



Maximize Your Retirement Income

Retirement Income Max[®] Living Benefit

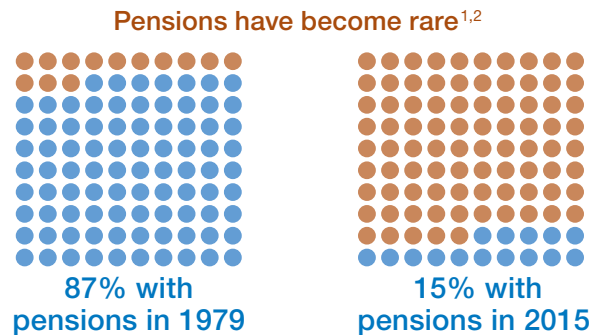
Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, IA and in New York by Transamerica Financial Life Insurance Company, Harrison, NY. Annuities are underwritten and distributed by Transamerica Capital, Inc. References to Transamerica may pertain to one or all of these companies.

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.

You deserve a strategy that helps you achieve the retirement you've worked for. Like many Americans, you might be concerned you aren't fully prepared. To be financially independent from the first day of retirement to the final day of retirement, you should consider the challenges ahead.

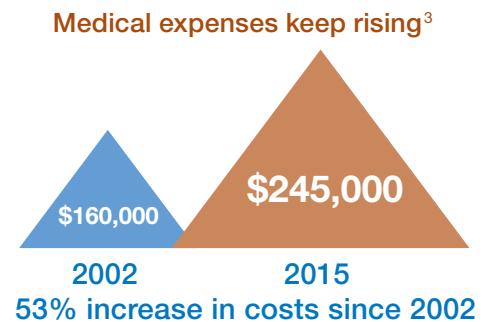
Reliability of future income

As the chart to the right shows, only a few retirees today have the benefit of a pension that guarantees a stream of income through retirement. Now more than ever, it's up to you to create a reliable stream of income from money you have saved.



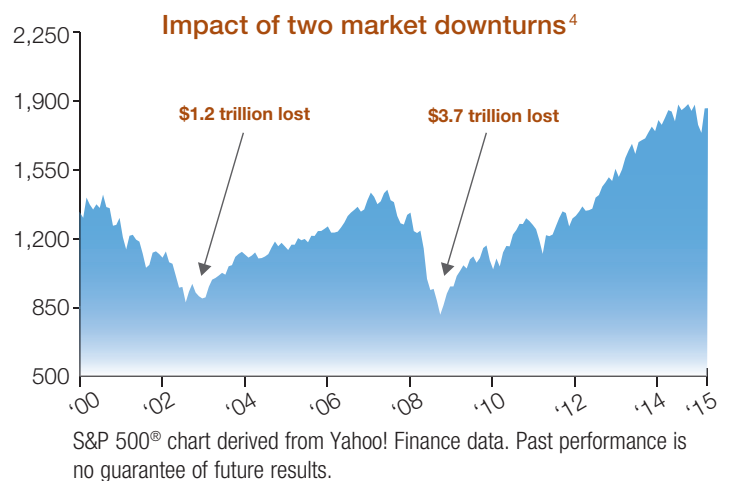
Future health care expenses

You also need to recognize the impact future health care costs will have on your retirement savings. To understand what health care will truly cost, you should consider increased premiums for health insurance and higher out-of-pocket costs such as deductibles and copayments.



Investment realities

Stocks, bonds, mutual funds, and retirement annuities are part of many retirees' investment portfolios. As you can see in the chart to the right, finding the right balance of these investments is important for you to enjoy financial independence throughout your retirement.



1. Department of Labor, EB BL 12/03/207 Employee Benefits in Industry: A Pilot Survey, 1979 and Bureau of Labor.

2. Statistics, NCS: Employee Benefits in the U.S., March 2015.

3. Retiree health costs rise, fidelity.com, October 7, 2015.

4. US Retirement Markets and Retirement Assets Total \$17 Trillion in Third Quarter 2011, and The US Retirement Market Third Quarter 2010, ici.org.

Interest rate crediting⁵

Today, the income you can earn through traditional secure-dollar investments, such as certificates of deposits, bonds, and money market funds, will probably not be enough for you to retire on. It's important to understand how changing interest rates can impact your retirement income.

