WRL Benefactor℠

MPRWRL010-11/26

This variable universal life insurance product is no longer available for new sales and no new policies will be issued.

The return for each underlying investment option reflects deductions for the policy's mortality and expense risk charge (currently, 3.20% M&E Risk Charge) and investment management fees and fund operating expenses. Policy values depend not only on the investment performance of the underlying investment options, but also on the cost of insurance, premium expense charge, surrender charge and monthly deductions which are not reflected in these returns. Had these costs been reflected, each of the performance returns would be significantly lower.

Refer to the hypothetical illustration contained in the prospectus to understand the effects of all fees and charges that apply to a policy. Additionally, you may wish to obtain a personalized illustration which reflects all the charges that apply to a policy. Year to Date performance is not annualized.

Underlying portfolios may have existed prior to the inception of the investment option; therefore, hypothetical performance is calculated as if it was available on the portfolio inception date.

Past performance is no guarantee of future performance. Total return and principal value of an investment option will fluctuate so that a Policyowner's units, when redeemed, may be worth more or less than their original cost.

Variable life insurance products are subject to investment management fees, charges, other expenses and investment risk, including possible loss of principal amount invested. Read the prospectus and consider this information carefully before investing. All product guarantees are subject to the claims paying ability of the issuing insurance company.

Portfolio Monthly Performance as of October 31, 2026

	Average Annual Total Returns								Cumulative Total Return			
Portfolio Name	Portfolio Inception Date	Subaccount Inception Date	Year to Date	1 Year	3 Year	5 Year	10 Year	Portfolio Inception	3 Year	5 Year	10 Year	Portfolio Inception
Transamerica Aegon U.S. Government Securities VP - Initial Class	05/13/1994	03/12/2007	-3.43	-3.83	0.76	-4.05	-2.33	0.23	2.30	-18.66	-21.03	7.61
Transamerica BlackRock iShares Edge 40 VP - Initial Class	05/01/2002	03/12/2007	4.36	4.72	8.61	0.60	2.09	1.86	28.13	3.02	22.96	57.05
Transamerica Janus Mid-Cap Growth VP - Initial Class	03/01/1993	12/30/2011	2.15	3.48	12.06	1.95	8.90	6.66	40.71	10.12	134.58	775.87
Transamerica Multi-Managed Balanced VP - Initial Class	05/01/2002	03/12/2007	2.56	2.53	11.62	3.54	6.36	4.88	39.05	19.03	85.18	221.29
Transamerica Small/Mid Cap Value VP - Initial Class	05/04/1993	03/12/2007	12.13	16.23	12.52	4.59	7.19	8.28	42.48	25.17	100.16	1,336.20
Transamerica WMC US Growth VP - Initial Class	12/31/1980	03/12/2007	0.28	-2.73	18.15	5.56	12.99	10.16	64.92	31.10	239.08	8,342.48

	7-Day Current Yield		7-Day Effective Yield	
Portfolio Name	Monthly	Quarterly	Monthly	Quarterly
Transamerica BlackRock Government Money Market VP - Initial Class #	0.54	0.50	0.54	0.50

- A “government” money market fund invests at least 99.5% of its total assets in U.S. government securities, cash, and/or repurchase agreements that are fully collateralized by U.S. government securities or cash. You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund and any time, including during periods of market stress.

Variable Universal Life Insurance Issued By:
Transamerica Life Insurance Company
Home Office: Cedar Rapids, IA
Administrative Office: 6400 C Street SW Cedar Rapids, IA 52404
Distributor: Transamerica Capital, LLC. Member FINRA