

# Transamerica Landmark

## A Flexible Premium Variable Annuity



Transamerica Landmark Product Summary

Featuring Strategic Allocation by  
Morningstar Associates<sup>1</sup>

**MORNINGSTAR**<sup>®</sup>

Issued by:

**TRANSAMERICA**  
LIFE INSURANCE COMPANY

Not insured by FDIC or  
any federal government agency.

May  
lose value.

Not a deposit of or guaranteed by  
any bank, bank affiliate, or credit union.

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# Transamerica Landmark Product Summary

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## What is a variable annuity?

If you're currently preparing for retirement, it's important to realize that the choices you make today can come back to help you—or hurt you—in the future. A variable annuity is one option that can play a valuable role in helping you plan for your retirement needs. Understanding how a variable annuity works is an essential part of that planning process.

A variable annuity is a long-term financial vehicle designed for retirement. It's a contract between you and an insurance company: you pay the insurance company a sum of money—either in a lump sum or over a period of time—in return for guaranteed payments later in your life.

Variable annuities offer four main features:

- **Tax-deferral.** A variable annuity allows the interest, dividends, and capital gains on your investment to accumulate without incurring taxes. Withdrawals, however, will be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty may apply.
- **Guaranteed lifetime payout options.** After an accumulation period, the resulting value of your deferred annuity can be converted to a series of periodic payments that are guaranteed to last for your entire life.
- **Guaranteed death benefit options.** These optional benefits can potentially shield your annuity assets from the effects of poor market conditions, providing protection for your beneficiaries.
- **Multiple investment options.** You can choose from a variety of investment options, called subaccounts, that allow you to participate in the bond and stock markets. Since these markets can move up and down, performance is called "variable." Investment options are subject to market fluctuation, investment risk, and possible loss of principal. At any time, you could receive less than the total of all premium payments.

*Please consider variable annuity investment objectives, risks, charges, and expenses carefully before investing. The contract and underlying fund prospectuses contain this and other information about the annuity. Please call 1-800-525-6205 to obtain a prospectus and read it carefully before you invest.*

All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company. Guarantees do not apply to the investment options.

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## Is Transamerica Landmark right for you?

Transamerica Landmark is a flexible-premium variable annuity issued by Transamerica Life Insurance Company (Transamerica). It may be able to help you meet retirement challenges by providing features to help build and protect your retirement assets. Remember, the way you plan your finances today will come back to you in the future, and you want your decisions to help you and your loved ones.

When you purchase a Transamerica Landmark Variable Annuity you will enjoy many benefits, including:

- A product that may help you grow assets for retirement.
- Investment options ranging from capital preservation to growth, expertly managed by some of the leading money management firms in the financial industry. These include asset allocation subaccounts using Strategic Allocation by Morningstar Associates.<sup>†</sup>
- The option to choose a living benefit that can provide withdrawals for life.
- Optional death benefits designed to protect your beneficiaries.

Variable annuities can play an important role in your retirement plan, but they are not for everyone. Before investing, you and your investment professional should discuss some aspects of variable annuities that may affect their appropriateness for your situation, including cost, investment timeframe, and other retirement assets you may have. Variable annuities are subject to investment risk, including possible loss of principal. Due to fluctuating market conditions, your policy value may be more or less than the total of all premium payments at the time of distribution.

A qualified financial professional can help you determine whether an annuity is appropriate for you. Considerations should include age, income, net worth, tax status, insurance needs, financial objectives, liquidity needs, time horizon, risk tolerance, and any other applicable information. Together, you can decide if an annuity is right for you.

This brochure was prepared to support the promotion and marketing of Transamerica annuities. Transamerica, its distributors, and their respective representatives do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state, or local tax penalties. Please consult with your own independent advisor as to any tax, accounting, or legal statements made herein.

# Transamerica Landmark Features

Transamerica Landmark offers a variety of standard features that make managing your annuity easier. It also gives you the opportunity to customize your annuity with optional living and death benefits that give you additional choices for providing guaranteed withdrawals for life and passing along your annuity assets to loved ones.

Not all features described in this summary are available in all states and may vary by state. Check with your investment professional for availability.

## Annuitization

The opportunity to receive guaranteed lifetime payments is one of the unique features of variable annuities. Should you decide to annuitize your contract, you can choose from a variety of payment schedules and options.

Transamerica Landmark also offers an annuitization option, **Life with Emergency Cash<sup>SM</sup>**, that gives you access to partial or full surrenders after annuitization. Note that partial surrenders will reduce future annuity payments. Life with Emergency Cash<sup>SM</sup> also pays a death benefit should you die during annuitization. The four-year surrender charge schedule is 4%, 3%, 2%, and 1% of the annuitized amount. In New Jersey, this feature is known as Life with Available Cash<sup>SM</sup>.

## Fees and Charges

- \$35 Annual Service Charge (waived with net premiums paid or policy value of \$50,000 or more).
- Underlying portfolio expenses will apply.
- The Mortality & Expense Risk Fee & Administrative Charge (M&E&A) is an annual fee deducted daily based on subaccount assets. During the accumulation phase, the M&E&A is 1.30% for Return of Premium Death Benefit, 1.95% for Double Enhanced Death Benefit, and 1.50% for Annual Step-Up Death Benefit. During the annuitization phase the M&E&A is 1.25% annually.
- Additional fees will apply to optional riders.
- Surrender Charge Schedule (applies to each premium payment).

