



*Transamerica Principal  
Optimizer<sup>SM</sup> New York*

# Protection and growth potential

Optional benefit available in New York  
with a Transamerica variable annuity



**INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY  
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• SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED**

Annuities issued in New York by Transamerica Financial Life Insurance Company, Harrison, New York. Annuities are underwritten and distributed by Transamerica Capital, LLC, 1801 California St., Suite 5200, Denver, CO 80202. Member FINRA. References to Transamerica may pertain to one or all of these companies.

# ***Transamerica Principal Optimizer<sup>SM</sup>***

Many investors are seeking the confidence that comes with protecting their financial futures. But they also want the opportunity to grow assets and build wealth, so their financial futures may become even brighter.

*Transamerica Principal Optimizer* is designed to provide both.

*Transamerica Principal Optimizer* is available for an additional fee with a Transamerica variable annuity. It offers protection from market losses for your principal and earnings, the potential for uncapped investment growth, and the freedom to invest 85% of your premiums into any investment option available on your base variable annuity that you want – including all equities. The fee for *Transamerica Principal Optimizer* is 1.35%.<sup>1</sup>



## **Downside protection**

- 110% protection of principal and earnings growth on the 10-year product, locking in future value<sup>2</sup>
- 100% protection of principal and earnings on the 7-year product, locking in future value<sup>2</sup>
- Policy value growth is uncapped no matter how large that growth is



## **Simplicity**

- Straightforward strategy making it easier to understand
- Gains credited daily<sup>3</sup>
- Dividends automatically reinvested into subaccount unit values<sup>3</sup>



## **Flexibility**

- Allocate 85% of all premiums however you want, 70-plus<sup>4</sup> diverse investment options from leading money managers
- 15% must be allocated to the Stable Account. The Stable Account is a fixed account option that is only available if you elect this optional living benefit.
- Potential to increase the withdrawal base when investments perform well
- The withdrawal base does not establish or guarantee policy value, surrender value, minimum death benefit, or return for an investment option
- Option to reset the guaranteed future value and lock in investment growth (if an optional reset is elected, the waiting period will also reset)

<sup>1</sup> Fee is deducted each benefit quarter in arrears as a percentage of the greater of the withdrawal base or the guaranteed future value. The fee will be deducted on a pro rata basis from the Select and Flexible Options at the end of each rider quarter in arrears. Once the Select and Flexible Investment Options are exhausted, no rider fee will be deducted.

<sup>2</sup> Optional annual reset is required to lock in earnings growth. At the time of an optional annual reset, this protection level percentage could drop as low as 80%.

<sup>3</sup> Applies to the base variable annuity policy

<sup>4</sup> Total investment options available may vary by product.

# Growth and protection at the same time

The confidence of ensuring a guaranteed future value



*Transamerica Principal Optimizer*<sup>SM</sup> offers you the opportunity to protect your premium and growth, so even if the policy value has fallen due to down markets, you're guaranteed to receive 110% of your premium back after you complete the 10-year waiting period. If you choose the seven-year waiting period, you're guaranteed to receive 100% of your premium back.

## Here's how it works in a down-market scenario:

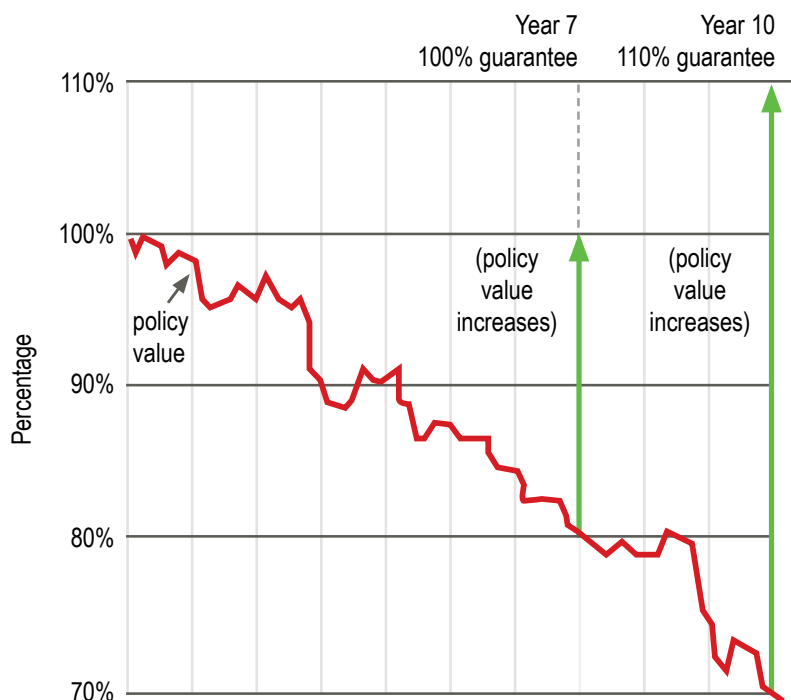
Mary has the 7-year benefit.

