Transamerica℠

WRL Freedom Equity Protector®

MPRWRL007-11/26

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, 0.90% 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
AB VPS Balanced Hedged Allocation Portfolio - Class B Shares #	07/01/2004	05/01/2009	4.11	4.06	14.66	3.28	5.94	5.03	50.73	17.49	78.00	199.33
Fidelity VIP Contrafund® Portfolio - Service Class 2 #, £	01/03/1995	04/28/2000	5.65	6.40	23.69	10.50	14.84	11.11	89.23	64.72	298.91	2,759.78
Fidelity VIP Equity-Income Portfolio - Service Class 2 #, £	10/09/1986	04/28/2000	15.58	19.79	19.98	10.24	11.00	8.63	72.71	62.79	184.07	2,653.77
Fidelity VIP Growth Opportunities Portfolio - Service Class 2 #, £	01/03/1995	04/28/2000	3.93	2.15	27.05	7.40	19.37	10.08	105.08	42.92	487.46	2,027.86
Fidelity VIP Index 500 Portfolio - Service Class 2 #	08/27/1992	10/31/2003	10.62	10.74	21.89	10.68	14.01	9.60	81.08	66.10	271.13	2,192.58
Franklin Allocation VIP Fund - Class 4 Shares #	07/02/2007	05/01/2009	3.91	4.29	11.86	3.57	5.96	3.76	39.96	19.17	78.34	103.99
Profund Access VP High Yield FundSM ¤	05/02/2005	02/28/2008	-1.66	-0.92	5.65	1.80	2.12	4.42	17.91	9.32	23.39	153.37
ProFund VP Asia 30 ¤	05/01/2002	02/28/2008	-10.87	-18.00	10.18	-3.89	2.27	4.33	33.76	-18.01	25.10	182.27
ProFund VP Bull ¤	05/01/2001	06/12/2006	9.08	8.87	19.88	8.86	12.16	6.17	72.28	52.91	215.07	360.32
ProFund VP Communication Services ¤	01/22/2001	02/28/2008	-16.24	-14.25	13.92	7.72	5.25	0.89	47.85	45.07	66.79	25.63
ProFund VP Consumer Discretionary ¤	05/01/2002	02/28/2008	-4.89	-5.55	12.89	1.67	8.67	6.35	43.89	8.65	129.76	352.04
ProFund VP Emerging Markets ¤	08/31/2007	02/28/2008	-4.62	-7.20	16.30	4.06	5.22	1.11	57.30	22.04	66.32	23.62
ProFund VP Energy ¤	01/22/2001	02/28/2008	56.27	59.28	18.58	20.02	8.55	5.86	66.74	149.07	127.09	333.57

