



P.O. Box 159 | Cedar Rapids, IA 52406 | transamerica.com

Actuarial Memorandum

Policy Forms:

**TLC 1-FP (MD) 402, TOL 1-FP (MD) 402 and LI 1-FP (MD) 402 as TLIC
UniProduct Series;**

MLC 1-FP (MD) 402 as TPLIC UniProduct Series

Long Term Care Coverage

1) Scope and Purpose

This rate filing is a request for an increase in premium, effective upon approval by the state, on the base policy or certificate and all associated riders for all policies (and certificates as applicable).

The Post Rate-Stability method rate increase based on current experience is 486.6%. However, the company is limiting its actual rate increase request to a lesser amount as described in detail below.

The requested Blended If-Knew / Make-Up Approach (Minnesota method) rate increase is 201.9%, effective upon approval by the state, on the base policy and all associated riders for all premium paying policies regardless of application date or issue date. This increase is needed due to claim levels that produce higher than expected lifetime loss ratios.

If the requested rate increase is approved and implemented as proposed, the Company does not expect to request additional rate increases based on current expectations of future experience. If actual future experience were to deteriorate further, additional rate action may become necessary even if the requested rate increase is approved and implemented as proposed.

The purpose of this memorandum is to file revised premium rates and demonstrate that the anticipated loss ratio meets the minimum requirements of this state. This memorandum is not to be used for other purposes.

Benefit Reduction and Cost Sharing Option

The Company would also like to make available to all policyholders a Benefit Reduction and Cost Sharing option to help the customer avoid some or all of the cost of the premium rate increase. The Company is filing a Benefit Reduction and

Cost Sharing Endorsement that will be issued to the policyholder if they choose this option.

The Benefit Reduction and Cost Sharing option affects both:

- 1) The policy benefit limits available under the policy (by reducing all of the policy benefit limits available by the Cost Sharing Percentage), and
- 2) Amounts that the policyholder holder and the Company are responsible for with respect to each claim (by reducing the amounts that the Company will pay for claims by the Cost Sharing Percentage). If inflation protection coverage is included in the policy, all future benefit amount increases will be based on the new revised benefit amounts. The Benefit Reduction and Cost Sharing option also applies to all policy benefit provisions, including any benefit provision added by rider or endorsement. The Benefit Reduction and Cost Sharing option also applies to benefits for covered care or services received by another covered person who is covered under the policy.

Benefit Reduction and Cost Sharing percentages were determined to be actuarially equivalent to the requested rate increase. Policyholders selecting the Benefit Reduction and Cost Sharing option will generally be able to completely or partially offset the requested rate increase. Some policyholders electing the Benefit Reduction and Cost Sharing option may not be able to completely offset the requested rate increase but would be able to mitigate it. The Benefit Reduction and Cost Sharing percentages are shown in Appendix A.

Policyholders who elect the Benefit Reduction and Cost Sharing Option may still be subject to future rate increases if additional rate increases become justified due to further deterioration of experience not currently anticipated.

Benefit Increase Option Downgrade

This filing is also a request to allow the Company to make available to eligible insureds with a benefit increase option (“BIO”) the means to partially or completely offset the rate increase request indicated above or current premium in return for agreeing to reduce the BIO growth factor applicable to their coverage. If elected, the reduced BIO growth factor would begin to apply at the same time the indicated rate increase would otherwise have become effective, if a contract anniversary, or the next contract anniversary thereafter if not a contract anniversary. Once applicable, the reduced BIO factor would remain in effect in all future years the contract remains in force. The growth in benefits accumulated from issue-to-date would not be lost for insureds electing this downgrade option. Insureds eligible for this downgrade option would be limited only to those who currently have BIO included in their coverage where benefit growth is unlimited.

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

Buyback Offer

This filing is also a request to allow the Company to offer policyholders the option to cancel their long-term care insurance policy by selling the policy back to the Company in exchange for a one-time, lump-sum, policy cancellation payment in an amount to be determined based on the formula set forth below.

The policy cancellation payment amount will be X% of Transamerica's estimate of the value of the policy, with a minimum payment of \$100.

The buyback will be offered to both premium paying policies as well as paid-up policies for which no additional premium will ever be due.

More details about the buyback offer are displayed in Appendix B.

2) Benefits *

Base Benefits

A. Nursing Home Benefit

Once the Elimination period has been met, the actual charges incurred for each day the Insured Person is confined to a Nursing Home will be paid, up to the Maximum Daily Benefit.

B. Assisted Living Facility Benefit

The actual charges for room and board and necessary maintenance and personal care expenses incurred for each day the Insured Person is confined to an Assisted Living Facility, up to the Maximum Daily Benefit, will be paid if treatment and/or services are received from a licensed, registered or certified Assisted Living Facility.

C. Home Health Care and Adult Day Care Benefit

The actual charges incurred for each day the Insured Person receives Home Health Care and Adult Day Care, up to the Maximum Daily Professional Services Benefit or the Maximum Daily Basic Services Benefit (whichever is applicable), will be paid.

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 Nursing Home, Assisted Living Facility, Home Health Care or Adult Day Care benefits, or the Alternate Payment Benefit.

