,653,102	7,771,685	12,205,687	2,653,551	3,648,032	5,726,511	215.9%	157.1%	36.05%	29.16%
2037	5,377,431	7,380,465	13,126,151	2,427,104	3,331,194	5,921,505	244.1%	177.8%	38.97%	31.48%
2038	5,094,364	6,980,242	14,021,071	2,210,943	3,029,429	6,082,220	275.2%	200.9%	41.95%	33.84%
2039	4,806,091	6,574,193	14,739,494	2,005,642	2,743,509	6,148,274	306.7%	224.2%	44.95%	36.21%
2040	4,511,497	6,160,927	15,269,920	1,810,330	2,472,211	6,124,798	338.5%	247.9%	47.91%	38.57%
2041	4,215,914	5,747,987	15,668,977	1,626,677	2,217,827	6,043,275	371.7%	272.6%	50.83%	40.88%
2042	3,922,104	5,339,044	16,011,702	1,455,135	1,980,841	5,937,985	408.2%	299.9%	53.69%	43.14%
2043	3,629,402	4,932,598	16,275,174	1,294,774	1,759,692	5,803,760	448.4%	330.0%	56.47%	45.35%
2044	3,341,689	4,534,014	16,322,942	1,146,301	1,555,312	5,597,187	488.5%	360.0%	59.16%	47.48%
2045	3,060,620	4,145,741	16,159,109	1,009,524	1,367,449	5,328,077	528.0%	389.8%	61.71%	49.50%
2046	2,787,912	3,770,079	15,833,293	884,220	1,195,731	5,020,010	567.9%	420.0%	64.11%	51.41%
2047	2,525,860	3,410,022	15,431,879	770,308	1,039,954	4,704,598	611.0%	452.5%	66.36%	53.20%
2048	2,274,993	3,065,996	14,986,353	667,130	899,091	4,393,159	658.7%	488.8%	68.46%	54.87%
2049	2,037,557	2,741,083	14,397,325	574,531	772,908	4,058,335	706.6%	525.2%	70.41%	56.41%
2050	1,814,580	2,436,719	13,675,231	491,987	660,670	3,706,651	753.6%	561.2%	72.19%	57.83%
2051	1,606,370	2,153,236	12,862,590	418,791	561,365	3,352,389	800.7%	597.4%	73.80%	59.11%

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Year	Earned Premium		Incurred Claims	Discounted 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 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
2052	1,413,657	1,891,573	12,015,089	354,380	474,187	3,011,134	849.9%	635.2%	75.25%	60.26%
2053	1,236,729	1,651,970	11,151,746	298,108	398,202	2,687,345	901.7%	675.1%	76.55%	61.29%
2054	1,075,499	1,434,242	10,257,504	249,277	332,427	2,376,854	953.7%	715.2%	77.70%	62.21%
2055	930,032	1,238,431	9,354,007	207,274	276,006	2,084,180	1005.8%	755.3%	78.71%	63.01%
2056	799,658	1,063,423	8,473,881	171,366	227,891	1,815,500	1059.7%	796.8%	79.59%	63.72%
2057	683,887	908,377	7,639,977	140,921	187,180	1,573,911	1117.1%	841.1%	80.36%	64.33%
2058	581,942	772,123	6,861,201	115,304	152,987	1,359,132	1179.0%	888.6%	81.02%	64.86%
2059	492,774	653,155	6,125,425	93,883	124,439	1,166,739	1243.0%	937.8%	81.59%	65.31%
2060	415,376	550,057	5,440,879	76,094	100,768	996,502	1309.9%	989.1%	82.08%	65.70%
2061	348,654	461,278	4,818,249	61,416	81,255	848,536	1382.0%	1044.5%	82.50%	66.03%
2062	291,412	385,173	4,252,564	49,359	65,240	720,118	1459.3%	1104.1%	82.85%	66.32%
2063	242,653	320,402	3,743,086	39,520	52,183	609,472	1542.6%	1168.2%	83.16%	66.56%
2064	201,354	265,582	3,277,873	31,533	41,592	513,205	1627.9%	1234.2%	83.41%	66.76%
2065	166,541	219,423	2,853,002	25,078	33,042	429,514	1713.1%	1300.2%	83.62%	66.93%
2066	137,315	180,711	2,479,482	19,882	26,166	358,923	1805.7%	1372.1%	83.80%	67.08%
2067	112,855	148,342	2,145,666	15,713	20,653	298,660	1901.3%	1446.4%	83.95%	67.20%
2068	92,441	121,350	1,850,550	12,376	16,246	247,677	2001.9%	1525.0%	84.08%	67.29%
2069	75,462	98,922	1,589,358	9,714	12,734	204,540	2106.2%	1606.7%	84.18%	67.38%
2070	61,373	80,331	1,355,472	7,597	9,943	167,736	2208.6%	1687.4%	84.26%	67.44%
2071	49,705	64,953	1,152,336	5,916	7,731	137,114	2318.3%	1774.1%	84.33%	67.50%
2072	40,058	52,257	976,485	4,584	5,980	111,723	2437.7%	1868.6%	84.39%	67.54%
2073	32,121	41,829	821,954	3,535	4,603	90,428	2558.9%	1965.1%	84.43%	67.58%
2074	25,610	33,290	687,476	2,710	3,523	72,725	2684.5%	2065.1%	84.47%	67.61%
2075	20,285	26,324	571,811	2,064	2,678	58,165	2818.8%	2172.2%	84.50%	67.63%
2076	15,960	20,674	470,939	1,561	2,023	46,063	2950.8%	2277.9%	84.52%	67.65%
2077	12,466	16,121	384,459	1,173	1,516	36,159	3084.2%	2384.9%	84.54%	67.67%
2078	9,661	12,472	311,522	874	1,128	28,173	3224.6%	2497.7%	84.56%	67.68%
2079	7,424	9,569	249,088	646	832	21,661	3355.2%	2603.2%	84.57%	67.69%
2080+	21,220	27,183	783,191	1,618	2,073	59,429	3690.7%	2881.2%	84.60%	67.71%

AV Past	56,709,366	56,709,366	1,255,908				2.21%	2.21%		
PV Future	134,549,990	182,248,720	160,546,137				119.32%	88.09%		
AV/PV Lifetime	191,259,356	238,958,086	161,802,045				84.60%	67.71%		

- A = \$36,180,576 Accumulated value of initial earned premium times 63.8%
B = \$0 Accumulated value of prior premium rate increases times 85%
C = \$85,842,894 Present value of future projected initial earned premium times 63.8%
D = \$40,543,920 Present value of future projected earned premium from rate increases times 85%
A+B+C+D = \$162,567,389
\$161,802,045 Accumulated value of incurred claims + present value of future projected incurred claims

Exhibit I
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter
Policies with Inflation Option

Year	Earned Premium		Incurred Claims	Discounted 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 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
2011	282,294	282,294	-	346,838	346,838	-	0.0%	0.0%	0.00%	0.00%
2012	7,989,935	7,989,935	1,167	9,439,194	9,439,194	1,379	0.0%	0.0%	0.01%	0.01%
2013	17,341,156	17,341,156	457,435	19,698,647	19,698,647	519,622	2.6%	2.6%	1.77%	1.77%
2014	17,115,972	17,115,972	433,690	18,695,048	18,695,048	473,701	2.5%	2.5%	2.06%	2.06%
2015	17,136,851	17,136,851	380,474	18,264,132	18,264,132	405,498	2.2%	2.2%	2.11%	2.11%
2016	17,128,772	17,128,772	1,639,652	17,555,249	17,555,249	1,694,208	9.6%	9.6%	3.68%	3.68%
2017Q1	3,922,290	3,922,290	17,413	3,922,290	3,922,290	17,413	0.4%	0.4%	3.54%	3.54%
2017Q2-Q4	13,047,307	13,047,307	1,524,434	12,838,904	12,838,904	1,506,314	11.7%	11.7%	4.58%	4.58%
2018	16,804,722	20,312,432	1,420,809	15,976,263	19,311,072	1,349,715	8.5%	7.0%	5.11%	4.97%
2019	16,185,065	22,792,585	1,735,734	14,792,688	20,831,801	1,585,512	10.7%	7.6%	5.74%	5.36%
2020	15,862,196	22,318,735	2,102,635	13,940,375	19,614,697	1,846,804	13.3%	9.4%	6.46%	5.86%
2021	15,488,318	21,768,973	2,558,740	13,088,353	18,395,845	2,160,933	16.5%	11.8%	7.29%	6.46%
2022	13,958,671	19,574,430	3,065,031	11,348,640	15,914,524	2,489,184	22.0%	15.7%	8.27%	7.21%
2023	12,692,421	17,753,132	3,619,438	9,917,125	13,871,332	2,826,417	28.5%	20.4%	9.99%	8.09%
2024	12,459,817	17,400,626	4,288,183	9,360,994	13,073,060	3,219,753	34.4%	24.6%	10.62%	9.06%
2025	12,223,825	17,042,577	5,058,571	8,830,495	12,311,624	3,652,262	41.4%	29.7%	11.99%	10.15%
2026	11,974,738	16,665,459	5,916,892	8,317,873	11,576,194	4,107,687	49.4%	35.5%	13.50%	11.34%
2027	11,714,577	16,272,003	6,950,012	7,824,236	10,868,230	4,639,206	59.3%	42.7%	15.17%	12.67%
2028	11,426,006	15,837,599	8,174,770	7,338,116	10,171,434	5,246,950	71.5%	51.6%	17.04%	14.15%
2029	11,121,994	15,381,668	9,520,141	6,868,122	9,498,641	5,875,709	85.6%	61.9%	19.10%	15.79%
2030	10,810,628	14,917,288	10,862,712	6,419,129	8,857,631	6,447,054	100.5%	72.8%	21.32%	17.56%
2031	10,472,745	14,419,249	12,131,114	5,979,411	8,232,711	6,923,268	115.8%	84.1%	23.67%	19.43%
2032	10,124,450	13,910,769	13,685,909	5,558,250	7,636,951	7,510,140	135.2%	98.4%	26.18%	21.43%
2033	9,762,126	13,385,387	15,270,655	5,153,259	7,065,951	8,058,083	156.4%	114.1%	28.85%	23.56%
2034	9,383,201	12,839,828	16,718,975	4,762,778	6,517,343	8,483,411	178.2%	130.2%	31.63%	25.77%
2035	8,984,709	12,270,347	18,102,194	4,385,171	5,988,819	8,832,230	201.5%	147.5%	34.48%	28.04%
2036	8,568,197	11,679,629	19,455,277	4,021,103	5,481,336	9,127,525	227.1%	166.6%	37.41%	30.37%
2037	8,140,970	11,078,031	20,874,735	3,673,701	4,999,099	9,416,728	256.4%	188.4%	40.41%	32.76%
2038	7,703,897	10,465,543	22,247,516	3,342,810	4,541,136	9,650,515	288.8%	212.6%	43.46%	35.19%
2039	7,258,488	9,844,184	23,333,002	3,028,454	4,107,294	9,732,589	321.5%	237.0%	46.53%	37.63%
2040	6,803,827	9,212,762	24,133,897	2,729,626	3,696,078	9,679,866	354.7%	262.0%	49.56%	40.04%
2041	6,345,809	8,579,405	24,716,854	2,447,996	3,309,651	9,532,650	389.5%	288.1%	52.53%	42.41%
2042	5,890,808	7,952,581	25,208,437	2,185,105	2,949,896	9,348,297	427.9%	317.0%	55.44%	44.73%
2043	5,440,114	7,333,172	25,576,849	1,940,350	2,615,564	9,120,479	470.2%	348.8%	58.27%	46.99%
2044	4,997,507	6,726,251	25,601,247	1,713,957	2,306,859	8,778,503	512.3%	380.6%	60.99%	49.16%
2045	4,565,387	6,135,277	25,288,497	1,505,564	2,023,286	8,338,067	553.9%	412.2%	63.58%	51.22%
2046	4,147,060	5,564,632	24,712,241	1,315,034	1,764,553	7,834,954	595.9%	444.1%	66.00%	53.15%
2047	3,746,166	5,019,094	24,003,157	1,142,243	1,530,378	7,317,487	640.7%	478.2%	68.27%	54.96%
2048	3,363,992	4,499,928	23,206,611	986,286	1,319,336	6,802,759	689.9%	515.7%	70.38%	56.64%
2049	3,003,249	4,010,821	22,185,038	846,670	1,130,728	6,253,458	738.7%	553.1%	72.32%	58.19%
2050	2,665,748	3,554,329	20,966,672	722,633	963,515	5,682,906	786.5%	589.9%	74.08%	59.60%
2051	2,352,003	3,130,991	19,633,885	613,074	816,130	5,117,120	834.8%	627.1%	75.68%	60.87%

Exhibit I
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter
Policies with Inflation Option

Year	Earned Premium		Incurred Claims	Discounted 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 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
2052	2,063,016	2,742,007	18,256,050	517,075	687,262	4,575,126	884.9%	665.8%	77.10%	62.01%
2053	1,799,014	2,387,482	16,867,664	433,573	575,401	4,064,705	937.6%	706.5%	78.37%	63.03%
2054	1,559,672	2,066,872	15,446,538	361,441	478,984	3,579,197	990.4%	747.3%	79.49%	63.92%
2055	1,344,870	1,779,968	14,035,804	299,683	396,640	3,127,282	1043.7%	788.5%	80.47%	64.71%
2056	1,153,406	1,524,862	12,679,257	247,139	326,732	2,716,429	1099.3%	831.5%	81.33%	65.39%
2057	984,324	1,300,040	11,405,462	202,803	267,852	2,349,583	1158.7%	877.3%	82.07%	65.98%
2058	836,286	1,103,559	10,223,953	165,679	218,631	2,025,205	1222.5%	926.5%	82.71%	66.50%
2059	707,472	932,859	9,118,482	134,772	177,709	1,736,797	1288.9%	977.5%	83.26%	66.94%
2060	596,245	785,672	8,096,389	109,218	143,917	1,482,812	1357.9%	1030.5%	83.73%	67.31%
2061	500,839	659,517	7,177,114	88,215	116,165	1,263,905	1433.0%	1088.2%	84.13%	67.64%
2062	419,337	551,784	6,349,778	71,021	93,454	1,075,211	1514.2%	1150.8%	84.48%	67.91%
2063	350,165	460,383	5,606,512	57,027	74,977	912,843	1601.1%	1217.8%	84.77%	68.15%
2064	291,712	383,170	4,933,544	45,681	60,004	772,391	1691.2%	1287.6%	85.02%	68.35%
2065	242,507	318,210	4,319,038	36,516	47,916	650,182	1781.0%	1357.3%	85.23%	68.51%
2066	201,187	263,687	3,781,430	29,130	38,181	547,354	1879.6%	1434.1%	85.40%	68.66%
2067	166,567	218,025	3,300,738	23,191	30,356	459,409	1981.6%	1513.9%	85.55%	68.77%
2068	137,607	179,848	2,867,505	18,423	24,078	383,762	2083.8%	1594.4%	85.68%	68.87%
2069	113,416	147,989	2,479,355	14,601	19,052	319,061	2186.1%	1675.4%	85.78%	68.96%
2070	93,239	121,439	2,126,220	11,542	15,033	263,097	2280.4%	1750.9%	85.87%	69.03%
2071	76,409	99,321	1,819,078	9,096	11,823	216,436	2380.7%	1831.5%	85.94%	69.08%
2072	62,374	80,908	1,546,908	7,140	9,261	176,980	2480.1%	1911.9%	86.00%	69.13%
2073	50,711	65,636	1,304,210	5,582	7,225	143,477	2571.8%	1987.0%	86.04%	69.17%
2074	41,039	52,999	1,092,385	4,344	5,610	115,556	2661.8%	2061.1%	86.08%	69.20%
2075	33,037	42,571	907,324	3,363	4,333	92,289	2746.4%	2131.3%	86.11%	69.22%
2076	26,448	34,005	748,341	2,589	3,328	73,193	2829.5%	2200.7%	86.13%	69.24%
2077	21,049	27,004	610,100	1,981	2,542	57,379	2898.5%	2259.3%	86.15%	69.26%
2078	16,643	21,305	493,480	1,506	1,928	44,627	2965.1%	2316.2%	86.17%	69.27%
2079	13,064	16,686	394,971	1,137	1,452	34,346	3023.4%	2367.1%	86.18%	69.28%
2080+	40,994	51,797	1,262,726	3,103	3,924	95,649	3080.3%	2437.9%	86.21%	69.30%

AV Past	87,921,399	87,921,399	3,111,821			3.54%	3.54%
PV Future	207,821,360	279,975,375	251,848,817			121.19%	89.95%
AV/PV Lifetime	295,742,759	367,896,774	254,960,638			86.21%	69.30%

- A = \$56,093,852 Accumulated value of initial earned premium times 63.8%
- B = \$0 Accumulated value of prior premium rate increases times 85%
- C = \$132,590,028 Present value of future projected initial earned premium times 63.8%
- D = \$61,330,913 Present value of future projected earned premium from rate increases times 85%
- A+B+C+D = \$250,014,793
- \$254,960,638 Accumulated value of incurred claims + present value of future projected incurred claims

Exhibit I
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter
Policies without Inflation Option

