



Opportunity, balance, and selection

Transamerica Product Guide

**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**

Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, Iowa. 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.

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Transamerica Variable Annuities: Product Highlights

	Transamerica Variable Annuities																			
Product Highlights	Transamerica B-Share Variable Annuity A 7-year surrender charge schedule	Transamerica I-Share II Variable Annuity No surrender charge schedule																		
Issue Age	0–90 annuitant and/or owner	0–90 annuitant and/or owner																		
Surrender Charge Schedule	7-Year Contingent Deferred Sales Charge (CDSC): <table><tr><td>Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8+</td></tr><tr><td></td><td>8%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>0%</td></tr></table>	Year	1	2	3	4	5	6	7	8+		8%	8%	7%	6%	5%	4%	3%	0%	No CDSC during the accumulation phase
Year	1	2	3	4	5	6	7	8+												
	8%	8%	7%	6%	5%	4%	3%	0%												
Death Benefit Options Issue Ages/Mortality & Expense Risk Fee & Administrative Charge (M&E&A) is an annual fee assessed daily and is a percentage of the subaccount Policy Value. See page 4 for more details.	Policy Value: Fee 1.15%, Issue age 0–90 Return of Premium: Fee 1.30%, Issue age 0–85 Annual Step-Up: Fee 1.50%, Issue age 0–75	Policy Value: Fee 0.20%, Issue age 0–90 Return of Premium: Fee 0.30%, Issue age 0–85 Annual Step-Up: Fee 0.60%, Issue age 0–75																		
Transamerica Income EdgeSM 1.2 Living benefit fee may increase. See page 5 for more details.	Fee 1.45% Single Life, 1.55% Joint Life, Issue age 0–85 The fee is a percentage of the Withdrawal Base and will be deducted on a pro rata basis from the Select and Flexible Options at the end of each living benefit quarter in arrears and only deducted from the Stable Account if the other options are exhausted.	Fee 1.45% Single Life, 1.55% Joint Life, Issue age 0–85 The fee is a percentage of the Withdrawal Base and will be deducted on a pro rata basis from the Select and Flexible Options at the end of each living benefit quarter in arrears and only deducted from the Stable Account if the other options are exhausted.																		
Transamerica Principal OptimizerSM Living benefit fee may increase. See page 6 for more details.	Fee: 1.35%, Issue age 0–85 The fee is a percentage of either the greater of the Withdrawal Base or Guaranteed Future Value and will be deducted on a pro rata basis from the Select and Flexible Options at the end of each living benefit quarter in arrears and only deducted from the Stable Account if the other options are exhausted.	Fee: 1.35%, Issue age 0–85 The fee is a percentage of either the greater of the Withdrawal Base or Guaranteed Future Value and will be deducted on a pro rata basis from the Select and Flexible Options at the end of each living benefit quarter in arrears and only deducted from the Stable Account if the other options are exhausted.																		
Additional Options See page 10 for more details	Liquidity Rider: Fee 0.50%, Issue age 0–90. Annual fee assessed daily for the first four policy years and is a percentage of the subaccount Policy Value.	N/A																		
Withdrawals Without Surrender Charges	10% of total premium payments each policy year	No CDSC during the accumulation phase																		
Annual Service Charge¹	Lesser of \$35 per policy year or 2% of the Policy Value	Lesser of \$35 per policy year or 2% of the Policy Value																		

¹ The company has the right to change the annual service charge up to the maximum \$50. It may be waived with net premiums paid or Policy Value of \$100,000 or more.

The withdrawal and Protection Level Percentages (if applicable) 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 clients should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

Transamerica PrincipiumSM IV Variable Annuity

Lower-cost, 5-year surrender charge schedule

0–90 annuitant and/or owner

5-Year CDSC:

Year	1	2	3	4	5	6+
	5%	4%	3%	2%	1%	0%

Policy Value:

Fee 0.85%, Issue age 0–90

Return of Premium:

Fee 1.00%, Issue age 0–85

Annual Step-Up:

Fee 1.20%, Issue age 0–75

Fee 1.45% Single Life, 1.55% Joint Life, Issue age 0–85

The fee is a percentage of the Withdrawal Base and will be deducted on a pro rata basis from the Select and Flexible Options at the end of each living benefit quarter in arrears and only deducted from the Stable Account if the other options are exhausted.