Years Since Premium Payment	1	2	3	4	5	6	7	After Year 7
%	8%	8%	7%	6%	5%	4%	3%	0%

## Contract Requirements

- Minimum Initial Premium of \$5,000 for nonqualified plans; \$1,000 for qualified plans. Premiums greater than \$1,000,000 (\$500,000 if over age 80) require prior approval.
- You may make subsequent premiums with a minimum of \$50.
- Policy owner and annuitant must be 90 or younger at time of issue. In Minnesota and Oklahoma, the policy owner and annuitant must be 85 or younger at the time of issue.

## Important Information

Withdrawals of taxable amounts will be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty may apply. Please see the policy for any additional restrictions that may apply to withdrawals.

Guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.

# Protect Assets for Loved Ones

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Transamerica's standard and optional death benefits can help you pass along more of your investment to your loved ones after you're gone. Here are the options available:

- **Return of Premium.** Transamerica Landmark comes standard with this death benefit, which will pay your beneficiaries the total of all premiums paid, less any adjusted partial withdrawals.
- **Double Enhanced.** This death benefit will pay out the greater of 6% Annual Compounding or Monthly Step-Up. 6% Annual Compounding pays your beneficiaries an amount equal to your total premiums, less any adjusted partial withdrawals, accumulated at an effective annual rate of 6%. Compounding occurs until the earlier of the annuitant's date of death or 81<sup>st</sup> birthday. Monthly Step-Up guarantees an amount equal to the highest policy value on the policy date or any monthly anniversary, plus premiums and less any adjusted partial withdrawals that occur after the monthly anniversary with the highest policy value. After the annuitant turns 81, the benefit will increase by premiums and decrease by adjusted partial withdrawals, but will no longer step up in value. The applicable charge for this death benefit will continue to be deducted even after the stepping up stops. The death benefit must be elected at the time of purchase, before age 76. Investment options with this death benefit are limited. This death benefit is not available in conjunction with any living benefits.
- **Annual Step-Up.** This guarantees a death benefit equal to the largest policy value on the policy date or any policy anniversary, plus premiums and less any adjusted partial withdrawals that occur after the highest policy anniversary. After the annuitant turns 81, the benefit will increase by premiums and decrease by adjusted partial withdrawals, but will no longer step up in value. The applicable charge for this death benefit will continue to be deducted even after the stepping up stops. This death benefit must be elected at the time of purchase, before age 76.

Death benefits are only effective prior to annuitization and are subject to other conditions. Death benefit proceeds are taxable to the beneficiary. The adjustments due to partial withdrawals will reduce the death benefit amount in direct proportion, or dollar for dollar, to the percentage the policy value was reduced, assuming the policy value is less than the death benefit value. This can increase the amount deducted from the death benefit to be more than the amount withdrawn.

## Access to Your Policy

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Transamerica Landmark offers a variety of ways to access your policy value without a surrender charge or Excess Interest Adjustment. These features are all available at no additional charge when you purchase this variable annuity.

- **Nursing Care and Terminal Condition Withdrawals.** On or after the policy date, if you or your spouse were to be confined to a hospital or nursing facility for 30 consecutive days, or diagnosed with a terminal condition with less than one year to live, you could tap into your Landmark annuity. A minimum withdrawal of \$1,000 applies.
- **Partial Withdrawals.** You may take up to the greater of 10% of your premium payments (\$500 minimum) or any gains in the policy once each year.
- **Unemployment Waiver.** If you become unemployed, you may be able to take withdrawals from your policy. A \$5,000 minimum cash value is required at time of surrender. Conditions apply. See the prospectus for details.
- **Systematic Payout.** You may take monthly, quarterly, semi-annual, or annual withdrawals (\$50 minimum) of up to the greater of the gains in the policy or 10% of the premium payments annually.

## Manage Your Investment Options

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In addition to professional money management by Morningstar Associates<sup>1</sup>, Transamerica Landmark offers the following features to make managing your variable annuity easy:

- **Automatic Asset Rebalancing.** This feature helps you maintain the asset allocation balance you've selected by automatically transferring money between your subaccounts on a regular basis—always a nontaxable event—so your original allocation objectives are maintained.
- **Guaranteed Period Options.** Guaranteed Period Options (GPOs) are guaranteed interest periods of the fixed account. GPOs of one, three, five, and seven years are available in most states. An Excess Interest Adjustment may apply if withdrawals are taken from a GPO prior to its maturity date. This could increase or decrease the amount withdrawn.
- **Transfers.** During the accumulation phase, you are allowed 12 free transfers between subaccounts each year. No market timing is allowed. A \$10 fee may apply for each additional transfer.
- **Dollar Cost Averaging.** This allows you to gradually invest over a period of time, systematically buying more units when prices are low and fewer units when prices are high. This can potentially lower the average cost of your variable units. Keep in mind that dollar cost averaging does not guarantee a profit or protect against loss in a declining market. Should you elect to make transfers from the Fixed Account, any fixed rates credited will be paid on declining balances resulting in a significantly lower effective rate. You should also carefully consider your financial ability to continue payments through periods of both low and high price levels.

All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.