Year	Earned Premium		Incurred Claims	Discounted Earned Premium		Discounted 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 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
2011	71,271	71,271	-	87,566	87,566	-	0.0%	0.0%	0.00%	0.00%
2012	1,749,241	1,749,241	-	2,066,528	2,066,528	-	0.0%	0.0%	0.00%	0.00%
2013	3,708,257	3,708,257	106,867	4,212,386	4,212,386	121,396	2.9%	2.9%	1.91%	1.91%
2014	3,480,208	3,480,208	2,370	3,801,283	3,801,283	2,589	0.1%	0.1%	1.22%	1.22%
2015	3,462,979	3,462,979	46,723	3,690,919	3,690,919	49,702	1.3%	1.3%	1.25%	1.25%
2016	3,367,286	3,367,286	274,320	3,451,371	3,451,371	280,707	8.1%	8.1%	2.63%	2.63%
2017Q1	758,929	758,929	63,994	758,929	758,929	63,994	8.4%	8.4%	2.87%	2.87%
2017Q2-Q4	2,535,024	2,535,024	439,900	2,493,925	2,493,925	433,932	17.4%	17.4%	4.63%	4.63%
2018	3,226,321	3,892,818	483,868	3,066,484	3,699,974	459,673	15.0%	12.4%	5.98%	5.82%
2019	3,083,126	4,325,757	590,651	2,817,256	3,952,743	539,532	19.2%	13.7%	7.38%	6.92%
2020	2,999,126	4,198,146	716,708	2,635,158	3,688,681	629,508	23.9%	17.1%	8.88%	8.09%
2021	2,913,470	4,068,144	862,958	2,461,392	3,436,905	728,848	29.6%	21.2%	10.49%	9.37%
2022	2,698,474	3,754,355	1,008,817	2,193,133	3,051,315	819,370	37.4%	26.9%	12.24%	10.76%
2023	2,491,598	3,452,398	1,157,199	1,946,451	2,697,046	903,754	46.4%	33.5%	14.10%	12.25%
2024	2,420,032	3,342,760	1,321,752	1,817,844	2,510,975	992,579	54.6%	39.5%	16.07%	13.82%
2025	2,342,376	3,225,185	1,496,525	1,691,883	2,329,538	1,080,650	63.9%	46.4%	18.13%	15.47%
2026	2,261,598	3,103,658	1,674,811	1,570,709	2,155,537	1,162,894	74.1%	54.0%	20.29%	17.20%
2027	2,181,199	2,983,042	1,875,982	1,456,624	1,992,107	1,252,461	86.0%	62.9%	22.55%	19.01%
2028	2,097,551	2,858,506	2,097,228	1,346,905	1,835,543	1,346,362	100.0%	73.4%	24.95%	20.93%
2029	2,010,629	2,730,373	2,312,781	1,241,451	1,685,855	1,427,713	115.0%	84.7%	27.44%	22.94%
2030	1,920,735	2,599,609	2,500,803	1,140,351	1,543,402	1,484,524	130.2%	96.2%	29.99%	24.99%
2031	1,828,260	2,467,341	2,647,637	1,043,717	1,408,553	1,511,311	144.8%	107.3%	32.54%	27.04%
2032	1,733,540	2,333,842	2,830,047	951,597	1,281,119	1,553,308	163.3%	121.3%	35.13%	29.13%
2033	1,637,252	2,199,482	2,995,399	864,190	1,160,948	1,580,934	183.0%	136.2%	37.75%	31.23%
2034	1,540,101	2,065,097	3,118,182	781,660	1,048,111	1,582,504	202.5%	151.0%	40.35%	33.32%
2035	1,442,815	1,931,553	3,214,570	704,133	942,645	1,568,717	222.8%	166.4%	42.90%	35.38%
2036	1,346,003	1,799,588	3,288,525	631,634	844,481	1,543,117	244.3%	182.7%	45.40%	37.39%
2037	1,250,291	1,669,867	3,359,403	564,164	753,484	1,515,744	268.7%	201.2%	47.85%	39.37%
2038	1,156,172	1,542,827	3,412,560	501,641	669,399	1,480,577	295.2%	221.2%	50.23%	41.29%
2039	1,064,105	1,418,980	3,414,646	443,946	591,998	1,424,568	320.9%	240.6%	52.52%	43.14%
2040	974,571	1,298,900	3,377,721	390,963	521,069	1,355,005	346.6%	260.0%	54.70%	44.89%
2041	888,095	1,183,158	3,312,543	342,576	456,392	1,277,783	373.0%	280.0%	56.75%	46.55%
2042	805,162	1,072,285	3,238,191	298,646	397,724	1,201,056	402.2%	302.0%	58.68%	48.11%
2043	726,121	966,616	3,154,088	258,975	344,748	1,124,907	434.4%	326.3%	60.49%	49.57%
2044	651,300	866,546	3,031,455	223,360	297,177	1,039,638	465.4%	349.8%	62.17%	50.92%
2045	580,972	772,489	2,875,660	191,582	254,737	948,308	495.0%	372.3%	63.70%	52.16%
2046	515,321	684,700	2,701,145	163,401	217,108	856,527	524.2%	394.5%	65.08%	53.28%
2047	454,473	603,337	2,520,957	138,567	183,955	768,649	554.7%	417.8%	66.33%	54.29%
2048	398,487	528,475	2,341,517	116,827	154,936	686,499	587.6%	443.1%	67.45%	55.20%
2049	347,339	460,105	2,152,728	97,917	129,706	606,896	619.8%	467.9%	68.44%	56.00%
2050	300,965	398,160	1,957,770	81,582	107,929	530,723	650.5%	491.7%	69.30%	56.70%
2051	259,230	342,468	1,764,023	67,568	89,264	459,824	680.5%	515.1%	70.06%	57.31%

Exhibit I
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter
Policies without Inflation Option

Year	Earned Premium		Incurred Claims	Discounted Earned Premium		Discounted 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 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
2052	221,946	292,782	1,574,258	55,626	73,380	394,584	709.3%	537.7%	70.71%	57.84%
2053	188,891	248,809	1,394,840	45,522	59,962	336,176	738.4%	560.6%	71.26%	58.29%
2054	159,786	210,188	1,224,335	37,027	48,707	283,741	766.2%	582.5%	71.73%	58.67%
2055	134,366	176,565	1,066,192	29,940	39,342	237,594	793.5%	603.9%	72.12%	58.98%
2056	112,359	147,536	921,822	24,073	31,610	197,526	820.4%	624.8%	72.45%	59.25%
2057	93,508	122,713	789,846	19,264	25,281	162,743	844.7%	643.7%	72.72%	59.47%
2058	77,464	101,618	672,060	15,345	20,130	133,150	867.6%	661.4%	72.94%	59.65%
2059	63,913	83,823	568,437	12,174	15,966	108,291	889.4%	678.1%	73.12%	59.80%
2060	52,534	68,901	477,951	9,622	12,619	87,552	909.8%	693.7%	73.27%	59.92%
2061	43,037	56,454	400,724	7,579	9,942	70,583	931.1%	709.8%	73.39%	60.01%
2062	35,164	46,136	333,728	5,954	7,812	56,524	949.1%	723.4%	73.48%	60.09%
2063	28,675	37,633	276,573	4,669	6,127	45,042	964.5%	734.9%	73.56%	60.15%
2064	23,349	30,654	228,351	3,655	4,799	35,759	978.0%	744.9%	73.62%	60.20%
2065	18,992	24,944	188,170	2,859	3,755	28,333	990.8%	754.4%	73.66%	60.24%
2066	15,434	20,280	155,176	2,234	2,935	22,467	1005.4%	765.2%	73.70%	60.27%
2067	12,535	16,477	127,437	1,744	2,293	17,741	1016.7%	773.4%	73.73%	60.29%
2068	10,173	13,377	104,683	1,361	1,790	14,013	1029.0%	782.6%	73.76%	60.31%
2069	8,249	10,850	85,919	1,061	1,396	11,059	1041.6%	791.9%	73.77%	60.33%
2070	6,683	8,794	70,377	827	1,088	8,710	1053.0%	800.3%	73.79%	60.34%
2071	5,409	7,119	57,831	643	847	6,882	1069.2%	812.4%	73.80%	60.35%
2072	4,372	5,754	47,545	500	658	5,440	1087.6%	826.3%	73.81%	60.36%
2073	3,527	4,642	39,194	388	510	4,312	1111.3%	844.3%	73.82%	60.36%
2074	2,839	3,736	32,249	300	395	3,412	1135.9%	863.1%	73.82%	60.37%
2075	2,280	2,999	26,475	232	305	2,693	1161.3%	882.7%	73.83%	60.37%
2076	1,826	2,400	21,772	178	235	2,130	1192.6%	907.1%	73.83%	60.37%
2077	1,457	1,913	17,807	137	180	1,675	1222.4%	930.6%	73.83%	60.38%
2078	1,158	1,519	14,499	105	137	1,311	1251.9%	954.3%	73.84%	60.38%
2079	916	1,200	11,705	80	104	1,018	1277.2%	975.1%	73.84%	60.38%
2080+	3,047	3,957	39,852	229	297	2,996	1307.7%	1007.1%	73.84%	60.38%

AV Past	18,068,983	18,068,983	518,388			2.87%	2.87%
PV Future	37,021,541	49,301,632	40,161,855			108.48%	81.46%
AV/PV Lifetime	55,090,523	67,370,615	40,680,243			73.84%	60.38%

- A = \$11,528,011 Accumulated value of initial earned premium times 63.8%
- B = \$0 Accumulated value of prior premium rate increases times 85%
- C = \$23,619,743 Present value of future projected initial earned premium times 63.8%
- D = \$10,438,078 Present value of future projected earned premium from rate increases times 85%
- A+B+C+D = \$45,585,832
- \$40,680,243 Accumulated value of incurred claims + present value of future projected incurred claims

Exhibit I
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter
Policies with Unlimited Benefit Period

Year	Earned Premium		Incurred Claims	Discounted 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 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
2011	9,363	9,363	-	11,504	11,504	-	0.0%	0.0%	0.00%	0.00%
2012	503,214	503,214	-	594,489	594,489	-	0.0%	0.0%	0.00%	0.00%
2013	1,121,221	1,121,221	-	1,273,648	1,273,648	-	0.0%	0.0%	0.00%	0.00%
2014	1,051,806	1,051,806	352	1,148,843	1,148,843	384	0.0%	0.0%	0.01%	0.01%
2015	1,062,944	1,062,944	63	1,132,871	1,132,871	66	0.0%	0.0%	0.01%	0.01%
2016	1,025,815	1,025,815	1,045,781	1,051,495	1,051,495	1,086,822	101.9%	101.9%	20.86%	20.86%
2017Q1	230,867	230,867	1,187	230,867	230,867	1,187	0.5%	0.5%	19.99%	19.99%
2017Q2-Q4	787,201	787,201	25,371	774,560	774,560	24,275	3.2%	3.2%	17.89%	17.89%
2018	1,010,743	1,221,547	105,397	960,667	1,161,022	100,128	10.4%	8.6%	16.89%	16.44%
2019	973,887	1,378,769	122,669	889,872	1,259,817	112,064	12.6%	8.9%	16.42%	15.34%
2020	958,344	1,355,310	140,565	841,981	1,190,739	123,471	14.7%	10.4%	16.25%	14.73%
2021	934,682	1,320,022	162,027	789,706	1,115,271	136,846	17.3%	12.3%	16.34%	14.48%
2022	741,428	1,043,590	183,842	603,317	849,202	149,318	24.8%	17.6%	16.83%	14.71%
2023	600,310	841,274	206,120	469,008	657,263	160,972	34.3%	24.5%	17.60%	15.22%
2024	591,484	827,105	232,140	444,337	621,338	174,314	39.2%	28.1%	18.45%	15.83%
2025	582,463	812,637	261,246	420,730	586,989	188,629	44.9%	32.1%	19.41%	16.53%
2026	567,905	790,358	292,051	394,454	548,963	202,760	51.4%	37.0%	20.46%	17.32%
2027	556,330	772,478	329,158	371,535	515,883	219,726	59.2%	42.6%	21.61%	18.21%
2028	540,873	749,232	370,366	347,361	481,172	237,730	68.5%	49.4%	22.89%	19.19%
2029	524,935	725,473	414,844	324,138	447,963	256,038	79.0%	57.2%	24.28%	20.28%
2030	509,322	702,407	460,025	302,411	417,054	273,029	90.3%	65.5%	25.77%	21.45%
2031	485,878	668,493	502,817	277,410	381,671	286,950	103.5%	75.2%	27.35%	22.70%
2032	470,076	645,668	561,468	258,037	354,421	308,081	119.4%	87.0%	29.06%	24.05%
2033	457,072	626,945	623,437	241,247	330,904	328,961	136.4%	99.4%	30.89%	25.51%
2034	443,504	607,519	679,755	225,080	308,315	344,891	153.3%	111.9%	32.80%	27.04%
2035	429,368	587,376	737,489	209,523	286,624	359,801	171.8%	125.6%	34.80%	28.63%
2036	414,660	566,516	797,432	194,561	265,809	374,079	192.3%	140.8%	36.87%	30.28%
2037	399,380	544,929	868,123	180,181	245,843	391,563	217.4%	159.3%	39.04%	32.02%
2038	383,532	522,564	938,362	166,374	226,683	406,999	244.7%	179.6%	41.30%	33.83%
2039	367,108	499,429	997,650	153,123	208,312	416,091	271.8%	199.8%	43.61%	35.68%
2040	350,141	475,605	1,051,859	140,427	190,744	421,833	300.4%	221.2%	45.95%	37.56%
2041	332,706	451,199	1,102,456	128,301	173,994	425,132	331.4%	244.3%	48.30%	39.45%
2042	314,907	426,322	1,154,343	116,766	158,077	428,006	366.6%	270.8%	50.67%	41.35%
2043	296,843	401,045	1,204,253	105,834	142,985	429,363	405.7%	300.3%	53.06%	43.26%
2044	278,573	375,477	1,234,035	95,500	128,720	423,088	443.0%	328.7%	55.40%	45.15%
2045	260,149	349,751	1,249,662	85,754	115,290	411,978	480.4%	357.3%	57.69%	46.99%
2046	241,667	324,041	1,254,472	76,598	102,707	397,667	519.1%	387.1%	59.89%	48.76%
2047	223,269	298,534	1,255,398	68,046	90,984	382,653	562.3%	420.5%	62.02%	50.47%
2048	205,075	273,381	1,250,827	60,098	80,115	366,608	609.9%	457.5%	64.05%	52.11%
2049	187,242	248,811	1,229,077	52,762	70,112	346,404	656.4%	494.0%	65.98%	53.67%
2050	169,912	225,049	1,186,481	46,038	60,978	321,551	698.3%	527.2%	67.77%	55.11%
2051	153,212	202,290	1,132,714	39,918	52,705	295,179	739.3%	559.9%	69.42%	56.44%

Exhibit I
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter
Policies with Unlimited Benefit Period

Year	Earned Premium		Incurring Claims	Discounted Earned Premium		Incurring 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 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
2052	137,278	180,712	1,075,481	34,392	45,274	269,490	783.4%	595.1%	70.92%	57.65%
2053	122,227	160,449	1,015,652	29,444	38,652	244,716	831.0%	633.0%	72.29%	58.76%
2054	108,160	141,624	948,815	25,054	32,806	219,828	877.2%	670.0%	73.52%	59.75%
2055	95,152	124,338	876,644	21,194	27,695	195,305	921.3%	705.1%	74.62%	60.64%
2056	83,249	108,624	798,960	17,830	23,265	171,154	959.7%	735.5%	75.58%	61.42%
2057	72,504	94,508	724,614	14,932	19,464	149,263	999.4%	766.7%	76.42%	62.10%
2058	62,900	81,941	652,956	12,456	16,227	129,329	1038.1%	796.9%	77.14%	62.68%
2059	54,392	70,848	585,313	10,357	13,491	111,478	1076.1%	826.2%	77.77%	63.19%
2060	46,920	61,132	519,836	8,591	11,193	95,200	1107.9%	850.4%	78.31%	63.63%
2061	40,418	52,679	461,425	7,116	9,275	81,250	1141.6%	875.9%	78.77%	64.00%
2062	34,785	45,350	411,206	5,889	7,678	69,624	1182.1%	906.7%	79.16%	64.32%
2063	29,928	39,017	365,775	4,872	6,352	59,549	1222.2%	937.5%	79.50%	64.59%
2064	25,739	33,541	324,085	4,029	5,250	50,736	1259.1%	966.2%	79.79%	64.82%
2065	22,126	28,803	284,447	3,330	4,336	42,816	1285.6%	987.6%	80.03%	65.02%
2066	18,996	24,685	252,050	2,749	3,573	36,480	1326.9%	1021.1%	80.24%	65.19%
2067	16,277	21,099	224,655	2,265	2,937	31,263	1380.2%	1064.8%	80.42%	65.33%
2068	13,905	17,964	200,285	1,861	2,404	26,801	1440.4%	1115.0%	80.57%	65.46%
2069	11,828	15,219	175,748	1,522	1,959	22,616	1485.9%	1154.8%	80.70%	65.56%
2070	10,015	12,823	150,691	1,239	1,587	18,645	1504.6%	1175.1%	80.81%	65.65%
2071	8,423	10,726	130,356	1,002	1,276	15,509	1547.6%	1215.3%	80.90%	65.72%
2072	7,019	8,888	112,362	803	1,017	12,853	1600.7%	1264.2%	80.97%	65.78%
2073	5,782	7,278	96,962	636	801	10,665	1677.1%	1332.3%	81.03%	65.83%
2074	4,698	5,880	82,255	497	622	8,701	1750.7%	1399.0%	81.08%	65.87%
2075	3,762	4,681	68,220	383	476	6,938	1813.3%	1457.4%	81.12%	65.90%
2076	2,964	3,667	56,721	290	359	5,548	1913.6%	1546.8%	81.15%	65.93%
2077	2,294	2,824	46,198	216	266	4,345	2013.4%	1635.8%	81.18%	65.95%
2078	1,744	2,137	37,221	158	193	3,366	2134.4%	1742.0%	81.20%	65.97%
2079	1,298	1,585	29,412	113	138	2,558	2266.0%	1856.2%	81.21%	65.98%
2080+	2,993	3,638	87,064	233	283	6,648	2909.4%	2393.2%	81.25%	66.01%

AV Past	5,443,717	5,443,717	1,088,460				19.99%	19.99%		
PV Future	11,069,111	14,882,080	12,328,853				111.38%	82.84%		
AV/PV Lifetime	16,512,828	20,325,797	13,417,313				81.25%	66.01%		

- A = \$3,473,091 Accumulated value of initial earned premium times 63.8%
- B = \$0 Accumulated value of prior premium rate increases times 85%
- C = \$7,062,093 Present value of future projected initial earned premium times 63.8%
- D = \$3,241,024 Present value of future projected earned premium from rate increases times 85%
- A+B+C+D = \$13,776,208
- \$13,417,313 Accumulated value of incurred claims + present value of future projected incurred claims