1.12%

1-Year CD

0.53%

Money Market Accounts/Saving

1.27%

5-Year Treasury

1.90%

5-Year CD

1.28%

3-Year MYGA Fixed Annuities

1.88%

10-Year Treasury

Inflation

When planning for retirement, you need to consider the future costs of the niceties and necessities of life. Know that the price of everything you buy will go up, which will steadily decrease your purchasing power over time.



Fortunately, there's an investment strategy that can help. The *Retirement Income Max* living benefit with a Transamerica variable annuity can help grow and protect your future income on the way to retirement. And when that next stage of your journey begins, you can get a consistent stream of income that's guaranteed for the rest of your life.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing insurance company.

5. bankrate.com, federalreserve.gov, and annuityratetwatch.com, as of February 3, 2016.

6. *First Quarter 2015, Survey of Professional Forecasters*, February 13, 2015.

7. calculator.net/interest-calculator.html and calculator.net/inflation-calculator.html

Recognize the Benefits of *Retirement Income Max*



More confidence

Your income will last a lifetime.
Receive guaranteed pension-like income for the rest of your life.



More financial security

Even in down markets, receive 5.5% annual compounding growth to your withdrawal base for up to 10 years.*†

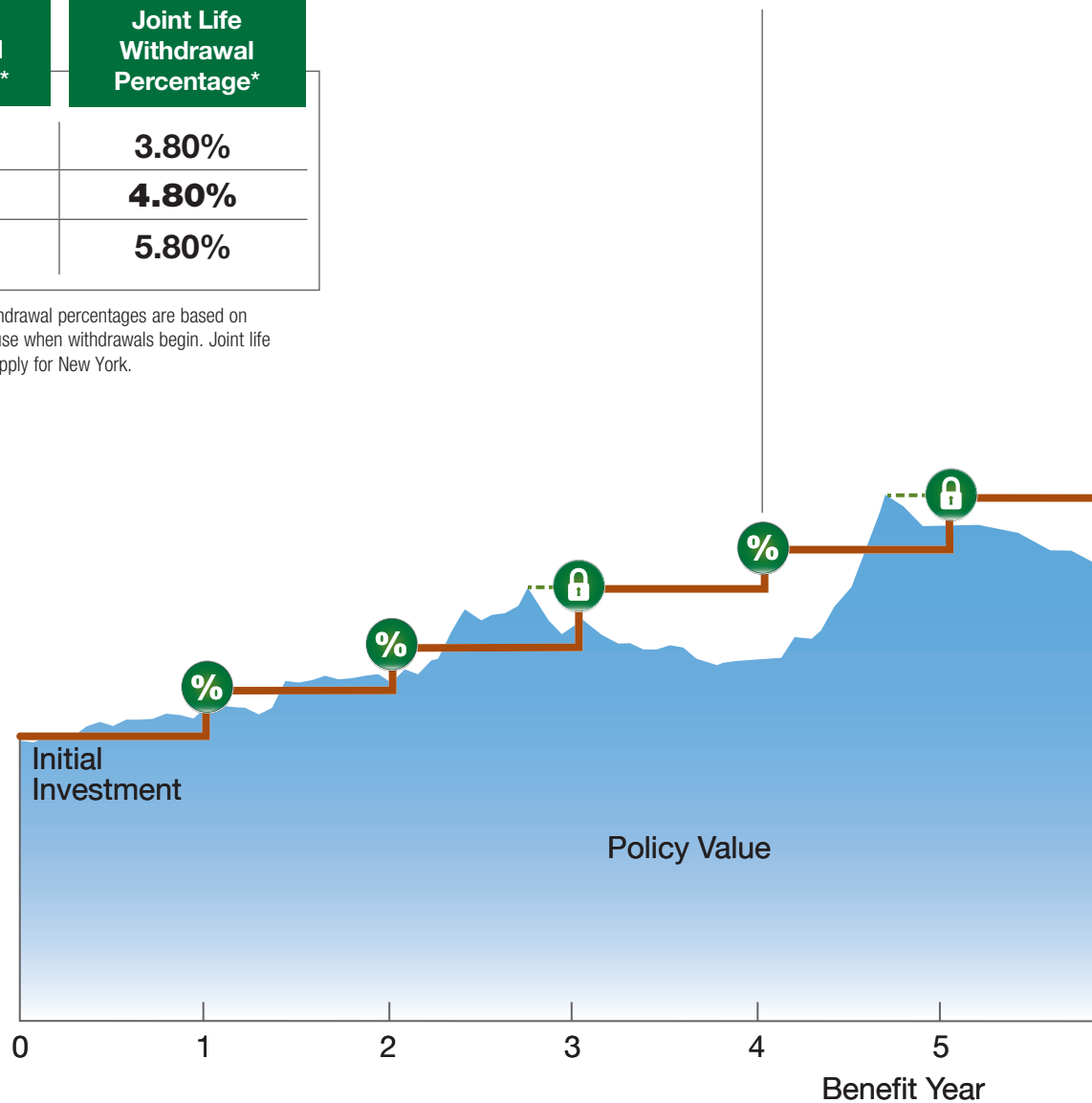
Attained Age	Single Life Withdrawal Percentage*	Joint Life Withdrawal Percentage*
59 – 64	4.20%	3.80%
65 – 79	5.20%	4.80%
80+	6.20%	5.80%