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

Optional Benefits

A. Additional Inflation optional benefits that were available:

Simple Benefit Increase Option, Compound Benefit Increase Option, Step Rated Compound Benefit Increase Option, Deferred Benefit Increase Option, Guaranteed Purchase Option

B. Additional Optional Benefits that were available:

Prescription Drug Benefit in a Nursing Home, Ambulance Benefit, Monthly Home Care Benefit, Professional Services Benefit at 2 times Basic Services, Nursing Home Indemnity Payment Option, Full Restoration of Benefits, Joint Waiver of Premium Benefit, Survivorship –Waiver of Premium, Spouse Survivorship –Waiver of Premium, Return of Premium Benefit, Full Return Of Premium Benefit, Non–forfeiture Benefit, Patient Advocacy and Medication Management Benefit

3) Renewability

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

4) Applicability

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

5) Morbidity

Morbidity assumptions are developed using internal company experience looking across multiple variables. The assumptions for incidence, recovery, on-claim mortality, utilization, and transition generally vary on variables such as marital status, gender, implied elimination period, benefit period, benefit package, policy inflation option, issue age, attained age, issue year, and calendar year.

6) Off-Claim Mortality

Off-claim, or active life, mortality assumptions are developed using internal company experience and vary based on attained age, issue year, gender and marital status. The rates are further adjusted by mortality improvement factors that vary by gender and marital status.

7) Persistency

Voluntary lapse rates are based on Company experience and vary by duration, issue age, marital status, service group, and policy inflation option.

8) Expenses

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

9) Marketing

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

10) Policy Design

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

11) Underwriting

These policy forms were 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.

12) Claims Adjudication Practice

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

13) Premiums

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

14) Issue Age Range

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

15) Area Factors

Area factors are not used for these products.

16) Average Annual Premium

Nationwide Before Increase: \$2,528.
Nationwide After 201.9% Increase: \$7,632.

17) 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

18) Claim Liability and Reserve

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. 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 (Exhibit 8) are calculated based on the development of incurred claims by month of incurral, based on internal Company data.

19) 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.

20) Trend Assumptions

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

21) Anticipated Loss Ratio

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

22) Distribution of Business

See Attachment A.

23) Experience on the Form

See Exhibit I for nationwide calendar year historical experience through December 31, 2024, 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. The enclosed Exhibit I shows that the 58/85 test is satisfied.

See Exhibit II for nationwide actual-to-expected experience by duration where 'actual' experience includes historical experience through December 31, 2024. Historical Incurred Claims reflect claim payment runoff through March 31, 2025, plus the claim reserve estimate as of March 31, 2025 (as described in Section 18 above).

The projections on the policy forms assume best estimate assumptions and we are assuming a 10% margin for future adverse claims experience.

24) History of Rate Adjustments

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

25) Number of Policyholders

As of December 31, 2024, the number of policies that will be affected by this increase is:

	Insureds	Annualized Premium
Maryland:		
Subject to Increase	172	\$436,143
Buyback Offer Only (Paid Up)	19	
Nationwide:		
Subject to Increase	17,088	\$43,203,005
Buyback Offer Only (Paid Up)	3,536	

26) Proposed Effective Date

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

27) Actuarial Certification

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of this state and with the rules of the Department of Insurance and complies with Actuarial Standard of Practice No 8. I certify that benefits are reasonable in relation to premium at the requested rate schedule. If the requested increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated. However, going forward, the Company will continue to monitor the experience of this block and reserves the right to take additional rate action if currently unanticipated future deterioration thereof justifies.



Brad Rokosh, ASA, MAAA
Head of Financial Assets | Health Products

January 15, 2026

Attachment A

Distribution of Business Policies of All Benefit Periods Combined

By Issue Age

0 to 59	54.8%
60 to 64	26.2%
65 to 69	14.1%
70 to 74	4.4%
75 to 79	0.5%
80 to 84	0.0%
85 +	0.0%

By Elimination Period

0 day	20 day	30 day	60 day	90 – 100 day	> 100 days
1.5%	1.0%	2.7%	8.2%	84.1%	2.5%

By Benefit Period

≤ 2 Yr	4 Yr	≥ 6 Yr*
30.5%	40.6%	28.9%

* Including Unlimited.

Attachment B

Transamerica Life Insurance Company

Rate Increase History

STATE	COMPANY	SCHEDULE	ROUND 1 (APPROVED)	ROUND 2 (APPROVED)	ROUND 3 (APPROVED)	ROUND 4 (APPROVED)	ROUND 5 (APPROVED)
MD	TLIC	A	15.00% (2017)	15.00% (2020)	15.00% (2020)	15.00% (2023)	15.00% (2023)
MD	TP LIC	A	15.00% (2023)	15.00% (2023)			

Appendix A

Benefit Reduction and Cost Sharing Option

The Benefit Reduction and Cost Sharing Endorsement (the "Endorsement") consists of two components:

1. Reduction to all policy benefit amounts, including but not limited to the Maximum Daily Benefit, Maximum Monthly Benefit and the policy Maximum Amount

All policy benefit amounts (including, but not limited to, all Maximum Daily/Monthly Benefit amounts and the policy Maximum Amount) in effect immediately prior to the Endorsement effective date will be reduced by an amount equal to the Cost Sharing Percentage as shown below.