Exhibit I
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter
Policies with Benefit Periods of One to Six Years

Year	Earned Premium		Incurred Claims	Discounted Earned Premium		Discounted 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 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
2011	344,201	344,201	-	422,900	422,900	-	0.0%	0.0%	0.00%	0.00%
2012	9,235,962	9,235,962	1,167	10,911,233	10,911,233	1,379	0.0%	0.0%	0.01%	0.01%
2013	19,928,193	19,928,193	564,302	22,637,385	22,637,385	641,018	2.8%	2.8%	1.89%	1.89%
2014	19,544,374	19,544,374	435,708	21,347,488	21,347,488	475,905	2.2%	2.2%	2.02%	2.02%
2015	19,536,885	19,536,885	427,135	20,822,180	20,822,180	455,135	2.2%	2.2%	2.07%	2.07%
2016	19,470,242	19,470,242	868,191	19,955,125	19,955,125	888,092	4.5%	4.5%	2.56%	2.56%
2017Q1	4,450,353	4,450,353	80,220	4,450,353	4,450,353	80,220	1.8%	1.8%	2.53%	2.53%
2017Q2-Q4	14,795,129	14,795,129	1,938,964	14,558,268	14,558,268	1,915,971	13.1%	13.1%	3.87%	3.87%
2018	19,020,300	22,983,703	1,799,280	18,082,080	21,850,024	1,709,259	9.5%	7.8%	4.63%	4.50%
2019	18,294,294	25,739,572	2,203,716	16,720,072	23,524,726	2,012,980	12.0%	8.6%	5.46%	5.10%
2020	17,902,978	25,161,571	2,678,778	15,733,553	22,112,638	2,352,841	15.0%	10.6%	6.36%	5.77%
2021	17,467,106	24,517,096	3,259,671	14,760,040	20,717,479	2,752,936	18.7%	13.3%	7.36%	6.53%
2022	15,915,718	22,285,196	3,890,005	12,938,456	18,116,637	3,159,235	24.4%	17.5%	8.51%	7.43%
2023	14,583,709	20,364,256	4,570,517	11,394,568	15,911,115	3,569,199	31.3%	22.4%	9.78%	8.43%
2024	14,288,366	19,916,281	5,377,794	10,734,501	14,962,696	4,038,019	37.6%	27.0%	11.16%	9.53%
2025	13,983,738	19,455,125	6,293,850	10,101,648	14,054,172	4,544,284	45.0%	32.4%	12.68%	10.74%
2026	13,668,431	18,978,758	7,299,652	9,494,128	13,182,769	5,067,820	53.4%	38.5%	14.32%	12.04%
2027	13,339,445	18,482,566	8,496,836	8,909,325	12,344,455	5,671,941	63.7%	46.0%	16.12%	13.48%
2028	12,982,683	17,946,872	9,901,632	8,337,660	11,525,806	6,355,582	76.3%	55.2%	18.11%	15.06%
2029	12,607,688	17,386,568	11,418,078	7,785,435	10,736,532	7,047,384	90.6%	65.7%	20.28%	16.79%
2030	12,222,041	16,814,490	12,903,490	7,257,068	9,983,979	7,658,549	105.6%	76.7%	22.59%	18.63%
2031	11,815,127	16,218,098	14,275,934	6,745,717	9,259,593	8,147,630	120.8%	88.0%	25.01%	20.56%
2032	11,387,914	15,598,943	15,954,488	6,251,810	8,563,649	8,755,366	140.1%	102.3%	27.57%	22.61%
2033	10,942,306	14,957,924	17,642,617	5,776,203	7,895,995	9,310,056	161.2%	117.9%	30.27%	24.76%
2034	10,479,798	14,297,406	19,157,402	5,319,359	7,257,139	9,721,023	182.8%	134.0%	33.05%	26.98%
2035	9,998,156	13,614,523	20,579,275	4,879,781	6,644,841	10,041,147	205.8%	151.2%	35.90%	29.24%
2036	9,499,540	12,912,700	21,946,370	4,458,176	6,060,008	10,296,564	231.0%	170.0%	38.79%	31.55%
2037	8,991,881	12,202,969	23,366,016	4,057,684	5,506,740	10,540,909	259.9%	191.5%	41.73%	33.89%
2038	8,476,537	11,485,806	24,721,714	3,678,077	4,983,852	10,724,094	291.6%	215.2%	44.71%	36.27%
2039	7,955,485	10,763,735	25,749,997	3,319,277	4,490,980	10,741,065	323.7%	239.2%	47.68%	38.64%
2040	7,428,257	10,036,057	26,459,760	2,980,162	4,026,403	10,613,038	356.2%	263.6%	50.60%	40.97%
2041	6,901,199	9,311,365	26,926,940	2,662,271	3,592,049	10,385,301	390.2%	289.2%	53.44%	43.24%
2042	6,381,063	8,598,543	27,292,285	2,366,985	3,189,543	10,121,347	427.7%	317.4%	56.21%	45.45%
2043	5,869,391	7,898,744	27,526,684	2,093,491	2,817,327	9,816,023	469.0%	348.5%	58.90%	47.59%
2044	5,370,233	7,217,320	27,398,668	1,841,817	2,475,316	9,395,053	510.2%	379.6%	61.46%	49.64%
2045	4,886,210	6,558,014	26,914,494	1,611,393	2,162,734	8,874,397	550.8%	410.4%	63.89%	51.58%
2046	4,420,714	5,925,291	26,158,914	1,401,836	1,878,954	8,293,813	591.7%	441.5%	66.15%	53.39%
2047	3,977,369	5,323,897	25,268,717	1,212,764	1,623,348	7,703,483	635.3%	474.6%	68.25%	55.07%
2048	3,557,404	4,755,021	24,297,302	1,043,014	1,394,156	7,122,650	683.0%	511.0%	70.20%	56.62%
2049	3,163,346	4,222,115	23,108,690	891,825	1,190,323	6,513,950	730.5%	547.3%	71.99%	58.05%
2050	2,796,801	3,727,440	21,737,961	758,177	1,010,466	5,892,078	777.2%	583.2%	73.60%	59.35%
2051	2,458,021	3,271,170	20,265,194	640,724	852,689	5,281,766	824.5%	619.5%	75.05%	60.51%

Exhibit I
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter
Policies with Benefit Periods of One to Six Years

Year	Earned Premium		Incurred Claims Actual Past & Projected Future	Discounted Earned Premium		Discounted Incurred Claims Actual Past & Projected Future	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 w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase		Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
2052	2,147,685	2,854,077	18,754,827	538,310	715,368	4,700,220	873.3%	657.1%	76.35%	61.54%
2053	1,865,678	2,475,842	17,246,852	449,651	596,710	4,156,165	924.4%	696.6%	77.50%	62.46%
2054	1,611,298	2,135,435	15,722,059	373,414	494,884	3,643,111	975.7%	736.2%	78.50%	63.27%
2055	1,384,084	1,832,196	14,225,352	308,428	408,287	3,169,571	1027.8%	776.4%	79.38%	63.98%
2056	1,182,516	1,563,774	12,802,119	253,382	335,077	2,742,801	1082.6%	818.7%	80.15%	64.59%
2057	1,005,328	1,328,245	11,470,693	207,135	273,669	2,363,063	1141.0%	863.6%	80.80%	65.11%
2058	850,851	1,123,237	10,243,057	168,568	222,534	2,029,026	1203.9%	911.9%	81.37%	65.57%
2059	716,992	945,834	9,101,605	136,589	180,184	1,733,610	1269.4%	962.3%	81.86%	65.96%
2060	601,859	793,440	8,054,504	110,248	145,343	1,475,164	1338.3%	1015.1%	82.27%	66.29%
2061	503,459	663,291	7,116,414	88,678	116,832	1,253,239	1413.5%	1072.9%	82.63%	66.58%
2062	419,716	552,570	6,272,300	71,087	93,589	1,062,111	1494.4%	1135.1%	82.93%	66.82%
2063	348,911	458,998	5,517,311	56,823	74,752	898,336	1581.3%	1202.0%	83.18%	67.02%
2064	289,322	380,284	4,837,810	45,308	59,553	757,413	1672.1%	1272.2%	83.40%	67.20%
2065	239,372	314,351	4,222,760	36,045	47,336	635,699	1764.1%	1343.3%	83.58%	67.34%
2066	197,626	259,282	3,684,555	28,615	37,543	533,341	1864.4%	1421.1%	83.73%	67.46%
2067	162,825	213,403	3,203,520	22,670	29,712	445,886	1967.5%	1501.2%	83.86%	67.57%
2068	133,875	175,261	2,771,902	17,923	23,464	370,974	2070.5%	1581.6%	83.96%	67.65%
2069	109,837	143,620	2,389,527	14,140	18,489	307,504	2175.5%	1663.8%	84.05%	67.72%
2070	89,907	117,409	2,045,906	11,130	14,534	253,163	2275.6%	1742.5%	84.13%	67.78%
2071	73,395	95,714	1,746,552	8,737	11,393	207,809	2379.7%	1824.8%	84.19%	67.83%
2072	59,726	77,774	1,482,091	6,836	8,902	169,567	2481.5%	1905.6%	84.24%	67.87%
2073	48,456	63,001	1,246,441	5,333	6,934	137,124	2572.3%	1978.5%	84.27%	67.90%
2074	39,179	50,856	1,042,379	4,147	5,383	110,266	2660.5%	2049.7%	84.31%	67.93%
2075	31,555	40,890	865,580	3,212	4,162	88,044	2743.1%	2116.9%	84.33%	67.95%
2076	25,309	32,738	713,391	2,477	3,204	69,775	2818.7%	2179.1%	84.35%	67.96%
2077	20,211	26,094	581,709	1,902	2,456	54,709	2878.2%	2229.3%	84.37%	67.98%
2078	16,057	20,688	470,758	1,453	1,872	42,573	2931.7%	2275.5%	84.38%	67.99%
2079	12,682	16,302	377,264	1,104	1,419	32,807	2974.7%	2314.2%	84.39%	67.99%
2080+	41,049	52,116	1,215,513	3,099	3,938	91,997	2961.1%	2332.3%	84.42%	68.02%

AV Past	100,546,664	100,546,664	2,541,749		2.53%	2.53%
PV Future	233,773,789	314,394,927	279,681,819		119.64%	88.96%
AV/PV Lifetime	334,320,454	414,941,591	282,223,568		84.42%	68.02%

- A = \$64,148,772 Accumulated value of initial earned premium times 63.8%
- B = \$0 Accumulated value of prior premium rate increases times 85%
- C = \$149,147,678 Present value of future projected initial earned premium times 63.8%
- D = \$68,527,967 Present value of future projected earned premium from rate increases times 85%
- A+B+C+D = \$281,824,416
- \$282,223,568 Accumulated value of incurred claims + present value of future projected incurred claims



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September 19, 2018

Ms. Jeanne Daharsh
ICC10 Department of Insurance

RE: **AEGB-131318857**
Transamerica Life Insurance Company
Long Term Care Insurance Policy: ICC10 TLC-3 as UniProduct Series et al.

Dear Ms. Daharsh,

This letter is an addendum to our memorandum for rate increase request and is intended to be a summary of pertinent information contained in our responses to your objections during this review period.

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(1) **Rate increase history in non-compacting states (this is the first request for rate increase for compact states) on this policy form**

[Response to 3/29/2018 objection]

No non-compacting states for UNI2 have been subject to past rate increases as of this time.

(2) **Certification and adequacy of rates upon approval**

[Response to 3/29/2018 objection]

In the Company's 2016 certification, we stated that the Company would file for a rate increase on this business in calendar year 2017. In early 2017, we realized that the Company's 2017 assumptions were going to change so the Company made the decision to not file the rate increase until the 2017 assumptions were finalized. This allowed the Company to file using its best estimate assumptions while still meeting the deadline outlined in the 2016 certification.

Our requested rate increase of 42.33% includes an additional 10% MAE and the rates are limited by the Company's currently marketed new business rates. Below you will find a comparison of the Company's 2016 future projected loss ratios (utilizing the 2016 assumption basis) to the Company's 2017 future projected loss ratios (utilizing the 2017 assumption basis), neither of which includes MAE.

2016 Assumptions	2017 Assumptions
Without MAE	Without MAE
Future Projection LR	Future Projection LR
108%	112%

And below is the impact of the inclusion of an MAE on the justified rate increase

2017 Assumptions			
Without MAE		With MAE	
Future Projection LR	Justifiable RINC	Future Projection LR	Justifiable RINC
112%	31%	119%	42.33%

[Response to 4/24/2018 objection]

We have assumed that the full rate increase will be approved in all states. While we acknowledge that some states may not approve the full rate increase, we are fully committed to subsequently returning to those states in order to get the actuarially justified rate increase remaining.

For states where we do not get rate increase necessary, we will not submit certifications.

[Response to 4/24/2018 objection]

Our requested rate increase is the justified rate increase after incorporating a 10% MAE for future experience. As per the NAIC Model Regs, we are required to include a 10% MAE and our previous response #2 of the 3/29/2018 objection was attempting to explain that part of the 42.33% is due to the inclusion of this MAE.

(3) **Use of actual mix-of-business for our original pricing expectations**

[Response to 4/24/2018 objection]

In our development of the justified rate increase, we have assumed the actual sold distribution (including actual married and single insureds) in the expected pricing loss ratios. In general, our loss ratios on married are higher than singles. Given the greater percentage of marrieds than expected, the expected pricing loss ratio used in the development of our justified rate increase is higher than the original pricing loss ratio.

[Response to 6/19/2018 objection]

The projected values based on the original assumptions do not reflect the company's new methodology, but are based off of the original pricing projection's loss ratios and expected premium patterns with an adjustment for the mix of business (so that it does not impact the results in the justifiable rate increase).

[Response to 7/18/2018 objection]

We believe that adjusting the original pricing projection and loss ratio for the actual distribution of business is appropriate as these are the policies to which this rate increase applies. By doing this, we are allowing ourselves a more accurate and relevant comparison of the deviation in our assumptions and not a deviation in our mix of

business assumption. Additionally, the original pricing loss ratio adjusted for the actual mix of business is higher than the original pricing loss ratio unadjusted and results in an overall lower justified rate increase for the block. Please note, if the loss ratio were less than the original pricing loss ratio, we would floor the loss ratio and utilize the higher original pricing loss ratio in that situation.

(4) Various marketed discounts filed for this policy form

[Response to 4/24/2018 objection]

Examples of various discounts from 5% to 40% were provided in the pricing actuarial memorandum to allow the company to have flexibility in various marketing opportunities. In actuality, the only discounts that have been applied are those described as association and worksite discounts in the original pricing actuarial memo.

We do not have actual vs. expected expense savings at this. This would not affect our justified rate increase in this filing. For morbidity, we have calculated loss ratios on the current business for service group (association and worksite) vs no service group (individual) and have observed that they are very close. The original pricing loss ratios are also close and we feel that the overall morbidity savings is in line with our original expectations as a result.

	Original Pricing		Current	
	Service Group	No Service Group	Service Group	No Service Group
Lifetime Loss Ratio	60%	60%	88.05%	89.45%

(5) Contingent non-forfeiture benefit on lapse

[Response to 1/16/2018 objection]

A contingent non-forfeiture benefit will only be in effect for policyholders with issue ages 69 and older for lifetime pay and 65 and older for limited pay, should the full requested rate increase be approved. Approximately 6.1% of the active population meets this criteria as of 9/30/2017. Any policyholder with a younger issue age has a contingent non-forfeiture trigger above 42.33%. Should a lower rate increase be approved and implemented, this contingent non-forfeiture may not be available per the contingent non-forfeiture schedule.

(6) Incorporation of shock lapses

[Response to 1/16/2018 objection]

We have not modeled shock lapses. From our historical experience, there have been no discernable shock lapses after prior rate increases. Nationwide, only 2-3% of our policyholders have chosen to cease paying premiums and take the contingent non-forfeiture benefit after a rate increase. We will also allow policyholders to downgrade benefits, decreasing the premium while keeping the policy.

(7) Nationwide experience and differences between Compact and non-Compact states

[Response to 1/16/2018 objection]

The non-Compact states included in the nationwide experience are AZ, CT, CTP, HI, IN, INP, NJ, NV and SD. There are not any significant benefit or benefit definition differences for the non-interstate compact policy forms and have not made any modifications to the experience projections. We will be requesting the same level of rate increase in these states.

(8) Rate guarantee schedule

[Response to 1/16/2018 objection]

A 5 year rate guarantee was included for all Interstate Compact states, but given that the last policy for this rate schedule was issued in 7/1/2013, most policies are outside of the 5-year guarantee period. For any policies still within the rate guarantee period when the rate increase is approved, notices will be sent but the rate increase will not be implemented until the guarantee period has expired.

For our projections, we have not included the rate guarantee as a restricting condition on the rate increase. We have calculated the justified rate increase in the filing assuming that rates will increase as scheduled without regard for the rate guarantee period. This results in a lower justified rate increase and is the benefit of the rate guarantee for the policyholder.

[Response to 3/29/2018 objection]

The 5 year rate guarantee did not impact our timing or size of the rate increase. For our projections, we have not included the rate guarantee as a restricting condition on the rate increase. We have calculated the justified rate increase in the filing assuming that rates will increase as scheduled without regard for

the rate guarantee period. For any policies still within the rate guarantee period when the rate increase is approved, notices will be sent but the rate increase will not be implemented until the guarantee period has expired. This results in a lower justified rate increase and is the benefit of the rate guarantee for the policyholder.

