

PROTECTION AND GROWTH POTENTIAL

**TRANSAMERICA PRINCIPAL OPTIMIZERSM
AVAILABLE WITH A TRANSAMERICA
VARIABLE ANNUITY**

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INVESTMENT AND INSURANCE PRODUCTS ARE:

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- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
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TRANSAMERICA[®]

Insurance / Investments / Retirement

TRANSAMERICA PRINCIPAL OPTIMIZER

Transamerica Principal OptimizerSM (TPO) provides the opportunity to grow assets and build wealth while helping to protect the financial futures of your clients.

Available for an additional fee with a Transamerica variable annuity, TPO offers protection from market losses for principal and earnings, the potential for uncapped investment growth, and the freedom to invest 75% of premiums into any investment option available on the base variable annuity — including all equities.

 **DOWNSIDE PROTECTION**

 **SIMPLICITY**

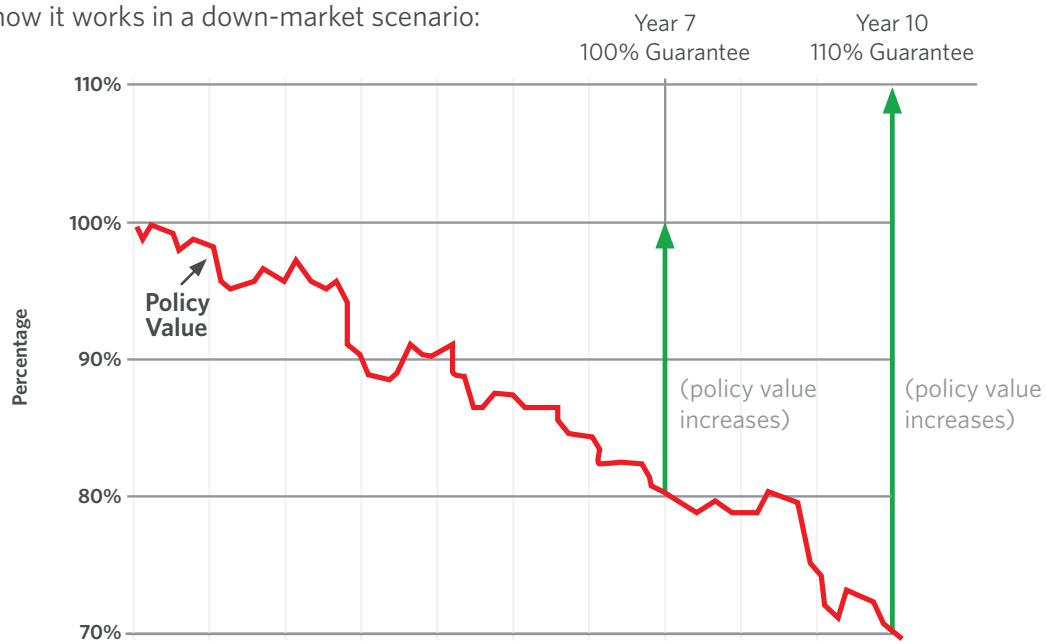
 **FLEXIBILITY**

THE CONFIDENCE OF ENSURING A GUARANTEED FUTURE VALUE

TPO offers your clients the opportunity to protect their premium and growth, so even if the policy value has fallen due to down markets, they're guaranteed to receive 110% of their premium back after they complete the 10-year waiting period. If your clients choose the 7-year waiting period, they're guaranteed to receive 100% of their premium back.

The guaranteed future value cannot be withdrawn in a lump sum, cannot be annuitized, and is not payable as a death benefit.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 a down-market scenario:



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.

Mary has the 7-year benefit. After seven years, her original premium has decreased more than 10%, but since she has TPO, 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 TPO, 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.

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



Guaranteed future value:

The policy value multiplied by the protection level percentage on the rider date.¹

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.

VESTING SCHEDULE

10-Year Waiting Period

Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10+
100%	90%	80%	70%	60%	50%	50%	50%	50%	0%

7-Year Waiting Period

Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7+
100%	90%	80%	70%	60%	50%	0%

¹ After the rider 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.

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LIFETIME INCOME CLIENTS CAN COUNT ON

- Confidence that comes with income that generates for a lifetime
- Opportunity to automatically lock in investment gains to a client's withdrawal base annually with the automatic Step-Up feature
- Stability that comes from income that can't be reduced even if policy value reaches zero, as long as no excess withdrawals are taken

WITHDRAWAL RATES

Consistent, guaranteed income that can never run out or be reduced, even if the policy value reaches zero, as long as no excess withdrawals are taken. All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

ATTAINED AGE	SINGLE LIFE WITHDRAWAL PERCENTAGE	JOINT LIFE WITHDRAWAL PERCENTAGE
59-64	3.75%	3.25%
65-80	5.00%	4.50%
81+	5.50%	5.00%

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 rider guarantees that withdrawals up to the Rider 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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The fee for *Transamerica Principal Optimizer* is 1.35%. 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 benefit quarter and only deducted from the Stable Account if the other options are exhausted. For New York only, once the Select and Flexible Investment Options are exhausted, no rider fee will be deducted. The rider fee percentage may increase upon an automatic Step-Up or election of the optional reset, but the maximum fee percentage allowed is 2.50%. Your client must wait until the living benefit year after they turn age 59 to begin withdrawals permitted under the benefit. If the living benefit is purchased prior to age 59, however, the living benefit fee will still apply.



INVEST WITH CHOICE AND FLEXIBILITY

WITH TRANSAMERICA PRINCIPAL OPTIMIZER

The optional TPO living benefit allows a client to tailor their portfolio to meet their goals. Choose from 70-plus investment options (may vary by product) from some of the industry's leading money managers and allocate 75% of all premiums in any of the investment options listed on the next page. It's their choice. And all dividends are automatically reinvested into subaccount unit values.

The remaining 25% 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.

 Choose investment options 75%

 Automatically allocate 25%

75%
FLEXIBLE AND SELECT
INVESTMENT OPTIONS,
YOUR CLIENT CHOOSES



25%
STABLE ACCOUNT

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 client's 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.

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.**

CHOOSE INVESTMENT OPTIONS

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 [®] - Class 4	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 INVESTMENT OPTIONS	SECTOR INVESTMENT OPTIONS
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*	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	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 Goldman Sachs Managed Risk - Balanced ETF
TA BlackRock iShares Active Asset Allocation - Moderate Growth	TA Goldman Sachs Managed Risk - Conservative ETF
TA BlackRock iShares Dynamic Allocation - Balanced	TA Goldman Sachs 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 - Moderate	TA BlackRock iShares Tactical - Growth
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 Aegon Bond
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 Aegon Intermediate Bond	
STABLE ACCOUNT	
GENERAL ACCOUNT	
Transamerica Stable Account	

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

Your client could lose money by investing in the Transamerica BlackRock Government Money Market. Although the fund seeks to preserve the value of your client's investment at \$1.00 per share, it cannot guarantee it will do so. The fund may impose a fee upon sale of your client's shares or may temporarily suspend the 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 your client elects this optional benefit. The guaranteed minimum interest rate for the Stable Account is 3% for New York and 0.25% for non-NY. Transfers to and from the Stable Account are not permitted.

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

*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.

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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.

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, your client 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.

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.

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.

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 your client elects a living benefit, there are certain underlying investment options offered in the policy that use a volatility control strategy. If they elect the *Transamerica Principal Optimizer* 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 their participation in market gains; this may conflict with their investment objectives by limiting the ability to maximize potential growth of their 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 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 meaningful additional benefit to your client.** 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, 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)

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