# Invest Strategically

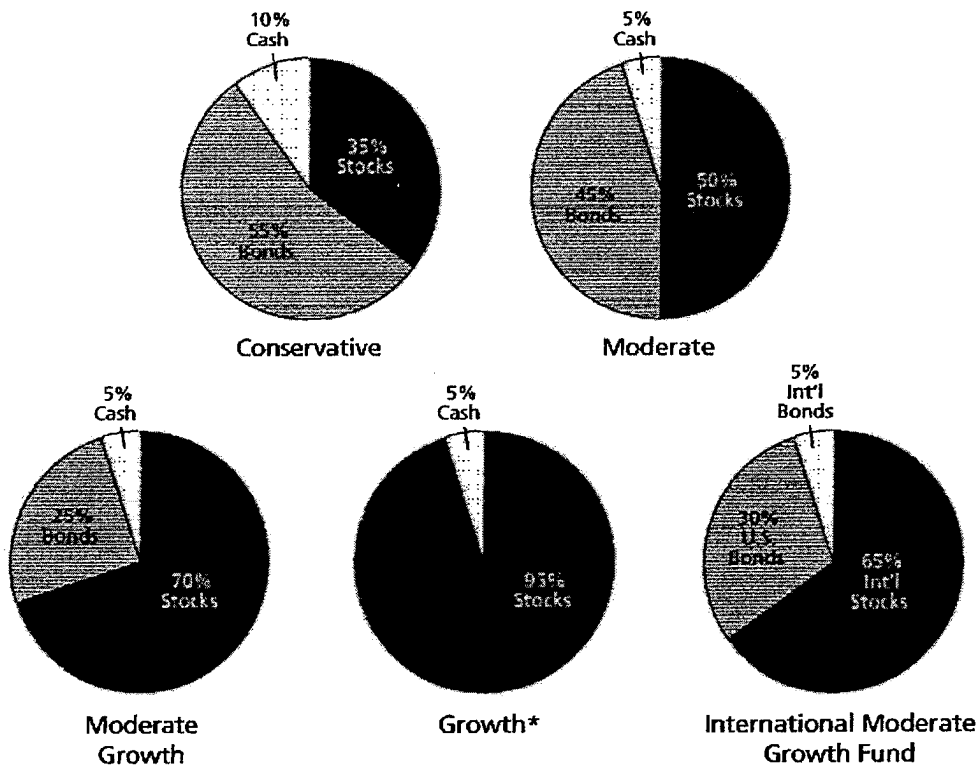
When you purchase the Transamerica Landmark Variable Annuity, you can choose from a wide selection of subaccounts. These subaccounts range from capital preservation to growth, and are managed by some of the leading money management firms in the financial industry.

Transamerica Landmark offers five asset allocation subaccounts managed by Morningstar Associates that provide an easy way to diversify your premiums. Diversification spreads your money across asset classes and equity styles. This process may help reduce the risks of inflation and market volatility—two factors that inhibit the growth of your portfolio. Keep in mind that asset allocation does not ensure a profit or guarantee against a loss.



The Morningstar Associates asset allocation process is as follows:

- Design the asset allocation subaccounts.
- Monitor for style drift and stock overlap.
- Select the underlying investment options.
- Rebalance with daily net cash flows.



\*The Asset Allocation – Growth Portfolio is not available with the Double Enhanced Death benefit.

The allocations shown above are approximate target allocations and are subject to change. Morningstar Associates, LLC, a wholly owned subsidiary of Morningstar, Inc. and registered investment advisor, acts as the portfolio construction manager for the portfolios. Morningstar Associates is not acting in the capacity of an advisor to individual investors.



Issued by Transamerica Life Insurance Company  
4833 Edgewood Road NE, Cedar Rapids, Iowa 52499  
Underwritten and distributed by Transamerica Capital, Inc.

**Please consider variable annuity investment objectives, risks, charges, and expenses carefully before investing. The contract and underlying fund prospectus contain this and other information about the annuity. Please call 1-800-525-6205 to obtain a prospectus and read it carefully before investing.**

Withdrawals are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal tax penalty may apply.

All policies, riders, and forms may vary by state, and may not be available in all states.

AV920 101 168 603, AV924 101 168 603, Oregon AV1068 101 168 603, RGMD 8 0603, RGMD 8 0603 (OR), RGMD 5 0103, RGMD 5 0103 (FL), RGMD 5 0103 (OR), RGMD 15 0108, RGMD 15 0108 (FL), RGMD 15 0108 (OR)

\* Morningstar Associates, LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., serves as portfolio construction manager to the asset allocation portfolios. Morningstar Associates is not acting in the capacity of an advisor to individual investors. The Morningstar name and logo are registered marks of Morningstar, Inc. All other marks are the property of their respective owners. Morningstar Associates, LLC and its affiliates are not affiliated with Transamerica Life Insurance Company or its affiliates.