(9) Breakdown on BIO

[Response to 3/16/2018 objection]

The greater average annualized premium in non-IC states is largely attributed to a difference in mix-of-business. In particular, the mix of benefit inflation options on non-IC state policies is more heavily weighted towards compound 5% (BIO option 'C'). Further, the no inflation (BIO option 'N') policies had a higher average premium that is associated with higher average units (each unit represents \$10 of daily benefit) of daily benefit as summarized below:

	IC	Non-IC	IC	Non-IC	IC	Non-IC
BIO	% Count		Avg Prem		Avg Units	
N	28.8%	13.8%	1,310.16	1,583.73	14.68	16.08
C	10.8%	24.6%	3,467.28	3,198.85	18.60	17.53
C3	54.0%	40.1%	2,030.95	2,110.73	16.84	17.92
R5	0.9%	0.9%	2,046.42	1,626.33	18.34	17.81
CT	0.1%	2.6%	1,178.20	2,243.71	13.00	17.45
R3	5.5%	4.3%	1,661.38	1,604.67	16.18	18.21
CD	0.0%	13.0%		1,613.11		18.20
S	0.0%	0.7%		2,097.77		17.06
Total	100.0%	100.0%	1,958.16	2,217.84	16.38	17.60

(10) Summary of statutory discount rates

[Response to 2/11/2018 objection]

The statutory discount rate used in the contract reserves for this block of business is either 3.5% or 4% depending in the issue year. Policies issued before 2013 have their contract reserves discounted at 4% while the policies issued in 2013 and later have their contract reserves discounted at 3.5%.

Statutory Discount Rate Split by Policy Count

Disc Rates	IC	Non-IC	Total
4.00%	81.25%	64.60%	76.36%
3.50%	18.75%	35.40%	23.64%

(11) Demonstration of actuarial equivalence for BIO downgrade options

[Response to 3/29/2018 objection]

The downgrade option for UNI2 was calculated to be actuarially equivalent from a GPV perspective on a projected basis. This means that we looked at the premium, expenses, and benefit cashflows under a scenario where 100% of the population takes the full rate increase and solved for the BIO downgrade needed to attain the same net GPV balance.

BIO	100% RINC	100% DG
Compound 5%	\$2,598,153	\$2,544,421
Compound 3%	(\$18,519,779)	(\$18,736,909)
Simple 5%*	(\$23,072)	(\$22,932)

*Simple 5% requires a 23.8% RINC in addition to removal of future BIO

The reduced BIO is consistent across all pricing cells within the BIO group for which the new BIO growth factors apply. No assumptions other than 100% downgrade election was made in determining the equivalency.

[Response from 4/24/2018 objection]

We have revised the BIO downgrade exhibit and language in the memo to include Simple 5% BIO. For convenience, we have included the exhibit from our response to objection 1 in the previous objection that shows the GPV value under both the RINC and DG scenarios.

[Response from 4/24/2018 objection]

Please see below for the exhibits for policies eligible for the benefit inflation downgrade option (compound

5%, compound 3%, and simple 5%).

We have provided two additional loss ratio exhibits to show a range of possible election rates: (1) 25% benefit inflation downgrade/75% rate increase and (2) 50% benefit inflation downgrade/50% rate increase. We feel that the company expectation is somewhere in between these two election rates.

Exhibit I
Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Experience for Transamerica Life Insurance Company
Benefit Inflation Options: Compound 3%, Compound 5%, and Simple 5%
100% Electing Rate Increase
Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

Year	Earned Premium	Incurred Claims	Discounted Earned Premium	Discounted Incurred Claims	Loss Ratios Excluding Change in ALR	
	Actual Past & Projected Future	Actual	PV Actual Cumulative			
2011	227,364	-	279,349	-	0.0%	0.00%
2012	6,905,910	-	8,158,543	-	0.0%	0.00%
2013	15,584,583	424,460	17,703,272	482,165	2.7%	1.84%
2014	15,356,485	273,347	16,773,235	298,565	1.8%	1.82%
2015	15,398,038	285,829	16,411,161	303,135	1.9%	1.83%
2016	15,242,614	1,617,130	15,622,216	1,671,246	10.6%	3.68%
2017Q1	3,483,115	14,344	3,483,115	14,344	0.4%	3.53%
2017Q2-Q4	11,613,980	1,261,364	11,428,400	1,246,315	10.9%	4.47%
2018	17,995,328	1,181,878	17,107,840	1,122,740	6.6%	4.80%
2019	20,132,150	1,437,333	18,400,065	1,312,945	7.1%	5.15%
2020	19,651,603	1,732,356	17,270,237	1,521,575	8.8%	5.59%
2021	19,155,678	2,103,886	16,187,178	1,776,779	11.0%	6.14%
2022	16,983,687	2,521,593	13,809,192	2,047,822	14.8%	6.83%
2023	15,176,655	2,981,347	11,858,127	2,328,099	19.6%	7.66%
2024	14,840,433	3,539,070	11,149,515	2,657,240	23.8%	8.58%
2025	14,502,389	4,188,432	10,476,506	3,023,968	28.9%	9.61%
2026	14,149,734	4,917,931	9,828,641	3,414,110	34.8%	10.75%
2027	13,785,602	5,800,331	9,207,465	3,871,695	42.1%	12.03%
2028	13,386,017	6,852,815	8,596,894	4,398,362	51.2%	13.47%
2029	12,971,002	8,017,905	8,009,912	4,948,441	61.8%	15.07%
2030	12,553,547	9,192,875	7,454,011	5,455,902	73.2%	16.81%
2031	12,108,351	10,311,371	6,913,234	5,884,636	85.2%	18.65%
2032	11,658,649	11,682,238	6,400,478	6,410,513	100.2%	20.64%
2033	11,198,038	13,090,482	5,911,213	6,907,541	116.9%	22.76%
2034	10,722,920	14,386,729	5,442,759	7,299,901	134.2%	24.97%
2035	10,229,442	15,633,787	4,992,648	7,627,775	152.8%	27.26%
2036	9,719,813	16,856,875	4,561,522	7,908,388	173.4%	29.61%
2037	9,203,768	18,143,833	4,153,257	8,184,697	197.1%	32.03%
2038	8,681,088	19,407,968	3,766,782	8,418,680	223.6%	34.51%
2039	8,153,217	20,421,827	3,401,718	8,518,209	250.5%	37.00%
2040	7,618,444	21,183,843	3,056,403	8,496,563	278.1%	39.47%
2041	7,083,968	21,745,612	2,732,713	8,386,669	307.0%	41.90%

2042	6,557,226	22,225,445	2,432,263	8,242,019	338.9%	44.29%
2043	6,038,492	22,607,982	2,153,740	8,061,750	374.4%	46.62%
2044	5,531,643	22,682,051	1,897,112	7,777,486	410.0%	48.86%
2045	5,039,379	22,443,206	1,661,844	7,399,898	445.4%	51.00%
2046	4,565,268	21,958,835	1,447,618	6,961,980	481.0%	53.00%
2047	4,113,050	21,351,568	1,254,082	6,509,117	519.1%	54.88%
2048	3,683,334	20,670,794	1,079,888	6,059,397	561.2%	56.63%
2049	3,279,227	19,784,296	924,450	5,576,738	603.3%	58.24%
2050	2,902,667	18,714,910	786,836	5,072,576	644.7%	59.71%
2051	2,553,936	17,536,786	665,691	4,570,563	686.7%	61.04%
2052	2,234,025	16,314,701	559,919	4,088,608	730.3%	62.22%
2053	1,942,898	15,084,799	468,234	3,635,080	776.4%	63.28%
2054	1,680,010	13,821,152	389,314	3,202,575	822.7%	64.22%
2055	1,445,102	12,562,036	322,005	2,798,922	869.3%	65.04%
2056	1,236,504	11,350,102	264,933	2,431,674	917.9%	65.75%
2057	1,052,893	10,209,487	216,921	2,103,213	969.7%	66.37%
2058	892,655	9,151,321	176,839	1,812,742	1025.2%	66.90%
2059	753,609	8,158,629	143,555	1,553,983	1082.6%	67.36%
2060	633,899	7,239,304	116,110	1,325,850	1142.0%	67.75%
2061	531,429	6,413,950	93,599	1,129,516	1206.9%	68.09%
2062	443,997	5,672,707	75,195	960,566	1277.6%	68.38%
2063	369,900	5,010,446	60,238	815,794	1354.5%	68.62%
2064	307,356	4,411,614	48,130	690,679	1435.3%	68.83%
2065	254,788	3,862,501	38,365	581,460	1516.0%	69.00%
2066	210,712	3,381,606	30,509	489,482	1604.8%	69.15%
2067	173,838	2,951,731	24,203	410,834	1698.0%	69.27%
2068	143,053	2,565,390	19,152	343,328	1793.3%	69.38%
2069	117,422	2,221,870	15,116	285,925	1892.2%	69.46%
2070	96,119	1,908,177	11,899	236,117	1985.2%	69.53%
2071	78,429	1,634,991	9,336	194,532	2084.7%	69.59%
2072	63,755	1,393,197	7,298	159,394	2185.2%	69.64%
2073	51,635	1,177,730	5,683	129,562	2280.9%	69.68%
2074	41,638	989,508	4,407	104,672	2376.4%	69.71%
2075	33,410	824,889	3,400	83,904	2469.0%	69.74%
2076	26,663	682,993	2,610	66,801	2561.6%	69.76%
2077	21,154	558,867	1,991	52,560	2641.9%	69.78%
2078	16,673	453,563	1,509	41,017	2720.3%	69.79%
2079	13,044	363,961	1,135	31,650	2790.2%	69.80%
2080+	39,852	1,169,283	3,026	88,567	2934.1%	69.82%

PV Future 239,534,867 219,250,100 91.53%

Exhibit I

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Experience for Transamerica Life Insurance Company

Benefit Inflation Options: Compound 3%, Compound 5%, and Simple 5%

100% Electing Landing Spot

Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

Year	Earned Premium Actual Past & Projected Future	Incurred Claims Actual Past & Projected Future	Discounted Earned Premium Actual Past & Projected Future	Discounted Incurred Claims Actual Past & Projected Future	Loss Ratios Excluding Change in ALR	
					Actual	PV Actual Cumulative
2011	227,364	-	279,349	-	0.0%	0.00%
2012	6,905,910	-	8,158,543	-	0.0%	0.00%
2013	15,584,583	424,460	17,703,272	482,165	2.7%	1.84%
2014	15,356,485	273,347	16,773,235	298,565	1.8%	1.82%
2015	15,398,038	285,829	16,411,161	303,135	1.9%	1.83%
2016	15,242,614	1,617,130	15,622,216	1,671,246	10.6%	3.68%
2017Q1	3,483,115	14,344	3,483,115	14,344	0.4%	3.53%
2017Q2-Q4	11,614,209	1,201,443	11,428,624	1,187,436	10.3%	4.40%
2018	14,895,591	1,086,191	14,160,964	1,031,870	7.3%	4.80%
2019	14,304,346	1,308,195	13,073,664	1,195,029	9.1%	5.28%
2020	13,974,235	1,558,673	12,280,840	1,369,081	11.2%	5.84%
2021	13,634,885	1,870,025	11,521,911	1,579,346	13.7%	6.48%
2022	12,116,673	2,214,487	9,851,787	1,798,492	18.3%	7.25%
2023	10,856,409	2,587,341	8,482,519	2,020,508	23.8%	8.13%
2024	10,632,405	3,034,173	7,988,020	2,278,245	28.5%	9.11%
2025	10,407,372	3,548,396	7,518,236	2,561,976	34.1%	10.18%
2026	10,173,104	4,118,036	7,066,372	2,858,926	40.5%	11.36%
2027	9,931,708	4,800,237	6,633,394	3,204,267	48.3%	12.66%
2028	9,665,873	5,605,200	6,207,666	3,597,748	58.0%	14.10%
2029	9,389,190	6,483,072	5,798,015	4,001,342	69.0%	15.69%
2030	9,110,136	7,348,958	5,409,354	4,361,722	80.7%	17.40%
2031	8,809,503	8,154,089	5,029,730	4,653,661	92.6%	19.19%
2032	8,503,594	9,142,014	4,668,353	5,016,769	107.5%	21.10%
2033	8,188,352	10,144,640	4,322,432	5,353,269	123.9%	23.12%
2034	7,860,474	11,043,112	3,989,807	5,603,521	140.5%	25.21%
2035	7,517,525	11,887,277	3,669,027	5,800,032	158.1%	27.36%
2036	7,160,820	12,699,422	3,360,560	5,958,113	177.3%	29.54%
2037	6,796,653	13,547,185	3,067,012	6,111,333	199.3%	31.76%
2038	6,425,587	14,368,248	2,788,088	6,232,761	223.6%	34.02%
2039	6,048,281	14,995,386	2,523,473	6,254,948	247.9%	36.28%
2040	5,664,200	15,430,880	2,272,375	6,189,300	272.4%	38.50%
2041	5,278,116	15,712,438	2,036,076	6,060,016	297.7%	40.66%

2042	4,895,101	15,928,684	1,815,723	5,907,112	325.4%	42.77%
2043	4,517,078	16,074,981	1,611,089	5,732,310	355.9%	44.81%
2044	4,146,079	16,004,410	1,421,914	5,487,925	386.0%	46.76%
2045	3,784,630	15,716,080	1,248,055	5,181,989	415.3%	48.61%
2046	3,435,291	15,258,797	1,089,301	4,837,883	444.2%	50.32%
2047	3,100,613	14,723,592	945,380	4,488,667	474.9%	51.92%
2048	2,781,649	14,147,466	815,523	4,147,265	508.6%	53.39%
2049	2,481,178	13,442,206	699,465	3,789,143	541.8%	54.74%
2050	2,200,168	12,622,930	596,401	3,421,461	573.7%	55.96%
2051	1,939,306	11,740,615	505,480	3,060,002	605.4%	57.05%
2052	1,699,232	10,837,845	425,878	2,716,129	637.8%	58.02%
2053	1,480,106	9,942,528	356,698	2,395,976	671.7%	58.88%
2054	1,281,746	9,037,192	297,020	2,094,113	705.1%	59.63%
2055	1,103,757	8,146,573	245,942	1,815,169	738.1%	60.29%
2056	945,429	7,300,987	202,565	1,564,222	772.2%	60.85%
2057	805,853	6,511,526	166,023	1,341,449	808.0%	61.33%
2058	683,782	5,784,275	135,458	1,145,813	845.9%	61.75%
2059	577,736	5,109,508	110,051	973,242	884.4%	62.10%
2060	486,271	4,492,307	89,068	822,771	923.8%	62.40%
2061	407,863	3,944,301	71,835	694,624	967.1%	62.66%
2062	341,030	3,456,285	57,755	585,274	1013.5%	62.87%
2063	284,364	3,024,838	46,308	492,514	1063.7%	63.05%
2064	236,524	2,639,756	37,037	413,290	1116.1%	63.20%
2065	196,275	2,291,008	29,554	344,896	1167.2%	63.33%
2066	162,504	1,988,885	23,528	287,896	1223.9%	63.44%
2067	134,243	1,721,895	18,690	239,667	1282.7%	63.52%
2068	110,649	1,484,305	14,813	198,651	1341.5%	63.60%
2069	90,979	1,274,973	11,712	164,076	1401.4%	63.66%
2070	74,616	1,086,533	9,236	134,450	1456.2%	63.71%
2071	61,007	924,228	7,262	109,968	1515.0%	63.75%
2072	49,707	781,807	5,690	89,448	1572.8%	63.78%
2073	40,348	656,260	4,441	72,197	1626.5%	63.81%
2074	32,613	547,664	3,452	57,934	1679.3%	63.83%
2075	26,234	453,534	2,670	46,132	1728.8%	63.85%
2076	20,991	373,346	2,054	36,516	1778.6%	63.86%
2077	16,697	303,874	1,571	28,579	1819.9%	63.87%
2078	13,195	245,443	1,194	22,197	1860.1%	63.88%
2079	10,351	196,029	901	17,047	1893.9%	63.89%
2080+	32,018	621,946	2,428	47,151	1942.5%	63.91%

PV Future 178,277,463 161,284,860 90.47%

Exhibit I

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Experience for Transamerica Life Insurance Company

Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

25% Electing Landing Spot and 75% Electing Rate Increase

Year	Earned Premium	Incurred Claims	Discounted Earned Premium	Discounted Incurred Claims	Loss Ratios Excluding Change in ALR	
	Actual Past & Projected Future	Actual	PV Actual Cumulative			
2011	227,364	-	279,349	-	0.0%	0.00%
2012	6,905,910	-	8,158,543	-	0.0%	0.00%
2013	15,584,583	424,460	17,703,272	482,165	2.7%	1.84%
2014	15,356,485	273,347	16,773,235	298,565	1.8%	1.82%
2015	15,398,038	285,829	16,411,161	303,135	1.9%	1.83%
2016	15,242,614	1,617,130	15,622,216	1,671,246	10.6%	3.68%
2017Q1	3,483,115	14,344	3,483,115	14,344	0.4%	3.53%
2017Q2-Q4	11,614,037	1,246,384	11,428,456	1,231,595	10.7%	4.45%
2018	17,220,393	1,157,956	16,371,121	1,100,023	6.7%	4.80%
2019	18,675,199	1,405,049	17,068,464	1,283,466	7.5%	5.18%
2020	18,232,261	1,688,935	16,022,888	1,483,451	9.3%	5.65%
2021	17,775,480	2,045,421	15,020,861	1,727,421	11.5%	6.22%
2022	15,766,933	2,444,816	12,819,840	1,985,490	15.5%	6.93%
2023	14,096,594	2,882,845	11,014,225	2,251,201	20.5%	7.76%
2024	13,788,426	3,412,846	10,359,142	2,562,491	24.8%	8.70%
2025	13,478,635	4,028,423	9,736,939	2,908,470	29.9%	9.74%
2026	13,155,577	4,717,957	9,138,074	3,275,314	35.9%	10.89%
2027	12,822,128	5,550,307	8,563,947	3,704,838	43.3%	12.17%
2028	12,455,981	6,540,911	7,999,587	4,198,209	52.5%	13.61%
2029	12,075,549	7,634,197	7,456,938	4,711,666	63.2%	15.21%
2030	11,692,694	8,731,896	6,942,847	5,182,357	74.7%	16.94%
2031	11,283,639	9,772,051	6,442,358	5,576,892	86.6%	18.77%
2032	10,869,886	11,047,182	5,967,447	6,062,077	101.6%	20.74%
2033	10,445,616	12,354,021	5,514,018	6,518,973	118.3%	22.84%
2034	10,007,308	13,550,825	5,079,521	6,875,806	135.4%	25.02%
2035	9,551,463	14,697,160	4,661,743	7,170,839	153.9%	27.28%
2036	9,080,065	15,817,512	4,261,281	7,420,820	174.2%	29.60%
2037	8,601,990	16,994,671	3,881,695	7,666,356	197.6%	31.97%
2038	8,117,212	18,148,038	3,522,109	7,872,200	223.6%	34.40%
2039	7,626,983	19,065,217	3,182,157	7,952,394	250.0%	36.84%
2040	7,129,883	19,745,602	2,860,396	7,919,747	276.9%	39.26%
2041	6,632,505	20,237,318	2,558,554	7,805,006	305.1%	41.64%
2042	6,141,694	20,651,254	2,278,128	7,658,292	336.2%	43.96%