For example:

If the policy Maximum Amount is \$100,000 and the Cost Sharing Percentage is 20%, the policy Maximum Amount will be reduced to \$80,000. The Company will not be responsible for any costs that exceed the reduced policy Maximum Amount.

If the Maximum Daily Benefit amount is \$100, and the Cost Sharing Percentage is 20%, the Maximum Daily Benefit amount will be reduced to \$80. The Company will not be responsible for any daily costs that exceed the reduced Maximum Daily Benefit.

The dollar amount and percentages used in these examples may be different from the actual dollar amounts and percentages that apply to the policy.

2. Application of Cost Sharing to Claim Payments

As long as all policy provisions and conditions are satisfied, for any benefit for which a claim is made under the policy, the Company will pay its Cost Sharing Percentage of such benefit, but the Company will pay no more than the applicable Maximum Daily/Monthly Benefit amounts as shown on the Endorsement. The policyholder will be responsible for paying the remaining portion of the applicable long term care expenses associated with such claim. Note that only amounts paid by the Company will be deducted from the revised policy Maximum Amount.

For example: If the revised Maximum Daily Benefit for a covered Long Term Care Facility is \$80 and the Company's Cost Sharing Percentage is 80%, the Company will pay 80% of the Long Term Care Facility charges, but no more than \$80. Using the same formula:

- If the Long Term Care Facility charges are \$80, the Company will pay \$64 and the policyholder holder will be responsible for \$16.
- If the Long Term Care Facility charges are \$100, the Company will pay \$80 and the policyholder holder will be responsible for \$20.
- If the Long Term Care Facility charges are \$200, the Company will pay \$80 and the policyholder holder will be responsible for \$120.

See "Appendix A: Cost Sharing Percentages Table" for the Benefit Reduction and Cost Sharing Agreement Percentages.

Appendix A

Appendix A: Cost Sharing Percentages Table

Benefit Increase Option	Cost Sharing%	Required Remaining RINC
No BIO	30%	151.2%
Simple BIO	30%	68.4%
Compound 3 BIO	30%	122.8%
Compound 5 BIO*	30%	94.6%

* Include Step Rated Compound BIO

Appendix B

In conjunction with the pending rate increase filing, Transamerica would like to offer policyholders the option to cancel their long-term care insurance policy by selling the policy back to Transamerica in exchange for a one-time, lump-sum, policy cancellation payment in an amount to be determined based on the formula set forth below. The policy cancellation offer is designed to provide policyholders with an additional choice, which is different from the range of benefit reduction options. The policy cancellation offer will be explained more fully in a notification package.

The policyholder will be advised that they do not have to cancel their policy and that they should carefully consider whether or not it is the right option for them. The policyholder will be advised that if they choose to cancel their policy by selling the policy back to Transamerica, their insurance coverage will terminate and they will not be able to reinstate it under any circumstances. Once the policyholder completes the policy cancellation agreement there will never be any benefits available - including, for example, any return of premium benefit. We strongly encourage the policyholder to consult with their family members and tax, legal and financial advisors before making the decision on whether or not to sell their policy back to Transamerica and cancel their long term care coverage.

The policy cancellation payment amount will be X% of Transamerica's estimate of the value of the policy, with a minimum payment of \$100.

Transamerica's estimate of the value ("Value") of the policy is based on the present value of the best estimate cash flows (benefits and/or expenses less future premiums). Our estimate of the Value of the policy is only an estimate - the actual benefit payments a policyholder could receive if they choose to keep their policy in force and later become eligible for benefits under the policy may be higher or lower than our estimate. Our estimate of the Value of each policy will vary depending on numerous characteristics, including issue age, issue date, gender, marital status at the time of issue, policy benefit characteristics and other factors. Our estimate of the Value of one policy will likely be different from our estimate of the Value of other policies. Because the Company's estimate of the policy's Value is consistent with how the Company calculates reserves and is intended to capture all significant differences in experience across many variables, we believe that this formula does not unfairly discriminate between policyholders, but we ask the Department of Insurance to formally approve the policy cancellation payment calculation method. The same methodology will be used to calculate the Value for each policyholder that is offered the policy cancellation option, including policyholders that may currently be on claim or paid-up. The same methodology and the same fixed percentage of the policy's Value will be used to calculate the amount of policy cancellation payment that is being offered to every policyholder in the state.

The policyholder will be told that we cannot provide advice regarding the tax consequences associated with cancelling their policy. The tax treatment of each individual's policy cancellation payment could be affected by whether the policyholder previously deducted or excluded premiums from their taxable income or whether the policyholder's premiums were paid by their employer. We will advise the policyholder that before choosing the policy cancellation option, they should consult with their own personal tax advisor regarding the tax treatment of the transaction, including the tax treatment of the policy cancellation payment that would be made if they cancel their policy. The policyholder will also be advised that we will send to the Internal Revenue Service and the policyholder an IRS Form 1099 reporting the amount of the policy cancellation payment. In some circumstances the amount of taxable income the policyholder realizes from the policy cancellation payment could exceed the amount that we report on IRS Form 1099.