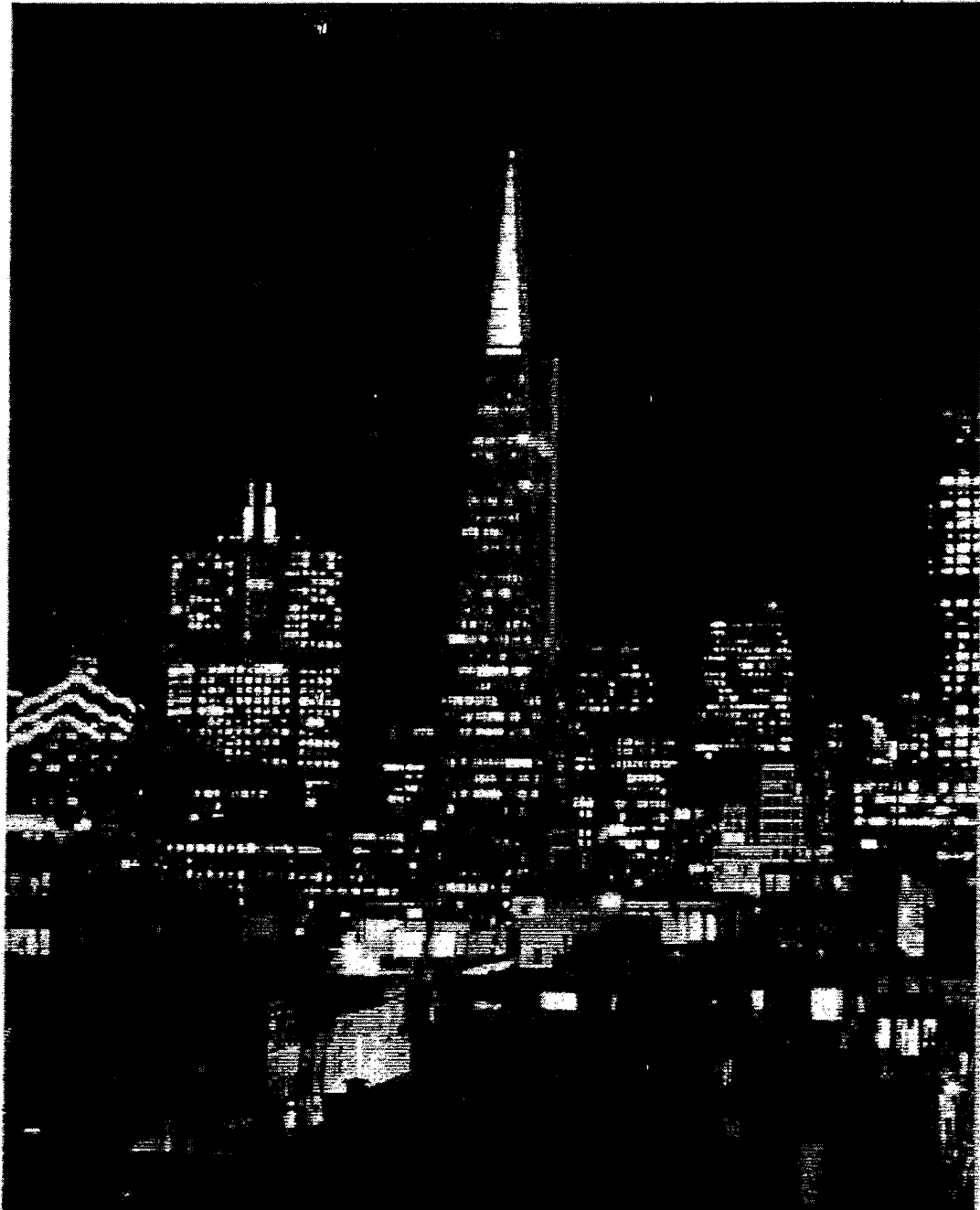
INSURANCE MARKETPLACE  
STANDARDS ASSOCIATION

Transamerica Life Insurance Company is a member of the Insurance Marketplace Standards Association (IMSA). IMSA is an independent organization that was established to maintain high standards of market conduct for individually sold life and annuity products. Rigorous membership requirements and adherence to IMSA's Principles and Code of Ethical Market Conduct demonstrate our commitment to the highest market and business standards.



# Product Guide

Landmark | Liberty | Extra | Freedom



Not insured by FDIC or any federal government agency.	May lose value.	Not a deposit of or guaranteed by any bank, bank affiliate, or credit union.
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## Transamerica Series of Variable Annuities Features for All Products

### Annuitization Options

Life with Emergency Cash<sup>SM</sup>:<sup>1</sup> Allows access to partial or full withdrawals after annuitization (at least \$2,500 must be surrendered, maximum 4% surrender charge may apply).

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

### Automatic Rebalancing<sup>2</sup>

Monthly, Quarterly, Semi-Annually, and Annually.

### Withdrawal Options

- Minimum partial withdrawal \$500.
- Withdrawals from the Fixed Account may be subject to Excess Interest Adjustment (EIA). EIA is not applicable in all states.

### Dollar Cost Averaging (DCA)

- Traditional: Monthly (Minimum 6 / Maximum 24) or Quarterly (Minimum 4 / Maximum 8).
- Special: 6- or 12-month DCA account (moved on a monthly basis). Both types have a \$500 minimum transfer.

### Minimum Premium

- Non-qualified: \$5,000 initial, \$50 subsequent.  
(For Freedom only: Non-qualified: \$15,000 initial, \$50 subsequent.)
- Qualified: \$1,000 initial, \$50 subsequent.

### Maximum Premium

\$1,000,000, \$500,000 if over age 80 (without prior approval). Company reserves the right to restrict premium additions.

### Systematic Distributions

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

### Transfers

- 12 free transfers per year (\$10 fee per transfer thereafter; this does not include Automatic Rebalancing).
- May transfer out of GPO by notifying Transamerica 30 days prior to end of GPO.

Dollar cost averaging 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.

