

PROTECTION AND GROWTH POTENTIAL

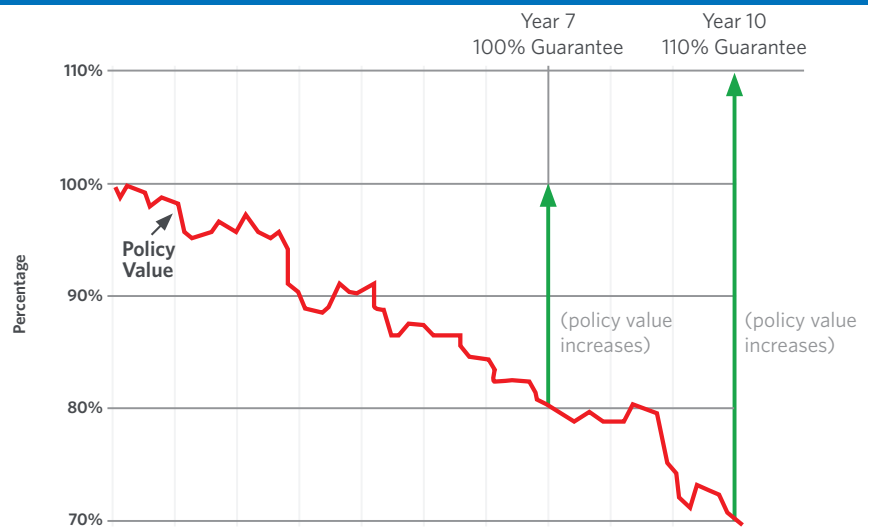
TRANSAMERICA PRINCIPAL OPTIMIZERSM OPTIONAL RIDER AVAILABLE WITH A TRANSAMERICA VARIABLE ANNUITY

Transamerica Principal OptimizerSM (TPO) provides the opportunity for downside protection, flexibility, and simplicity investors can use to grow assets and build wealth while safeguarding their principal and earnings. It's a low-cost strategy designed to provide market-like returns with built-in protection. Here's how it works.

DOWNSIDE PROTECTION

TPO offers protection for premiums and growth, so even if the policy value falls due to down markets, your clients are guaranteed to receive **110% of their initial premium** back if they complete the **10-year waiting period**. If they choose the **7-year waiting period** and markets fall, they are guaranteed to receive **100% of their initial premium** back.

The current annual fee is 1.35%. The rider fee is deducted each rider 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 and only deducted from the Stable Account if the other options are exhausted. The fee can increase beginning the 1st rider anniversary upon an Optional Reset or an automatic step-up occurs but will never be greater than 2.50%.



This example is hypothetical and does not guarantee or predict actual performance and assumes no additional premiums or withdrawals.

SIMPLICITY

Take advantage of the opportunity to tell a simple story that helps make the benefits of TPO easier to understand. For example:

- Policy value potential growth is **uncapped**, no matter how large that growth is and credited daily.
- Dividends are automatically reinvested into subaccount unit values.¹
- **Offers guaranteed income for life, at no additional fee to the base rider**
- **5% withdrawal rate at age 65²**

ATTAINED AGE	SINGLE LIFE WITHDRAWAL PERCENTAGE	JOINT LIFE WITHDRAWAL PERCENTAGE ²
59-64	3.75%	3.25%
65-80	5.00%	4.50%
81+	5.50%	5.00%

¹ Applies to the base variable annuity policy.

² 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 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 clients should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

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

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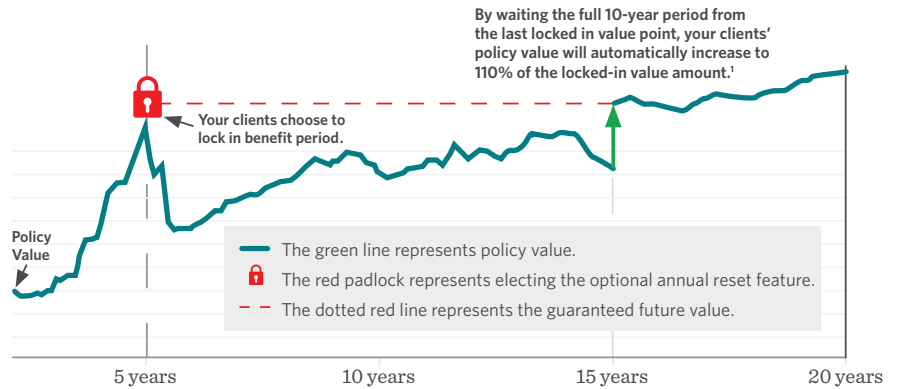
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Insurance / Investments / Retirement

FLEXIBILITY

TPO features 70-plus investment options (may vary by annuity product) from some of the industry's well-known money managers. Clients can allocate **75% of all premiums** into any of the investment options they wish, while the other **25% goes into Transamerica's Stable Account**, which offers a **guaranteed interest rate**.³

When investments perform well, TPO provides the **option to lock in gains** to the policy value and reset the guaranteed future value and guaranteed future value date on the annual rider anniversary, which requires resetting the waiting period.



When electing the optional annual reset feature, the protection level percentage will be disclosed, and will be no lower than 80% of the locked-in value. This example is hypothetical and does not guarantee or predict actual performance. It assumes that no withdrawals are taken, and no additional premiums were added during the 10-year waiting period.

Investment options are subject to investment risk, including the possible loss of principal.

While this rider is effective, quarterly rebalancing is required and will take place at the end of each quarter on the same date the rider 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 permitted.

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.

³The guaranteed minimum interest rate for the Stable Account is 0.25% for non-New York. Transfers to and from the Stable Account are not permitted.

Your clients should 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. 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.

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 suitability of our variable annuity policies and/or riders. 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.**

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. Member FINRA. References to Transamerica may pertain to one or all of these companies.

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, pay 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 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 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)

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