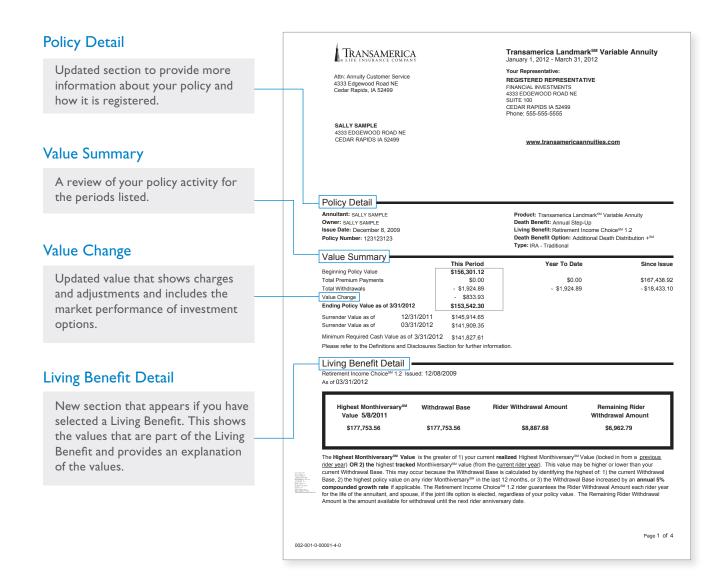


YOUR NEW STATEMENT HAS ARRIVED

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.)



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 LandmarkSM Variable Annuity January 1, 2012 - March 31, 2012 Policy Number: 123123123 Owner: SALLY SAMPLE Death Benefits Detail As of 3/31/2012 Additional Death Distribution +5M Death benefit \$157,840.57 Your Current Allocation Asset Class Investment Option and Allocation % ■ 80% Asset Allocation Franklin Templeton VIP Founding Funds Allocation Fund TA BlackRock Global Allocation 20% Fixed Income TA PIMCO Total Return 20 % may not be exact due to rounding. Your Allocation Detail = March 31, 2012 December 31, 2011 Investment Ontion # of Units Unit Value # of Unite Unit Value TA PIMCO Total Return 23,226.8390 1.366703 \$31,744.19 Franklin Templeton VIP Founding Funds 47,057.2057 1.348431 \$63,453.39 Allocation Fund 46.310.7055 1.349104 \$62,477,96 Allocation Fund TA BlackRock Global Allocation 48,775.1751 1.252759 48,001.4213 1.256172 \$156,301.12 \$153,542.30 The unit value of each investment option will increase or decrease during any statement period based upon performance for the investment Personal Rate of Return 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. Your Transaction Summary -Transaction Date Transaction Type Transaction Amount Required Minimum Distribution Required Minimum Distribution Required Minimum Distribution 03/01/2012

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 LandmarkSM Variable Annuity Charges and Adjustments Detail Date and Transaction Type TA PIMCO Total Patura -86 6989 1 368396 S-118 75 1.350085 Franklin Templeton VIP Founding Funds Allocation Fund -175.6585 \$-241.16 -182.0668 1.263949 \$-232.74 TA BlackRock Global Allocation Important Tax Information Required Minimum Distribution for 2012: Required Minimum Distribution Remaining for 2012: \$5,774.67 Fair Market Value as of 12/31/2011: \$156.301.12 The Required Minimum Distribution remaining amount reflects your Required Minimum Distribution for this calendar year less without taken this year from this annuity. Customer Service Information 24-hour Interactive Voice Response System (800) 525-6205 Customer Service Hours Monday - Thursday 7:00 am - 5:30 pm (CT) Friday 7:00 am - 4:30 pm (CT) Customer Service Phone Number (800) 525-6205 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.

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.