

TRANSAMERICA INCOME EDGESM 1.2

THE 'AND' BENEFIT JUST GOT BETTER

Transamerica Income Edge 1.2 is an optional living benefit available for an additional fee with a Transamerica variable annuity.

8.5%

Guaranteed Retirement Income
at Age 65¹

— AND —

Unlimited Growth Potential

— AND —

Automatic Annual Step-Up

— AND —

Guaranteed Non-Reducing
Lifetime Income²

¹ 8.5% income for life applicable at attained age 65 if there are no withdrawals until on or after the seventh rider anniversary

Not applicable in New York

² Non-reducing guaranteed lifetime income is valid only when there are no excess withdrawals taken.

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

ATTAINED AGE ³	Before the living benefit's 4 th anniversary:		4 th until 7 th living benefit anniversary:		On or after the living benefit's 7 th anniversary:	
	WITHDRAWAL PERCENTAGE	WITHDRAWAL PERCENTAGE	WITHDRAWAL PERCENTAGE	WITHDRAWAL PERCENTAGE	WITHDRAWAL PERCENTAGE	WITHDRAWAL PERCENTAGE
	SINGLE LIFE	JOINT LIFE	SINGLE LIFE	JOINT LIFE	SINGLE LIFE	JOINT LIFE
59-64	4.75%	4.25%	5.75%	5.25%	7.50%	7.00%
65-69	5.75%	5.25%	6.75%	6.25%	8.50%	8.00%
70-74	6.00%	5.50%	7.00%	6.50%	8.75%	8.25%
75-79	6.50%	6.00%	7.50%	7.00%	9.25%	8.75%
80-84	7.00%	6.50%	8.00%	7.50%	9.75%	9.25%
85-89	8.00%	7.50%	9.00%	8.50%	10.75%	10.25%
90-94	9.00%	8.50%	10.00%	9.50%	11.75%	11.25%
95+	NA	NA	NA	NA	12.75%	12.25%

³ Age at time of first withdrawal

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.

Variable annuities are long-term, tax-deferred vehicles designed for retirement purposes and are subject to investment risk, including possible loss of principal.

Your clients should consider a variable annuity's investment objectives, risks, charges, and expenses carefully before investing. Go to transamerica.com for prospectuses containing this and other information. Encourage them to read it carefully.

Transamerica variable annuities' range of fees and charges include 0.2%–1.5% mortality and expense risk fee and administrative charge (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 0.6% annually may apply for certain investment options.

Transamerica Income Edge 1.2 living benefit annual fee of 1.45% for single life, and 1.55% for joint life of the Withdrawal Base will be deducted on a pro rata basis from the Select and Flexible Options at the end of each living benefit quarter and only deducted from the Stable Account if the other options are exhausted. The living benefit fee percentage may increase upon an Automatic Step-Up, but the maximum living benefit fee is 2.5%.

75% of the premiums may be allocated in any of the available investment options and the remaining 25% goes into the Stable Account.

The withdrawal 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. **Your client should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

Withdrawals reduce the policy value, death benefit, and other annuity values.

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

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.

If your client elects an optional living benefit, there are certain underlying investment options offered in the policy that use a volatility control strategy. If they elect one of the optional living benefits, 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 client's participation in market gains; this may conflict with their 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. **Your client pays 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 any meaningful additional benefit.** If they determine that underlying funds with volatility control strategies are not consistent with their investment objectives, other investment options are available under the living benefits that do not invest in funds that utilize volatility control strategies.

Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Annuities are underwritten and distributed by Transamerica Capital, Inc. 1801 California St., Suite 5200, Denver, CO 80202, FINRA member. References to Transamerica may pertain to one or all of these companies.

Living benefits are referred to as riders in the contract.

All policies, riders, and forms may vary by state and may not be available in all states. ICC18 TRGL16IC-0318(IS), ICC18 TRGL16IC-0318(IJ), TRGL16FL-0318(IS), TRGL16FL-0318(IJ)

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Retirement solutions for any market.

Learn more about how Transamerica annuities could help boost your business. Contact the Transamerica Annuity Sales Desk at **800-851-7555**.

 **Visit:** transamerica.com/annuities/living-benefits

