



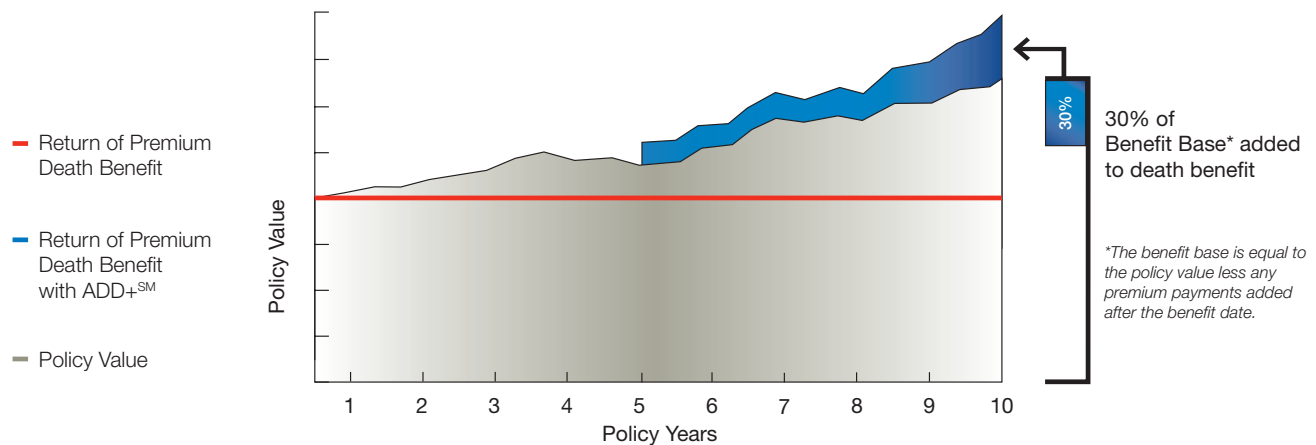
Enhance Your Legacy With ADD+SM

Imagine enjoying retirement knowing you have a legacy plan that will help your loved ones. When you choose the Return of Premium benefit with your Transamerica variable annuity, you can improve the payout your beneficiaries receive by electing the Additional Death Benefit Distribution+SM (ADD+SM).

Here's how it works

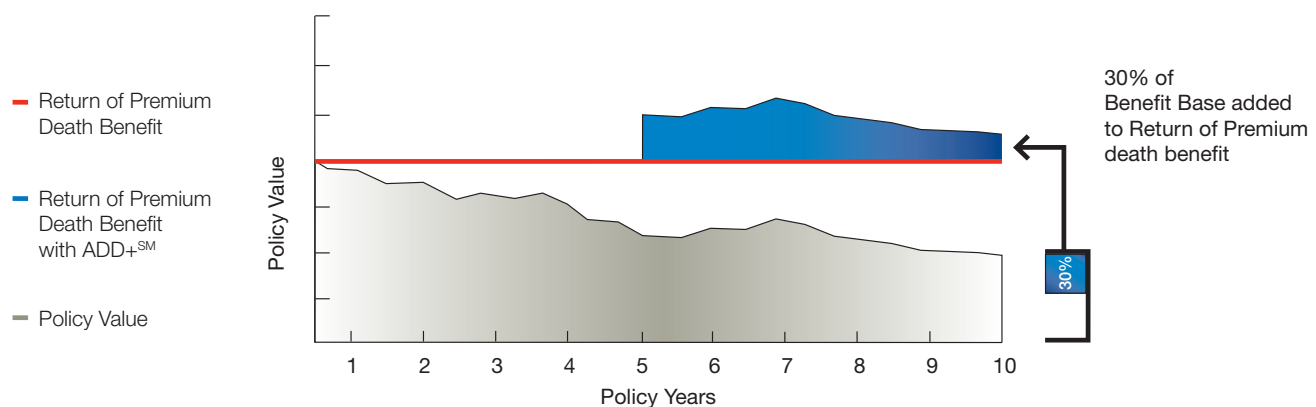
Increase in up markets. With ADD+SM, if the value of your policy increases due to strong market performance, the payout to your loved ones will increase by up to 30%.

For example:



Increase in down markets. With ADD+SM, even if the value of your policy decreases due to poor market performance, the payout to your loved ones will still increase by up to 30%.

For example:



No benefit is payable under ADD+SM if the policy value on the date the death benefit is paid is less than the premium payments after the benefit date.

Variable annuities issued by Transamerica Life Insurance Company in Cedar Rapids, Iowa (Transamerica). Annuities are underwritten and distributed by Transamerica Capital, Inc.

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.

Important information about the ADD+SM benefit:

- Issue age 0-70 – Adds an additional amount equal to 30%, uncapped, of benefit base.
- Issue age 71-75 – Adds an additional amount equal to 20%, uncapped, of benefit base.
- The benefit may be added or dropped at any time through age 75, though one year must pass between being dropped and added again.
- The benefit must be in place for five continuous years before benefits are paid. Prior to five years, the payable benefit will only be equal to ADD+SM benefit fees paid.
- Benefits are paid on the date the death benefit is calculated.
- The additional fee for ADD+SM is 0.55% of the policy value on each benefit anniversary, pro-rated at benefit termination. Benefits payable will be taxed as ordinary income to the beneficiary, as will the earnings portion of the death benefit.
- Not available with the policy value death benefit.

If the surviving spouse is eligible they can choose to:

- Receive the death benefit and the ADD+SM payout (lump sum).
- Receive a one-time policy value increase equal to the ADD+SM if they continue the annuity policy. In this case, the ADD+SM benefit terminates but the spouse has the option of immediately re-electing the benefit if they meet issue requirements at that time.

Before investing, consider a variable annuity's investment objectives, risks, charges, and expenses. Call 1-800-525-6205 for a contract and fund prospectus containing this and other information. Please read it carefully.

What is a Variable Annuity?

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

Fees

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

Important Information

Benefit terminates upon annuitization or surrender.

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.

For federal tax purposes, married same sex individuals are recognized as "spouses". The IRS has adopted a rule providing that the term "spouse" does not include an individual who has entered into a registered domestic partnership, civil union, or other similar relationship. The status of these relationships for state purposes may vary based on the applicable state law. Transamerica intends to administer variable annuity contracts consistent with the IRS rulings until further notice. Please contact a qualified tax advisor prior to purchasing to discuss how exercising spousal continuation benefits under this contract or any riders will affect you for both federal and state tax purposes. Please see 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 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.

All contract and benefit guarantees, including optional benefits 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.

All policies, benefits, and forms may vary by state and may not be available in all states. ICC12 RTP170513, RTP 17 0103, ICC12 RGMD80513, NIC12 RGMD80513