After seven years, her original premium has decreased more than 10%, but since she has *Transamerica Principal Optimizer*, she is guaranteed to receive 100% of her premiums back.

Bob has the 10-year benefit.

After 10 years, his original premium has decreased more than 20%. But since he has *Transamerica Principal Optimizer*, he is guaranteed to receive 110% of his premium back.

Mary and Bob can enjoy the confidence of knowing their principal and earnings growth are protected in down markets. They are more likely to stay in the market when they receive downside protection, enabling them to stay on plan and avoid knee-jerk reactions.



This example is hypothetical and does not guarantee or predict actual performance. This example assumes Mary and Bob have chosen identical investments for their policies.

**The withdrawal and protection level percentages and living benefit fees along with required allocations, valuation frequency, and minimum benefit age listed within may change and may not be the most current.** The most current information is disclosed in the applicable Rate Sheet Prospectus Supplement, which may be amended by us from time to time. Please contact our administrative office to determine whether the information above has been amended. **You should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

# Optional Annual Reset feature

## Lock in uncapped growth

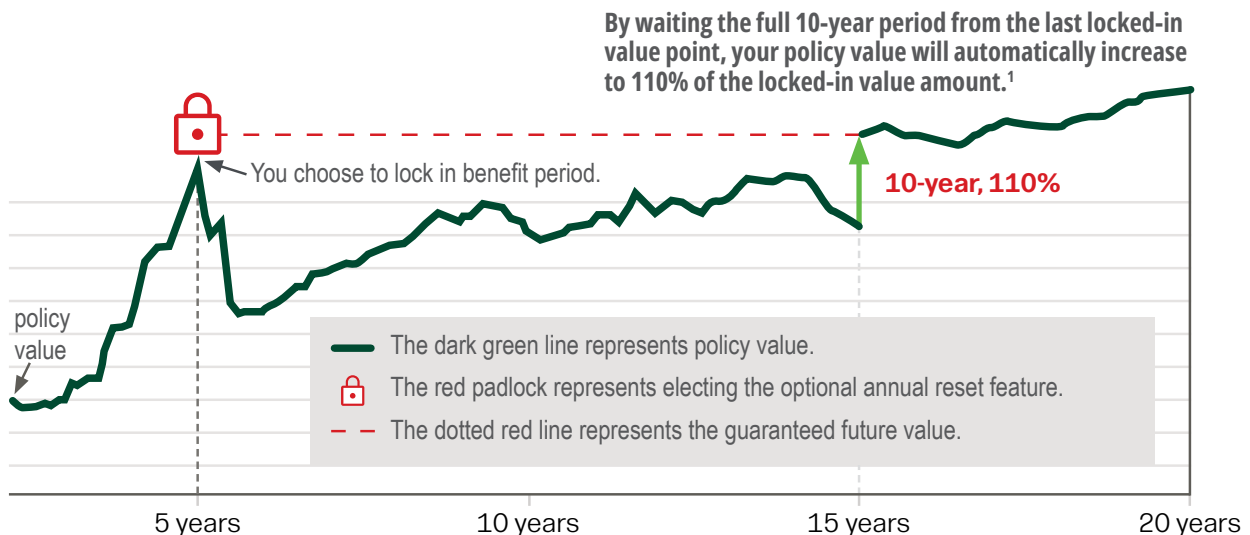
*Transamerica Principal Optimizer* provides a guaranteed income stream for life from the withdrawal base. It offers 110% protection from negative market returns on principal and earnings growth over a 10-year waiting period, and 100% on a 7-year waiting period.

