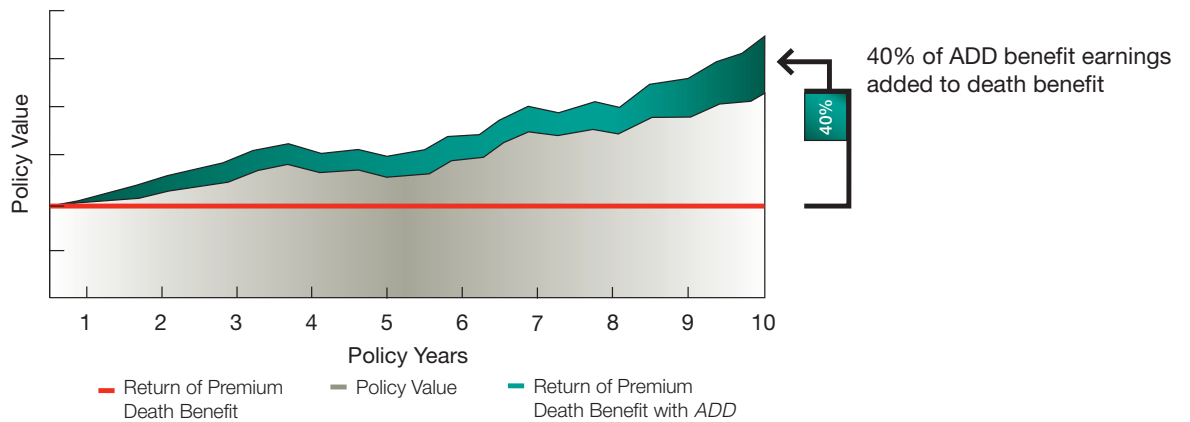


A Transamerica variable annuity with the optional *Additional Death Distribution*SM (ADD) benefit can enhance the payout to your beneficiaries if your variable annuity policy value increases. How?

Enhancement in Up Markets

With ADD, if your policy value increases and your beneficiaries receive a death benefit, the death benefit will be **enhanced by up to 40% of any ADD benefit earnings**.

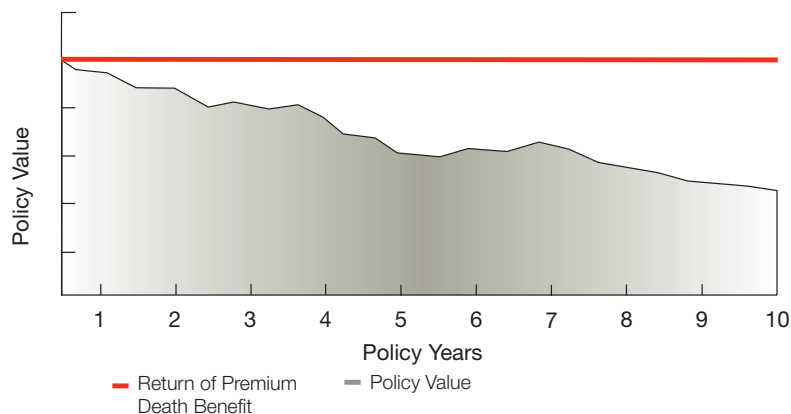
For example:



Protection in Down Markets

When the return of premium death benefit is elected with your Transamerica variable annuity—even if your policy value declines due to poor market performance—**your beneficiaries are guaranteed to receive the value of your premiums paid** (less adjusted partial withdrawals).

For example:



No benefit is payable under ADD if there are no ADD benefit earnings on the date the death benefit is calculated.

ADD Benefit earnings are equal to the policy value on the date the death benefit is determined minus the policy value on the ADD benefit date, minus premiums paid after the ADD benefit date; plus amounts withdrawn from the policy value after the ADD benefit date that exceed the ADD benefit earnings on the date of the withdrawal.

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

Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, Iowa. 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.

Important information about the *ADD* benefit:

- The benefit may be added or dropped at any time.
- Issue age 0 – 70: Adds an additional amount equal to 40%, uncapped, of benefit earnings.
- Issue age 71 – 80: Adds an additional amount equal to 25%, uncapped, of benefit earnings.
- Available for an additional fee equal to 0.25% of the policy value on each benefit anniversary and prorated at benefit termination. Benefits payable from the *ADD* benefit will be taxed as ordinary income, as will the earnings portion of the death benefit.
- Benefits are paid on the date the death benefit is calculated.
- Not available with the policy value death benefit.

If the surviving spouse is eligible and chooses to continue the policy:

- Policy value is increased one time to include the *ADD* benefit.
- *ADD* benefit is terminated.
- Surviving spouse may re-elect the *ADD* benefit as long as age requirements are met.

Before investing, consider a variable annuity's investment objectives, risks, charges, and expenses. Go to transamerica.com for prospectuses 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. They offer three main features: tax-deferred treatment of earnings, a death benefit prior to annuitization, and guaranteed lifetime payment options.

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. The Transamerica Variable Annuity O-Share range of fees and charges include 0.90% – 1.10% M&E&A, 1.25% – 5% premium-based charge, \$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.

Important information

*ADD*SM Benefit terminates upon annuitization.

The death benefit pays out on the death of the annuitant only.

*ADD*SM benefit is referred to as rider in the contract. *ADD*SM benefit earnings are referred to as rider earnings in the contract.

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.

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 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 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 benefits 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.

All policies, benefits, and forms may vary by state and may not be available in all states. ICC13 VAO1013, NIC13 VAO1013(FL), ICC12 RTP180513, RTP 18 0103, ICC13 RGMD161013