Exhibit I Requested RINC
Transamerica Life Insurance Company
Policy Forms: TLIC UniProduct Series, TPLIC UniProduct Series
Nationwide Experience Adjusted to Maryland-Specific Rate History
All Policyholders Pay the Requested Increase

Year	Earned Premium		Incurred Claims		Loss Ratios Excluding Change in ALR			
	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase	Actual Past & Projected Future 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
1995	24	24	0	0	0.0%	0.0%	0.0%	0.0%
1996	329	329	0	0	0.0%	0.0%	0.0%	0.0%
1997	329	329	0	0	0.0%	0.0%	0.0%	0.0%
1998	567	567	0	0	0.0%	0.0%	0.0%	0.0%
1999	2,790	2,790	0	0	0.0%	0.0%	0.0%	0.0%
2000	3,086	3,086	0	0	0.0%	0.0%	0.0%	0.0%
2001	4,563	4,563	0	0	0.0%	0.0%	0.0%	0.0%
2002	160,611	160,611	0	0	0.0%	0.0%	0.0%	0.0%
2003	6,894,697	6,894,697	17,990	17,990	0.3%	0.3%	0.3%	0.3%
2004	25,010,340	25,010,340	852,093	852,093	3.4%	3.4%	2.7%	2.7%
2005	32,878,084	32,878,084	2,499,854	2,499,854	7.6%	7.6%	5.1%	5.1%
2006	32,040,854	32,040,854	2,015,211	2,015,211	6.3%	6.3%	5.5%	5.5%
2007	31,150,765	31,150,765	6,221,564	6,221,564	20.0%	20.0%	8.8%	8.8%
2008	30,720,879	30,720,879	4,661,336	4,661,336	15.2%	15.2%	9.9%	9.9%
2009	29,746,827	29,746,827	6,042,129	6,042,129	20.3%	20.3%	11.4%	11.4%
2010	30,759,195	30,759,195	9,045,624	9,045,624	29.4%	29.4%	13.6%	13.6%
2011	36,528,883	36,528,883	8,947,405	8,947,405	24.5%	24.5%	14.9%	14.9%
2012	42,397,101	42,397,101	11,268,351	11,268,351	26.6%	26.6%	16.3%	16.3%
2013	42,239,798	42,239,798	16,500,295	16,500,295	39.1%	39.1%	18.6%	18.6%
2014	39,388,606	39,388,606	20,400,685	20,400,685	51.8%	51.8%	21.4%	21.4%
2015	37,984,950	37,984,950	23,180,260	23,180,260	61.0%	61.0%	24.2%	24.2%
2016	36,908,087	36,908,087	23,126,115	23,126,115	62.7%	62.7%	26.6%	26.6%
2017	35,634,883	35,634,883	30,067,739	30,067,739	84.4%	84.4%	29.7%	29.7%
2018	36,275,169	36,275,169	34,904,782	34,904,782	96.2%	96.2%	33.1%	33.1%
2019	38,786,465	38,786,465	33,027,435	33,027,435	85.2%	85.2%	35.6%	35.6%
2020	37,446,275	37,446,275	34,076,762	34,076,762	91.0%	91.0%	38.0%	38.0%
2021	35,662,061	35,662,061	42,020,256	42,020,256	117.8%	117.8%	41.1%	41.1%
2022	36,765,898	36,765,898	50,513,915	50,513,915	137.4%	137.4%	44.5%	44.5%
2023	37,681,350	37,681,350	56,602,338	56,602,338	150.2%	150.2%	48.2%	48.2%
2024	38,872,381	38,872,381	64,195,480	64,195,480	165.1%	165.1%	52.0%	52.0%
2025	43,002,652	43,002,652	72,071,665	72,071,665	167.6%	167.6%	56.8%	56.8%
2026	44,070,700	44,070,700	76,660,290	76,660,290	173.9%	173.9%	59.6%	59.6%
2027	41,663,715	62,896,146	87,256,572	89,307,362	209.4%	142.4%	63.8%	63.0%
2028	38,963,383	117,640,441	102,241,309	110,712,301	282.4%	94.1%	68.6%	65.2%
2029	36,649,794	110,655,125	88,072,657	96,822,019	240.3%	87.5%	72.3%	66.5%
2030	34,367,674	103,764,819	91,137,772	100,089,508	265.2%	96.5%	75.9%	68.0%
2031	32,202,945	97,228,946	93,334,927	102,407,165	289.8%	105.3%	79.5%	69.6%
2032	29,997,269	90,569,446	94,618,298	103,699,721	315.4%	114.5%	83.0%	71.2%
2033	27,700,268	83,634,211	94,828,561	103,801,013	342.3%	124.1%	86.3%	72.9%
2034	25,437,248	76,801,573	94,603,999	103,374,994	371.9%	134.6%	89.4%	74.6%
2035	23,244,281	70,180,444	93,751,269	102,254,452	403.3%	145.7%	92.4%	76.2%
2036	21,132,080	63,803,166	92,189,633	100,365,949	436.3%	157.3%	95.3%	77.8%
2037	19,111,480	57,702,456	89,901,494	97,704,298	470.4%	169.3%	98.0%	79.3%
2038	17,191,016	51,904,084	86,890,072	94,279,262	505.4%	181.6%	100.5%	80.8%