If the living benefit is structured as joint life, the withdrawal percentages are based on the younger of the annuitant or the annuitant's spouse when withdrawals begin. Joint life withdrawal percentage for ages 59 – 64 does not apply for New York.

Income that can grow

1 Even after you start taking withdrawals, your withdrawal base will grow anytime you receive an automatic step-up.

2 Your annual withdrawal percentage will grow anytime you receive an automatic step-up and enter a new age group.



***The withdrawal and growth percentages may change and the amounts listed herein may not be the most current rates.** The most current percentages are disclosed in the applicable Rate Sheet Prospectus Supplement, which may be amended by us from time to time. **We are under no obligation to notify you when we amend the percentages listed herein.** Please contact your financial intermediary or call our administrative office to determine whether the rates above have been amended. **You should not purchase this benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

†Assumes no withdrawals are taken in any living benefit year.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing insurance company.

The living benefit MonthiversarySM component of an automatic step-up is not applied in living benefit years when an excess withdrawal has been taken.

This hypothetical example does not guarantee or predict actual performance.



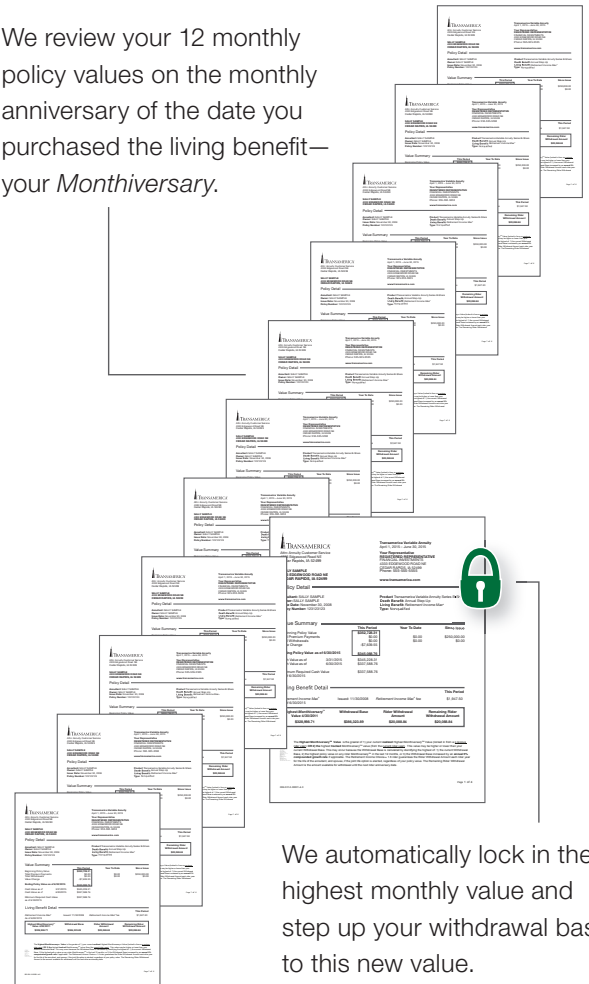
More stability of income

In up markets we automatically lock in your highest *Monthiversary* value and step up your withdrawal base.



Monthiversary: How it Works

We review your 12 monthly policy values on the monthly anniversary of the date you purchased the living benefit—your *Monthiversary*.



We automatically lock in the highest monthly value and step up your withdrawal base to this new value.