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
ProFund VP Europe 30 ¤	10/18/1999	02/28/2008	17.81	21.12	20.43	10.35	8.71	3.03	74.66	63.66	130.56	124.14
ProFund VP Falling U.S. Dollar ¤	08/31/2007	02/28/2008	-4.16	-2.76	1.42	-2.16	-2.20	-3.10	4.31	-10.35	-19.91	-45.30
ProFund VP Financials ¤	01/22/2001	02/28/2008	2.21	6.83	19.21	6.61	10.12	3.76	69.42	37.74	162.19	158.95
ProFund VP International ¤	08/31/2007	02/28/2008	6.29	9.43	15.23	4.86	5.54	1.17	53.02	26.77	71.45	25.03
ProFund VP Japan ¤	05/01/2002	02/28/2008	24.56	19.94	27.74	18.14	13.88	5.96	108.42	130.14	266.83	313.52
ProFund VP Materials ¤	05/01/2002	02/28/2008	15.44	22.26	10.80	5.24	8.04	5.69	36.04	29.12	116.67	287.88
ProFund VP Mid-Cap ¤	08/31/2007	02/28/2008	8.79	10.45	13.47	3.74	7.46	5.98	46.10	20.15	105.24	204.64
ProFund VP NASDAQ-100 ¤	01/22/2001	06/12/2006	10.34	7.36	22.71	9.95	17.02	7.43	84.79	60.66	381.36	534.28
ProFund VP Pharmaceuticals ¤	05/01/2002	02/28/2008	13.31	27.63	20.04	6.58	6.45	4.37	72.99	37.55	86.78	185.24
ProFund VP Precious Metals ¤	05/01/2002	02/28/2008	-10.52	7.89	37.56	16.54	9.97	3.41	160.28	114.99	158.71	127.67
ProFund VP Short Emerging Markets ¤	08/31/2007	02/28/2008	2.26	5.19	-14.67	-7.31	-10.62	-10.94	-37.87	-31.57	-67.47	-89.14
ProFund VP Short International ¤	08/31/2007	02/28/2008	-7.02	-9.63	-12.84	-5.89	-9.21	-8.81	-33.78	-26.19	-61.96	-82.91
ProFund VP Short NASDAQ-100 ¤	05/01/2002	02/28/2008	-10.90	-8.61	-18.91	-11.81	-19.38	-16.32	-46.67	-46.65	-88.40	-98.73
ProFund VP Short Small-Cap ¤	09/03/2002	06/12/2006	-11.46	-11.59	-15.69	-5.37	-12.66	-13.69	-40.08	-24.11	-74.16	-97.15
ProFund VP Small-Cap ¤	05/01/2001	06/12/2006	11.80	11.74	17.55	2.77	7.41	5.43	62.42	14.63	104.38	284.96
ProFund VP Small-Cap Value ¤	05/01/2002	02/28/2008	15.56	19.41	15.78	4.38	7.42	5.77	55.22	23.93	104.53	295.37
ProFund VP U.S. Government Plus ¤	05/01/2002	02/28/2008	-5.99	-9.22	0.23	-13.93	-5.97	0.97	0.69	-52.77	-45.95	26.73
ProFund VP UltraNASDAQ-100 ¤	10/18/1999	05/01/2012	16.10	9.04	41.01	12.55	29.31	7.14	180.35	80.61	1,207.59	544.58
ProFund VP UltraSmall-Cap ¤	10/18/1999	02/28/2008	20.07	18.77	29.18	-1.14	9.08	5.21	115.59	-5.57	138.42	294.98
ProFund VP Utilities ¤	01/22/2001	02/28/2008	1.58	-2.34	13.76	5.79	6.33	4.87	47.24	32.47	84.71	240.40
Transamerica Aegon Bond VP - Initial Class	05/01/2002	05/01/2002	-1.28	-1.12	4.76	-1.13	0.66	2.62	14.96	-5.51	6.75	88.31
Transamerica Aegon Core Bond VP - Initial Class	10/02/1986	10/02/1986	-1.57	-1.36	4.35	-1.01	0.63	4.13	13.62	-4.94	6.53	407.17
Transamerica Aegon High Yield Bond VP - Initial Class	06/01/1998	05/01/2003	-0.88	0.40	6.92	2.09	3.64	4.41	22.21	10.87	43.00	240.60
Transamerica Aegon Sustainable Equity Income VP - Initial Class	05/01/1996	05/01/1996	21.68	24.35	20.48	7.67	7.97	6.99	74.89	44.73	115.29	684.61
Transamerica Aegon U.S. Government Securities VP - Initial Class	05/13/1994	05/01/2002	-1.60	-1.64	3.06	-1.86	-0.11	2.53	9.45	-8.95	-1.07	125.28
Transamerica BlackRock iShares Active Asset Allocation- Conservative VP - Initial Class	05/01/2011	05/02/2011	2.91	3.38	8.90	1.65	3.56	3.13	29.15	8.51	41.93	61.35
Transamerica BlackRock iShares Active Asset Allocation- Moderate Growth VP - Initial Class	05/01/2011	05/02/2011	7.52	8.22	14.25	4.82	4.98	3.99	49.14	26.55	62.62	83.29
Transamerica BlackRock iShares Active Asset Allocation- Moderate VP - Initial Class	05/01/2011	05/02/2011	5.13	5.71	11.40	2.98	4.36	3.65	38.27	15.79	53.18	74.43
Transamerica BlackRock iShares Edge 40 VP - Initial Class	05/01/2002	05/01/2002	6.33	7.10	11.09	2.89	4.42	4.19	37.08	15.32	54.04	173.68