2039	15,378,902	46,432,846	83,562,904	90,504,435	543.4%	194.9%	102.7%	82.1%
2040	13,681,586	41,308,214	79,756,178	86,224,306	582.9%	208.7%	104.9%	83.4%
2041	12,103,443	36,543,397	75,525,081	81,500,602	624.0%	223.0%	106.8%	84.6%
2042	10,647,272	32,146,845	71,028,496	76,502,981	667.1%	238.0%	108.5%	85.7%
2043	9,312,696	28,117,416	66,340,122	71,313,843	712.4%	253.6%	110.1%	86.7%
2044	8,099,432	24,454,262	61,747,632	66,228,611	762.4%	270.8%	111.5%	87.6%
2045	7,005,018	21,149,946	57,194,861	61,199,748	816.5%	289.4%	112.8%	88.4%
2046	6,025,350	18,192,076	52,727,252	56,279,435	875.1%	309.4%	113.9%	89.1%
2047	5,155,020	15,564,326	48,437,728	51,566,865	939.6%	331.3%	114.9%	89.8%
2048	4,386,557	13,244,141	44,301,249	47,039,310	1009.9%	355.2%	115.7%	90.4%
2049	3,712,872	11,210,114	40,455,223	42,835,026	1089.6%	382.1%	116.5%	90.9%
2050	3,126,280	9,439,042	36,813,206	38,867,940	1177.5%	411.8%	117.2%	91.3%
2051	2,619,023	7,907,502	33,368,171	35,130,502	1274.1%	444.3%	117.8%	91.7%
2052	2,183,571	6,592,759	30,141,766	31,644,222	1380.4%	480.0%	118.3%	92.1%
2053	1,811,968	5,470,797	27,067,355	28,340,805	1493.8%	518.0%	118.7%	92.4%
2054	1,497,066	4,520,025	24,253,259	25,326,237	1620.1%	560.3%	119.1%	92.7%
2055	1,231,864	3,719,314	21,656,230	22,555,319	1758.0%	606.4%	119.4%	92.9%
2056	1,009,762	3,048,731	19,240,561	19,989,943	1905.5%	655.7%	119.7%	93.1%
2057	824,793	2,490,261	17,025,300	17,646,960	2064.2%	708.6%	120.0%	93.3%
2058	671,429	2,027,215	14,980,988	15,494,545	2231.2%	764.3%	120.2%	93.4%
2059	544,816	1,644,940	13,143,816	13,566,346	2412.5%	824.7%	120.3%	93.5%
2060	440,696	1,330,575	11,469,996	11,816,340	2602.7%	888.1%	120.5%	93.6%
2061	355,327	1,072,824	9,961,224	10,244,042	2803.4%	954.9%	120.6%	93.7%
2062	285,555	862,165	8,616,895	8,847,019	3017.6%	1026.1%	120.7%	93.8%
2063	228,726	690,582	7,393,788	7,580,414	3232.6%	1097.7%	120.8%	93.9%
2064	182,572	551,231	6,311,204	6,462,045	3456.8%	1172.3%	120.8%	93.9%
2065	145,196	438,385	5,350,842	5,472,346	3685.2%	1248.3%	120.9%	93.9%
2066	115,007	347,237	4,492,607	4,589,596	3905.9%	1321.7%	120.9%	94.0%
2067	90,687	273,809	3,739,849	3,817,821	4123.9%	1394.3%	121.0%	94.0%
2068	71,171	214,885	3,072,750	3,134,807	4317.4%	1458.8%	121.0%	94.0%
2069	55,578	167,804	2,515,193	2,564,352	4525.5%	1528.2%	121.0%	94.0%
2070+	137,450	414,997	6,943,705	7,070,047	5051.8%	1703.6%	121.1%	94.1%
AV Past	1,190,396,278	1,190,396,278	618,730,148	618,730,148	52.0%	52.0%		
PV Future	380,206,719	928,064,625	1,282,922,742	1,374,175,816	337.4%	148.1%		
PV Lifetime	1,570,602,998	2,118,460,903	1,901,652,890	1,992,905,964	121.1%	94.1%		
Post Rate-Stability Calculations								
A	685,579,230	Present value of initial earned premium times 60.0%						
B	40,599,593	Present value of prior premium rate increases times 85.0%						
C	123,163,351	Present value of future projected initial earned premium times 60.0%						
D	614,373,518	Present value of future projected earned premium from rate increases times 85.0%						
A+B+C+D	1,463,715,692							
E	618,730,148	Present value of past incurred claims						
F	1,374,175,816	Present value of future incurred claims						
E+F	1,992,905,964							
486.6% Post Rate-Stability method Rate Increase								
Present value of incurred claims (E) + present value of future projected incurred claims (F) is not less than A+B+C+D								