Any withdrawals, including those permitted under the living benefits, reduce your variable annuity's policy value, death benefits, and other values. Withdrawals may be subject to surrender charges.

Select Your Investment Options

Now that you've selected *Retirement Income Max*, you need to choose your investment options. Work with your financial professional to design an actively managed portfolio customized to your needs.

Well-Known Managers

- American Funds Bond Fund – Class 2
- TA Aegon Government Money Market
- TA Aegon U.S. Government Securities
- TA Asset Allocation – Conservative
- TA JPMorgan Core Bond
- TA JPMorgan Tactical Allocation
- TA Legg Mason Dynamic Allocation – Balanced
- TA Managed Risk – Balanced ETF
- TA Managed Risk – Conservative ETF
- TA PIMCO Tactical – Conservative
- TA PIMCO Total Return
- TA PineBridge Inflation Opportunities
- TA QS Investors Active Asset Allocation – Conservative
- Guaranteed Fixed Accounts



You must allocate 100% of the policy value into one or more of the designated investment options. Transamerica can remove a designated investment option at anytime for both new contracts and existing contracts. The investment options are subject to market fluctuation, investment risk, and possible loss of principal.

Issue Ages*	Single or Joint Life Fee
0 – 85	1.25%

**Issue ages in New York are 58 – 85 for single life and 65 – 85 for joint life.*

Living benefit fee as of May 1, 2016. The living benefit fee is deducted on each living benefit quarter in arrears, and is an annual percentage of the withdrawal base. The living benefit fee percentage may increase upon an automatic step-up beginning with the first living benefit anniversary, but the maximum living benefit fee percentage allowed is 0.75% higher than the initial living benefit fee percentage.

Because the living benefit fee is a percentage of the withdrawal base the amount of the fee will fluctuate as the withdrawal base increases or decreases. Even in the event your policy value declines significantly the fee amount could be a much higher percentage of your policy value.

All TA investment options invest in Transamerica Series Trust Service Class shares (Investment Adviser Transamerica Asset Management, Inc.). Please see prospectus for details.

The maximum equity exposure of the investment options is approximately 70%.

Investment option names may vary from their corresponding underlying portfolio names. Please see the contract prospectus for underlying portfolio names.

The investment objectives and policies of certain funds may be similar to those of other funds managed by the same investment advisor. No representation is made, and there can be no assurance given, that any fund's investment results will be comparable to the investment results of any other fund, including another fund with the same investment advisor or manager.

Although the money market subaccount seeks to preserve the value of the investment at \$1 per share, it cannot guarantee that it will do so and an investment in the money market subaccount may lose value. The money market subaccount is not insured or guaranteed by the FDIC or any other government agency.

Answers to Common Questions

When can I begin living benefit withdrawals?

You must wait until the living benefit year after you turn age 59 to begin withdrawals permitted under the living benefit. If the living benefit is purchased prior to age 59, the living benefit fee still applies. 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.

How is my income calculated?

Simply. We determine your income by multiplying two amounts—your annual withdrawal percentage and your withdrawal base. The withdrawal base does not establish or guarantee policy value, surrender value, minimum death benefit, or return for an investment option.

Your annual withdrawal percentage is determined by your age at the time your first withdrawal is taken.

Your withdrawal base is equal to the policy value when you add the living benefit, plus any additional premium payments you make, less any adjustments for excess withdrawals.

Every living benefit anniversary, the withdrawal base is set to equal the greatest of the current withdrawal base, the policy value, the highest living benefit *Monthiversary* value, or the current withdrawal base with 5.5% compounded growth.*

When the withdrawal base is increased due to the policy value or the highest *Monthiversary* value, the increase is called an automatic step-up. Automatic step-ups and 5.5% compounded growth affect the withdrawal base only and do not affect policy value or other living benefit values.*

Can my income go up?

Yes. We understand you want your retirement income to keep pace with inflation and that unexpected costs can impact your lifestyle in retirement. After you've started taking withdrawals, there is the opportunity for your living benefit withdrawal amount to increase if your investment options performed well.

For each of the 12 months leading up to a living benefit anniversary, Transamerica will record the policy value on each *Monthiversary* (e.g., if the policy is purchased on January 15, Transamerica will record the policy value on the 15th of each month).

On the living benefit anniversary date, Transamerica will consider your policy value and the highest *Monthiversary* value and step up your withdrawal base to the greater of these two values. We will base future withdrawals on this new higher withdrawal base, resulting in a higher withdrawal amount.