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 BlackRock iShares Tactical VP - Balanced - Initial Class	05/01/2009	05/01/2009	5.38	5.98	12.70	2.37	4.73	3.98	43.14	12.40	58.76	98.10
Transamerica BlackRock iShares Tactical VP - Conservative - Initial Class	05/01/2009	05/01/2009	3.47	4.01	9.77	1.12	3.70	3.19	32.27	5.71	43.87	73.37
Transamerica BlackRock iShares Tactical VP - Growth - Initial Class	05/01/2009	05/01/2009	7.69	8.43	15.83	4.95	6.74	4.84	55.40	27.35	91.91	128.85
Transamerica BlackRock Real Estate Securities VP - Initial Class	05/01/1998	05/01/1998	3.53	4.69	10.97	-1.53	3.03	5.60	36.64	-7.40	34.80	372.13
Transamerica BlackRock Tactical Allocation VP - Initial Class	05/01/2011	05/20/2011	4.33	4.71	13.33	4.29	6.19	5.51	45.58	23.36	82.39	129.57
Transamerica Goldman Sachs Managed Risk - Balanced ETF VP - Initial Class	05/01/2008	05/01/2008	4.88	5.48	11.83	3.82	5.29	4.29	39.87	20.62	67.37	117.64
Transamerica Goldman Sachs Managed Risk - Growth ETF VP - Initial Class	05/01/2008	05/01/2008	7.96	8.79	15.31	6.32	7.64	5.49	53.33	35.86	108.79	168.88
Transamerica International Focus VP - Initial Class	01/02/1997	01/02/1997	0.81	-3.51	5.05	-1.22	4.70	3.26	15.93	-5.94	58.28	160.58
Transamerica Janus Balanced VP - Initial Class	07/01/2009	07/01/2009	3.14	2.93	13.72	5.10	8.91	6.74	47.05	28.23	134.80	209.82
Transamerica Janus Mid-Cap Growth VP - Initial Class	03/01/1993	03/01/1993	4.08	5.83	14.61	4.27	11.38	9.09	50.54	23.26	193.87	1,773.78
Transamerica JPMorgan Asset Allocation - Conservative VP - Initial Class	05/01/2002	05/01/2002	1.76	2.14	9.18	0.68	3.80	3.95	30.16	3.43	45.25	158.28
Transamerica JPMorgan Asset Allocation - Moderate Growth VP - Initial Class	05/01/2002	05/01/2002	5.08	5.88	13.70	3.43	7.28	5.65	46.97	18.35	101.96	284.70
Transamerica JPMorgan Asset Allocation - Moderate VP - Initial Class	05/01/2002	05/01/2002	3.22	3.77	11.12	1.90	5.38	4.80	37.22	9.88	68.81	215.37
Transamerica JPMorgan Diversified Equity Allocation VP - Initial Class ¥	05/01/2002	05/01/2002	7.58	8.64	19.21	6.13	10.76	6.98	69.41	34.67	177.77	422.71
Transamerica JPMorgan Enhanced Index VP - Initial Class	05/02/1997	05/01/2002	8.46	8.89	20.48	10.35	14.03	8.38	74.86	63.62	271.60	975.13
Transamerica JPMorgan International Moderate Growth VP - Initial Class	05/01/2006	05/01/2006	4.21	6.20	11.65	1.78	5.22	3.00	39.18	9.25	66.33	83.15
Transamerica Morgan Stanley Capital Growth VP - Initial Class	05/03/1999	06/30/1999	-5.89	-15.42	28.13	-4.42	13.25	9.34	110.36	-20.22	246.99	1,064.73
Transamerica Morgan Stanley Global Allocation VP - Initial Class	05/01/2011	05/20/2011	3.55	4.39	12.95	3.56	6.27	4.88	44.11	19.11	83.71	109.38
Transamerica Multi-Managed Balanced VP - Initial Class	05/01/2002	05/01/2002	4.49	4.86	14.16	5.91	8.78	7.28	48.77	33.23	131.98	459.81
Transamerica Multi-Managed Conservative - Initial Class §	03/01/1994	03/01/1994	-0.20	0.11	7.51	0.41	3.06	5.23	24.27	2.05	35.23	428.97
Transamerica Small/Mid Cap Value VP - Initial Class	05/04/1993	10/31/2003	14.24	18.87	15.09	6.98	9.63	10.75	52.43	40.11	150.74	2,953.50
Transamerica T.Rowe Price Small Cap VP - Initial Class	05/03/1999	05/03/1999	9.79	9.72	17.01	4.14	10.25	8.01	60.22	22.50	165.35	731.76
Transamerica TSW Mid Cap Value Opportunities VP - Initial Class	05/03/1999	06/30/1999	9.12	12.47	13.92	5.52	7.93	7.61	47.83	30.82	114.51	650.66