Guaranteed Period Options (GPO) details: With the Fixed Account, funds are allocated at a fixed interest rate, guaranteed by Transamerica Life Insurance Company, for 1, 3, 5, or 7 years. Availability varies by state. A premature withdrawal 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. The excess interest adjustment will not decrease the interest credited to the policy below the guaranteed minimum. Restrictions may apply. See prospectus for details.

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

Before investing, your client should consider the variable annuity's investment objectives, risks, charges, and expenses. Call 1-800-525-6205 for a contract and prospectus containing this information. Encourage them to read it carefully.

Withdrawals of taxable amounts are subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty may apply.

<sup>1</sup> Refers to Life with Available Cash<sup>SM</sup> in NJ. Not available in MN or OR.

<sup>2</sup> May not be available in all states and may vary by state.

All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.

## Transamerica Series of Variable Annuities Optional Benefits

May not be available on all products, check specific product for details. May not be available in all states and may vary by state.

### Death Benefits:

- Policy Value = Policy value at the time of death notification.
- Return of Premium = Premium payments less adjusted partial withdrawals.
- Annual Step-Up Death Benefit = 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. Issue ages 0-75.
- Double Enhanced Death Benefit = Greater of 6% annual compounding or Monthly Step-Up (compounding and stepping-up stops at age 81). Issue ages 0-75 (see back of brochure for more information). Investment options with this death benefit are limited.

### Policy Options:

#### Additional Death Distribution (ADD) Rider

For an additional fee this optional rider may provide an uncapped 40% of rider earnings for issue ages under 71 or 25% for issue ages 71-80. The rider earnings are the policy gains accrued and not previously withdrawn since the rider date. Rider can be elected or dropped at any time prior to age 81. **No benefit is payable if there are no rider earnings on the date the death proceeds are calculated.** Benefits payable from the rider will be taxed as ordinary income, as will the earnings portion of the death benefit.

#### Additional Death Distribution+ (ADD+) Rider

For an additional fee this optional rider can provide beneficiaries an uncapped 30% of the rider benefit base for issue ages 0-70, or 20% for issue ages 71-75. The rider benefit base is equal to the policy value at the time the death proceeds are calculated, less any premiums added after the rider date. Rider may be elected at any time prior to age 76. This rider will pay the full benefit amount after the fifth rider anniversary. Prior to that, the benefit amount is equal to this rider's fees paid. The rider may be added or dropped at any time through age 75, though one year must pass between dropping and being added again. **No benefit is payable if premiums added after the rider date exceed the policy value at the time the death proceeds are calculated.** Benefits payable from the rider will be taxed as ordinary income, as will the earnings portion of the death benefit.

### Living Benefits:

#### Retirement Income Choice

For an additional fee this optional rider allows for a base rider of single life or joint life structure.

**Single or Joint Structure.** The rider can be structured as joint life or single life. If the joint life option is chosen, the withdrawal percentage will be based on the younger of the annuitant or the annuitant's spouse at the time of the first withdrawal, and the fee will be higher than for single life.

**Base Rider.** This rider includes both a growth component and lifetime withdrawals. The growth component provides guaranteed, current 5% compounded annual growth on the Withdrawal Base (WB)—the amount upon which withdrawals are based—each year for up to 10 years. No growth will be applied in rider years that withdrawals are taken. With the guaranteed withdrawals for life, the percentage that can be withdrawn each year is based on the annuitant's age when withdrawals are first made, and may not change once withdrawals have started, unless the rider is upgraded. Withdrawals are based on a percentage of the WB.

**Income Enhancement Benefit.** Available for an additional fee. Doubles the withdrawal percentage if the annuitant (or, if the joint life option is elected, their spouse) were to be confined in a facility as defined in the rider for 180 of the last 365 days. This benefit may not be added if the annuitant is already residing in such a facility. Note the rider must be in place for one year prior to receiving benefits; the one-year waiting period and 180-day elimination period may occur simultaneously.

**Automatic Step-Ups.** On each rider anniversary, the WB will be set to equal the greatest of the policy value, the highest Monthly Withdrawal<sup>SM</sup> (rider month anniversary), or the WB with the 5% compounded growth, if applicable. The highest rider month anniversary is not applicable in years where an excess withdrawal is taken. When the WB is increased to the policy value or the highest Monthly Withdrawal<sup>SM</sup> amount, it is called an automatic step-up. With the automatic step-up your client will not have to keep track of each of these values, and your client's WB will be adjusted to reflect the highest of these amounts. Note that automatic step-ups affect the WB only and do not affect policy value or other rider values. The growth period and withdrawal percentage will not reset with an automatic step-up. The rider fee percentage may increase after the first five rider years with an automatic step-up. Your client will have 30 days after the rider anniversary to reject an automatic step-up, and retain the right to all future automatic step-ups if they reject one. The maximum rider fee allowed is 0.75% higher than the initial fee.

**Manual Upgrades.** Retirement Income Choice can be manually upgraded during the 30-day window following each fifth year rider anniversary. With a manual upgrade, the withdrawal percentage can be increased if the annuitant has entered a new age bracket, and the growth benefit will reset to a new 10-year period. The current rider will terminate and a new one will be issued when the rider is upgraded. The new rider will have its own terms and conditions, and the fee and growth rate may be different.