If you buy the benefit and complete the 10-year waiting period, you are guaranteed to receive 110% of your principal and any investment growth. If you buy the 7-year benefit and complete the full living benefit period, you are guaranteed to receive 100% of your principal and potential growth.

If you want to lock in investment gains to your policy value, you can reset the guaranteed future value and guaranteed future value date on the annual living benefit anniversary, which requires resetting the waiting period. When you reset the principal protection and lock in investment gains, you restart the living benefit with a different set of potential guarantees at that time.

The guaranteed future value cannot be withdrawn in a lump sum, cannot be annuitized and is not payable as a death benefit. No further benefit is provided after the guaranteed future value date unless an optional reset is elected.

### Here's how it works in an up-market scenario:



<sup>1</sup> When electing the optional annual reset feature, the protection level percentage will be disclosed, and will be no lower than 80% of the locked-in value. This example is hypothetical and does not guarantee or predict actual performance. It assumes that no withdrawals are taken during the 10-year waiting period.

Bob buys a Transamerica variable annuity and the *Transamerica Principal Optimizer* living benefit with a 10-year waiting period. After five years, his initial investment has grown. Bob locks that growth to his policy value, resetting the 10-year waiting period. At the end of the 10-year waiting period, with no withdrawals taken, Bob is guaranteed a policy value no less than 110% of his policy value at the time he elected the optional reset.





### Guaranteed Future Value:

The policy value multiplied by the protection level percentage on the living benefit date<sup>1</sup>

### Guaranteed Future Value Date:

The date the policy value is guaranteed to be at least as great as the guaranteed future value

### Waiting Period:

The duration that determines the vesting schedule of the guaranteed future value. Can be seven or 10 years.



<sup>1</sup> After the Living Benefit Date, the Guaranteed Future Value is increased by a percentage of subsequent premium payments multiplied by the Protection Level Percentage and reduced for adjusted withdrawals.

All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

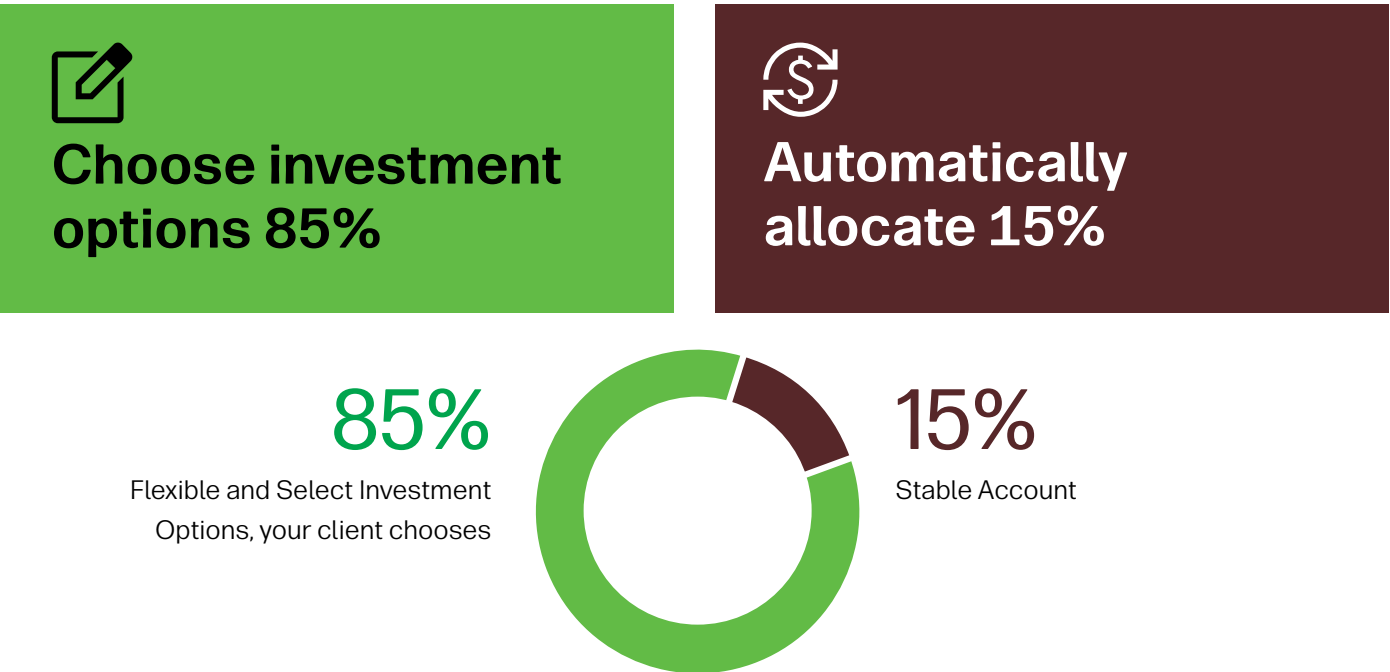
**The Withdrawal and Protection Level Percentages and living benefit fees along with required allocations, valuation frequency, and minimum benefit age listed within may change and may not be the most current.** The most current information is disclosed in the applicable Rate Sheet Prospectus Supplement, which may be amended by us from time to time. Please contact our administrative office to determine whether the information above has been amended. **You should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