Exhibit II
Transamerica Life Insurance Company
Policy Forms: TLIC UniProduct Series, TPLIC UniProduct Series
Nationwide Experience Adjusted to Maryland-Specific Rate History
Actual To Expected Lifetime Experience
Actual Nationwide Experience Through 12/31/2024 and Projected Thereafter

Duration	Actual						Expected			Actual to Expected						
	A	B	C	D	E	F	G	H	I	J=A/G	K=C/H	L=D/H	M=(C/A)(H/G)	N=(D/B)(H/G)	O=E/I	P=F/I
	Earned Premium @ Original Rate	Earned Premium @ Maryland Current Rates	Incurred Claims*	Incurred Claims* @ Maryland Current Rates	Cumulative Loss Ratio*	Cumulative Loss Ratio* @ Maryland Current Rates	Earned Premium @ Original Rate	Incurred Claims*	Cumulative Loss Ratio*	Earned Premium @ Original Rate	Incurred Claims*	Incurred Claims* @ Maryland Current Rates	Loss Ratio*	Loss Ratio* @ Maryland Current Rates	Cumulative Loss Ratio*	Cumulative Loss Ratio* At Maryland Current Rates
1	51,183,449	51,183,449	1,913,404	1,913,404	3.7%	3.7%	52,200,480	320,635	0.6%	98.1%	596.8%	596.8%	608.6%	608.6%	608.6%	608.6%
2	50,544,043	50,544,043	1,804,367	1,804,367	3.7%	3.7%	51,051,369	994,892	1.3%	99.0%	181.4%	181.4%	183.2%	183.2%	290.3%	290.3%
3	48,556,555	48,556,555	2,279,227	2,279,227	4.0%	4.0%	49,141,476	1,909,414	2.1%	98.8%	119.4%	119.4%	120.8%	120.8%	192.3%	192.3%
4	47,391,869	47,391,869	6,946,874	6,946,874	6.4%	6.4%	47,521,837	3,043,208	3.0%	99.7%	228.3%	228.3%	228.9%	228.9%	210.1%	210.1%
5	45,696,028	45,696,028	5,793,814	5,793,814	7.4%	7.4%	46,227,266	4,276,376	4.1%	98.9%	135.5%	135.5%	137.0%	137.0%	181.9%	181.9%
6	43,805,070	43,805,070	8,094,783	8,094,783	8.9%	8.9%	44,015,849	5,532,111	5.2%	99.5%	146.3%	146.3%	147.0%	147.0%	170.8%	170.8%
7	42,729,068	42,729,068	9,412,841	9,412,841	10.4%	10.4%	43,055,484	6,708,355	6.4%	99.2%	140.3%	140.3%	141.4%	141.4%	160.6%	160.6%
8	41,930,148	41,930,148	14,204,245	14,204,245	12.7%	12.6%	42,054,928	7,794,915	7.5%	99.7%	182.1%	182.2%	182.7%	182.7%	167.6%	167.6%
9	41,675,239	41,675,239	14,002,566	14,002,566	14.4%	14.3%	41,017,085	8,801,626	8.7%	101.6%	159.1%	159.4%	156.6%	156.6%	149.7%	149.7%
10	39,220,173	41,496,242	19,796,787	19,834,342	16.9%	16.7%	39,943,819	9,780,715	9.8%	98.2%	202.8%	202.8%	206.2%	206.2%	195.2%	172.7%
11	36,680,379	38,757,366	22,599,917	22,638,459	19.6%	19.3%	36,167,316	10,751,192	10.9%	98.7%	210.2%	210.6%	213.1%	213.1%	196.5%	176.4%
12	33,646,348	37,881,350	26,632,883	26,696,843	22.5%	22.1%	35,084,261	11,816,360	12.1%	95.9%	225.4%	225.9%	235.0%	235.0%	186.0%	182.5%
13	32,347,180	37,790,840	34,762,654	34,861,044	26.2%	25.5%	33,972,123	13,043,516	13.3%	95.2%	266.5%	267.3%	279.9%	279.9%	203.8%	192.3%
14	31,695,498	39,139,179	35,752,055	35,901,996	29.5%	28.6%	32,832,995	14,433,884	14.5%	96.5%	247.7%	248.7%	256.6%	256.6%	208.7%	197.3%
15	31,404,123	42,174,203	40,363,419	40,780,315	33.1%	31.7%	31,670,512	15,912,347	15.8%	99.2%	253.7%	253.3%	255.8%	255.8%	192.5%	201.2%
16	30,374,049	42,343,803	43,848,092	44,367,785	36.6%	34.8%	30,207,010	17,500,700	17.1%	100.6%	250.6%	250.6%	249.2%	249.2%	209.3%	203.6%
17	29,095,837	41,119,280	55,079,886	55,708,683	41.0%	38.6%	29,011,210	19,261,590	18.5%	100.3%	286.0%	289.2%	285.1%	285.1%	221.8%	208.9%
18	27,787,794	40,242,591	60,593,455	61,336,994	45.5%	42.5%	27,798,730	21,138,390	19.9%	100.0%	286.7%	290.2%	286.6%	286.6%	200.4%	213.2%
19	26,714,969	40,037,468	61,876,252	62,694,028	49.7%	46.0%	26,571,948	23,097,660	21.4%	100.5%	267.9%	271.4%	266.5%	266.5%	180.1%	212.1%
20	24,636,864	38,279,354	69,356,709	70,215,386	54.3%	49.9%	25,333,597	25,091,846	23.0%	97.2%	276.4%	279.8%	284.2%	284.2%	185.2%	217.2%
21	22,161,854	36,247,210	69,676,039	70,747,351	58.6%	53.5%	23,588,162	27,142,198	24.6%	94.0%	256.7%	260.7%	273.2%	273.2%	238.4%	217.5%
22	21,276,206	37,720,133	83,877,000	85,494,083	63.6%	57.6%	22,355,564	29,277,418	26.2%	97.2%	286.5%	292.0%	294.8%	294.8%	173.1%	216.5%
23	20,681,035	37,400,675	89,052,542	91,036,145	68.7%	61.8%	21,121,445	31,497,024	28.0%	97.9%	282.7%	289.0%	288.8%	288.8%	162.2%	220.9%
24	19,139,145	34,966,493	96,278,576	98,363,913	74.0%	66.0%	19,889,617	33,784,455	29.7%	96.2%	285.0%	291.2%	296.2%	296.2%	165.6%	222.2%
25	17,696,918	32,356,893	100,282,695	102,390,958	79.2%	70.3%	18,664,321	36,164,478	31.5%	94.8%	277.3%	283.1%	292.5%	292.5%	163.3%	223.0%
26	16,321,934	29,854,168	99,099,796	101,218,513	84.1%	74.3%	17,450,066	38,447,015	33.4%	93.5%	257.8%	263.3%	275.6%	275.6%	153.9%	251.9%
27	14,997,930	27,436,515	98,547,719	100,657,870	88.7%	78.0%	16,251,477	40,600,388	35.2%	92.3%	242.7%	247.9%	263.0%	263.0%	146.8%	221.4%