**Important Information:** The Withdrawal Base (WB) is equal to the policy value when the rider is added, plus any additional premiums, and less any adjustments for excess withdrawals after the rider is added. If the rider is added in the first policy year, the WB does not include any premium enhancements, if applicable. After the first rider year, the WB may be increased by the automatic step-up feature and/or the rider growth percentage. Your client must wait until the rider year after they turn 59 to begin withdrawals. If the rider is purchased prior to age 59, however, the rider fee will still apply. Retirement Income Choice withdrawals reduce the policy value, death benefits, and other annuity values. The rider may be added anytime between ages 0-85 and terminated within 30 days following each fifth year rider anniversary. On the maximum annuity commencement date the rider terminates. Your client will have the option to receive lifetime income payments that are no less than the rider withdrawal amount. Retirement Income Choice's 5% growth rate applies only to the WB; it does not apply to policy value, optional death benefits, or other annuity values. Investment options with this rider are limited. See rider and prospectus for details.

Attained Age	Annual Withdrawal %	Annual Withdrawal % with Income Enhancement Benefit
59-69	5.0%	10.0%
70-79	6.0%	12.0%
80+	7.0%	14.0%

#### Guaranteed Principal Solution (GPS)

For an additional fee this option packages three separate guarantees into one rider. The rider provides a Principal Protection accumulation benefit on the 10<sup>th</sup> rider anniversary, a 7% "Principal Back" withdrawal benefit, and a 5% "For Life" withdrawal benefit. Offers the flexibility to switch between the withdrawal guarantees of this rider at any time. The annuitant may begin taking 5% "For Life" withdrawals on the rider anniversary following their 59<sup>th</sup> birthday. We will transfer amounts from the subaccounts into the Portfolio Allocation Method (PAM) investment option if the policy value falls below a certain level and back to the current subaccounts on a pro-rata basis when the policy value increases sufficiently. Funds in the PAM investment option may not move back into the market quickly during market upturns and this may result in not being able to fully participate in the market's growth. "Principal" protection refers to "premium" when the rider is added on the policy date and "policy value" if the rider is added thereafter, less any premium enhancements if added during the first policy year. The policy value may be more or less than the premiums paid. The guarantee may not apply to all additional contributions and restrictions apply. Not available in all states and conditions apply. See rider and prospectus for details.

Only one living benefit rider is available on a policy at a time. Withdrawals in excess of the rider withdrawal amount will result in a decrease in the dollar amount of withdrawals available under the rider. Withdrawals may be subject to surrender charges.

### Other Benefits:

#### Liquidity Rider

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

#### Access Rider

This optional rider will, for an additional fee, enhance liquidity by eliminating all surrender charges associated with the product.

For Civil union partners or other similar relationships, please contact a qualified tax advisor prior to purchasing.

All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.

**SUMMARY INFORMATION ONLY.  
SEE PROSPECTUS FOR MORE DETAILS.**  
See Variable Annuities features panel for features available on all Transamerica Series of Variable Annuities.

## Issue Age

- 0-90 annuitant and/or owner. Please contact your internal wholesaler for state variations.

## Surrender Charge Schedule (based on years since each premium payment)

7-Year CDSC: Year	1	2	3	4	5	6	7	8+
	8%	8%	7%	6%	5%	4%	3%	0%

## Death Benefit Options

### Mortality & Expense Risk Fee & Administrative Charge (M&E&A)

(See side panel for more details)

- Return of Premium Death Benefit: 1.30%. Issue age 0-90.
- Annual Step-Up Death Benefit: 1.50%. Issue age 0-75.
- Double Enhanced Death Benefit: 1.95%. Issue age 0-75.

M&E&A is deducted daily and is equal to the percentage of the subaccounts annually. The M&E&A after annuitization is 1.25% annually.

## Additional Death Benefits

(See side panel for more details)

### Additional Death Distribution (ADD) Rider

- 0.25% of the policy value on each rider anniversary and pro-rated at rider termination. Issue age 0-80.

### Additional Death Distribution+ (ADD+) Rider

- 0.55% of the policy value on each rider anniversary and pro-rated at rider termination. Issue age 0-75.

### Retirement Income Choice Rider:

	Single	Joint
Base Rider	0.60%	0.90%
Income Enhancement Benefit	0.15%	0.30%

The initial fees are deducted annually as a percentage of the WB on each rider anniversary (pro-rated at rider termination). The Income Enhancement option is in addition to that of the Base Rider.

Issue age 0-85.

### GPS Rider:

- 0.60% currently of the "Principal Back" Total Withdrawal Base (TWB) on each rider anniversary (pro-rated at rider termination). Issue age 0-80.

## Living Benefits

(See side panel for more details)

## Investment Options

(See Variable Annuities features panel for GPO details)

- 53 subaccounts from 20 money managers.
- Current Guaranteed Period Options of 1, 3, 5, or 7 years. Availability varies by state.

## Distribution Without Surrender Charges

- Greater of 10% of premium payments or any gains once each policy year.

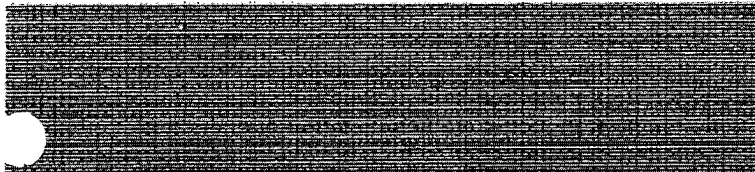
## Annual Service Charge

- \$35 (waived with net premiums paid or policy value of \$50,000 or more).

## Other Benefits

### Liquidity Rider

- 0.50% of the subaccounts annually. The fee will only be deducted for the first four years, and then discontinued.