2043	5,658,139	20,974,732	2,018,077	7,479,390	370.7%	46.23%
2044	5,185,252	21,012,641	1,778,313	7,205,096	405.2%	48.42%
2045	4,725,692	20,761,424	1,558,397	6,845,421	439.3%	50.49%
2046	4,282,773	20,283,826	1,358,039	6,430,956	473.6%	52.43%
2047	3,859,941	19,694,574	1,176,906	6,004,005	510.2%	54.25%
2048	3,457,913	19,039,962	1,013,797	5,581,364	550.6%	55.94%
2049	3,079,715	18,198,773	868,204	5,129,839	590.9%	57.50%
2050	2,727,042	17,191,915	739,227	4,659,797	630.4%	58.91%
2051	2,400,278	16,087,743	625,638	4,192,923	670.2%	60.19%
2052	2,100,327	14,945,487	526,409	3,745,488	711.6%	61.33%
2053	1,827,200	13,799,231	440,350	3,325,304	755.2%	62.35%
2054	1,580,444	12,625,162	366,241	2,925,460	798.8%	63.24%
2055	1,359,766	11,458,170	302,989	2,552,984	842.7%	64.03%
2056	1,163,735	10,337,823	249,341	2,214,811	888.3%	64.71%
2057	991,133	9,284,997	204,196	1,912,772	936.8%	65.30%
2058	840,436	8,309,560	166,494	1,646,010	988.7%	65.81%
2059	709,641	7,396,349	135,179	1,408,797	1042.3%	66.25%
2060	596,992	6,552,554	109,349	1,200,080	1097.6%	66.62%
2061	500,537	5,796,538	88,158	1,020,793	1158.1%	66.94%
2062	418,255	5,118,602	70,835	866,743	1223.8%	67.21%
2063	348,516	4,514,044	56,756	734,974	1295.2%	67.44%
2064	289,648	3,968,649	45,356	621,332	1370.2%	67.63%
2065	240,160	3,469,628	36,162	522,319	1444.7%	67.80%
2066	198,660	3,033,426	28,764	439,085	1526.9%	67.94%
2067	163,939	2,644,272	22,825	368,043	1613.0%	68.05%
2068	134,952	2,295,119	18,067	307,159	1700.7%	68.15%
2069	110,811	1,985,146	14,265	255,463	1791.5%	68.23%
2070	90,743	1,702,766	11,233	210,700	1876.5%	68.30%
2071	74,073	1,457,300	8,817	173,391	1967.4%	68.35%
2072	60,243	1,240,349	6,896	141,907	2058.9%	68.40%
2073	48,813	1,047,362	5,373	115,221	2145.6%	68.44%
2074	39,382	879,047	4,168	92,988	2232.1%	68.47%
2075	31,616	732,051	3,218	74,461	2315.4%	68.49%
2076	25,245	605,581	2,471	59,229	2398.8%	68.51%
2077	20,040	495,118	1,886	46,565	2470.7%	68.52%
2078	15,804	401,533	1,430	36,312	2540.7%	68.54%
2079	12,371	321,978	1,077	27,999	2602.7%	68.54%
2080+	37,893	1,032,449	2,876	78,213	2724.6%	68.57%

PV Future 224,220,516 204,758,790

91.32%

Exhibit I

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Experience for Transamerica Life Insurance Company

**Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter
50% Electing Landing Spot and 50% Electing Rate Increase**

Year	Earned Premium	Incurred Claims	Discounted Earned Premium	Discounted Incurred Claims	Loss Ratios Excluding Change in ALR	
	Actual Past & Projected Future	Actual	PV Actual Cumulative			
2011	227,364	-	279,349	-	0.0%	0.00%
2012	3,566,637	-	8,158,543	-	0.0%	0.00%
2013	7,905,974	424,460	17,703,272	482,165	5.4%	1.84%
2014	7,791,925	273,347	16,773,235	298,565	3.5%	1.82%
2015	7,812,701	285,829	16,411,161	303,135	3.7%	1.83%
2016	7,734,989	1,617,130	15,622,216	1,671,246	20.9%	3.68%
2017Q1	1,855,240	14,344	3,483,115	14,344	0.8%	3.53%
2017Q2-Q4	5,920,787	1,231,404	11,428,512	1,216,875	20.8%	4.44%
2018	7,561,477	1,134,035	15,634,402	1,077,305	15.0%	4.80%
2019	7,265,855	1,372,764	15,736,864	1,253,987	18.9%	5.21%
2020	7,100,800	1,645,514	14,775,539	1,445,328	23.2%	5.71%
2021	6,931,125	1,986,955	13,854,545	1,678,063	28.7%	6.30%
2022	6,172,019	2,368,040	11,830,489	1,923,157	38.4%	7.03%
2023	5,541,887	2,784,344	10,170,323	2,174,303	50.2%	7.88%
2024	5,429,884	3,286,621	9,568,768	2,467,743	60.5%	8.82%
2025	5,317,368	3,868,414	8,997,371	2,792,972	72.8%	9.87%
2026	5,200,234	4,517,983	8,447,507	3,136,518	86.9%	11.03%
2027	5,079,536	5,300,284	7,920,430	3,537,981	104.3%	12.32%
2028	4,946,618	6,229,008	7,402,280	3,998,055	125.9%	13.76%
2029	4,808,277	7,250,489	6,903,964	4,474,892	150.8%	15.35%
2030	4,668,750	8,270,917	6,431,683	4,908,812	177.2%	17.08%
2031	4,518,434	9,232,730	5,971,482	5,269,149	204.3%	18.90%
2032	4,365,479	10,412,126	5,534,416	5,713,641	238.5%	20.85%
2033	4,207,858	11,617,561	5,116,822	6,130,405	276.1%	22.92%
2034	4,043,919	12,714,921	4,716,283	6,451,711	314.4%	25.08%
2035	3,872,444	13,760,532	4,330,837	6,713,904	355.3%	27.30%
2036	3,694,092	14,778,149	3,961,041	6,933,251	400.0%	29.58%
2037	3,512,009	15,845,509	3,610,134	7,148,015	451.2%	31.91%
2038	3,326,475	16,888,108	3,277,435	7,325,721	507.7%	34.29%
2039	3,137,822	17,708,607	2,962,595	7,386,579	564.4%	36.68%
2040	2,945,782	18,307,361	2,664,389	7,342,931	621.5%	39.04%
2041	2,752,740	18,729,025	2,384,395	7,223,342	680.4%	41.35%
2042	2,561,232	19,077,064	2,123,993	7,074,566	744.8%	43.61%

2043	2,372,221	19,341,481	1,882,414	6,897,030	815.3%	45.81%
2044	2,186,721	19,343,231	1,659,513	6,632,705	884.6%	47.92%
2045	2,005,997	19,079,643	1,454,949	6,290,944	951.1%	49.93%
2046	1,831,327	18,608,816	1,268,459	5,899,932	1016.1%	51.81%
2047	1,663,988	18,037,580	1,099,731	5,498,892	1084.0%	53.56%
2048	1,504,507	17,409,130	947,706	5,103,331	1157.1%	55.18%
2049	1,354,271	16,613,251	811,957	4,682,940	1226.7%	56.68%
2050	1,213,766	15,668,920	691,619	4,247,018	1290.9%	58.03%
2051	1,083,335	14,638,700	585,585	3,815,283	1351.3%	59.26%
2052	963,298	13,576,273	492,899	3,402,369	1409.4%	60.35%
2053	853,735	12,513,663	412,466	3,015,528	1465.8%	61.32%
2054	754,555	11,429,172	343,167	2,648,344	1514.7%	62.17%
2055	665,561	10,354,304	283,974	2,307,045	1555.7%	62.91%
2056	586,396	9,325,544	233,749	1,997,948	1590.3%	63.56%
2057	516,608	8,360,507	191,472	1,722,331	1618.3%	64.12%
2058	455,573	7,467,798	156,149	1,479,277	1639.2%	64.60%
2059	402,550	6,634,068	126,803	1,263,612	1648.0%	65.01%
2060	356,817	5,865,805	102,589	1,074,310	1643.9%	65.36%
2061	317,613	5,179,126	82,717	912,070	1630.6%	65.66%
2062	284,197	4,564,496	66,475	772,920	1606.1%	65.92%
2063	255,864	4,017,642	53,273	654,154	1570.2%	66.13%
2064	231,944	3,525,685	42,583	551,985	1520.1%	66.31%
2065	211,820	3,076,755	33,959	463,178	1452.5%	66.47%
2066	194,934	2,685,245	27,019	388,689	1377.5%	66.60%
2067	180,803	2,336,813	21,446	325,251	1292.5%	66.70%
2068	169,006	2,024,847	16,982	270,990	1198.1%	66.80%
2069	159,172	1,748,421	13,414	225,001	1098.5%	66.87%
2070	150,990	1,497,355	10,568	185,283	991.7%	66.93%
2071	144,185	1,279,610	8,299	152,250	887.5%	66.98%
2072	138,536	1,087,502	6,494	124,421	785.0%	67.03%
2073	133,856	916,995	5,062	100,879	685.1%	67.06%
2074	129,988	768,586	3,929	81,303	591.3%	67.09%
2075	126,799	639,212	3,035	65,018	504.1%	67.11%
2076	124,177	528,169	2,332	51,658	425.3%	67.13%
2077	122,031	431,370	1,781	40,570	353.5%	67.14%
2078	120,280	349,503	1,352	31,607	290.6%	67.15%
2079	118,857	279,995	1,018	24,348	235.6%	67.16%
2080+	129,691	895,614	2,727	67,859	690.6%	67.18%

PV Future 208,906,165 190,267,480 91.08%

(12) Continuation of sales after revised new business rates were filed July 2012 and approved in September 2012

[Response to 3/29/2018 objection]

Although new business rates were approved in 2012, certain worksite cases sold prior to the cutoff date as well as individual policies that submitted their application prior to the cutoff date were honored at the lower rate. With additional time for underwriting and delays in implementation of some worksite cases, some policies had an ultimate "effective" date in 2013.

The requested loss ratio exhibit bifurcated into the two issue age eras follows:

Exhibit I

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Experience for Transamerica Life Insurance Company Issued 9/2012 and Earlier

Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

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
2011	353,565	353,565	-	0.0%	0.0%	0.00%	0.00%
2012	9,518,582	9,518,582	1,167	0.0%	0.0%	0.01%	0.01%
2013	15,918,304	15,918,304	362,338	2.3%	2.3%	1.39%	1.39%
2014	15,039,864	15,039,864	431,380	2.9%	2.9%	1.91%	1.91%
2015	14,806,512	14,806,512	422,487	2.9%	2.9%	2.15%	2.15%
2016	14,487,865	14,487,865	1,738,785	12.0%	12.0%	4.08%	4.08%
2017Q1	3,300,039	3,300,039	76,819	2.3%	2.3%	4.00%	4.00%
2017Q2-Q4	10,693,481	10,693,481	1,627,565	15.2%	15.2%	5.31%	5.31%
2018	14,075,018	17,014,126	1,519,265	10.8%	8.9%	6.02%	5.86%
2019	13,640,644	19,233,373	1,858,861	13.6%	9.7%	6.83%	6.40%
2020	13,411,544	18,886,769	2,258,014	16.8%	12.0%	7.75%	7.05%
2021	13,145,214	18,484,427	2,751,095	20.9%	14.9%	8.80%	7.83%
2022	11,599,138	16,259,216	3,265,103	28.1%	20.1%	10.02%	8.78%
2023	10,619,062	14,839,014	3,816,699	35.9%	25.7%	11.39%	9.87%
2024	10,398,568	14,499,350	4,480,890	43.1%	30.9%	12.89%	11.06%
2025	10,167,567	14,145,041	5,215,246	51.3%	36.9%	14.53%	12.36%
2026	9,921,200	13,769,064	6,016,402	60.6%	43.7%	16.30%	13.77%
2027	9,666,201	13,380,678	6,979,433	72.2%	52.2%	18.25%	15.32%
2028	9,382,136	12,951,288	8,091,690	86.2%	62.5%	20.38%	17.03%
2029	9,083,066	12,502,229	9,264,652	102.0%	74.1%	22.70%	18.89%
2030	8,778,329	12,048,757	10,359,397	118.0%	86.0%	25.16%	20.85%
2031	8,449,459	11,566,786	11,351,458	134.3%	98.1%	27.70%	22.89%
2032	8,113,469	11,080,380	12,611,251	155.4%	113.8%	30.38%	25.04%
2033	7,768,046	10,584,443	13,815,459	177.8%	130.5%	33.19%	27.29%
2034	7,410,942	10,075,953	14,874,227	200.7%	147.6%	36.05%	29.59%
2035	7,039,743	9,551,538	15,859,754	225.3%	166.0%	38.97%	31.92%
2036	6,656,819	9,014,829	16,788,000	252.2%	186.2%	41.91%	34.28%
2037	6,269,376	8,475,720	17,776,200	283.5%	209.7%	44.90%	36.68%
2038	5,878,465	7,934,353	18,647,376	317.2%	235.0%	47.90%	39.08%
2039	5,485,532	7,392,694	19,242,467	350.8%	260.3%	50.86%	41.46%
2040	5,089,844	6,849,611	19,596,796	385.0%	286.1%	53.76%	43.78%
2041	4,696,840	6,312,369	19,781,137	421.2%	313.4%	56.56%	46.03%
2042	4,312,265	5,788,324	19,934,166	462.3%	344.4%	59.27%	48.21%
2043	3,936,901	5,277,651	19,950,015	506.7%	378.0%	61.88%	50.31%
2044	3,573,752	4,784,470	19,674,302	550.5%	411.2%	64.36%	52.29%
2045	3,224,733	4,311,513	19,152,708	593.9%	444.2%	66.67%	54.16%
2046	2,892,145	3,861,730	18,455,488	638.1%	477.9%	68.82%	55.89%
2047	2,578,389	3,438,152	17,708,295	686.8%	515.1%	70.81%	57.48%
2048	2,283,805	3,040,876	16,884,624	739.3%	555.3%	72.63%	58.95%
2049	2,010,361	2,672,711	15,902,473	791.0%	595.0%	74.29%	60.28%
2050	1,758,803	2,334,727	14,814,339	842.3%	634.5%	75.78%	61.48%
2051	1,528,856	2,026,418	13,679,897	894.8%	675.1%	77.10%	62.55%
2052	1,320,579	1,747,746	12,553,942	950.6%	718.3%	78.27%	63.49%
2053	1,133,506	1,497,963	11,432,458	1008.6%	763.2%	79.30%	64.32%
2054	966,826	1,275,955	10,308,867	1066.3%	807.9%	80.19%	65.04%
2055	819,852	1,080,751	9,234,283	1126.3%	854.4%	80.96%	65.66%
2056	691,198	910,254	8,225,778	1190.1%	903.7%	81.62%	66.20%
2057	579,641	762,684	7,297,579	1259.0%	956.8%	82.19%	66.65%
2058	483,752	636,054	6,447,434	1332.8%	1013.7%	82.67%	67.04%
2059	401,902	528,134	5,662,755	1409.0%	1072.2%	83.08%	67.37%
2060	332,553	436,821	4,953,885	1489.7%	1134.1%	83.43%	67.65%
2061	274,217	360,056	4,324,327	1577.0%	1201.0%	83.72%	67.89%
2062	225,407	295,843	3,770,192	1672.6%	1274.4%	83.96%	68.08%
2063	184,843	242,487	3,281,229	1775.1%	1353.2%	84.17%	68.25%
2064	151,285	198,358	2,846,409	1881.5%	1435.0%	84.34%	68.39%
2065	123,639	162,012	2,457,032	1987.3%	1516.6%	84.48%	68.50%
2066	100,921	132,143	2,121,688	2102.3%	1605.6%	84.60%	68.60%
2067	82,294	107,648	1,830,537	2224.4%	1700.5%	84.70%	68.68%
2068	67,042	87,584	1,574,177	2348.0%	1797.3%	84.78%	68.75%
2069	54,555	71,159	1,349,080	2472.9%	1895.9%	84.85%	68.80%
2070	44,347	57,729	1,146,593	2585.5%	1986.2%	84.90%	68.84%
2071	35,979	46,728	971,809	2701.0%	2079.7%	84.95%	68.88%
2072	29,115	37,716	818,452	2811.1%	2170.0%	84.98%	68.91%
2073	23,493	30,348	682,752	2906.1%	2249.8%	85.01%	68.93%
2074	18,889	24,329	564,291	2987.4%	2319.4%	85.04%	68.95%
2075	15,122	19,421	462,280	3057.1%	2380.3%	85.06%	68.97%
2076	12,053	15,435	376,853	3126.6%	2441.5%	85.07%	68.98%
2077	9,559	12,208	303,200	3171.8%	2483.5%	85.08%	68.99%
2078	7,539	9,604	239,995	3183.5%	2499.0%	85.09%	69.00%
2079	5,906	7,505	187,909	3181.9%	2503.6%	85.10%	69.00%
2080+	18,589	23,414	557,408	2998.7%	2380.6%	85.11%	69.01%

PV Past	80,119,583	80,119,583	3,208,272	4.00%	4.00%
PV Future	168,348,916	226,304,677	208,269,160	123.71%	92.03%
PV Lifetime	248,468,499	306,424,260	211,477,432	85.11%	69.01%

