

# YOUR NEW STATEMENT HAS ARRIVED

## How to Read Your New Improved Statement

This guide is intended to help you understand your new enhanced statement. (Some of this information may or may not appear on your own personal statement, based upon your specific policy.)

### Policy Detail

Updated section to provide more information about your policy and how it is registered.

### Value Summary


A review of your policy activity for the periods listed.

### Value Change

Updated value that shows charges and adjustments and includes the market performance of investment options.

### Living Benefit Detail

New section that appears if you have selected a Living Benefit. This shows the values that are part of the Living Benefit and provides an explanation of the values.



Attn: Annuity Customer Service  
4333 Edgewood Road NE  
Cedar Rapids, IA 52499

**SALLY SAMPLE**  
4333 EDGEWOOD ROAD NE  
CEDAR RAPIDS IA 52499

**Transamerica Landmark<sup>SM</sup> Variable Annuity**  
January 1, 2012 - March 31, 2012

**Your Representative:**  
**REGISTERED REPRESENTATIVE**  
FINANCIAL INVESTMENTS  
4333 EDGEWOOD ROAD NE  
SUITE 100  
CEDAR RAPIDS IA 52499  
Phone: 555-555-5555

[www.transamericaannuities.com](http://www.transamericaannuities.com)

---

**Annuitant:** SALLY SAMPLE  
**Owner:** SALLY SAMPLE  
**Issue Date:** December 8, 2009  
**Policy Number:** 123123123

**Product:** Transamerica Landmark<sup>SM</sup> Variable Annuity  
**Death Benefit:** Annual Step-Up  
**Living Benefit:** Retirement Income Choice<sup>SM</sup> 1.2  
**Death Benefit Option:** Additional Death Distribution +<sup>SM</sup>  
**Type:** IRA - Traditional

---

Value Summary	This Period	Year To Date	Since Issue
Beginning Policy Value	\$156,301.12		
Total Premium Payments	\$0.00	\$0.00	\$167,438.92
Total Withdrawals	- \$1,924.89	- \$1,924.89	- \$18,433.10
<b>Value Change</b>	<b>- \$833.93</b>		
<b>Ending Policy Value as of 3/31/2012</b>	<b>\$153,542.30</b>		
Surrender Value as of 12/31/2011	\$145,914.65		
Surrender Value as of 03/31/2012	\$141,909.35		
Minimum Required Cash Value as of 3/31/2012	\$141,827.61		

Please refer to the Definitions and Disclosures Section for further information.

---

**Living Benefit Detail**  
Retirement Income Choice<sup>SM</sup> 1.2 Issued: 12/08/2009  
As of 03/31/2012

Highest Monthly <sup>SM</sup> Value	Withdrawal Base	Rider Withdrawal Amount	Remaining Rider Withdrawal Amount
\$177,753.56	\$177,753.56	\$8,887.68	\$6,962.79

The Highest Monthly<sup>SM</sup> Value is the greater of 1) your current realized Highest Monthly<sup>SM</sup> Value (locked in from a previous rider year) OR 2) the highest tracked Monthly<sup>SM</sup> value (from the current rider year). This value may be higher or lower than your current Withdrawal Base. This may occur because the Withdrawal Base is calculated by identifying the highest of: 1) the current Withdrawal Base, 2) the highest policy value on any rider Monthly<sup>SM</sup> in the last 12 months, or 3) the Withdrawal Base increased by an annual 5% compounded growth rate if applicable. The Retirement Income Choice<sup>SM</sup> 1.2 rider guarantees the Rider Withdrawal Amount each rider year for the life of the annuitant, and spouse, if the joint life option is elected, regardless of your policy value. The Remaining Rider Withdrawal Amount is the amount available for withdrawal until the next rider anniversary date.

002-001-0-00001-4-0

Page 1 of 4

Variable annuities are long-term tax deferred vehicles designed for retirement purposes. They offer three main benefits: tax-deferred treatment of earnings, guaranteed death benefit options, and guaranteed lifetime payout options. They contain investment options that are subject to market fluctuation, investment risk, and possible loss of principal.

Variable annuities issued by: Transamerica Life Insurance Company, Cedar Rapids, IA, Transamerica Financial Life Insurance Company, Harrison, NY, Transamerica Advisors Life Insurance Company, Little Rock, AR, Transamerica Advisors Life Insurance Company of New York, Harrison, NY, Monumental Life Insurance Company, Cedar Rapids, IA, and Western Reserve Life Assurance Co. of Ohio, Columbus, OH. References to Transamerica pertain either individually or collectively to these Transamerica companies. Transamerica Capital, Inc. is the underwriting broker/dealer for variable annuities. Transamerica Financial Life Insurance Company and Transamerica Advisors Life Insurance Company of New York are licensed in New York.

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.

## Death Benefits Detail

New section that shows the Death Benefit value of your policy. If you elected an optional Death Benefit in addition to the base policy death benefit, this value will also appear in this section.

## Your Current Allocation

An improved section that helps you understand your investment option allocation with our Asset Class pie chart.

## Personal Rate of Return

New section that provides your return percentage based on market performance.

## Your Transaction Summary

New section that provides simple and specific information about transactions that occurred during the statement period.