The overall expenses for this policy may be higher than the expenses for a similar policy that does not pay a premium enhancement. Over time, the value of the premium enhancement could be more than offset by the higher charges. Premium enhancements are treated as earnings for distribution purposes and will be subject to market risk when allocated to the variable subaccounts. Please note the premium enhancement is not intended as a reimbursement of surrender charges on an existing annuity.

- 0-90 annuitant and/or owner. Please contact your internal wholesaler for state variations.

- 0-85 annuitant and/or owner.

4-Year CDSC: Year: 1 2 3 4 5+

1	2	3	4	5+
8%	8%	7%	6%	0%

9-Year CDSC: Year: 1 2 3 4 5 6 7 8 9 10+

1	2	3	4	5	6	7	8	9	10+
9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

- Return of Premium Death Benefit: 1.65%. Issue age 0-90.
- Annual Step-Up Death Benefit: 1.85%. Issue age 0-75.
- Double Enhanced Death Benefit: 2.30%. Issue age 0-75.

- Return of Premium Death Benefit: 1.65%. Issue age 0-85.
- Annual Step-Up Death Benefit: 1.85%. Issue age: 0-75.
- Double Enhanced Death Benefit: 2.30%. Issue age: 0-75.

M&E&A is deducted daily and is equal to the percentage of the subaccounts annually. The M&E&A after annuitization is 1.25% annually.

M&E&A is deducted daily and is equal to the percentage of the subaccounts annually. The M&E&A after annuitization is 1.25% annually.

**Additional Death Distribution (ADD) Rider:**

- 0.25% of the policy value on each rider anniversary and pro-rated at rider termination. Issue age 0-80.

**Additional Death Distribution (ADD) Rider:**

- 0.25% of the policy value on each rider anniversary and pro-rated at rider termination. Issue age 0-80.

**Additional Death Distribution+ (ADD+) Rider:**

- 0.55% of the policy value on each rider anniversary and pro-rated at rider termination. Issue age 0-75.

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- 0.55% of the policy value on each rider anniversary and pro-rated at rider termination. Issue age 0-75.

**Retirement Income Choice Rider:**

	Single	Joint
Base Rider	0.60%	0.90%
Income Enhancement Benefit	0.15%	0.30%

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The initial fees are deducted annually as a percentage of the WB on each rider anniversary (pro-rated at rider termination). The Income Enhancement option is in addition to that of the Base Rider.

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Issue age 0-85.

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**GPS Rider:**

- 0.60% currently of the "Principal Back" IWB on each rider anniversary (pro-rated at rider termination). Issue age 0-80.

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- 0.60% currently of the "Principal Back" IWB on each rider anniversary (pro-rated at rider termination).

- 53 subaccounts from 20 money managers.
- Current Guaranteed Period Options of 1, 3, 5, or 7 years. Availability varies by state.

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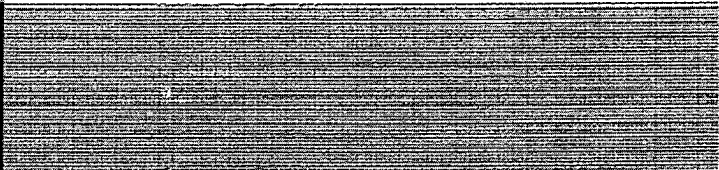
- Greater of 10% of premium payments or any gains once each policy year.

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- \$35 (waived with net premiums paid or policy value of \$50,000 or more).

- \$35 (waived with net premiums paid or policy value of \$100,000 or more).

The premium enhancement is currently equal to 5.5% for ages 0-59, 5.0% for ages 60-69, 4.0% for ages 70-79, and 2.0% for ages 80+. It is a fixed percentage in OR and WA, so the percentage for those states will not vary for subsequent premium payments.



- 0-90 annuitant and/or owner.

- No contingent deferred sales charge.

- Return of Premium: 1.70%. Issue age 0-90.
- Annual Step-Up Death Benefit: 1.90%. Issue age 0-75.
- Double Enhanced Death Benefit: 2.35%. Issue age 0-75.

M&E&A is deducted daily and is equal to the percentage of the subaccounts annually. The M&E&A after annuitization is 1.25% annually.

**Additional Death Distribution (ADD) Rider:**

- 0.25% of the policy value on each rider anniversary and pro-rated at rider termination. Issue age 0-80.

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- 0.55% of the policy value on each rider anniversary and pro-rated at rider termination. Issue age 0-75.

**Retirement Income Choice Rider:**

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Base Rider	0.60%	0.90%
Income Enhancement Benefit	0.15%	0.30%

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Issue age 0-85.

**GPS Rider:**

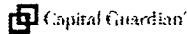
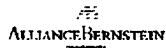
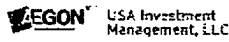
- 0.60% currently of the "Principal Back" IWB on each rider anniversary (pro-rated at rider termination).

- 53 subaccounts from 20 money managers.
- Current Guaranteed Period Options of 1, 3, 5, or 7 years. Availability varies by state.

- No contingent deferred sales charge.

- \$35 (waived with net premiums paid or policy value of \$50,000 or more).