- A = \$51,116,294 Present value of initial earned premium times 63.8%
- B = \$0 Present value of prior premium rate increases times 85%
- C = \$107,406,608 Present value of future projected initial earned premium times 63.8%
- D = \$49,262,397 Present value of future projected earned premium from rate increases times 85%

A+B+C+D = \$207,785,299
 \$211,477,432 Present value of incurred claims + present value of future projected incurred claims

Exhibit I

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Experience for Transamerica Life Insurance Company Issued After 9/2012

Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter

Year	Earned Premium		Incurred Claims Actual Past & Projected Future	Loss Ratios Excluding Change in ALR			
	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase		Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
2011	-	-	-	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2012	220,594	220,594	-	0.0%	0.0%	0.00%	0.00%
2013	5,131,109	5,131,109	201,964	3.9%	3.9%	3.77%	3.77%
2014	5,556,316	5,556,316	4,680	0.1%	0.1%	1.93%	1.93%
2015	5,793,318	5,793,318	4,711	0.1%	0.1%	1.31%	1.31%
2016	6,008,193	6,008,193	175,187	2.9%	2.9%	1.70%	1.70%
2017Q1	1,381,180	1,381,180	4,588	0.3%	0.3%	1.63%	1.63%
2017Q2-Q4	4,888,849	4,888,849	334,772	6.8%	6.8%	2.45%	2.45%
2018	5,956,025	7,207,743	385,412	6.5%	5.3%	3.08%	2.98%
2019	5,627,537	7,915,284	467,523	8.3%	5.9%	3.72%	3.45%
2020	5,449,778	7,659,672	561,329	10.3%	7.3%	4.40%	3.96%
2021	5,256,574	7,381,393	670,603	12.8%	9.1%	5.13%	4.51%
2022	5,058,008	7,095,233	808,744	16.0%	11.4%	5.95%	5.13%
2023	4,564,957	6,389,596	959,939	21.0%	15.0%	6.87%	5.85%
2024	4,481,282	6,266,512	1,129,045	25.2%	18.0%	7.86%	6.63%
2025	4,398,634	6,144,577	1,339,850	30.5%	21.8%	8.97%	7.50%
2026	4,315,136	6,021,263	1,575,301	36.5%	26.2%	10.18%	8.45%
2027	4,229,575	5,894,914	1,846,561	43.7%	31.3%	11.52%	9.50%
2028	4,141,420	5,764,649	2,180,307	52.6%	37.8%	13.00%	10.67%
2029	4,049,558	5,628,904	2,568,270	63.4%	45.6%	14.66%	11.98%
2030	3,953,034	5,486,490	3,004,118	76.0%	54.8%	16.50%	13.42%
2031	3,851,546	5,337,389	3,427,293	89.0%	64.2%	18.48%	14.98%
2032	3,744,521	5,181,054	3,904,704	104.3%	75.4%	20.61%	16.66%
2033	3,631,332	5,016,478	4,450,595	122.6%	88.7%	22.93%	18.48%
2034	3,512,361	4,844,243	4,962,930	141.3%	102.5%	25.37%	20.41%
2035	3,387,781	4,664,836	5,457,011	161.1%	117.0%	27.92%	22.41%
2036	3,257,382	4,478,058	5,955,802	182.8%	133.0%	30.57%	24.49%
2037	3,121,885	4,285,049	6,457,939	206.9%	150.7%	33.30%	26.64%
2038	2,981,604	4,086,087	7,012,701	235.2%	171.6%	36.13%	28.87%
2039	2,837,062	3,881,741	7,505,181	264.5%	193.3%	39.03%	31.14%
2040	2,688,553	3,672,525	7,914,823	294.4%	215.5%	41.94%	33.44%
2041	2,537,064	3,459,883	8,248,260	325.1%	238.4%	44.85%	35.72%
2042	2,383,705	3,245,463	8,512,462	357.1%	262.3%	47.71%	37.97%
2043	2,229,333	3,030,308	8,780,923	393.9%	289.8%	50.55%	40.20%
2044	2,075,055	2,815,770	8,958,400	431.7%	318.2%	53.32%	42.38%
2045	1,921,626	2,602,994	9,011,449	468.9%	346.2%	56.00%	44.49%
2046	1,770,235	2,393,675	8,957,899	506.0%	374.2%	58.55%	46.50%
2047	1,622,249	2,189,718	8,815,819	543.4%	402.6%	60.96%	48.39%
2048	1,478,674	1,992,367	8,663,505	585.9%	434.8%	63.24%	50.18%
2049	1,340,227	1,802,498	8,435,294	629.4%	468.0%	65.37%	51.86%
2050	1,207,910	1,621,528	8,110,102	671.4%	500.2%	67.34%	53.42%
2051	1,082,377	1,450,335	7,718,011	713.1%	532.2%	69.14%	54.84%
2052	964,384	1,289,905	7,276,366	754.5%	564.1%	70.78%	56.13%
2053	854,400	1,140,802	6,830,045	799.4%	598.7%	72.26%	57.30%
2054	752,632	1,003,230	6,362,006	845.3%	634.2%	73.59%	58.34%
2055	659,384	877,601	5,867,713	889.9%	668.6%	74.77%	59.27%
2056	574,568	763,692	5,375,302	935.5%	703.9%	75.81%	60.09%
2057	498,191	661,381	4,897,729	983.1%	740.5%	76.72%	60.82%
2058	429,999	570,232	4,448,579	1034.6%	780.1%	77.52%	61.45%
2059	369,483	489,480	4,024,163	1089.1%	822.1%	78.22%	62.00%
2060	316,227	418,532	3,620,454	1144.9%	865.0%	78.83%	62.48%
2061	269,660	356,567	3,253,512	1206.5%	912.5%	79.35%	62.89%
2062	229,094	302,620	2,913,314	1271.7%	962.7%	79.80%	63.25%
2063	193,997	255,979	2,601,857	1341.2%	1016.4%	80.19%	63.56%
2064	163,776	215,440	2,315,486	1413.8%	1072.8%	80.53%	63.82%
2065	137,859	181,450	2,050,176	1487.2%	1129.9%	80.81%	64.05%
2066	115,700	152,078	1,814,917	1568.6%	1193.4%	81.06%	64.24%
2067	96,809	127,061	1,597,638	1650.3%	1257.4%	81.26%	64.40%
2068	80,738	105,810	1,398,011	1731.5%	1321.2%	81.44%	64.54%
2069	67,110	87,818	1,216,194	1812.2%	1384.9%	81.58%	64.65%
2070	55,576	72,616	1,050,004	1889.3%	1446.0%	81.70%	64.75%
2071	45,839	59,803	905,100	1974.5%	1513.5%	81.81%	64.83%
2072	37,630	49,019	776,001	2062.2%	1583.1%	81.89%	64.90%
2073	30,745	39,990	660,651	2148.8%	1652.1%	81.96%	64.95%
2074	24,989	32,453	560,343	2242.4%	1726.6%	82.01%	64.99%
2075	20,195	26,187	471,519	2334.8%	1800.6%	82.06%	65.03%
2076	16,220	20,999	393,259	2424.5%	1872.8%	82.09%	65.06%
2077	12,946	16,732	324,707	2508.1%	1940.6%	82.12%	65.08%
2078	10,262	13,239	267,984	2611.3%	2024.2%	82.15%	65.10%
2079	8,075	10,395	218,768	2709.3%	2104.6%	82.16%	65.11%
2080+	25,453	32,378	745,169	2927.7%	2301.5%	82.22%	65.16%

PV Past	25,870,798	25,870,798	421,937	1.63%	1.63%
PV Future	76,493,985	103,297,183	83,739,521	109.47%	81.07%
PV Lifetime	102,364,783	129,167,981	84,161,458	82.22%	65.16%

- A = \$16,505,569 Present value of initial earned premium times 63.8%
- B = \$0 Present value of prior premium rate increases times 85%
- C = \$48,803,162 Present value of future projected initial earned premium times 63.8%
- D = \$22,782,719 Present value of future projected earned premium from rate increases times 85%
- A+B+C+D = \$88,091,450
- \$84,161,458 Present value of incurred claims + present value of future projected incurred claims

(13) Demonstration of no recoupment of past losses / Prospective method demonstration

[Response to 6/8/2018 objection]

In performing this exercise, we have added in a version where the earned premiums and incurred claims under the original assumption basis have been adjusted to be in line with the actual earned premiums as of 2017 in order to remove any past persistency differences. We believe that this is appropriate for and consistent with a prospective approach and this adjustment acts as a proxy for lining up the lives at the beginning of our projection comparison. This was done by grossing up the projected earned premiums and future incurred claims for the original assumptions basis by the ratio of the full year 2017 actual earned premiums divided by the full year 2017 expected original earned premiums. The ratio was taken from the full year 2017 to account for any differences in premium timing within a given calendar year. These version along with a version where the original earned premiums have not been adjusted are provided as separate exhibits below.

We have also included an additional estimated rate increase that takes our implementation schedule into consideration (rate increase goes into effect half way into 2018 and is fully effective from 2019 onward). This alternative view divides by 85% * the future earned premium that is subject to a rate increase using revised assumptions. This results in an estimated rate increase of 37.47% when we adjust the original assumption projection for beginning of projection lives.

We would like to add that roughly 7% of our policies are capped by current NB rates, so while the rate increase requested is 42.33%, that is the maximum rate increase for a single policy and the aggregate effective rate increase for the block is less. We believe that the difference between the 42.33% requested rate increase and the 37.47% in the below exhibit is a result of this premium rate cap limitation.

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Projected Experience - Original Assumptions Adjusted for beginning of projection lives

Year	Revised Assumptions		Original Assumptions	
	Discounted Future Earned Premiums	Discounted Future Inc Claims	Discounted Future Earned Premiums	Discounted Future Inc Claims
2017	15,332,829	1,940,246	15,010,536	958,841
2018	19,042,747	1,809,388	18,607,168	1,532,944
2019	17,609,944	2,125,044	17,474,407	1,839,900
2020	16,575,534	2,476,312	15,996,940	2,169,635
2021	15,549,745	2,889,782	14,626,820	2,509,618
2022	13,541,773	3,308,554	13,713,613	2,866,738
2023	11,863,576	3,730,171	12,880,756	3,259,008
2024	11,178,838	4,212,332	12,098,947	3,684,296
2025	10,522,378	4,732,912	11,318,202	4,094,621
2026	9,888,582	5,270,580	10,522,959	4,485,808
2027	9,280,860	5,891,667	9,832,164	4,890,978
2028	8,685,021	6,593,312	9,187,797	5,351,247
2029	8,109,573	7,303,422	8,532,761	5,879,710
2030	7,559,479	7,931,578	7,946,063	6,397,088
2031	7,023,128	8,434,579	7,393,554	6,845,539
2032	6,509,848	9,063,448	6,854,377	7,251,906
2033	6,017,449	9,639,017	6,341,322	7,664,586
2034	5,544,439	10,065,915	5,843,009	8,097,857
2035	5,089,304	10,400,948	5,368,289	8,466,666
2036	4,652,737	10,670,643	4,911,203	8,703,519
2037	4,237,866	10,932,472	4,477,368	8,829,113
2038	3,844,451	11,131,093	4,064,804	8,889,454
2039	3,472,400	11,157,157	3,673,542	8,910,354
2040	3,120,589	11,034,871	3,305,830	8,850,732
2041	2,790,572	10,810,433	2,960,698	8,662,649
2042	2,483,751	10,549,353	2,634,306	8,357,861
2043	2,199,325	10,245,386	2,331,214	7,980,004
2044	1,937,317	9,818,141	2,053,483	7,561,890
2045	1,697,147	9,286,375	1,798,075	7,109,740
2046	1,478,435	8,691,480	1,564,770	6,605,070
2047	1,280,810	8,086,136	1,353,275	6,052,493
2048	1,103,112	7,489,258	1,163,094	5,487,283
2049	944,587	6,860,354	993,225	4,935,464
2050	804,215	6,213,629	842,562	4,417,817
2051	680,642	5,576,944	710,097	3,926,479
2052	572,701	4,969,710	594,691	3,449,710
2053	479,095	4,400,881	494,907	3,002,346
2054	398,469	3,862,939	409,297	2,597,073
2055	329,622	3,364,876	336,255	2,243,667
2056	271,212	2,913,955	274,669	1,935,399
2057	222,067	2,512,326	223,255	1,654,800
2058	181,024	2,158,355	180,492	1,404,230
2059	146,946	1,845,088	145,111	1,184,246

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Projected Experience - Original Assumptions Adjusted for beginning of projection lives

Year	Revised Assumptions		Original Assumptions	
	Discounted Future Earned Premiums	Discounted Future Inc Claims	Discounted Future Earned Premiums	Discounted Future Inc Claims
2060	118,839	1,570,364	115,857	998,130
2061	95,795	1,334,489	92,053	841,389
2062	76,976	1,131,735	72,961	701,491
2063	61,695	957,885	57,569	576,609
2064	49,337	808,149	45,082	467,252
2065	39,375	678,516	35,089	375,196
2066	31,364	569,821	27,154	300,304
2067	24,936	477,150	20,989	237,335
2068	19,784	397,775	16,122	184,495
2069	15,662	330,120	12,260	141,031
2070	12,369	271,807	9,207	106,951
2071	9,739	223,318	6,853	81,495
2072	7,640	182,421	5,115	61,513
2073	5,970	147,789	3,719	45,517
2074	4,644	118,967	2,687	33,191
2075	3,594	94,982	1,947	24,150
2076	2,767	75,322	1,394	17,595
2077	2,118	59,054	986	12,679
2078	1,611	45,939	693	9,058
2079	1,217	35,364	478	6,306
2080	912	26,899	320	4,284
2081	679	20,279	216	2,920
2082	500	15,108	143	1,954
2083	366	11,021	93	1,289
2084	265	7,938	59	813
2085	190	5,623	38	499
2086	135	3,935	23	322
2087	94	2,709	14	214
2088	65	1,826	9	143
2089	44	1,211	6	91
2090	30	789	3	55
2091	19	503	2	35
2092	13	316	1	22
2093	8	196	1	12
2094	5	119	0	6
2095	3	72	0	2
2096	2	43	0	0
PV Future @ 4%	244,842,898	292,010,614	251,575,048	226,232,726
(1) =	\$226,232,726	PV of future incurred claims using original pricing assumptions		
(2) =	\$292,010,614	PV of future incurred claims using the revised assumptions		
(3) =	\$251,575,048	PV of future earned premiums using original pricing assumptions		
(4) =	\$244,842,898	PV of future earned premiums using the revised assumptions		
(5) =	\$227,260,928	PV of future earned premiums subject to rate increase using original assumptions		
(6) =	\$219,988,696	PV of future earned premiums subject to rate increase using revised assumptions		
(7) =	63.80%	Original pricing loss ratio		
	$\frac{((2)-(1))-(7)*((4)-(3))}{(85\%*(4))}$		$\frac{((2)-(1))-(7)*((4)-(3))}{(85\%*(6))}$	
	Estimated RINC assuming immediate implementation	33.67%	Estimated RINC assuming 50% 2018 and 100% 2019+ implementation	37.47%

[Response to 7/18/2018 objection]

There seem to be two separate asks here: (1) Demonstrate that the rate increase request does not recoup past losses and (2) provide additional detail around the development of our original pricing assumption projection used in the Prospective analysis.

(1) Demonstrate that the rate increase request does not recoup past losses
 For item (1), we would like to address the concern in two different ways:

(a) View the original expected assumptions' durational loss ratios against the actual historical loss ratios to ensure that the total historical actual experience LR is less than or equal to that of the original expected assumptions' LR during the entire historical period. For this, we point to attachment E that shows the Actual cumulative loss ratio at durations 1-7 (column C) are less than the Expected cumulative loss ratio for the same durations (column F). A truncated version that only includes durations 1-7 has been included below:

Exhibit II Transamerica Life Insurance Company Policy Forms: ICC10 TLC-3 UniProduct Series Experience for Transamerica Life Insurance Company Actual To Expected Lifetime Experience Actual Nationwide Experience Through March 31, 2017 and Projected Experience Thereafter									
	Actual			Expected			Actual to Expected		
	A	B	C	D	E	F	G=A/D	H=B/E	I=C/F
Duration	Earned Premium @ Original Rate Level	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	Cumulative Actual to Expected Earned Premium	Cumulative Actual to Expected Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase
1	21,849,315	266,773	1.2%	21,290,714	375,790	1.8%	102.6%	71.0%	69.2%
2	21,702,006	303,116	1.3%	20,389,852	542,118	2.2%	104.5%	62.1%	59.4%
3	20,441,679	449,568	1.6%	19,747,651	674,938	2.6%	104.2%	64.0%	61.4%
4	19,575,809	705,490	2.1%	19,251,701	838,061	3.0%	103.6%	71.0%	68.5%
5	12,545,226	1,631,421	3.5%	18,845,523	1,078,333	3.5%	96.6%	95.6%	99.0%
6	1,400,999	67,737	3.5%	18,120,421	1,336,963	4.1%	82.9%	70.7%	85.2%
7	408	0	3.5%	17,771,497	1,674,725	4.8%	72.0%	52.5%	72.9%
PV Durations 1-7	105,990,381	3,630,209	3.43%	139,657,025	6,473,791	4.64%	75.9%	56.1%	73.9%

From the above exhibit, we see that the cumulative PV loss ratios under Actuals by duration 7 is 3.43% whereas the cumulative PV loss ratios under Expected is 4.64%. From this, we believe that no past losses are being recouped.

(b) Consider two limitations of the Prospective approach that we believe account for most of the difference in the Prospective approach's justified rate increase (37.74%) and our justified rate increase (42.33%):

- Lack of information on new business caps – as mentioned in our actuarial memorandum under section 25, about 7% of our policies were hitting NB caps. For these policies, we have limited the effectiveness of our rate increases up to their new business rates. In other words, if a policy's equivalent new business rate is less than their current premium*(1 + rate increase), we will only rate increase the policy up to that new business premium. As a result, we are required to increase the overall rate increase requested to accommodate for these partially ineffective rate increases. The Prospective approach does not take this into consideration and results in a lower justified rate increase than what we requested.
- No mechanism to handle additional waiver of premium generated by the rate increased portion of future premiums – the policies on this form include a waiver of premium benefit whereby a policyholder is not required to pay premiums while on claim. This comes back to us as a reduction in premiums or an increase in benefits. The Prospective approach does not take this into consideration and we believe that the justified rate increase generated from its formula is inadequate and results in a lower justified rate increase than what is appropriate and what we have requested.