# Invest with choice and flexibility

## With optional *Transamerica Principal Optimizer*<sup>SM</sup> living benefit

Create a portfolio that's tailored to meet your goals. Choose from 70-plus investment options (may vary by product) from some of the industry's leading money managers and allocate 85% of all premiums into any of the investment options listed on the next page. It's your choice. And all dividends are automatically reinvested into subaccount unit values.

The remaining 15% of premiums is automatically allocated to Transamerica's Stable Account, which is a fixed account that offers a guaranteed interest rate. Investment options are subject to investment risk, including the possible loss of principal.



While this living benefit is effective, quarterly rebalancing is required and will take place at the end of each living benefit quarter on the same date your living benefit fee is deducted. We will automatically transfer amounts among subaccounts according to the most recent rebalancing allocation instructions on file that comply with the required allocations for rebalancing. The Stable Account is not included in the quarterly rebalancing process.

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## Choose investment options

Flexible Investment Options	
<b>Stock/Equity</b>	<b>Stock/Equity</b>
AB Relative Value Portfolio	TA Janus Mid-Cap Growth
American Funds Growth Fund <sup>SM</sup> – Class 4	TA JPMorgan Enhanced Index
American Funds Growth-Income Fund <sup>SM</sup> – Class 4	TA JPMorgan Mid Cap Value
American Funds International Fund <sup>SM</sup> – Class 4	TA MSCI EAFE Index
American Funds – New World Fund <sup>®</sup> Class 4	TA S&P 500 Index
Fidelity <sup>®</sup> VIP Contrafund <sup>®</sup> Portfolio – Service Class 2	TA Small/Mid Cap Value
Fidelity <sup>®</sup> VIP Mid Cap Portfolio – Service Class 2	TA T. Rowe Price Small Cap
Fidelity <sup>®</sup> VIP Value Strategies Portfolio – Service Class 2	TA TSW International Equity
TA Aegon Sustainable Equity Income	TA WMC US Growth
TA BlackRock Equity iShares Edge 100	Vanguard <sup>®</sup> VIF – International Portfolio*
TA Great Lakes Advisors Large Cap Value	Vanguard <sup>®</sup> VIF – Mid-Cap Index Portfolio
TA International Focus	Vanguard <sup>®</sup> VIF – Real Estate Index Portfolio*
<b>Sector</b>	<b>Sector</b>
Fidelity <sup>®</sup> VIP Consumer Staples – Initial Class	Fidelity <sup>®</sup> VIP Technology Portfolio – Initial Class
Fidelity <sup>®</sup> VIP Energy Portfolio – Service Class 2	Fidelity <sup>®</sup> VIP Utilities Portfolio – Initial Class
Fidelity <sup>®</sup> VIP Health Care Portfolio – Service Class 2	
<b>Asset Allocation</b>	<b>Asset Allocation</b>
AB Balanced Hedged Allocation Portfolio – Class B	TA Janus Balanced
American Funds Asset Allocation Fund <sup>SM</sup> – Class 4	TA JPMorgan Asset Allocation – Growth
Fidelity <sup>®</sup> VIP Balanced Portfolio – Service Class 2	TA JPMorgan Tactical Allocation
State Street Total Return V.I.S. Fund – Class 3	TA Madison Diversified Income
TA 60/40 Allocation	TA Market Participation Strategy
TA BlackRock iShares Edge 40	TA Multi-Managed Balanced
TA BlackRock iShares Edge 50	Vanguard <sup>®</sup> VIF Balanced Portfolio