Fee: 1.35%, Issue age 0–85

The fee is a percentage of either the greater of the Withdrawal Base or Guaranteed Future Value and will be deducted on a pro rata basis from the Select and Flexible Options at the end of each living benefit quarter in arrears and only deducted from the Stable Account if the other options are exhausted.

Access Rider:

Fee 0.35%, Issue age 0–90. Annual fee assessed daily and is a percentage of the subaccount Policy Value.

10% of total premium payments each policy year

Lesser of \$35 per policy year or 2% of the Policy Value



Important information

All features may not be available on all products; check specific product for details. All products or optional benefits may not be available in all states and may vary by state.

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

Annuitization options

- Standard Options: Income for a specified period; life income; income of a specified amount; joint and survivor annuity

Automatic rebalancing

- Monthly, Quarterly, Semiannually, and Annually. Quarterly rebalancing is required with the *Transamerica Income EdgeSM 1.2* and *Transamerica Principal OptimizerSM* living benefit.

Dollar cost averaging

- Traditional: Monthly (Minimum 6/Maximum 24) or Quarterly (Minimum 4/Maximum 8). Dollar cost averaging is not available with the *Transamerica Income EdgeSM 1.2* and *Transamerica Principal OptimizerSM* living benefit.
- \$500 minimum transfer

Minimum initial premiums

- Nonqualified: \$5,000 initial
- Qualified: \$1,000 initial

Subsequent premiums

- Minimum: \$50
- Maximum (per policy year after the first policy anniversary)
 - Nonqualified: \$25,000
 - Qualified: Lesser of \$60,000 or IRS contribution limit
- Company reserves the right to limit or refuse subsequent premium payments.

Cumulative maximum premiums

- \$1,000,000; \$500,000 if over age 80 (without prior approval)

Withdrawal options

- Withdrawal amounts available annually without surrender charges: 10% of premium payments, less any prior withdrawal in the same policy year. The minimum withdrawal amount is \$500. (For *I-Share II* and *PrincipiumSM IV* with Access Rider only: all withdrawals are without surrender charges.)
- Withdrawals from the fixed account may be subject to excess interest adjustment (EIA). EIA is not applicable in all states. EIA is not applicable with the *Transamerica Income EdgeSM 1.2* and *Transamerica Principal OptimizerSM* living benefit.
- 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.
- Nursing Care or Terminal Condition Waiver: Beginning in the first policy year, your client may elect to surrender or withdraw all or part of the Policy Value if, after the policy date, they or their spouse were to be confined to a hospital or Nursing Facility for 30 consecutive days, or diagnosed with a terminal condition (a minimum withdrawal of \$1,000 applies).

Unemployment Waiver

- Beginning in the first policy year, your client may elect to surrender or withdraw a portion of the Policy Value if your client or your client's spouse becomes unemployed.
- In order to qualify, your client or your client's spouse must have been employed full time for at least two years prior to becoming unemployed, employed full time on your policy date, and must have been unemployed for at least 60 consecutive days at the time of withdrawal. Must have a minimum cash value of \$5,000 at the time of withdrawal.

Systematic withdrawals

- Monthly, Quarterly, Semiannually, and Annually (\$50 minimum)

Transfers

- Twelve free transfers per year (\$10 fee per transfer thereafter; this does not include automatic rebalancing). Company reserves the right to limit or refuse transfers to any fixed account option(s).
- Clients may transfer out of their Guaranteed Period Option by notifying Transamerica 30 days before the end of the expiring guaranteed period.
- Transfers to and from the *Transamerica Income EdgeSM 1.2* and *Transamerica Principal OptimizerSM* Stable Account are not permitted.