(2) Provide additional detail around the development of our original pricing assumption projection used in the Prospective analysis

The Prospective approach generates a justified rate increase of 37.47% after accounting for:

- Adjusting the original assumption figures such that the lives in the full 2017 calendar year are aligned. In order to do this, we assume that premiums are a proxy for lives and gross up the original assumption premiums and discounted future incurred claims such that the Discounted Future Earned Premiums for the Revised Assumptions and Original Assumptions are closely in line. The gross-up factor applied is 110.5% so that the starting full calendar year 2017 has equal original and revised projection premiums. We believe this is appropriate so that no historical deviations in persistency are carried into the future.
- Our effectiveness assumption of 50% approval in 2018 and 100% approval in 2019+
 - o This was accomplished by modifying the prospective approach formula in the following manner:
 - If
 - (1) = PV of future incurred claims using original pricing assumptions
 - (2) = PV of future incurred claims using the revised assumptions
 - (3) = PV of future earned premiums using original pricing assumptions
 - (4) = PV of future earned premiums using the revised assumptions

- (5) = PV of future earned premiums subject to rate increase using original assumptions (0% in 2017, 50% of 2018, and 100% thereafter)
- (6) = PV of future earned premiums subject to rate increase using revised assumptions (0% in 2017, 50% of 2018, and 100% thereafter)
- (7) = 63.81% Original pricing loss ratio
- Then, an immediate effective RINC: $\frac{((2)-(1))-(7)*((4)-(3))}{85%*(4)}$
- With the effective schedule of 0% in 2017, 50% in 2018, and 100% thereafter: $\frac{((2)-(1))-(7)*((4)-(3))}{85%*(6)}$
- We believe that the effective schedule of 0% in 2017, 50% in 2018, and 100% is an aggressive implementation schedule based on our current timeline.

(14) Methodology change (claim cost to first principles and current site to first site)

[Response to 7/18/2018 objection]

Our model that calculates future projected values for the purposes of this rate increase utilizes an inforce file with policyholders from multiple-years of issue. The company's methodology change from claim cost to first-principles had no impact to our statutory reserves. Please see attachment F of the actuarial memo for supporting sample assumptions.

[Response to 7/18/2018 objection]

Transamerica converted the LTC valuation system from the PolySystems/RACES platform to the GGY AXIS platform in 2015. This change was driven by the following reasons:

- Claim cost model to a more sophisticated first principles model
- Claim site methodology change from current-site model to a first-site model

Background on Model Changes

Claim Cost to First Principles

A claim cost model uses an assumption for the total discounted claim cost value at each period for claims incurred in that period. First principles is a more precise methodology that uses explicit model assumptions (daily benefit, site of care, expected recovery, expected mortality, etc.) and probabilities to forecast expected claim costs. The current GGY AXIS model is a first principles model which improved Transamerica's ability to analyze our actual experience and monitor their trend to our expectations.

Current-Site to First-Site

Under the current-site methodology, the DLR represents the reserve for future benefits to be paid for the site generating the current claim, whether it is HHC, ALF or NH. When a policyholder progresses from HHC to ALF, the claim for HHC was closed and a new claim for ALF was opened up. The claim did not follow the policyholder as they progress from HHC to ALF to NH.

In the first-site model, the DLR represents all benefits to be paid in the future, based on the first site of care. Therefore, benefits paid after the policyholder moves from the first site are included in the initial DLR amount.

Converting from the current-site PolySystems/RACE model to the first-site AXIS model, all else being equal, there is a movement in reserve balance from ALR to DLR because the DLR reserve now includes benefits to be paid in the future for all sites, not just for the current site of the claim.

Impact of Model Changes

On an IFRS basis (the entire LTC block at time of conversion), the ALR decreased by \$74.9M and the DLR increased by \$73.1M. On the Statutory basis, the overall impact for the open block (of which UNI2 is a part of) as of 12/2014 on a Statutory basis was \$0 on about \$67m for ALR for premium-paying policies and less than \$700k on about \$1.7m for DLR. This effect is a result of the move from current-site to first-site of care methodology that shifts a portion of the benefit payment from ALR to DLR and the move from claim cost to first principles as explained above. As this is a one-time change and the year-to-year change in DLR is zero, we don't believe that the methodology changes to first-principles and to first-site impact the calculation of the anticipated incurred claims and the anticipated loss ratio.

(15) Comparison of original pricing assumptions to current rate increase assumptions

[Response to 7/18/2018 objection]

We are unable to obtain the original morbidity assumptions in the same context as the current rate increase morbidity assumptions. In lieu of the assumptions themselves, we have prepared the future projection premiums and incurred claims under both the original expected basis and the rate increase basis by issue-year cohort. This provides the premium stream and associated incurred claims (the effective claim cost) on a durational basis for each issue year group.

See below for an exhibit that staggers these issue year cohorts into their respective durational projections as to make it easier to compare against the originally filed pricing projection. We have calculated a revised originally filed aggregate loss ratio based on the **actual service group mix written. Although the actual service group mix has been taken into consideration, the other components still remain at the original pricing mix.** If any analysis were to be done, there would need to be a more granular adjustment on the weightings of the originally submitted pricing loss ratios for each cohort before summing to one comparable durational original pricing loss ratio.

Duration	Original Pricing LR (2010 Filing) with Pricing Mix	Original Pricing LR (2010 Filing) with Actual Service Group Mix	Actual durational LRs from issue-year specific projections					
			2011 issue	2012 issue	2013 issue	2014 issue	2015 issue	2016 issue
1	2%	2%						
2	3%	3%						2%
3	5%	4%					3%	3%
4	7%	6%				4%	4%	3%
5	9%	8%			4%	5%	5%	4%
6	12%	10%		7%	5%	6%	6%	5%
7	15%	12%	9%	8%	7%	8%	8%	6%
8	19%	16%	12%	11%	9%	10%	10%	7%
9	23%	19%	15%	14%	11%	12%	13%	8%
10	27%	22%	19%	18%	14%	14%	15%	10%
11	32%	26%	23%	22%	17%	17%	18%	12%
12	37%	30%	28%	27%	20%	21%	21%	14%
13	43%	35%	33%	32%	25%	26%	25%	17%
14	49%	40%	40%	38%	30%	31%	30%	21%
15	55%	46%	46%	45%	35%	37%	35%	25%
16	63%	52%	53%	53%	42%	44%	40%	30%
17	72%	60%	61%	62%	50%	52%	47%	35%
18	82%	69%	71%	73%	60%	63%	56%	43%
19	93%	79%	83%	85%	71%	74%	67%	51%
20	105%	89%	95%	98%	83%	86%	78%	59%
21	117%	100%	107%	112%	96%	100%	90%	68%
22	131%	113%	121%	128%	112%	115%	105%	79%
23	147%	128%	137%	146%	131%	133%	122%	92%
24	164%	143%	156%	166%	150%	152%	141%	106%
25	180%	158%	174%	187%	169%	171%	161%	120%
26	197%	174%	193%	208%	188%	191%	181%	135%
27	215%	192%	212%	230%	211%	212%	203%	152%
28	235%	211%	234%	255%	236%	237%	228%	172%
29	255%	231%	257%	281%	261%	263%	255%	192%
30	274%	249%	281%	307%	285%	289%	282%	211%
31	292%	268%	304%	333%	309%	314%	308%	230%
32	311%	288%	326%	359%	334%	340%	335%	249%
33	331%	309%	350%	386%	360%	367%	363%	271%
34	351%	330%	374%	415%	386%	397%	394%	292%
35	370%	349%	400%	443%	410%	425%	425%	312%
36	387%	368%	423%	469%	434%	452%	453%	330%

The issue-year specific projections themselves have also been pasted below.

Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Projected Experience - Original Assumptions Adjusted for beginning of projection lives
Policies Issued in 2011

Year	Revised Assumptions		Original Assumptions	
	Discounted Future Earned Premiums	Discounted Future Inc Claims	Discounted Future Earned Premiums	Discounted Future Inc Claims
2017	1,699,457	107,196	1,704,243	156,802
2018	2,248,071	317,313	2,148,480	253,035
2019	2,116,288	375,916	2,017,154	303,017
2020	1,999,931	441,001	1,833,117	352,221
2021	1,853,895	512,493	1,728,855	401,612
2022	1,675,330	575,332	1,623,958	453,446
2023	1,579,071	642,873	1,528,832	511,376
2024	1,485,942	719,526	1,429,188	569,373
2025	1,395,547	792,144	1,336,836	618,358
2026	1,307,742	870,448	1,249,771	666,487
2027	1,222,471	964,368	1,168,592	717,272
2028	1,139,501	1,061,212	1,090,388	777,691
2029	1,058,969	1,144,567	1,014,723	841,273
2030	980,875	1,201,774	941,616	892,332
2031	905,344	1,247,688	871,082	933,962
2032	832,576	1,316,464	803,174	971,960
2033	762,770	1,358,995	737,984	1,014,386
2034	696,079	1,385,746	675,585	1,052,605
2035	632,619	1,402,799	616,057	1,073,734
2036	572,455	1,413,902	559,451	1,078,497
2037	515,719	1,426,150	505,792	1,073,102
2038	462,439	1,413,516	455,109	1,064,026
2039	412,650	1,380,610	407,450	1,048,759
2040	366,367	1,334,413	362,858	1,019,861
2041	323,603	1,283,320	321,367	975,931
2042	284,378	1,232,806	282,945	922,885
2043	248,517	1,168,322	247,664	865,697
2044	215,967	1,091,546	215,451	806,399
2045	186,614	1,009,439	186,230	744,392
2046	160,335	925,468	159,904	676,639
2047	136,985	845,733	136,378	607,521
2048	116,389	764,647	115,556	539,947
2049	98,321	682,754	97,225	476,724
2050	82,596	604,009	81,206	419,436
2051	69,001	530,467	67,364	364,185
2052	57,324	465,269	55,500	312,526
2053	47,378	404,200	45,421	266,104
2054	38,964	348,367	36,906	225,716
2055	31,908	299,480	29,738	192,404
2056	26,036	256,556	23,844	162,641
2057	21,177	220,214	19,006	136,434
2058	17,183	188,518	15,033	113,791
2059	13,917	160,655	11,813	94,864
2060	11,260	136,527	9,199	79,906

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Projected Experience - Original Assumptions Adjusted for beginning of projection lives

Policies Issued in 2011

Year	Revised Assumptions		Original Assumptions	
	Discounted Future Earned Premiums	Discounted Future Inc Claims	Discounted Future Earned Premiums	Discounted Future Inc Claims
2061	9,109	116,003	7,161	66,743
2062	7,372	98,682	5,554	55,123
2063	5,972	83,695	4,279	44,902
2064	4,843	70,788	3,246	36,149
2065	3,932	59,467	2,452	29,135
2066	3,198	50,129	1,872	23,231
2067	2,605	42,033	1,426	18,158
2068	2,125	35,098	1,076	13,894
2069	1,735	29,043	798	10,393
2070	1,417	23,734	583	7,790
2071	1,156	19,421	434	5,785
2072	940	15,759	320	4,217
2073	764	12,636	228	2,989
2074	618	10,010	162	2,099
2075	499	7,836	114	1,520
2076	401	6,166	79	1,083
2077	321	4,780	54	763
2078	255	3,685	36	522
2079	202	2,834	23	342
2080	158	2,160	13	218
2081	123	1,646	8	137
2082	94	1,237	5	85
2083	72	914	2	37
2084	54	668	1	10
2085	41	478	0	5
2086	30	338	0	4
2087	22	234	0	2
2088	16	160	0	1
2089	11	107	0	1
2090	8	71	0	0
2091	5	46	0	0
2092	4	29	0	0
2093	2	18	-	-
2094	2	11	-	-
2095	1	7	-	-
2096	1	4	-	-
PV Future @ 4%	30,158,070	36,724,670	28,997,976	27,154,669

Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Projected Experience - Original Assumptions Adjusted for beginning of projection lives
Policies Issued in 2012

Year	Revised Assumptions		Original Assumptions	
	Discounted Future Earned Premiums	Discounted Future Inc Claims	Discounted Future Earned Premiums	Discounted Future Inc Claims
2017	10,678,979	1,643,035	10,461,359	681,424
2018	13,255,356	1,287,000	12,900,237	1,089,936
2019	12,276,218	1,508,904	12,110,527	1,310,073
2020	11,600,236	1,758,180	11,031,442	1,547,297
2021	10,965,218	2,061,259	9,965,564	1,790,772
2022	9,304,508	2,369,661	9,345,560	2,045,232
2023	7,986,137	2,671,203	8,759,579	2,324,713
2024	7,522,943	3,021,636	8,221,827	2,629,259
2025	7,077,914	3,401,883	7,670,688	2,920,700
2026	6,646,738	3,788,509	7,105,524	3,194,157
2027	6,233,815	4,237,853	6,620,695	3,476,242
2028	5,825,696	4,747,484	6,172,778	3,797,989
2029	5,431,336	5,266,209	5,716,453	4,170,784
2030	5,056,205	5,715,873	5,313,265	4,531,803
2031	4,688,802	6,060,284	4,937,016	4,837,025
2032	4,338,479	6,501,944	4,567,925	5,107,744
2033	4,003,258	6,905,944	4,218,643	5,382,221
2034	3,681,391	7,192,918	3,877,871	5,673,118
2035	3,371,361	7,413,066	3,554,315	5,913,955
2036	3,073,767	7,579,573	3,242,035	6,055,669
2037	2,791,579	7,747,833	2,946,584	6,116,083
2038	2,524,506	7,873,349	2,666,039	6,132,454
2039	2,272,379	7,864,641	2,401,476	6,124,343
2040	2,034,060	7,747,437	2,154,077	6,060,074
2041	1,810,977	7,556,876	1,921,596	5,903,983
2042	1,604,415	7,350,813	1,701,507	5,665,729
2043	1,413,566	7,121,073	1,497,911	5,379,984
2044	1,238,471	6,800,081	1,312,934	5,071,468
2045	1,078,708	6,403,283	1,143,565	4,744,259
2046	933,917	5,964,315	989,599	4,383,892
2047	803,774	5,526,542	850,763	3,992,694
2048	687,317	5,097,377	726,611	3,596,745
2049	584,077	4,646,207	616,370	3,214,098
2050	493,261	4,184,701	519,172	2,858,809
2051	413,847	3,733,687	434,263	2,524,722
2052	344,978	3,305,948	360,816	2,201,096
2053	285,707	2,907,245	297,781	1,899,408
2054	235,062	2,529,966	244,130	1,628,216
2055	192,190	2,184,343	198,711	1,395,016
2056	156,153	1,874,688	160,731	1,194,242
2057	126,127	1,599,943	129,348	1,012,658
2058	101,323	1,358,793	103,492	851,644
2059	80,972	1,146,308	82,275	711,459
2060	64,396	962,420	64,850	594,531

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Projected Experience - Original Assumptions Adjusted for beginning of projection lives

Policies Issued in 2012

Year	Revised Assumptions		Original Assumptions	
	Discounted Future Earned Premiums	Discounted Future Inc Claims	Discounted Future Earned Premiums	Discounted Future Inc Claims
2061	50,989	806,739	50,826	497,728
2062	40,204	675,492	39,766	411,279
2063	31,590	564,689	30,936	334,574
2064	24,747	470,425	23,864	267,927
2065	19,337	390,009	18,262	212,902
2066	15,074	323,650	13,866	168,953
2067	11,723	268,561	10,546	132,440
2068	9,097	222,253	7,960	102,064
2069	7,042	183,476	5,936	77,283
2070	5,440	150,404	4,354	58,235
2071	4,191	123,048	3,156	44,163
2072	3,219	100,323	2,319	33,221
2073	2,463	81,255	1,632	24,414
2074	1,876	65,435	1,146	17,652
2075	1,422	52,336	819	12,804
2076	1,071	41,494	577	9,341
2077	803	32,553	406	6,758
2078	598	25,285	287	4,857
2079	442	19,395	199	3,391
2080	324	14,683	136	2,316
2081	236	10,988	93	1,587
2082	170	8,117	64	1,084
2083	122	5,863	44	738
2084	86	4,176	29	476
2085	60	2,925	19	290
2086	42	2,027	12	190
2087	29	1,381	8	128
2088	19	922	5	86
2089	13	607	3	55
2090	8	393	2	34
2091	6	250	1	22
2092	4	156	1	14
2093	2	96	0	7
2094	1	59	0	4
2095	1	35	0	1
2096	0	21	0	0
PV Future @ 4%	165,522,571	203,269,806	169,535,179	154,164,735

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Projected Experience - Original Assumptions Adjusted for beginning of projection lives