TA BlackRock iShares Edge 75	Vanguard <sup>®</sup> VIF Conservative Allocation Portfolio
TA Goldman Sachs 70/30	Vanguard <sup>®</sup> VIF Moderate Allocation Portfolio
<b>Managed-Risk Asset Allocation</b>	<b>Managed-Risk Asset Allocation</b>
TA American Funds Managed Risk – Balanced	TA JPMorgan International Moderate Growth
TA BlackRock iShares Active Asset Allocation – Conservative	TA Goldman Sachs Managed Risk – Balanced ETF
TA BlackRock iShares Active Asset Allocation – Moderate	TA Goldman Sachs Managed Risk – Conservative ETF
TA BlackRock iShares Active Asset Allocation – Moderate Growth	TA Goldman Sachs Managed Risk – Growth ETF
TA BlackRock iShares Dynamic Allocation – Balanced	TA Morgan Stanley Global Allocation
TA BlackRock iShares Dynamic Allocation – Moderate Growth	TA Morgan Stanley Global Allocation Managed Risk – Balanced
TA BlackRock Tactical Allocation	TA Tactical – Balanced
TA JPMorgan Asset Allocation – Conservative	TA Tactical – Conservative
TA JPMorgan Asset Allocation – Moderate	TA Tactical – Growth
TA JPMorgan Asset Allocation – Moderate Growth	
<b>Alternative/Fixed Income</b>	<b>Bond/Fixed Income</b>
TA BlackRock Real Estate Securities	TA Aegon High Yield Bond
Select Investment Options	
<b>Bond/Fixed Income</b>	<b>Bond/Fixed Income</b>
American Funds - The Bond Fund of America <sup>SM</sup> – Class 4	TA Aegon Bond
DFA VA Global Bond Portfolio – Institutional Class	TA PineBridge Inflation Opportunities
TA Aegon U.S. Government Securities	Vanguard <sup>®</sup> VIF – Short-Term Investment-Grade Portfolio*
TA BlackRock Government Money Market	Vanguard <sup>®</sup> VIF – Total Bond Market Index Portfolio*
TA Aegon Core Bond	
Stable Account	
<b>General Account</b>	
Transamerica Stable Account	

\* Represents investment options only available on the *Transamerica I-Share II Variable Annuity*

Not all investment options are available on all products. All TA investment options invest in Transamerica Series Trust Service Class shares (Investment Manager: Transamerica Asset Management, Inc). Please see prospectus for details.

Investment option names may vary from their corresponding underlying portfolio names. Please see the contract prospectus for underlying portfolio names.

**You could lose money by investing in the Transamerica BlackRock Government Money Market. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares**

**if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.**

The Stable Account is a fixed account option that is only available if you elect this optional living benefit. The guaranteed interest rate will be equal to the non-forfeiture rate declared each quarter. The Guaranteed Minimum Interest Rate will be equal to the non-forfeiture rate in effect for the quarter in which the policy is issued and will not change for the life of the policy. Please see prospectus for more information. Transfers to and from the Stable Account are not permitted.

# Questions

## Can the variable annuity policy value change?

The variable annuity policy value, death benefit, and other values will fluctuate based on the performance of the investment options and may be worth more or less than the total of all premiums paid when surrendered.