28	13,703,800	25,074,213	99,045,498	101,122,270	93.2%	81.6%	15,073,050	42,698,830	37.1%	90.9%	232.0%	236.8%	255.1%	255.1%	142.4%	219.9%
29	12,450,939	22,783,494	99,119,466	101,141,700	97.4%	85.1%	13,919,354	44,453,568	39.0%	89.5%	223.0%	227.5%	249.3%	249.3%	139.0%	218.1%
30	11,248,009	20,583,239	97,041,938	99,991,046	101.4%	88.3%	12,795,060	45,706,315	40.9%	87.9%	213.3%	216.6%	241.5%	241.5%	134.6%	216.2%
31	10,104,795	18,490,835	95,267,847	97,126,583	105.2%	91.4%	11,704,741	46,595,199	42.7%	86.3%	204.5%	208.4%	236.8%	236.8%	131.9%	214.1%
32	9,025,995	16,516,243	92,429,145	94,185,952	108.7%	94.3%	10,652,737	47,014,254	44.4%	84.7%	196.6%	200.3%	232.0%	232.0%	129.2%	212.1%
33	8,014,101	14,661,378	88,705,768	90,349,786	111.9%	96.9%	9,642,652	46,992,936	46.1%	83.1%	188.8%	192.3%	227.1%	227.1%	126.4%	210.0%
34	7,073,700	12,937,960	84,824,711	86,348,430	114.8%	99.3%	8,677,796	46,735,842	47.7%	81.5%	181.5%	184.3%	222.7%	222.7%	123.9%	208.0%
35	6,207,907	11,350,890	79,873,322	81,272,616	117.5%	101.5%	7,761,292	46,066,025	49.3%	80.0%	173.3%	176.3%	216.7%	216.7%	120.6%	206.0%
36	5,417,828	9,902,477	75,413,001	76,686,556	119.9%	103.4%	6,896,000	44,949,897	50.7%	78.6%	167.8%	170.6%	213.5%	213.5%	118.8%	204.1%
37	4,701,881	8,590,024	70,832,031	71,681,945	122.1%	105.2%	6,084,415	43,386,685	52.0%	77.3%	162.6%	165.2%	210.4%	210.4%	117.0%	202.4%
38	4,057,526	7,406,961	65,407,167	66,436,729	124.0%	106.8%	5,328,139	41,339,617	53.2%	76.2%	158.2%	160.7%	207.8%	207.8%	115.6%	200.8%
39	3,482,442	6,355,107	60,503,509	61,417,663	125.7%	108.2%	4,628,360	38,926,214	54.3%	75.2%	155.4%	157.8%	206.6%	206.6%	114.9%	199.3%
40	2,973,360	5,422,484	55,350,952	56,155,926	127.2%	109.5%	3,985,972	36,098,011	55.3%	74.0%	153.3%	155.6%	205.6%	205.6%	114.4%	198.1%
41	2,526,616	4,604,407	50,719,149	51,422,227	128.5%	110.6%	3,401,513	32,923,480	56.1%	74.3%	154.1%	156.2%	207.4%	207.4%	115.4%	197.0%
42	2,137,248	3,891,766	46,173,160	46,782,796	129.7%	111.5%	2,875,033	29,606,791	56.8%	74.3%	156.0%	158.0%	209.8%	209.8%	116.7%	196.2%
43	1,800,061	3,275,043	41,800,503	42,325,324	130.7%	112.4%	2,405,996	26,258,283	57.5%	74.8%	159.2%	161.2%	212.7%	212.7%	118.4%	195.5%
44	1,510,155	2,745,229	37,927,184	38,376,009	131.6%	113.1%	1,991,473	22,971,572	58.0%	75.8%	165.1%	167.1%	217.7%	217.7%	121.2%	196.9%
45	1,262,527	2,293,057	34,135,232	34,516,791	132.3%	113.7%	1,630,277	19,834,001	58.4%	77.4%	172.1%	174.0%	222.2%	222.2%	123.7%	194.7%
46	1,052,389	1,909,678	30,811,806	31,134,367	133.0%	114.3%	1,319,061	16,922,380	58.8%	79.8%	182.1%	184.0%	228.1%	228.1%	127.1%	194.3%
47	874,874	1,586,114	27,701,450	27,972,945	133.6%	114.7%	1,054,390	14,282,267	59.1%	83.0%	194.0%	195.9%	233.8%	233.8%	130.2%	194.3%
48	725,425	1,313,965	24,791,548	25,019,168	134.1%	115.2%	832,032	11,919,721	59.3%	87.2%	208.0%	209.9%	238.6%	238.6%	132.9%	194.2%
49	600,071	1,085,899	22,206,898	22,397,072	134.5%	115.5%	647,416	9,836,399	59.5%	92.7%	225.8%	227.7%	243.6%	243.6%	135.8%	194.2%
50	495,271	895,382	19,711,753	19,870,145	134.8%	115.8%	495,954	7,987,834	59.6%	99.9%	246.8%	248.8%	247.1%	247.1%	137.8%	194.3%
51	407,921	736,702	17,479,992	17,611,497	135.1%	116.1%	373,266	6,409,714	59.7%	109.3%	272.7%	274.8%	249.5%	249.5%	139.2%	194.4%
52	335,218	604,718	15,390,572	15,499,471	135.4%	116.3%	275,251	5,062,399	59.8%	121.8%	304.0%	306.2%	249.6%	249.6%	139.4%	194.4%
53	274,763	495,038	13,472,123	13,562,063	135.6%	116.5%	198,200	3,930,424	59.9%	138.6%	342.8%	345.1%	247.3%	247.3%	139.2%	194.5%
54	224,590	404,068	11,763,803	11,837,881	135.8%	116.6%	138,774	3,025,416	59.9%	161.8%	388.8%	391.3%	240.3%	240.3%	134.4%	194.7%
55	183,037	328,773	10,161,809	10,222,639	135.9%	116.7%	93,982	2,224,948	59.9%	194.8%	456.7%	459.5%	234.5%	234.5%	131.3%	194.8%
56	148,721	266,624	8,718,539	8,768,304	136.1%	116.8%	61,190	1,630,276	60.0%	243.0%	534.8%	537.8%	220.0%	220.0%	123.4%	194.9%
57	120,436	215,433	7,379,633	7,420,185	136.2%	116.9%	37,984	1,165,806	60.0%	317.1%	633.0%	636.5%	199.6%	199.6%	112.2%	194.9%
58	97,159	173,336	6,204,103	6,237,002	136.2%	117.0%	22,255	811,896	60.0%	436.6%	764.1%	768.2%	175.0%	175.0%	127.1%	195.0%
59	78,086	138,885	5,182,774	5,209,344	136.3%	117.0%	12,145	591,359	60.0%	643.0%	876.4%	880.9%	136.3%	136.3%	127.2%	195.1%
60*	69,296	107,443	4,352,406	4,378,740	136.5%	117.2%	6,230	493,820	60.0%	2631.5%	1087.2%	1097.5%	75.5%	75.5%	43.7%	195.3%
PV Lifetime	591,544,013	698,971,951	807,357,069	819,141,830	136.5%	117.2%	604,524,803	362,714								

