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Transamerica Financial Life Insurance Company remains committed to you and to the Long Term Care insurance market. As such, it's important that we modify our premium rates for new TransCare® II business to reflect actual claims experience by policyholders. These rate changes will also maintain consistency in our pricing across our product portfolio which will allow Transamerica Financial Life Insurance Company to remain highly competitive with the marketplace.

These refreshed rates are exclusively for new sales of TransCare II in the state of New York and will become effective **September 15, 2017**. To receive old rates, applications must be submitted in good order by 9:00 pm CDT on September 14, 2017.

For Worksite Business, Service Group Request Forms, census data, and all associated requirements must be signed and received by Transamerica Financial Life Insurance Company in good order no later than 9:00 pm CDT September 14, 2017 to be considered for old rates. Open enrollments must be completed by 5:00 pm CDT November 15, 2017. Subsequent re-enrollments will be on the new refreshed TransCare II NY Rates.

For Association Business, applications must be received in good order by 9:00 pm CDT September 14, 2017 to be considered for old rates. Previously saved quotes on TransQuote® **will no longer be available starting September 15, 2017**. Application packages and marketing materials are not changing at this time.

If you have questions please contact your sales desk.

Thank you for your business and your trust in Transamerica Financial Life Insurance Company.

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Life insurance policies are issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499, or Transamerica Financial Life Insurance Company, Harrison, NY 10528

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