## What happens if I need more than my withdrawal amount?

Any withdrawals before age 59½ may be subject to IRS penalties. Excess withdrawals beyond the living benefit withdrawal amount will reduce your withdrawal base by the greater of dollar for dollar or pro rata. Partial withdrawals are first taken pro rata across the Select and Flexible investment options and will only be withdrawn from the Stable Account if the other subaccount options are exhausted.

## What is the surrender charge-free withdrawal limit?

The surrender charge-free amount each policy year is equal to 10% of the total premium payments, less any withdrawals taken in the same policy year. Earnings may be withdrawn free of surrender charges. Withdrawals from the Stable Account are not permitted until all other Account Options have been depleted of value. Minimum withdrawal amount is \$500.

## Do I always have to accept an automatic step-up?

You have the right to reject an automatic Step-Up within 30 days following a living benefit anniversary, if the living benefit fee percentage increases. If you reject an automatic Step-Up, you must notify us in a manner which is acceptable to us, however, you are eligible for future automatic Step-Ups. Changes as a result of the automatic Step-Up feature will be reversed. Any increase in the living benefit fee percentage will also be reversed, and the withdrawal base will be set to the withdrawal base prior to the automatic Step-Up.

## How much does the variable annuity cost?

Transamerica variable annuities' range of fees and charges include 0.20%–1.50% M&E&A, 0%–8% surrender charges, current \$35 and maximum \$50 annual service charge, and investment option management fees. A fund facilitation fee of up to 0.60% annually may apply for certain investment options.

*Transamerica Principal Optimizer* is not available with the Return of Premium or Annual Step-Up Death Benefits.

## Can the guaranteed future value change?

At living benefit inception, the initial guaranteed future value is equal to the policy value, multiplied by the protection level percentage. After the living benefit date, the guaranteed future value is increased by a percentage of subsequent premium payments multiplied by the protection level percentage and reduced for adjusted withdrawals.

## How are adjusted withdrawals calculated?

Gross withdrawals will reduce the guaranteed future value by the greater of dollar for dollar or pro rata. Partial withdrawals are first taken pro rata across the Select and Flexible investment options and will only be withdrawn from the Stable Account if the other subaccount options are exhausted.

All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

Attained Age	Single Life	Joint Life
59-64	1.40%	1.20%
65-69	1.75%	1.45%
70-74	2.25%	1.80%
75-79	3.25%	2.40%
80-84	5.15%	3.65%
85-89	5.70%	4.05%
90-94	6.40%	4.55%
95+	7.30%	5.20%

If the living benefit is structured as joint life, the withdrawal percentage will be based on the younger of the annuitant or annuitant's spouse when withdrawals begin.

The guaranteed minimum withdrawal benefit portion of the living benefit guarantees that withdrawals up to the living benefit withdrawal amount can be taken each year until the annuitant's death or the death of the last surviving spouse (if joint life is selected).

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## Can I cancel the living benefit if my needs change?

You can cancel the living benefit within 30 days of the living benefit start date. You may also terminate the living benefit during the 30-day window following each fifth living benefit anniversary. If the living benefit is terminated, money in the Stable Account will be transferred to the money market subaccount.



# Questions (continued)

## How do Required Minimum Distributions (RMD) impact my policy?

You can satisfy your Required Minimum Distribution (RMD) while knowing guaranteed income will never reduce and never run out as long as no excess withdrawals are taken. Even if your policy value is reduced to zero, your annual withdrawals continue. That's guaranteed income for life that can satisfy RMD obligations at the same time.

## How much does this living benefit cost?

The *Transamerica Principal Optimizer*<sup>SM</sup> living benefit is available with a Transamerica variable annuity for an additional cost. An annual fee of 1.35% of the greater of the withdrawal base and guaranteed future value it will be deducted on a pro rata basis from the Select and Flexible Options at the end of each rider quarter in arrears. Once the Select and Flexible Investment Options are exhausted, no rider fee will be deducted. The living benefit fee percentage may increase upon an automatic Step-Up or election of the optional reset, but the maximum living benefit fee percentage allowed is 2.50%. Because the living benefit fee is a percentage of the greater of the withdrawal base or guaranteed future value, the amount of the fee will fluctuate. In the event the policy value declines significantly the fee amount could be a much higher percentage of the policy value. Enrollment in Dollar Cost Averaging is not available while this living benefit is in effect.

