

TRANSAMERICA

CAPITAL BUILDER

A single premium tax-deferred fixed annuity.

PREMIUM OF \$100,000 AND OVER

RATE GUARANTEE PERIOD	BASE RATE	BAILOUT RATE	PREMIUM ENHANCEMENT	EFFECTIVE YIELD ¹
1-YEAR				
5-YEAR				

PREMIUM UNDER \$100,000

RATE GUARANTEE PERIOD	BASE RATE	BAILOUT RATE	PREMIUM ENHANCEMENT	EFFECTIVE YIELD ¹
1-YEAR				
5-YEAR				

All rates and percentages are effective as of _____ and are subject to change without notice.

Guaranteed Minimum Interest Rate.

BAILOUT RATE.

If the current renewal rate falls below the bailout rate, you can pull all or a portion of the money out of your annuity without any surrender charges.

PREMIUM ENHANCEMENT.

Your single premium will receive a Premium Enhancement (PE) and an additional PE for single premiums of \$100,000 or more. For example, if the PE percentage is 1%, a PE of \$1,000 would be added to a \$100,000 premium for an initial policy value of \$101,000. The PE is treated as earnings for tax purposes, and is not included in the return of premium guarantee. The PE is not intended as a reimbursement of surrender charges, and will be recaptured if a policy is canceled during the free-look period.

All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.

Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, a 10% Federal tax penalty may apply.

Surrender charge in policy years 1-5: 8%, 7%, 6%, 5%, 5%, and 0% thereafter.

For more information about the Transamerica Capital Builder Fixed Annuity, please see your financial professional today.

This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact a financial professional.

This policy meets the minimum value requirements for your state.

1. Yield assumes no withdrawals. The effective yield includes the base rate, the PE, and for premiums of \$100,000 or more, an additional PE.

May vary by state. Available only in states where approved. Policy Form No. AS870 107 104 1105.

Fixed annuity issued by Transamerica Life Insurance Company in Cedar Rapids, Iowa.

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.

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