Before investing, consider a variable annuity's investment objectives, risks, charges, and expenses. Go to transamerica.com for a contract and fund prospectus containing this and other information. Please read it carefully.

All contract and living benefit 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.

On the maximum annuity commencement date, the living benefit terminates. By annuitizing the policy, you will have the option to receive lifetime payments that are no less than the withdrawals allowed by the living benefit. Annuitization must generally occur by the annuitant's age 99.

Living and death benefits and all other optional benefits are referred to as riders in the contract.

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Can my income go down?

Your income will not go down as long as your withdrawals don't exceed your annual living benefit withdrawal amount. However, we understand that circumstances change and you may find yourself needing to withdraw more than your living benefit withdrawal amount in a given year. In that event, your future withdrawals will be decreased because excess withdrawals reduce your withdrawal base. Should the variable annuity's policy value fall to zero, you will receive payments up to the amount allowed under the living benefit for life. If an excess withdrawal causes the policy value to reach zero, the living benefit and policy will terminate.

Required minimum distributions (RMDs) that exceed your annual percentage rate are not considered excess withdrawals and will not reduce your withdrawal base.

Do I always have to accept an automatic step-up?

No. You have the right to reject an automatic step-up within 30 days following a living benefit anniversary, if the living benefit fee percentage increases. If you reject an automatic step-up, you must notify us in a manner which is acceptable to us, however you are eligible for future automatic step-ups. Changes as a result of the automatic step-up feature will be reversed. Any increase in the living benefit fee percentage will also be reversed, and the withdrawal base will be set to its value prior to the automatic step-up.

How much does the variable annuity cost?

Transamerica variable annuities' range of fees and charges include 0.45% – 1.90% M&E&A, 0% – 9% surrender charges, \$50 annual service charge, and investment option management fees. A fund facilitation fee of up to 0.30% annually may apply for certain investment options.

What is a variable annuity?

It is a long-term investment product designed for retirement purposes. The variable annuity policy value, death benefit, and other values will fluctuate based on the performance of the investment options and may be worth more or less than the total of all premiums paid when surrendered.

If you elect the Retirement Income Max[®] benefit, Transamerica requires your policy value to be allocated into designated investment options, which may include a volatility control strategy.

In periods of high market volatility, volatility control strategies could limit your participation in market gains; this may conflict with your investment objectives by limiting your ability to maximize potential growth of your 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. You pay an additional fee for the benefits which, in part, pay for protecting the benefit base from investment losses. Since the benefit base does not decrease as a result of investment losses, volatility control strategies might not provide meaningful additional benefit to you. If you determine that funds with volatility control strategies are not consistent with your investment objectives, there continues to be other designated investment options available under the Retirement Income Max[®] benefit that do not invest in funds that utilize volatility control strategies.*

All policies, living benefits, and forms may vary by state, and may not be available in all states. ICC12 RGMB410513(IS), ICC12 RGMB410513(IJ), RGMB 41 0111 (IS) (FL), RGMB 410111 (IJ) (FL), RGMB 41 0514R (IS)(NY), RGMB 41 0514R (IJ)(NY)

“Serving the
needs of others
is the only
legitimate
business today.”

— Transamerica

Financial strength to count on.

A+	A.M. Best	2 nd of 16 categories
AA-	Fitch	4 th of 19 categories
A1	Moody's	5 th of 21 categories
AA-	Standard and Poor's	4 th of 21 categories

The financial strength ratings are subject to change and are not guarantees of future financial strength.

All ratings shown measure financial strength for Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company; ratings are as of October 15, 2015. For current rating information, visit transamerica.com. They do not apply to the performance or stability of a company's variable product investment options. A.M. Best, Fitch, Moody's, and Standard & Poor's are credit rating organizations dedicated to serving the insurance and other financial services industries.

While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company and do not apply to any underlying variable investment options. The broker-dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased, and any affiliates of those entities make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.

Important information

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 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 not recognized as a valid marriage under relevant state law will not be treated as married or as spouses as defined in this policy for federal tax purposes. Please contact a qualified tax advisor prior to purchasing to discuss how exercising spousal continuation benefits under this contract or any rider benefits may affect you. Please see the prospectus for more details.

Financial institutions that sell our products may have their own guidelines to determine suitability of our variable annuity policies and/or living benefits. 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.