Death benefit options

- Policy Value = Policy Value as of the date all paperwork is received in good order (Due Proof of Death)
- Return of Premium = Premium payments less adjusted partial withdrawals
- Annual Step-Up = Highest Policy Value on either the issue date or any policy anniversary, plus premiums, and less adjusted partial withdrawals that occur after the anniversary with the highest value. Step-Ups stop at age 81, fee will continue to be charged.

Additional death benefit options: Investment options may be restricted. Not available with the Policy Value death benefit.

A withdrawal adjustment will apply for the Annual Step-Up and Return of Premium death benefits. The adjustment may be a different amount than the gross withdrawal. If at the time of the withdrawal, the Policy Value is greater than or equal to the death proceeds, the adjusted withdrawal will equal the gross withdrawal. If at the time of the withdrawal, the Policy Value is less than the death proceeds, the adjusted withdrawal will be greater than the gross withdrawal.

Transamerica Income EdgeSM 1.2 and Transamerica Principal OptimizerSM

Please see current Rate Sheet Prospectus Supplement for current withdrawal rates, Protection Level Percentages (if applicable), valuation frequency, minimum benefit age, required allocation, and living benefit fees. These living benefits provide guaranteed payments for life should the annuity's Policy Value fall to zero. If an excess withdrawal causes the Policy Value to reach zero, the living benefit and policy will terminate. The maximum percentage that can be withdrawn according to the living benefit each year is based on the annuitant's age when withdrawals are first made, however, the withdrawal percentage may increase upon automatic Step-Up.

Important information continues on page 10

Transamerica Income EdgeSM 1.2

An optional living benefit that is designed to provide a straightforward, flexible, and cost-efficient way to create income for life that will never be reduced.

Transamerica Income Edge 1.2						
Issue Age	0–85					
Step-Ups	Automatic on every living benefit anniversary based on the highest annual valuation frequency value					
Investment Options (May vary by product) A fund facilitation fee of up to 0.60% annually may apply.	78					
Withdrawal Options and Percentages^{2,3}	Before the living benefit's 4th anniversary:		4th until 7th living benefit anniversary:		On or after the living benefit's 7th anniversary:	
	Withdrawal Percentage		Withdrawal Percentage		Withdrawal Percentage	
	Single Life	Joint Life	Single Life	Joint Life	Single Life	Joint Life
Attained age						
59–64	5.00%	4.50%	6.00%	5.50%	7.50%	7.00%
65–69	6.00%	5.50%	7.00%	6.50%	8.50%	8.00%
70–74	6.30%	5.80%	7.30%	6.80%	8.75%	8.25%
75–79	6.75%	6.25%	7.75%	7.25%	9.25%	8.75%
80–84	7.50%	7.00%	8.50%	8.00%	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+	-	-	-	-	12.75%	12.25%
Annual Fee⁴ (Single Life or Joint Life)	1.45% Single Life, 1.55% Joint Life					

² The withdrawal percentages and living benefit fees along with required allocations, valuation frequency, and minimum benefit age (if applicable) 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.**

³ If the living benefits are structured as joint life, the withdrawal percentages are based on the younger of the spouses when withdrawals begin.

⁴ The maximum living benefit fee is 2.50% on the base living benefit. The initial living benefit fee is deducted on each living benefit quarter in arrears, and is an annual percentage of the Withdrawal Base.

Transamerica Principal OptimizerSM

Offering protection for premiums and earnings, plus the opportunity for uncapped equity growth, Transamerica Principal Optimizer can help provide the confidence to remain invested no matter what happens in the markets.

