

INVESTMENT STRATEGIES AS UNIQUE AS YOU

VARIABLE ANNUITY INVESTMENT OPTIONS

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INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED



TRANSAMERICA[®]

Insurance / Investments / Retirement

TRANSAMERICA VARIABLE ANNUITIES: INVESTMENT OPTIONS

You need investment options that can help you keep your retirement goals intact in today's marketplace. Our options seek to limit downside risk and volatility in an effort to protect you from extreme losses and give you the confidence to stay invested through the market's inevitable ups and downs. And through our *Investor First*SM Process,¹ we get to know individual managers at leading firms to evaluate how they invest and manage risk. Managers not meeting expectations are subject to replacement. Investment options are subject to investment risk, including the possible loss of principal.

TRANSAMERICA INCOME EDGESM 1.2 & TRANSAMERICA PRINCIPAL OPTIMIZERSM INVESTMENT OPTIONS

LIVING BENEFIT FEE: TRANSAMERICA INCOME EDGE 1.2: 1.45% Single Life, 1.55% Joint Life TRANSAMERICA PRINCIPAL OPTIMIZER: 1.35% Single & Joint Life

| FLEXIBLE INVESTMENT OPTIONS | |
|---|---|
| STOCK/ EQUITY | STOCK/ EQUITY |
| AB Relative Value Portfolio | TA Janus Mid-Cap Growth |
| American Funds Growth Fund SM - Class 4 | TA JPMorgan Enhanced Index |
| American Funds Growth-Income Fund SM - Class 4 | TA TSW Mid Cap Value Opportunities |
| American Funds International Fund SM - Class 4 | TA MSCI EAFE Index |
| American Funds - New World Fund SM - Class 4 Shares | TA S&P 500 Index |
| Fidelity [®] VIP Contrafund [®] Portfolio - Service Class 2 | TA Small/Mid Cap Value |
| Fidelity [®] VIP Mid Cap Portfolio - Service Class 2 | TA T. Rowe Price Small Cap |
| Fidelity [®] VIP Value Strategies Portfolio - Service Class 2 | TA TSW International Equity |
| TA Aegon Sustainable Equity Income | TA WMC US Growth |
| TA BlackRock iShares Edge 100 | Vanguard [®] VIF International Portfolio** |
| TA Great Lakes Advisors Large Cap Value | Vanguard [®] VIF Mid-Cap Index Portfolio |
| TA International Focus | Vanguard [®] VIF Real Estate Index Portfolio** |
| SECTOR | SECTOR |
| Fidelity [®] VIP Consumer Staples - Initial Class | Fidelity [®] VIP Technology Portfolio - Initial Class |
| Fidelity [®] VIP Energy Portfolio - Service Class 2 | Fidelity [®] VIP Utilities Portfolio - Initial Class |
| Fidelity [®] VIP Health Care Portfolio - Service Class 2 | |
| ASSET ALLOCATION | ASSET ALLOCATION |
| AB Balanced Hedged Allocation Portfolio - Class B | TA JPMorgan Asset Allocation - Growth |
| American Funds Asset Allocation Fund SM - Class 4 | TA JPMorgan Tactical Allocation |
| American Funds Static Allocation ^{SM*} | TA Madison Diversified Income |
| Fidelity [®] VIP Balanced Portfolio - Service Class 2 | TA Market Participation Strategy |
| State Street Total Return V.I.S. Fund - Class 3 | TA Multi-Managed Balanced |
| TA 60/40 Allocation | TA Static Allocation - Active* |
| TA BlackRock iShares Edge 40 | TA Static Allocation - Passive* |
| TA BlackRock iShares Edge 50 | Vanguard [®] VIF Balanced Portfolio |
| TA BlackRock iShares Edge 75 | Vanguard [®] VIF Conservative Allocation Portfolio |
| TA Goldman Sachs 70/30 Allocation | Vanguard [®] VIF Moderate Allocation Portfolio |
| TA Janus Balanced | TA Morgan Stanley Global Allocation |
| MANAGED-RISK ASSET ALLOCATION | MANAGED-RISK ASSET ALLOCATION |
| TA American Funds Managed Risk - Balanced | TA JPMorgan Asset Allocation - Moderate Growth |
| TA BlackRock iShares Active Asset Allocation - Conservative | TA JPMorgan International Moderate Growth |
| TA BlackRock iShares Active Asset Allocation - Moderate | TA Managed Risk - Balanced ETF |
| TA BlackRock iShares Active Asset Allocation - Moderate Growth | TA Managed Risk - Conservative ETF |
| TA BlackRock iShares Dynamic Allocation - Balanced | TA Managed Risk - Growth ETF |
| TA BlackRock iShares Dynamic Allocation - Moderate Growth | TA Morgan Stanley Global Allocation Managed Risk - Balanced |
| TA BlackRock Tactical Allocation | TA BlackRock iShares Tactical - Balanced |
| TA JPMorgan Asset Allocation - Conservative | TA BlackRock iShares Tactical - Conservative |
| TA JPMorgan Asset Allocation - Growth | TA BlackRock iShares Tactical - Growth |
| TA JPMorgan Asset Allocation - Moderate | |
| ALTERNATIVE /FIXED INCOME | BOND/FIXED INCOME |
| TA BlackRock Real Estate Securities | TA Aegon High Yield Bond |
| SELECT INVESTMENT OPTIONS | |
| BOND/FIXED INCOME | BOND/FIXED INCOME |
| American Funds-The Bond Fund of America SM - Class 4 | TA PIMCO Total Return |
| DFA VA Global Bond Portfolio - Institutional Class | TA PineBridge Inflation Opportunities |
| TA Aegon U.S. Government Securities | Vanguard [®] VIF - Short-Term Investment-Grade Portfolio** |
| TA BlackRock Government Money Market | Vanguard [®] VIF - Total Bond Market Index Portfolio** |
| TA JPMorgan Core Bond | |
| STABLE ACCOUNT | |
| GENERAL ACCOUNT | |
| Stable Account | |