Transamerica Landmark <sup>SM</sup> Variable Annuity						
January 1, 2012 - March 31, 2012						
Policy Number: 123123123						
Owner: SALLY SAMPLE						
<b>Death Benefits Detail</b>						
As of 3/31/2012						
Additional Death Distribution + <sup>SM</sup>					\$1,778.87	
Death benefit					\$156,061.70	
<b>Total Death Benefit</b>					<b>\$157,840.57</b>	
<b>Your Current Allocation</b>						
As of 3/31/2012						
	<b>Asset Class</b>	<b>Investment Option and Allocation %</b>				
	80% Asset Allocation	Franklin Templeton VIP Founding Funds Allocation Fund	41%			
		TA BlackRock Global Allocation	39%			
20% Fixed Income	TA PIMCO Total Return	20%				
Percentages may not be exact due to rounding.						
<b>Your Allocation Detail</b>						
		December 31, 2011		March 31, 2012		
<b>Investment Option</b>	<b># of Units</b>	<b>Unit Value</b>	<b>Value</b>	<b># of Units</b>	<b>Unit Value</b>	<b>Value</b>
TA PIMCO Total Return	23,226.8390	1,366703	\$31,744.19	22,858.3772	1,345953	\$30,766.30
Franklin Templeton VIP Founding Funds Allocation Fund	47,057.2057	1,348431	\$63,453.39	46,310.7055	1,349104	\$62,477.96
TA BlackRock Global Allocation	48,775.1751	1,252759	\$61,103.54	48,001.4213	1,256172	\$60,298.04
<b>Totals</b>			<b>\$156,301.12</b>			<b>\$153,542.30</b>
The unit value of each investment option will increase or decrease during any statement period based upon performance for the investment option.						
<b>Personal Rate of Return</b>						
As of 3/31/2012						
	<b>This Period</b>	<b>Year To Date</b>	<b>Since Issue</b>			
	-0.59 %	-0.59 %	1.19 %			
Your personal rate of return takes into account premiums, withdrawals, fees, and earnings. Returns for periods in excess of one year are annualized. Past performance does not guarantee future results.						
<b>Your Transaction Summary</b>						
<b>Transaction Date</b>	<b>Transaction Type</b>				<b>Transaction Amount</b>	
01/01/2012	Required Minimum Distribution				\$-641.63	
02/01/2012	Required Minimum Distribution				\$-641.63	
03/01/2012	Required Minimum Distribution				\$-641.63	
For detailed information regarding all transactions please refer to the confirmation for the applicable transaction or visit <a href="http://www.transamericaannuities.com">www.transamericaannuities.com</a> .						
Page 2 of 4						

## Charges and Adjustments Detail

A simplified section that displays charges, adjustments, and any applicable transaction information.

## Important Tax Information

An improved section that provides Required Minimum Distribution information for certain Qualified plans.

## Customer Service Information

Reorganized and simplified to help you contact us at any time. Also, you have the option of selecting eDelivery for your statements.

## Definitions and Disclosures - Page 4 of 4

An improved section that provides information about the language used in your statement.

Transamerica Landmark <sup>SM</sup> Variable Annuity					
January 1, 2012 - March 31, 2012					
Policy Number: 123123123					
Owner: SALLY SAMPLE					
<b>Charges and Adjustments Detail</b>					
Retirement Income Choice <sup>SM</sup> 1.2 fee					<b>This Period</b>
					\$-592.65
<b>Date and Transaction Type</b>	<b>Investment Option</b>	<b># of Units</b>	<b>Unit Value</b>	<b>Amount</b>	
3/8/2012					
Rider Fee	TA PIMCO Total Return	-86.6989	1,368396	\$-118.75	
	Franklin Templeton VIP Founding Funds Allocation Fund	-175.6585	1,350085	\$-241.16	
	TA BlackRock Global Allocation	-182.0668	1,263949	\$-232.74	
<b>Important Tax Information</b>					
<b>Required Minimum Distribution for 2012:</b>					\$7,699.56
<b>Required Minimum Distribution Remaining for 2012:</b>					\$5,774.67
<b>Fair Market Value as of 12/31/2011:</b>					\$156,301.12
The Required Minimum Distribution shown above was calculated based on the assets in this annuity and excludes any other qualified assets you may have.					
The Required Minimum Distribution remaining amount reflects your Required Minimum Distribution for this calendar year less withdrawals taken this year from this annuity.					
Fair Market Value is being furnished to the Internal Revenue Service.					
IRA Required Minimum Distributions: If you are an IRA holder and you have attained age 70 1/2, you must begin taking distributions from your IRA. In the year you turn 70 1/2, you may defer this first distribution until April 1st of the following year, with subsequent distributions taken by December 31st of each year. The Internal Revenue Service requires us to notify when a participant is required to take a distribution for the tax year. We recommend you speak with your personal representative for additional information.					
<b>Customer Service Information</b>					
<b>eDelivery Option</b>		<b>Website</b>		www.transamericaannuities.com	
Simplify. You can receive email notifications when your statements and prospectuses are available on our website.		<b>Email Address</b>		customer.care@transamerica.com	
Sign up now by visiting <a href="http://www.transamericaannuities.com">www.transamericaannuities.com</a>		<b>24-hour Interactive Voice Response System</b>		(800) 525-6205	
		<b>Customer Service Hours</b>		Monday - Thursday 7:00 am - 5:30 pm (CT) Friday 7:00 am - 4:30 pm (CT) (800) 525-6205	
		<b>Customer Service Phone Number</b>		(800) 525-6205	
		<b>Address</b>		Attn: Annuity Customer Service 4333 Edgewood Road NE Cedar Rapids, IA 52499	
Please review this statement carefully and report any discrepancies to us in writing within 30 days from receipt of the statement on which the error occurred. During your review, make certain that all transactions you believe have occurred are reflected on the statement.					
Page 3 of 4					

## Important Information

All contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims paying ability of the issuing insurance company.

This information should not be construed as tax advice. Clients should consult a qualified tax advisor regarding annuity taxation as it applies to their specific situations.

Neither Transamerica nor any of its financial professionals provide tax or legal advice. You may want to talk to a tax/legal advisor before making your final purchase decision.