	Transamerica Principal Optimizer							
Living Benefit Availability	Available to add at policy issue and post issue							
Issue Age	0–85							
Annual Fee ¹	1.35% Single and Joint							
Guaranteed Minimum Accumulation Benefit Feature	Guarantees the Policy Value will be at least as great as the Guaranteed Future Value on the Guaranteed Future Value Date							
Annual Optional Reset Feature ²	Option to reset the Guaranteed Future Value and the Guaranteed Future Value Date, which includes restarting the living benefit waiting period, on each living benefit anniversary. Annual Optional Reset is required to lock in earnings growth.							
Protection Levels And Guaranteed Future Value ³	7-year waiting period: 100% initial; 80% minimum 10-year waiting period: 110% initial; 80% minimum The Guaranteed Future Value is the Policy Value multiplied by the Protection Level Percentage at issue. After the living benefit 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. The Guaranteed Future Value Date is the date the Policy Value is guaranteed to be at least as great as the Guaranteed Future Value. The Optional Reset is the amount of the future value of the account that is guaranteed which will not be lower than the minimum stated above.							
Guaranteed Future Value Premium Vesting	The percentage of subsequent premium payments that are added to the Guaranteed Future Value ⁴							
	7-Year Waiting Period				10-Year Waiting Period			
	Year 1	100%	Year 5	60%	Year 1	100%	Year 6	50%
	Year 2	90%	Year 6	50%	Year 2	90%	Year 7	50%
	Year 3	80%	Year 7+	0%	Year 3	80%	Year 8	50%
	Year 4	70%			Year 4	70%	Year 9	50%
					Year 5	60%	Year 10+	0%
Guaranteed Minimum Withdrawal Benefit	Withdrawals up to the living benefit withdrawal amount can be taken each year until the later of the annuitant's or annuitant's spouse's death if the joint life option is elected.							
Living Benefit Step-Ups	Automatic on every living benefit anniversary based on the highest annual valuation frequency value							
Withdrawal Rates Attained Age	Single Life				Joint Life*			
59–64	3.75%				3.25%			
65–80	5.00%				4.50%			
81+	5.50%				5.00%			
Investment Options	78							

* If the living benefit is structured as joint life, the withdrawal percentages are based on the younger of the annuitant or the annuitant's spouse when withdrawals begin.

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.**

¹ Calculated upon the greater of the Withdrawal Base or the Guaranteed Future Value. The living benefit 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 living benefit quarter and only deducted from the Stable Account if the other options are exhausted. The fee can increase beginning the first living benefit anniversary upon an Optional Reset or an automatic Step-Up occurs but will never be greater than 2.50%.

² Up to and including the living benefit anniversary on or following the oldest of the annuitant's or the annuitant's spouse's 85th birthday. A reset may be requested within 30 days following the living benefit anniversary. The living benefit waiting period will restart from the most recent living benefit anniversary. The Guaranteed Future Value will be reset to the Policy Value multiplied by the Protection Level Percentage (PLP), both as of the date of the reset election. This feature does not require the termination of the existing living benefit. The PLP may be decreased if there is a reset, but it will not be less than the Minimum PLP. The living benefit fee percentage may be increased if there is a reset, but it will never be greater than the maximum living benefit fee percentage. The Optional Reset will only impact the Guaranteed Minimum Accumulation Benefit and will not impact the Guaranteed Lifetime Withdrawal Benefit or any other values of the base policy. If the living benefit fee percentage increases beyond the living benefit fee percentage immediately prior to the living benefit anniversary or the PLP decreases as a result of the Optional Reset, the client will have the right to revoke the reset within 30 days following the date of the reset effective date. If your client revokes an Optional Reset, they are still eligible for future Optional Resets. Changes as a result of the Optional Reset, including any changes in the living benefit fee percentage and/or PLP, will also be reversed as applicable.

³ Each waiting period will have a defined initial Protection Level Percentage (PLP) and a minimum PLP. The PLP is the amount of the future value of the account that is guaranteed. The minimum PLP is utilized with the living benefit reset feature. The Guaranteed Future Value is increased by a percentage of subsequent premium payments and reduced for withdrawals. Reductions to the Guaranteed Future Value are greater of pro rata or dollar-for-dollar. The Guaranteed Future Value Date will be equal to the living benefit date plus the waiting period chosen, unless Optional Reset is elected, at which time it will reset based upon the waiting period elected at issue.