¹ This process only applies to Transamerica Asset Management funds and not to nonproprietary funds. Transamerica Asset Management, Inc., a registered investment advisor.

* A Static Allocation is a static asset allocation model that invests certain percentages of the Policy Value in some or all of the subaccounts currently available within the variable annuity you purchase. You may not make transfers among the underlying subaccounts of a Static Allocation. In order to maintain a Static Allocation's specified subaccount allocation percentages, quarterly rebalancing is required and will occur on the last day of the calendar quarter.

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

The Stable Account is a fixed account option that is only available if you elect an optional living benefit. Not all investment options are available in all states or 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 a time.

IMPORTANT INFORMATION

Before investing, consider a variable annuity's investment objectives, risks, charges, and expenses. Go to transamerica.com for prospectuses containing this and other information. Please read carefully.

What is a variable annuity?

Variable annuities are long-term financial products designed for retirement purposes that invest in underlying investment portfolios that are subject to market fluctuation, investment risk, and possible loss of principal.

Fees

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

The maximum living benefit fee is 2.50% for *Transamerica Income Edge*SM 1.2 & *Transamerica Principal Optimizer*SM.

Withdrawals

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. 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.

RMD-Friendly

You can satisfy your Required Minimum Distribution (RMD) while knowing guaranteed income, from the optional living benefit, 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.

Additional information

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

The withdrawal and protection level percentages (if applicable) and living benefit fees along with required allocations, value 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.**

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 have specific issue ages for our variable annuity policies and may not have all living and death benefits available. Please check with your financial professional for availability.

These underlying portfolios are only offered as an investment option within a variable annuity contract. There are other investment choices available with different management fees associated with each choice.

These investment options contain different investments than similarly named mutual funds offered by the money manager. Investment results may be higher or lower.

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.**

If you elect an optional living benefit, there are certain underlying investment options offered in the policy that use a volatility control strategy. Transamerica requires the Policy Value to be allocated in a manner described in the contract. **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 the 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 which, in part, pays for protecting 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 any meaningful additional benefit.** 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.

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

All policies, living benefits, and forms may vary by state and may not be available in all states: ICC19 TRGL22IC-R0319(IS), ICC19 TRGL22IC-R0319(IJ), TRGL22FL-R0319(IS), TRGL22FL-R0319(IJ), FRGL22NY-R0319(IS), FRGL22NY-R0319(IJ) ICC18 TRGL16IC-0318(IS), ICC18 TRGL16IC-0318(IJ), TRGL16FL-0318(IS), TRGL16FL-0318(IJ), FRGL16NY-0318(IS), FRGL16NY-0318(IJ), ICC19 TPVA10IC-R1019, TPVA10FL-R1019, FPVA10NY-R1019.



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



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