

Beneficiary Earnings Enhancement Extra II

Extra Protection for Your Loved Ones

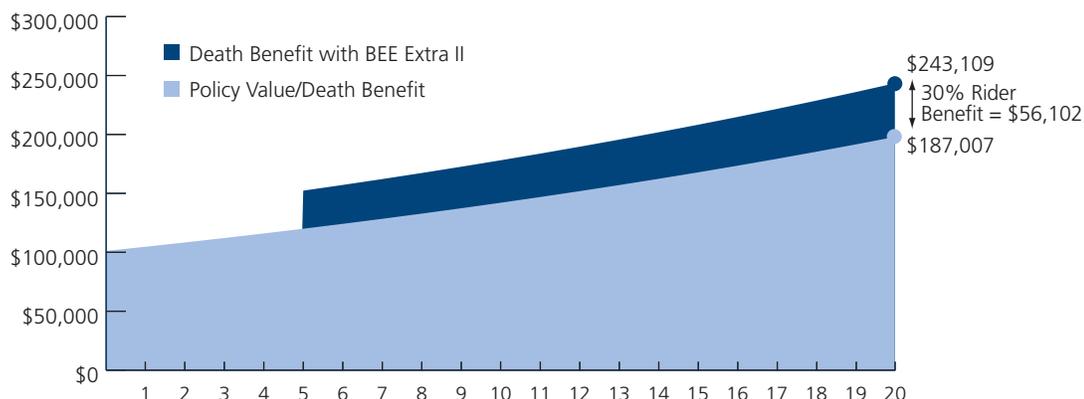
Included with your fixed annuity is a guarantee that, in the event of your death, your beneficiary will receive the policy's current value. Of course, this inheritance may be subject to federal taxes, and there are plenty of other additional costs to bear when one passes away.

That's why Transamerica offers the Beneficiary Earnings Enhancement (BEE) Extra II, an optional rider available on select fixed annuities, which may provide:

- **Growth** with an uncapped 30% of the rider benefit base, for issue ages 0-70, or 20% for issue ages 71-75.
- **Flexibility** to add or drop the rider at any time through age 75, though one year must pass between dropping and being added again.

The illustration below shows a client under the age of 71 who purchases a Transamerica fixed annuity with a \$100,000 premium. The client holds the policy for 20 years, never taking a withdrawal, and then passes away. This hypothetical illustration demonstrates how BEE Extra II can increase the death benefit that is passed to the heirs.

How the BEE Extra II Rider Works



Hypothetical illustration assumes 3.75% interest rate and the standard BEE Extra II annual fee deduction of 0.55% of the policy value on each rider anniversary, pro-rated at rider termination. Rider benefits may change if there are policy withdrawals or contributions after the rider is added. Rider benefit base is equal to the policy value less any premiums added after the rider date and is paid when death benefits are payable.

The rider must be in place for five continuous years before benefits are paid out. Prior to five years, the payable benefit will be equal to the rider fees paid.

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.



Annuities issued by:

Transamerica Life Insurance Company • Cedar Rapids, IA

Not insured by FDIC or any federal government agency.

May lose value.

Not a deposit of or guaranteed by any bank, bank affiliate, or credit union.

Rider Benefits

Protection for Your Loved Ones

- May help offset the costs of taxes or other expenses for your loved ones.
- Provides benefit for spousal beneficiaries, which allows your loved ones to receive the policy's death benefit plus the BEE Extra II Rider benefits as a death benefit payout, or a policy value increase where it can continue to compound on a tax-deferred basis until distributed. Your spouse also has the ability to re-elect the rider, as long as they are 75 years old or younger at the re-election.
- When the death benefit on your annuity is paid out, one of the options your beneficiaries can choose is to receive the death benefit in a lump sum. When they do, they will be taxed at whatever rate is applicable to them.
- BEE Extra II pays out based on the rider benefit base, so even when the market goes down, your beneficiaries may receive an additional amount.

Important Information

Rider Fee

- Equal to 0.55% of the policy value on each rider anniversary, pro-rated at rider termination.

Rider Election

- Add the rider to select Transamerica fixed annuities as long as the annuitant is younger than 76.
- The rider may be added at anytime. However, if the rider is dropped it can not be re-added for a year after it was last terminated.

Rider Cancellation

- Ability to cancel the rider at any time, though one year must pass between dropping and being added again.
- Rider is canceled if the policy is annuitized, surrendered, or at the surviving spouse's death (pro-rated rider fee may be charged).

For civil union partners, registered domestic partners, or other similar relationships as recognized by your state, please contact a qualified tax advisor prior to purchasing.

The total death benefit, including the rider benefit, is taxed as ordinary income to the beneficiary. Withdrawals will reduce the amount of the rider benefit base, which will reduce the amount of the rider benefit. No benefit is payable under BEE Extra II if the policy value on the date the death benefit is paid is less than the premium payments after the rider date.

May vary by state. Available only in states where approved. Policy Forms No. RTP 17 0103, RTP 17 0103 (OR). Policy Form No. AS888 107 109 0207, Florida Policy Form No. AS888 107 109 0207 (FL), Oregon Policy Form No. AS888 107 109 0207 (OR), Policy Form No. AF952 101 205 106, AF952 101 205 106 (FL), AF952 101 205 106 (OR), Policy Form No. AF900 101 202 605, OR Policy Form No. AF950 101 202 605, AF912 101 202 605.