Policies Issued in 2013

Year	Revised Assumptions		Original Assumptions	
	Discounted Future Earned Premiums	Discounted Future Inc Claims	Discounted Future Earned Premiums	Discounted Future Inc Claims
2017	2,299,628	156,900	2,181,577	93,759
2018	2,593,202	166,615	2,734,529	148,021
2019	2,256,129	192,598	2,581,304	176,805
2020	2,105,271	219,858	2,416,050	210,719
2021	1,981,392	248,859	2,258,527	247,606
2022	1,867,319	286,580	2,105,323	287,049
2023	1,642,732	327,187	1,989,077	329,614
2024	1,550,388	367,678	1,878,364	379,781
2025	1,463,335	420,810	1,773,580	437,262
2026	1,380,717	477,549	1,660,725	493,173
2027	1,301,853	537,101	1,565,448	550,837
2028	1,226,436	612,292	1,475,578	613,932
2029	1,154,031	697,434	1,379,232	691,340
2030	1,084,218	792,825	1,295,106	782,070
2031	1,016,866	876,980	1,214,710	866,373
2032	951,842	962,268	1,137,027	944,543
2033	888,799	1,060,849	1,061,980	1,020,886
2034	827,866	1,145,234	989,542	1,108,372
2035	768,985	1,213,993	919,693	1,200,341
2036	712,205	1,280,353	852,421	1,274,602
2037	657,567	1,341,783	787,696	1,328,190
2038	605,075	1,410,852	725,446	1,366,991
2039	554,727	1,464,302	664,456	1,402,474
2040	506,506	1,491,708	605,868	1,431,298
2041	460,511	1,499,351	551,091	1,439,658
2042	416,822	1,494,105	498,733	1,422,665
2043	375,499	1,490,059	449,167	1,387,234
2044	336,632	1,469,621	402,368	1,342,068
2045	300,231	1,426,558	358,420	1,289,162
2046	266,323	1,367,044	317,410	1,225,360
2047	234,979	1,296,500	279,414	1,146,754
2048	206,165	1,231,244	244,477	1,060,265
2049	179,833	1,158,861	212,594	972,517
2050	155,948	1,076,859	183,723	888,515
2051	134,416	989,187	157,775	809,095
2052	115,171	899,905	134,676	730,155
2053	98,093	815,846	114,269	652,859
2054	83,047	735,120	96,389	581,048
2055	69,902	654,096	80,841	515,826
2056	58,490	577,265	67,408	458,800
2057	48,687	507,275	55,921	404,235
2058	40,323	444,461	46,176	352,749
2059	33,226	387,759	37,957	304,827
2060	27,255	335,480	31,048	261,819

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Projected Experience - Original Assumptions Adjusted for beginning of projection lives

Policies Issued in 2013

Year	Revised Assumptions		Original Assumptions	
	Discounted Future Earned Premiums	Discounted Future Inc Claims	Discounted Future Earned Premiums	Discounted Future Inc Claims
2061	22,260	289,104	25,242	224,845
2062	18,100	247,672	20,441	191,311
2063	14,660	211,665	16,519	160,090
2064	11,832	179,647	13,263	131,662
2065	9,516	151,184	10,595	106,587
2066	7,626	126,752	8,397	86,250
2067	6,091	105,546	6,626	69,136
2068	4,848	87,671	5,201	54,576
2069	3,846	72,375	4,049	42,380
2070	3,039	59,333	3,120	32,428
2071	2,391	48,574	2,372	25,174
2072	1,872	39,541	1,794	19,423
2073	1,459	31,991	1,346	14,776
2074	1,130	25,719	1,001	11,042
2075	870	20,552	733	8,106
2076	666	16,354	531	5,974
2077	506	12,940	377	4,347
2078	382	10,163	265	3,138
2079	286	7,879	184	2,227
2080	213	6,035	127	1,542
2081	157	4,604	88	1,077
2082	115	3,484	56	711
2083	83	2,577	35	471
2084	59	1,883	23	312
2085	42	1,354	15	199
2086	29	967	10	131
2087	20	680	6	89
2088	14	468	4	59
2089	9	315	2	38
2090	6	207	1	22
2091	4	133	1	14
2092	3	84	0	8
2093	2	53	0	5
2094	1	32	0	2
2095	1	19	0	1
2096	0	11	0	0
PV Future @ 4%	35,150,777	39,376,772	40,695,546	35,829,802

Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Projected Experience - Original Assumptions Adjusted for beginning of projection lives
Policies Issued in 2014

Year	Revised Assumptions		Original Assumptions	
	Discounted Future Earned Premiums	Discounted Future Inc Claims	Discounted Future Earned Premiums	Discounted Future Inc Claims
2017	248,998	15,219	251,045	9,761
2018	399,471	17,868	313,352	15,270
2019	368,589	21,617	294,536	18,110
2020	305,975	25,190	277,611	21,213
2021	283,285	28,930	262,068	25,008
2022	267,842	33,034	247,558	29,125
2023	253,363	38,613	233,850	33,516
2024	239,686	45,501	220,807	38,439
2025	226,701	51,720	208,337	44,290
2026	214,315	59,777	196,385	51,107
2027	202,447	68,502	184,902	58,002
2028	191,015	77,815	173,833	64,688
2029	179,991	89,371	163,140	71,854
2030	169,341	102,326	152,810	80,069
2031	159,006	116,276	142,835	89,611
2032	148,968	130,802	133,205	98,952
2033	139,203	142,782	123,908	107,167
2034	129,708	155,190	114,928	114,693
2035	120,477	167,380	106,264	122,337
2036	111,516	175,234	97,919	130,336
2037	102,830	181,840	89,903	136,829
2038	94,450	186,825	82,227	140,783
2039	86,409	191,717	74,897	142,836
2040	78,729	195,921	67,921	144,043
2041	71,421	196,530	61,307	145,046
2042	64,495	193,605	55,068	144,797
2043	57,964	188,621	49,211	142,141
2044	51,851	183,331	43,738	137,371
2045	46,155	177,501	38,649	131,324
2046	40,881	169,561	33,944	124,698
2047	36,033	159,959	29,623	117,517
2048	31,612	149,666	25,682	109,245
2049	27,611	139,080	22,114	99,929
2050	24,014	128,607	18,908	90,110
2051	20,797	117,963	16,046	80,158
2052	17,943	107,789	13,510	70,381
2053	15,424	98,199	11,284	60,853
2054	13,214	89,237	9,352	51,511
2055	11,288	80,963	7,690	42,788
2056	9,614	72,917	6,275	35,090
2057	8,167	65,418	5,083	28,679
2058	6,922	59,178	4,089	23,476
2059	5,856	53,616	3,269	19,170
2060	4,946	48,751	2,597	15,679

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Projected Experience - Original Assumptions Adjusted for beginning of projection lives

Policies Issued in 2014

Year	Revised Assumptions		Original Assumptions	
	Discounted Future Earned Premiums	Discounted Future Inc Claims	Discounted Future Earned Premiums	Discounted Future Inc Claims
2061	4,170	44,081	2,053	12,915
2062	3,508	39,373	1,612	10,819
2063	2,944	35,095	1,258	9,249
2064	2,464	31,743	981	7,891
2065	2,053	28,667	763	6,706
2066	1,704	25,702	590	5,651
2067	1,407	22,660	454	4,721
2068	1,155	19,426	350	3,910
2069	942	16,682	270	3,168
2070	763	14,152	206	2,495
2071	611	11,775	157	1,916
2072	485	9,595	119	1,444
2073	381	7,659	87	1,068
2074	296	6,072	64	783
2075	228	4,720	47	559
2076	173	3,592	34	390
2077	130	2,679	24	275
2078	96	1,999	17	200
2079	70	1,471	11	141
2080	50	1,068	7	94
2081	36	761	4	57
2082	25	536	2	35
2083	17	370	1	21
2084	11	250	1	13
2085	7	165	0	8
2086	5	107	0	4
2087	3	68	0	0
2088	2	43	0	0
2089	1	27	0	0
2090	1	16	0	0
2091	0	10	0	0
2092	0	6	0	0
2093	0	3	0	0
2094	0	2	0	0
2095	0	1	-	-
2096	0	1	-	-
PV Future @ 4%	5,312,263	5,130,518	4,680,796	3,532,538

Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Projected Experience - Original Assumptions Adjusted for beginning of projection lives
Policies Issued in 2015

Year	Revised Assumptions		Original Assumptions	
	Discounted Future Earned Premiums	Discounted Future Inc Claims	Discounted Future Earned Premiums	Discounted Future Inc Claims
2017	369,521	16,762	373,495	11,343
2018	497,662	19,358	463,876	17,372
2019	546,582	24,529	428,917	20,882
2020	510,137	30,264	403,139	25,571
2021	419,731	35,981	379,804	30,512
2022	386,773	41,340	358,274	36,227
2023	364,513	47,386	338,120	42,267
2024	343,728	54,762	319,076	48,436
2025	324,208	62,555	300,963	54,539
2026	305,770	69,973	283,668	60,859
2027	288,265	79,034	267,114	67,837
2028	271,587	89,052	251,231	74,942
2029	255,627	99,536	235,943	81,882
2030	240,340	111,543	221,209	89,370
2031	225,689	125,004	207,010	98,228
2032	211,604	142,152	193,341	108,956
2033	198,062	158,755	180,200	120,070
2034	185,036	173,162	167,585	130,217
2035	172,487	188,386	155,493	140,058
2036	160,395	204,184	143,923	150,555
2037	148,739	215,835	132,874	162,323
2038	137,514	226,070	122,334	172,887
2039	126,728	234,141	112,288	180,440
2040	116,376	242,262	102,715	185,668
2041	106,462	249,774	93,599	189,682
2042	96,991	251,995	84,933	193,440
2043	88,076	250,419	76,719	195,555
2044	79,623	246,243	68,959	194,231
2045	71,587	242,018	61,658	189,803
2046	64,053	237,251	54,819	183,438
2047	57,027	229,481	48,449	176,114
2048	50,517	219,042	42,560	167,838
2049	44,516	206,931	37,152	157,762
2050	39,028	193,915	32,224	146,016
2051	34,048	180,992	27,766	133,681
2052	29,560	167,467	23,760	121,407
2053	25,542	153,693	20,183	109,522
2054	21,968	140,145	17,018	97,793
2055	18,815	127,586	14,245	86,034
2056	16,047	115,805	11,840	74,847
2057	13,634	104,372	9,775	64,753
2058	11,541	93,910	8,016	55,960
2059	9,736	84,722	6,530	48,322
2060	8,188	76,513	5,292	41,369

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Projected Experience - Original Assumptions Adjusted for beginning of projection lives

Policies Issued in 2015

Year	Revised Assumptions		Original Assumptions	
	Discounted Future Earned Premiums	Discounted Future Inc Claims	Discounted Future Earned Premiums	Discounted Future Inc Claims
2061	6,867	69,134	4,264	35,140
2062	5,741	62,238	3,416	29,608
2063	4,784	55,419	2,720	24,881
2064	3,973	49,023	2,153	20,905
2065	3,285	43,267	1,696	17,251
2066	2,705	38,147	1,326	13,906
2067	2,215	33,327	1,026	10,942
2068	1,804	28,688	790	8,469
2069	1,460	24,204	605	6,519
2070	1,174	20,188	460	4,937
2071	937	16,726	346	3,658
2072	742	13,632	257	2,647
2073	583	10,889	188	1,903
2074	455	8,611	135	1,383
2075	352	6,734	97	994
2076	270	5,190	68	696
2077	206	3,939	47	470
2078	155	2,935	31	310
2079	116	2,167	20	197
2080	86	1,595	13	121
2081	64	1,163	8	76
2082	47	842	5	48
2083	34	602	3	28
2084	25	432	1	12
2085	18	310	0	4
2086	13	219	0	3
2087	10	153	0	2
2088	7	106	0	1
2089	5	72	0	0
2090	3	48	0	0
2091	2	31	0	0
2092	1	20	-	-
2093	1	13	-	-
2094	1	8	-	-
2095	0	5	-	-
2096	0	3	-	-
PV Future @ 4%	7,732,177	6,764,382	6,907,769	4,924,121

Transamerica Life Insurance Company
Policy Forms: ICC10 TLC-3 UniProduct Series
Projected Experience - Original Assumptions Adjusted for beginning of projection lives
Policies Issued in 2016

Year	Revised Assumptions		Original Assumptions	
	Discounted Future Earned Premiums	Discounted Future Inc Claims	Discounted Future Earned Premiums	Discounted Future Inc Claims
2017	36,246	1,134	38,819	894
2018	48,985	1,234	48,695	1,352
2019	46,138	1,481	45,551	1,445
2020	53,984	1,820	43,544	1,677
2021	46,224	2,260	41,819	1,953
2022	40,000	2,607	40,306	2,266
2023	37,760	2,908	38,949	2,666
2024	36,151	3,229	37,701	3,117
2025	34,674	3,801	36,531	3,637
2026	33,300	4,323	35,417	4,218
2027	32,009	4,810	34,344	4,926
2028	30,786	5,457	33,298	5,822
2029	29,619	6,305	32,267	6,788
2030	28,499	7,236	31,243	7,806
2031	27,421	8,348	30,225	8,950
2032	26,377	9,819	29,213	10,351
2033	25,357	11,692	28,209	12,043
2034	24,359	13,665	27,211	13,772
2035	23,374	15,325	26,219	15,469
2036	22,399	17,397	25,231	17,206
2037	21,432	19,031	24,244	19,201
2038	20,467	20,480	23,259	21,480
2039	19,506	21,746	22,274	23,660
2040	18,550	23,131	21,286	25,587
2041	17,599	24,583	20,292	27,380
2042	16,651	26,031	19,288	29,352
2043	15,703	26,893	18,274	31,420
2044	14,774	27,318	17,253	33,152
2045	13,852	27,576	16,227	34,296
2046	12,926	27,841	15,199	34,978
2047	12,011	27,922	14,176	35,353
2048	11,112	27,282	13,161	35,607
2049	10,229	26,520	12,162	35,527
2050	9,369	25,538	11,185	34,891
2051	8,533	24,648	10,233	33,786
2052	7,726	23,332	9,313	32,365
2053	6,951	21,700	8,427	30,679
2054	6,214	20,103	7,579	28,773
2055	5,519	18,408	6,775	26,541
2056	4,872	16,723	6,018	24,006
2057	4,275	15,105	5,313	21,365
2058	3,731	13,494	4,662	18,827
2059	3,238	12,029	4,064	16,535
2060	2,795	10,672	3,518	14,432

Transamerica Life Insurance Company

Policy Forms: ICC10 TLC-3 UniProduct Series

Projected Experience - Original Assumptions Adjusted for beginning of projection lives

Policies Issued in 2016

Year	Revised Assumptions		Original Assumptions	
	Discounted Future Earned Premiums	Discounted Future Inc Claims	Discounted Future Earned Premiums	Discounted Future Inc Claims
2061	2,400	9,428	3,024	12,493
2062	2,051	8,277	2,581	10,741
2063	1,745	7,321	2,186	9,171
2064	1,479	6,524	1,836	7,843
2065	1,252	5,921	1,528	6,682
2066	1,058	5,439	1,263	5,590
2067	894	5,023	1,034	4,582
2068	755	4,638	839	3,687
2069	637	4,341	675	2,932
2070	537	3,995	539	2,318
2071	452	3,773	427	1,799
2072	381	3,570	335	1,367
2073	320	3,360	259	1,012
2074	268	3,120	195	734
2075	224	2,805	148	539
2076	185	2,527	112	392
2077	153	2,164	82	276
2078	125	1,872	59	188
2079	101	1,618	42	126
2080	81	1,358	26	79
2081	64	1,117	16	48
2082	49	892	11	33
2083	38	695	8	22
2084	28	529	5	11
2085	21	390	3	5
2086	15	279	1	1
2087	11	192	0	0
2088	7	127	0	0
2089	5	83	0	0
2090	3	53	0	0
2091	2	33	0	0
2092	1	20	0	0
2093	1	12	0	0
2094	0	7	0	0
2095	0	4	(0)	(0)
2096	0	2	(0)	(0)
PV Future @ 4%	967,040	744,465	1,036,209	868,221

(16) Morbidity Improvement Assumption

[Response to 4/24/2018 objection]

The morbidity improvement assumption is 1.5%, compounding annually for 15 years. This assumption generates a cumulative improvement of approximately 20%. The assumption is based on studies such as those by Stallard, et. al and medical research publications which demonstrate improvement of approximately 2% per year in the United States population. Future trends in dementia detection and treatment, pharmaceutical developments, fall prevention programs, etc. are taken into account. Additionally, industry standards are reviewed when setting all assumptions, and third party consultants review the assumptions annually. We have added this detail and justification in the memo.

[Response to 7/18/2018 objection]

Morbidity improvement has never been included in our products' original pricing and is not included in our original assumption projections within this filing. Transamerica's statutory disabled life reserve and active life reserve balances also do not include morbidity improvement.

However, based on published studies, such as those by Stallard, et. al, and medical research journals, which project morbidity improvement of approximately 2% per year in the United States population due to trends in dementia detection and treatment, pharmaceutical developments and fall prevention programs, the Company believes that it is reasonable to assume a slight morbidity improvement over time. Including morbidity improvement in our best estimate projections has the effect of lowering our justified rate increase due to a reduction in incurred claims. The Company's LTCI assumptions are reviewed annually against industry standards and by independent third party consultants.

(17) **Additional loss ratio and justified RINC splits**

[Response to 7/18/2018 objection]

We have provided a chart below showing the lifetime loss ratios and justified rate increase amounts for each cohort. Although the chart provides a high-level view of the various splits, we caution in making any conclusions from these one-dimensional splits as any given cohort is composed of multiple attributes that may be leading to differences.

	Original Pricing LR	Current LR	Estimated RINC*
Aggregate			
Total	63.81%	84.27%	38.38%
Underwriting Class			
Standard	64.03%	84.56%	38.41%
Preferred	63.20%	83.46%	38.38%
Benefit Period			
BP 1-4 Years	63.25%	83.50%	37.75%
BP 5+ Years	65.12%	85.98%	39.74%
Marital			
Married	65.63%	85.82%	37.70%
Single	57.27%	78.90%	41.43%
Service Group			
Individual	60.40%	83.93%	44.80%
Worksite	64.61%	81.89%	32.17%
Association	71.13%	88.75%	32.56%

*Estimated RINC here does not take into consideration the additional waiver of premium from RINC and the New Business rate caps. 38.38% is equivalent to our 42.33% requested RINC after taking these elements into consideration. All UNI2 policies come with a waiver of premium benefit whereby the policyholder no longer needs to pay a premium once on claim. For a more accurate justified rate increase (42.33%), we have included the additional waiver of premium benefit generated from the increased premium as additional benefit. We also do not allow the premiums (with the rate increase) to exceed the currently marketed new business rates. As such, some policies will get less than what is needed in aggregate, which results in a need for an overall higher rate increase.

Note that the current new business rates (2015 rates) for the higher benefit periods are higher than those of the lower benefit periods as the company tries to reduce policyholder anti-selection. In effect, the pricing loss ratio for those policies have been changed.

I look forward to your continuing 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