

Transamerica Capital Builder

A single premium tax-deferred fixed annuity

Premium of \$100,000 and over

Rate Guarantee Period	Base Rate	Bailout Rate	Premium Enhancement	Effective Yield ¹
1-Year				
5-Year				

Premium under \$100,000

Rate Guarantee Period	Base Rate	Bailout Rate	Premium Enhancement	Effective Yield ¹
1-Year				
5-Year				

All rates and percentages are effective as of _____ and are subject to change without notice.

 Guaranteed Minimum Interest Rate.

Bailout Rate. If the current renewal rate falls below the bailout rate, you can pull all or a portion of the money out of your annuity without any surrender charges.

Premium Enhancement. Your single premium will receive a Premium Enhancement (PE) and an additional PE for single premiums of \$100,000 or more. **For example, if the PE is 1%, a PE percentage of \$1,000 would be added to a \$100,000 premium for an initial policy value of \$101,000.** The PE is treated as earnings for tax purposes, and is not included in the return of premium guarantee. The PE is not intended as a reimbursement of surrender charges, and will be recaptured if a policy is cancelled during the free-look period. Receiving a PE will reduce the interest rate by 0.15%-0.20% for each 1% of PE received. Costs will exceed the value of the PE and may result in slightly lower policy values in policy years 5-7 than an annuity without a PE. The cost for the PE is affected by the PE percentage, interest rate environment, policy withdrawals, and policy duration.

Guaranteed Minimum Rate. The guaranteed minimum rate for Transamerica Capital Builder Fixed Annuity is effective through the current calendar quarter and is recalculated each quarter thereafter. The guaranteed minimum rate you will receive, which is guaranteed for the life of the policy, is the rate that is in effect at the time you purchase the annuity. This policy meets the minimum cash value requirements for New York.

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

Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, a 10% Federal tax penalty may apply. Surrender charge in policy years 1-5: 8%, 7%, 6%, 5%, 5%, and 0% thereafter.

For more information about the Transamerica Capital Builder Fixed Annuity, please see your financial professional today.

This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact a financial professional.

1. Yield assumes no withdrawals. The effective yield includes the base rate, the PE, and for premiums of \$100,000 or more, an additional PE.

Policy Form No. AS870 107 104 1105 (NY) (R)

Fixed annuity issued by Transamerica Financial Life Insurance Company in Harrison, NY.

Annuities may lose value and are not insured by the FDIC or any federal government agency. They are not a deposit of or guaranteed by any bank, bank affiliate, or credit union.