

## INVESTMENT-ONLY STRATEGY: INVESTMENT OPTIONS

At Transamerica, we've assembled a broad range of variable annuity investment options from some of the industry's well-known managers to ensure you have many choices available. And because of the *Investor First*<sup>SM</sup> Process that we apply to our affiliated investment options, you'll know your assets are cared for with the diligence you deserve.<sup>1</sup> Everyone's circumstances are unique, and your financial professional can help you determine whether these investment options are right for you.

## CREATE A PERSONALIZED PORTFOLIO FROM ANY COMBINATION OF THESE INVESTMENT OPTIONS

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

<sup>1</sup> The *Investor First*<sup>SM</sup> Process is only applied to Transamerica Asset Management funds and not to nonproprietary funds. Transamerica Asset Management, Inc., a registered investment advisor.

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

Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, Iowa and 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. FINRA Member. References to Transamerica may pertain to one or all of these companies.

Not all investment options are available in all states or for all products.

All TA subaccount investment options invest in the underlying portfolios of Transamerica Series Trust Service Class shares (Investment Adviser, 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 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.**

### 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**

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

#### **What is a variable annuity?**

Variable annuities are long-term tax-deferred vehicles designed for retirement purposes and contain underlying investment portfolios that are subject to market fluctuation, investment risk, and possible loss of principal.

#### **Fees**

Transamerica variable annuities' range of fees 0.20%-1.50% M&E&A, 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.

#### **Withdrawals**

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.

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.

#### **Additional information**

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

Financial institutions that sell our products may have their own guidelines to determine the appropriateness of our variable annuity policies and/or 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.

Investment options and fee information not applicable to all variable annuities issued by Transamerica. Please see a prospectus for a listing of subaccounts available in a specific annuity.

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.



**TRANSAMERICA®**

Insurance / Investments / Retirement

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