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 WMC US Growth VP - Initial Class	12/31/1980	05/01/2002	2.18	-0.52	20.84	7.97	15.56	12.68	76.44	46.74	324.75	23,712.22

	7-Day Current Yield		7-Day Effective Yield	
Portfolio Name	Monthly	Quarterly	Monthly	Quarterly
ProFund VP Government Money Market ¤, ±	2.04	2.02	2.06	2.04
Transamerica BlackRock Government Money Market VP - Initial Class ¶	2.79	2.75	2.83	2.79

\# - Returns for the period prior to the inception of this class of share with 12b-1 fee are based on historical returns for a class of shares without a 12b-1 fee, adjusted as if the 12b-1 fee had been in effect since the inception date.

£ - Effective on or about May 1, 2003, this portfolio is no longer available for sale to new investors.

¤ - It is the general policy of ProFunds to permit frequent purchases and redemptions of ProFund VP and Access VP High Yield Fund shares. Active trading in these shares could increase portfolio turnover. In addition, large movements of assets into and out of the portfolios may negatively impact each portfolio's ability to achieve its investment objective or maintain a consistent level of operating expenses. In certain circumstances, a ProFund VP or the Access VP High Yield Fund's expense ratio may vary from current estimates or the historical ratio disclosed. For information regarding the principal risks for each ProFund VP and the Access VP High Yield fund please refer to the prospectus. HIGH ABSOLUTE SHORT-TERM PERFORMANCE IS NOT TYPICAL AND MAY NOT BE ACHIEVED IN THE FUTURE. SUCH RESULTS SHOULD NOT BE THE SOLE BASIS FOR EVALUATING MATERIAL FACTS IN MAKING AN INVESTMENT DECISION.

± - The seven-day yield refers to the annualized income generated by an investment in the subaccount over a specified seven-day period. For the effective yield, the income earned by an investment in the subaccount is assumed to be reinvested. The yield calculation does not reflect the deduction of surrender charges. An investment in the subaccount is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the subaccount. See the Prospectus and Statement of Additional Information for further details regarding calculations of yields.

¶ - 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.

¥ - Effective November 03, 2025 Transamerica JPMorgan Asset Allocation - Growth VP was renamed Transamerica JPMorgan Diversified Equity Allocation.

§ - Effective November 2, 2026 Transamerica JPMorgan Tactical Allocation VP was renamed Transamerica Multi-Managed Conservative VP.

Variable Universal Life Insurance Issued By:
Transamerica Life Insurance Company
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Distributor: Transamerica Capital, LLC. Member FINRA