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**You should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

## When can I begin living benefit withdrawals?

You must wait until the living benefit year after you turn age 59 to begin withdrawals permitted under the living benefit. If the living benefit is purchased prior to age 59, however, the living benefit fee will still apply. Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% additional federal tax if withdrawn before age 59½. Withdrawals may be subject to surrender charges.



# Questions (continued)

## How does the Guaranteed Future Value Premium Vesting Schedule work?

The percentage of subsequent premium payments that are added to the guaranteed future value. Based on the living benefit year in which the premium payment is made.

7-Year Waiting Period		10-Year Waiting Period	
Year 1	100%	Year 1	100%
Year 2	90%	Year 2	90%
Year 3	80%	Year 3	80%
Year 4	70%	Year 4	70%
Year 5	60%	Year 5	60%
Year 6	50%	Year 6	50%
Year 7+	0%	Year 7	50%
		Year 8	50%
		Year 9	50%
		Year 10+	0%

**Before investing, consider a variable annuity's investment objectives, risks, charges, and expenses. Go to [transamerica.com](https://www.transamerica.com) for prospectuses containing this and other information. Please read carefully.**

## Additional information

All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

On the maximum annuity commencement date, the living benefit terminates. By annuitizing the policy, you will have the option to receive lifetime payments that are no less than the withdrawals allowed by the living benefit. Annuitization must generally occur by the annuitant's age 99.

Financial institutions that sell our products may have their own guidelines to determine the appropriateness of our variable annuity policies and/or living benefits. Some financial institutions may not sell all of our products, may have specific issue ages for our variable annuity policies, and may not have all living and death benefits available.

Same sex couples have the right to marry in all states. The parties to each marriage that is valid under the law of any state will each be treated as a spouse as defined in this policy. Individuals in other arrangements, such as civil unions, registered domestic partnerships, or other similar arrangements, that are treated as spouses under the applicable state law, will each be treated as a spouse as defined in this policy for state law purposes. However, individuals in other arrangements, such as civil

unions, registered domestic partnerships, or other similar arrangements, that are not recognized as marriage under the relevant state law, will not be treated as married or as spouses as defined in this policy for federal tax purposes. Therefore, exercise of the spousal continuation provisions of this policy or any riders by individuals who do not meet the definition of "spouse" may have adverse tax consequences and/or may not be permissible. **Please consult a tax professional for more information on this subject.**

Living and death benefits are referred to as a rider in the contract.

## WHAT IS A VARIABLE ANNUITY?

A long-term investment product designed for retirement purposes offering four main features:

- Guaranteed lifetime payout options
- Guaranteed death benefit options
- Wide selection of investment options
- Tax-deferred earnings accumulation

If you elect a living benefit, there are certain underlying investment options offered in the policy that use a volatility control strategy. If you elect the *Transamerica Principal Optimizer*<sup>SM</sup> living benefit, Transamerica requires the policy value to be allocated in a manner described in the contract, which may include a volatility control strategy. **In periods of high market volatility, volatility control strategies could limit your participation in market gains; this may conflict with your investment objectives by limiting the ability to maximize potential growth of your policy value and, in turn, the value of any guaranteed benefit that is tied to investment performance.**

Volatility control strategies are intended to help limit overall volatility and reduce the effects of significant market downturns during periods of high market volatility, providing policy owners with the opportunity for smoother performance and better risk-adjusted returns. **You pay an additional fee for the living benefits that, in part, protects the living benefit base from investment losses. Since the living benefit base does not decrease as a result of investment losses, volatility control strategies might not provide meaningful additional benefit to you.** If you determine that underlying funds with volatility control strategies are not consistent with your investment objectives, other investment options are available under the living benefits that do not invest in funds that utilize volatility control strategies.

All policies, living benefits, and forms may vary by state, and may not be available in all states: FRGL22NY-R0319(IS), FRGL22NY-R0319(IJ)





**When it comes to preparing  
for the future, there's no  
time like the present.**

Let's get started today.



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