Exhibit VI
Transamerica Life Insurance Company
Policy Forms: TLIC UniProduct Series, TPLIC UniProduct Series

Blended If-Knew / Make-Up Approach (Minnesota Method)*

Input		
A	PV Lifetime Incurred Claims	1,875,845,238
B	PV Future Effective Earned Premium @ Original Rate Level	144,717,960
C1	PV Future Earned Premium @ Original Rate Level	205,272,251
C2	PV Historical Earned Premium @ Original Rate Level	1,142,632,051
C3	PV Historical Earned Premium @ State Rate Level	1,190,396,278
D	PV Future Effective Waived Premium @ Original Rate Level	24,636,480
E	PV Lifetime Waived Premium @ Original Rate Level	59,528,392
F	Statutorily Required Minimum Lifetime Loss Ratio	60.0%
G	% of Active Policyholders Remaining	46.3%
H	Cumulative Rate Increase	87.48%

Blended Increase		Policyholder Share of the Increase
I1	0-15%	100.00%
I2	15-50%	90.00%
I3	50-100%	75.00%
I4	100-150%	65.00%
I5	>150%	50.00%

Calculation		
$J=(A-F*(C1+C2))/(F*(C1+C2)-E)$	If-Knew Increase	142.4%
$K=(A-F*(C1+C3))/(F*B-D)$	Make-Up Increase	1669.7%
$L=J*(1-G)+K*G$	Blended Increase	849.1%
	Cost-Sharing Increase	
$M1=\text{Min}(L, 15\%)*I1$	0-15%	15.0%
$M2=(\text{Min}(L, 50\%)-\text{Min}(L, 15\%))*I2$	15-50%	31.5%
$M3=(\text{Min}(L, 100\%)-\text{Min}(L, 50\%))*I3$	50-100%	37.5%
$M4=(\text{Min}(L, 150\%)-\text{Min}(L, 100\%))*I4$	100-150%	32.5%
$M5=(L-\text{Min}(L, 150\%))*I5$	>150%	349.5%
$M=M1+M2+M3+M4+M5$	Total	466.0%
$N=(1+M)/(1+H)-1$	Maximum Allowable Rate Increase	201.9%

* Based off of Exhibit I