⁴ Based on the living benefit year in which the premium payment is made



Transamerica variable annuities: investment options

We understand your clients need investment options that can help keep their retirement goals intact in today's marketplace. Our options seek to limit downside risk and volatility in an effort to protect your clients from extreme losses to help give them the confidence to stay invested through the market's inevitable ups and downs. At the same time, our options seek to provide enough growth potential to help your clients pursue the retirement lifestyle they've planned for.

We've assembled investment options from some of the industry's well-known money managers to ensure your clients have a wide array of choices. Everyone's circumstances are unique. Please help your clients determine if these investment options are appropriate for them. Investment options are subject to investment risk, including the possible loss of principal.

Transamerica Income EdgeSM 1.2 & Transamerica Principal OptimizerSM: investment options

Flexible and Select Investment Options	
75% of initial and additional premium payments may be allocated among any of the Flexible and Select Investment Options.	
Stable Account	
25% of initial and additional investments will be automatically allocated to the Stable Account. The guaranteed minimum interest rate for the Stable Account is 0.25%. Transfers to and from the Stable Account are not permitted. The Stable Account is a fixed account option that is only available if your client elects this living benefit.	
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 MSCI EAFE Index*
American Funds International Fund SM – Class 4	TA S&P 500 Index*
American Funds - New World Fund [®] – Class 4*	TA Small/Mid Cap Value
Fidelity [®] VIP Contrafund [®] Portfolio – Service Class 2	TA T. Rowe Price Small Cap*
Fidelity [®] VIP Mid Cap Portfolio – Service Class 2	TA TSW International Equity
Fidelity [®] VIP Value Strategies Portfolio – Service Class 2	TA TSW Mid Cap Value Opportunities
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
Fidelity [®] VIP Balanced Portfolio – Service Class 2	TA Madison Diversified Income*
State Street Total Return V.I.S. Fund – Class 3*	TA Market Participation Strategy
TA 60/40 Allocation*	TA Morgan Stanley Global Allocation*
TA BlackRock iShares Edge 40*	TA Multi-Managed Balanced*
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	
Managed-Risk Asset Allocation	Managed-Risk Asset Allocation
TA American Funds Managed Risk – Balanced	TA BlackRock Tactical Allocation
TA BlackRock iShares Active Asset Allocation – Conservative	TA Goldman Sachs Managed Risk – Balanced ETF*
TA BlackRock iShares Active Asset Allocation – Moderate	TA Goldman Sachs Managed Risk – Conservative ETF*
TA BlackRock iShares Active Asset Allocation – Moderate Growth	TA Goldman Sachs Managed Risk – Growth ETF*
TA BlackRock iShares Dynamic Allocation – Balanced	TA JPMorgan Asset Allocation – Conservative
TA BlackRock iShares Dynamic Allocation – Moderate Growth	TA JPMorgan Asset Allocation – Moderate
TA BlackRock iShares Tactical – Balanced	TA JPMorgan Asset Allocation – Moderate Growth
TA BlackRock iShares Tactical – Conservative	TA JPMorgan International Moderate Growth
TA BlackRock iShares Tactical – Growth	TA Morgan Stanley Global Allocation Managed Risk – Balanced
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 BlackRock Government Money Market*
DFA VA Global Bond Portfolio – Institutional Class*	TA PineBridge Inflation Opportunities*
TA Aegon Bond*	Vanguard [®] VIF – Short-Term Investment-Grade Portfolio **
TA Aegon Core Bond	Vanguard [®] VIF – Total Bond Market Index Portfolio**
TA Aegon U.S. Government Securities*	
Stable Account	
General Account	
Stable Account*	

* Represents investment options available on Transamerica PrincipiumSM IV

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

All TA investment options invest in Transamerica Series Trust Service Class shares (Investment Manager: Transamerica Asset Management, Inc.). Investment option names may vary from their corresponding underlying portfolio names. Please see prospectus for details.

Your clients could lose money by investing in the Transamerica BlackRock Government Money Market. Although the fund seeks to preserve the value of their 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 their 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 your clients should not expect that the sponsor will provide financial support to the fund at any time.

live your best life



Important information

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.