# Transamerica Series of Variable Annuity Subaccounts by Category<sup>††</sup>



FRANKLIN CLARION REAL ESTATE SECURITIES



JENNISON ASSOCIATES



Asset Allocation:
Transamerica Asset Allocation – Conservative VP
Transamerica Asset Allocation – Growth VP
Transamerica Asset Allocation – Moderate VP
Transamerica Asset Allocation – Moderate Growth VP
Transamerica International Moderate Growth VP
Transamerica Index 50 VP
Transamerica Index 75 VP
Foreign Stock:
Transamerica Capital Guardian Global VP
Transamerica Clarion Global Real Estate Securities VP
Janus Aspen – Worldwide Growth Portfolio – Service Shares
Transamerica MFS International Equity VP
Templeton Foreign Securities Fund – Class 2
Transamerica Templeton Global VP
Transamerica Van Kampen Active International Allocation VP
Small Cap Growth:
MFS New Discovery Series – Service Class
Transamerica T. Rowe Price Small Cap VP
Small Cap Blend:
Transamerica Small/Mid Cap Value VP
Small Cap Value:
Fidelity – VIP Value Strategies Portfolio – Service Class 2
Mid Cap Growth:
Fidelity – VIP Mid Cap Portfolio – Service Class 2
Janus Aspen – Mid Cap Growth Portfolio – Service Shares
Transamerica Growth Opportunities VP
Transamerica Van Kampen Mid-Cap Growth VP
Mid Cap Blend:
Transamerica Legg Mason Partners All Cap VP
Mid Cap Value:
Mutual Shares Securities Fund – Class 2
Large Cap Growth:
AIM V.I. Capital Appreciation Fund – Series II Shares
AllianceBernstein Large Cap Growth Portfolio – Class B
Fidelity – VIP Contrafund® Portfolio – Service Class 2
Fidelity – VIP Growth Portfolio – Service Class 2
Transamerica Jennison Growth VP
Transamerica Marsico Growth VP
Transamerica T. Rowe Price Growth Stock VP
Transamerica Balanced VP
Transamerica Equity VP
Transamerica Science & Technology VP
Large Cap Blend:
Transamerica Capital Guardian U.S. Equity VP
Fidelity – VIP Balanced Portfolio
Transamerica JPMorgan Enhanced Index VP
Transamerica Value Balanced VP
Transamerica Van Kampen Large Cap Core VP
Large Cap Value:
AIM V.I. Basic Value Fund – Series II Shares
AllianceBernstein Growth and Income Portfolio – Class B
Transamerica American Century Large Company Value VP
Transamerica BlackRock Large Cap Value VP
Transamerica Capital Guardian Value VP
Fidelity – VIP Equity-Income Portfolio – Service Class 2
MFS Total Return Series – Service Class
Transamerica T. Rowe Price Equity Income VP
Fixed Income:
Franklin Income Securities Fund – Class 2
Transamerica MFS High Yield VP
Transamerica PIMCO Total Return VP
Transamerica Convertible Securities VP
Transamerica U.S. Government Securities VP
Cash:
Transamerica Money Market VP





For more information, please call 1-800-851-7555.



Transamerica Life Insurance Company • Cedar Rapids, IA  
Underwritten and distributed by Transamerica Capital, Inc.

All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.

Withdrawals reduce the Double Enhanced Death Benefit on a dollar-for-dollar basis for annual withdrawals up to 6%. Withdrawals are based on the annual compounding value at the beginning of each policy year. A withdrawal adjustment will apply to annual withdrawals in excess of 6% on the Double Enhanced Death Benefit and for all withdrawals on the Annual Step-Up and Return of Premium Death Benefits. The adjustment will reduce the death benefit amount in direct proportion to the percentage the policy value was reduced, assuming the policy value is less than the death benefit value. This can increase the amount deducted from the death benefit. Current withdrawals decrease policy value and future withdrawals. Assumes policy value never equals zero.

All policies, riders, and forms may vary by state, and may not be available in all states.

AV920 101 168 603, AV924 101 168 603, Oregon AV1068 101 168 603, AV1140 101 192 604, AV1332 101 192 604, Oregon AV1375 101 192 604, AV864 101 165 103, AV893 101 165 103, Oregon AV1372 101 165 103, AV950 101 175 603, AV959 101 175 603, Oregon AV1360 101 175 603, RGMD 8 0603, RGMD 8 0603 (OR), RGMD 15 0108, RGMD 15 0108 (FL), RGMD 15 0108 (OR), RGMD 5 0103, RGMD 5 0103 (FL), RGMD 5 0103 (OR), RGMB 4 0504, RGMB 4 0504 (FL), RGMB 4 0505 (OR), RTP 18 0103, RTP 18 0103 (OR), RTP 17 0103, RTP 17 0103 (OR), RLS 2 102, RLS 2 102 (OR), RGMB 27 0108, RGMB 29 0108, RGMB 27 0108 (ISXFL), RGMB 29 0108 (ISXFL), other versions also available, RGMB 27 0108 (ISXOR), RGMB 27 0108 (UXOR), RGMB 27 0108 (ASXOR), RGMB 27 0108 (AJXOR), RGMB 29 0108 (ISXOR), RGMB 29 0108 (UXOR), RGMB 29 0108 (ASXOR), RGMB 29 0108 (AJXOR)



Transamerica Life Insurance Company is a member of the Insurance Marketplace Standards Association (IMSA). IMSA is an independent organization that was established to maintain high standards of market conduct for individually sold life and annuity products. Rigorous membership requirements and adherence to IMSA's Principles and Code of Ethical Market Conduct demonstrate our commitment to the highest market and business standards.