Guaranteed Minimum Withdrawal Benefit

The Guaranteed Minimum Withdrawal Benefit portion of a living benefit guarantees that withdrawals up to the living benefit withdrawal amount can be taken each year until the later of the annuitant's or the annuitant's spouse's death if the joint option is elected.

Withdrawal Base (WB)

The WB is equal to the Policy Value when the living benefit is added, plus any additional premiums, and less any adjustments for excess withdrawals after the living benefit is added. On each living benefit anniversary, the WB will equal the current WB, the Policy Value on the living benefit anniversary or the highest Policy Value in the previous living benefit year based on valuation frequency as long as no excess withdrawals are taken. The WB does not establish or guarantee Policy Value, surrender value, minimum death benefit, or return for an investment option. Your client must wait until the living benefit year after they attain the minimum benefit age of 59 to begin withdrawals permitted under the living benefit. If the living benefit is purchased prior to minimum benefit age, however, the living benefit fee will still apply. Withdrawals reduce the Policy Value, death benefits, and other values. On the maximum annuity commencement date, the living benefit terminates. By annuitizing the policy, on the maximum annuity commencement date, your client will have the option to receive lifetime payments that are no less than the withdrawals allowed by the living benefit. Should the annuity's Policy Value fall to zero, your client will receive payments that are no greater than the living benefit withdrawal amount prior to the Policy Value dropping to zero. Withdrawals in excess of the amounts allowed under the living benefits will result in a decrease of the dollar amount of future withdrawals available under the living benefits. Withdrawals may be subject to surrender charges. Annuitization must generally occur by the annuitant's age 99. See living benefit and prospectus for details.

Automatic Step-Up

On each living benefit anniversary, an automatic Step-Up will occur if the Policy Value or the highest Policy Value in the previous living benefit year based on the valuation frequency is greater than the current Withdrawal Base as long as no excess withdrawals have been taken. The withdrawal percentage will reset upon the automatic Step-Up if new age band is reached. The living benefit fee can increase upon the automatic Step-Up, however, your client has the option to reject the automatic Step-Up within 30 days following the living benefit anniversary date.

Rebalancing

While this living benefit is effective, quarterly rebalancing is required and will take place at the end of each benefit quarter on the same date your client's 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.

RMD-Friendly

Your clients can satisfy their Required Minimum Distribution (RMD) while knowing guaranteed income will never reduce and never run out as long as no excess withdrawals are taken. Even if their Policy Value is reduced to zero, their annual withdrawals continue. That's guaranteed income for life that can satisfy RMD obligations at the same time.

Excess Withdrawals

Excess withdrawals beyond the living benefit withdrawal amount will reduce your client's Withdrawal Base by the greater of dollar-for-dollar or pro rata. Partial withdrawals are first taken pro rata across the Select and Flexible investment options and will only be withdrawn from the Stable Account if the other subaccount options are exhausted. If an excess withdrawal causes the Policy Value to reach zero, the living benefit and policy will terminate.

Removing or adding living benefit

The living benefits can be dropped within 30 days of every fifth living benefit anniversary and can be added to a policy at any time based on age restrictions. Only one living benefit is available on a policy at a time.

Transamerica Principal OptimizerSM only

In addition to the guaranteed payments for life, a Guaranteed Minimum Accumulation Benefit that guarantees the Policy Value will be at least as high as the Guaranteed Future Value on the Guaranteed Future Value Date.

Guaranteed Future Value Date

The date upon which your client's Policy Value is guaranteed to be at least as great as the Guaranteed Future Value. This date will be equal to the living benefit date plus the waiting period chosen, unless an Optional Reset is elected, at which time it would be reset based upon the waiting period duration elected at issue. On the Guaranteed Future Value Date, an amount equal to the excess, if any, of the Guaranteed Future Value over the Policy Value will be added to the Policy Value.

Guaranteed Future Value

On the living benefit date, the Guaranteed Future Value is equal to the Policy Value multiplied by the Protection Level Percentage. The Guaranteed Future Value is increased by a percentage of subsequent premium payments multiplied by the Protection Level Percentage and reduced by adjusted withdrawals. Reductions to the Guaranteed Future Value are the greater of pro rata or dollar-for-dollar. Used to calculate the living benefit fee and Guaranteed Minimum Accumulation Benefit. The Guaranteed Future Value cannot be withdrawn in a lump sum, annuitized, or payable as a death benefit.

Protection Level Percentage

Each waiting period will have a defined initial Protection Level Percentage (PLP) and a Minimum Protection Level Percentage. The PLP is the amount of the future value of the account that is guaranteed. The Minimum Protection Level Percentage is utilized upon the Optional Living Benefit Reset feature, which is the option to reset the Guaranteed Future Value and Guaranteed Future Value Date, and restart the waiting period, on each living benefit anniversary.

Other benefits: Liquidity Rider (B-Share only)

This optional benefit, for an additional fee, allows for a reduced surrender charge schedule from seven to four years for each premium payment. The surrender charge schedule is 8%, 8%, 7%, 6%, and 0%. This benefit provides greater flexibility when taking withdrawals from the policy.

Access Rider (*Principium*SM IV only)

This optional benefit will, for an additional fee, enhance liquidity by eliminating all surrender charges during the accumulation phase.

Guaranteed fixed accounts:

We may, at our discretion, make available a fixed account as an investment option. With the fixed account, funds are credited interest based on a fixed rate until the end of the guarantee period guaranteed by the issuing insurance company. Availability varies by state. Withdrawals, surrenders, transfers, and annuitized amounts from the fixed account may be subject to an excess interest adjustment. The adjustment is based upon the difference between the rate set for the option when it was selected and the current rate set by the company at the time the withdrawal is taken. If the new money rate has decreased, your client will benefit from a positive interest adjustment. If the rate has increased, your client will be assessed a negative adjustment. See prospectus for details.

Dollar cost averaging

The results in the purchase of more units when the unit value is low, and fewer units when the unit value is high. However, there is no guarantee that the dollar cost averaging program will result in higher Policy Values or will otherwise be successful. Dollar cost averaging requires regular investing regardless of fluctuating prices and does not guarantee profits or prevent losses in a declining market. Should your clients elect to make systematic transfers from the fixed account, any fixed rates credited will be paid on declining balances resulting in a significantly lower actual rate. Before your client elects this option, they should consider their financial ability to continue transfers through periods of both high and low price levels. Amounts allocated to the subaccounts of the separate account are subject to investment risk, including possible loss of principal. Dollar cost averaging is not available with the *Transamerica Income Edge*SM 1.2 and *Transamerica Principal Optimizer*SM living benefit.

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 carefully.

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.

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 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 your client's investment objectives by limiting their 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 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 meaningful additional benefit to your client.** If your client determines that underlying funds with volatility control strategies are not consistent with their investment objectives, other investment options are available under the living benefit that do not invest in funds that utilize volatility control strategies.

Living and death benefits and all other optional 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. ICC12 VA0513, NIC12 VA0513(FL), ICC19 TPVA10IC-R1019, TPVA10FL-R1019, ICC19 TRGL22IC-R0319(IS), ICC19 TRGL22IC-R0319(IJ), TRGL22FL-R0319(IS), TRGL22FL-R0319(IJ), ICC12 RLS20513, NIC12 RLS20513, ICC12 RDR30513, NIC12 RDR30513, ICC12 RGMD80513, NIC12 RGMD80513, ICC18 TRMD10IC-0718, TRMD1000-0718, ICC12 RGMD50513, NIC12 RGMD50513, ICC18 TRMD11IC-0718, TRMD1100-0718, ICC18 TRGL16IC-0318(IS), ICC18 TRGL16IC-0318(IJ), TRGL16FL-0318(IS), TRGL16FL-0318(IJ)

Contact us today to explore how Transamerica's annuities and optional benefits can help your clients prepare for their future with confidence.



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Contact **800-851-7555**



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