



OPPORTUNITY AND PROTECTION

RETIREMENT INCOME CHOICESM 1.2

An optional rider for variable annuities issued by Transamerica Life Insurance Company in Cedar Rapids, Iowa and Transamerica Financial Life Insurance Company in Harrison, New York (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.

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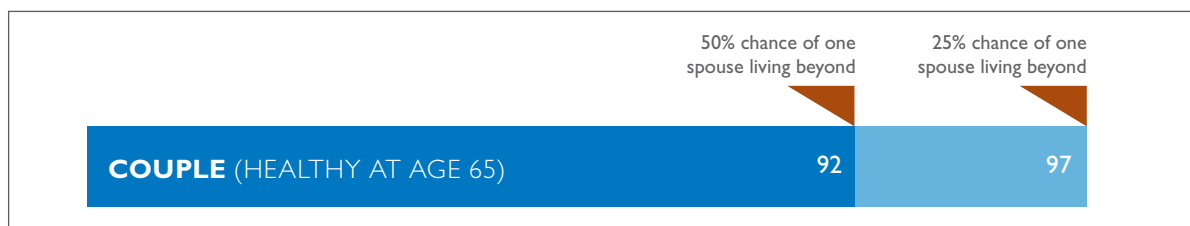
THE RISKS TO RETIREMENT INCOME

Individuals entering retirement encounter a number of new challenges, but there are three risks common to almost everyone. Each risk should be carefully considered when developing a retirement income plan.

LONGEVITY RISK

Today, a healthy couple both age 65, have a 50% chance of at least one spouse living beyond 92 and a 25% chance one will live beyond 97. That is a surprising statistic to many retirees.

Have you saved enough for your retirement income to last 30 years or more?



Source: Wharton Financial Institutions Center Policy Brief: Personal Finance, Investing Your Lump Sum at Retirement by David F. Babbel and Craig B. Merrill. August 14, 2007. Used with permission.

INFLATION RISK

Frequently called the *silent risk*, inflation can devastate the purchasing power of retirement portfolios. For example, at a 4% inflation rate, a \$1,000,000 retirement portfolio over a 30 year retirement would only purchase \$308,000 in goods and services.

Are your retirement savings positioned to grow at a rate that keeps up with inflation?

YEARS IN RETIREMENT	PORTFOLIO VALUE	1% INFLATION RATE	2% INFLATION RATE	4% INFLATION RATE
30	\$1,000,000	\$742,000	\$552,000	\$308,000
20	\$1,000,000	\$820,000	\$673,000	\$456,000
10	\$1,000,000	\$905,000	\$820,000	\$676,000

Source: Asset Allocation and the Transition to Income: The Importance of Product Allocation in the Retirement Risk Zone by Moshe A. Milevsky and Thomas S. Salisbury. September 27, 2006.

VOLATILITY RISK

While markets can provide the potential growth many individuals are seeking with their retirement portfolios, volatility can also punish those unfortunate enough to retire during market declines.

Is your retirement portfolio capable of withstanding market volatility?

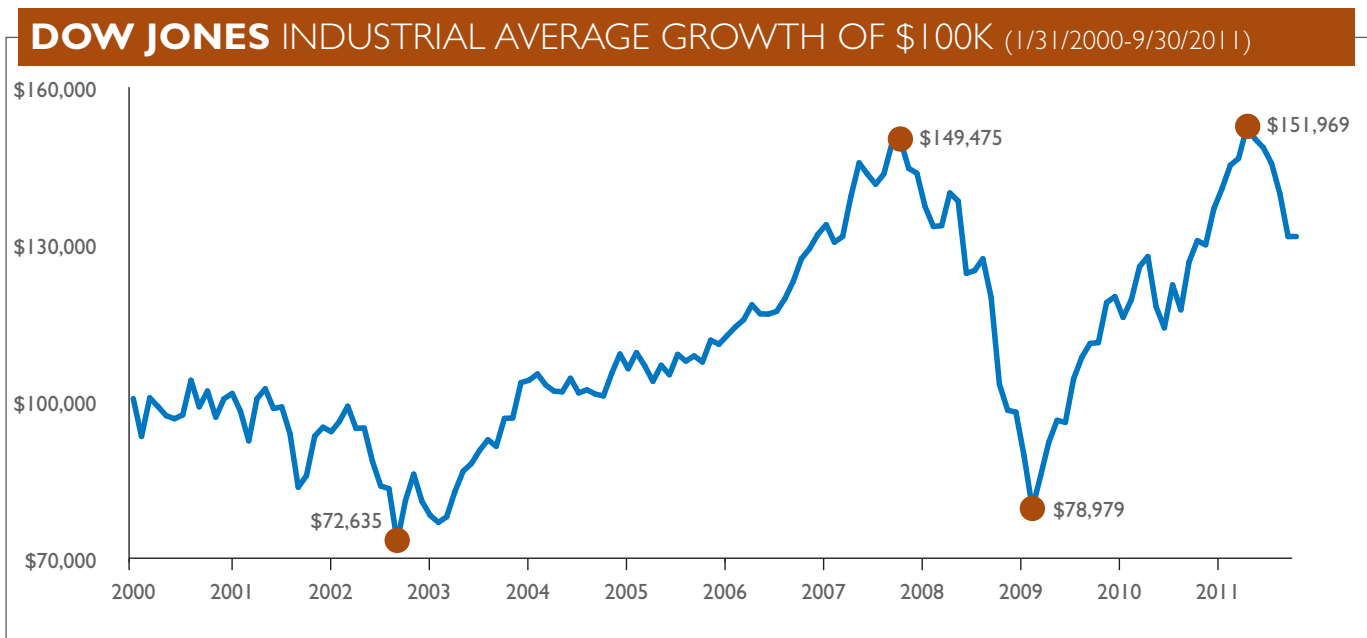


Chart is derived from data provided by Morningstar Direct. Past performance is no guarantee of future results.

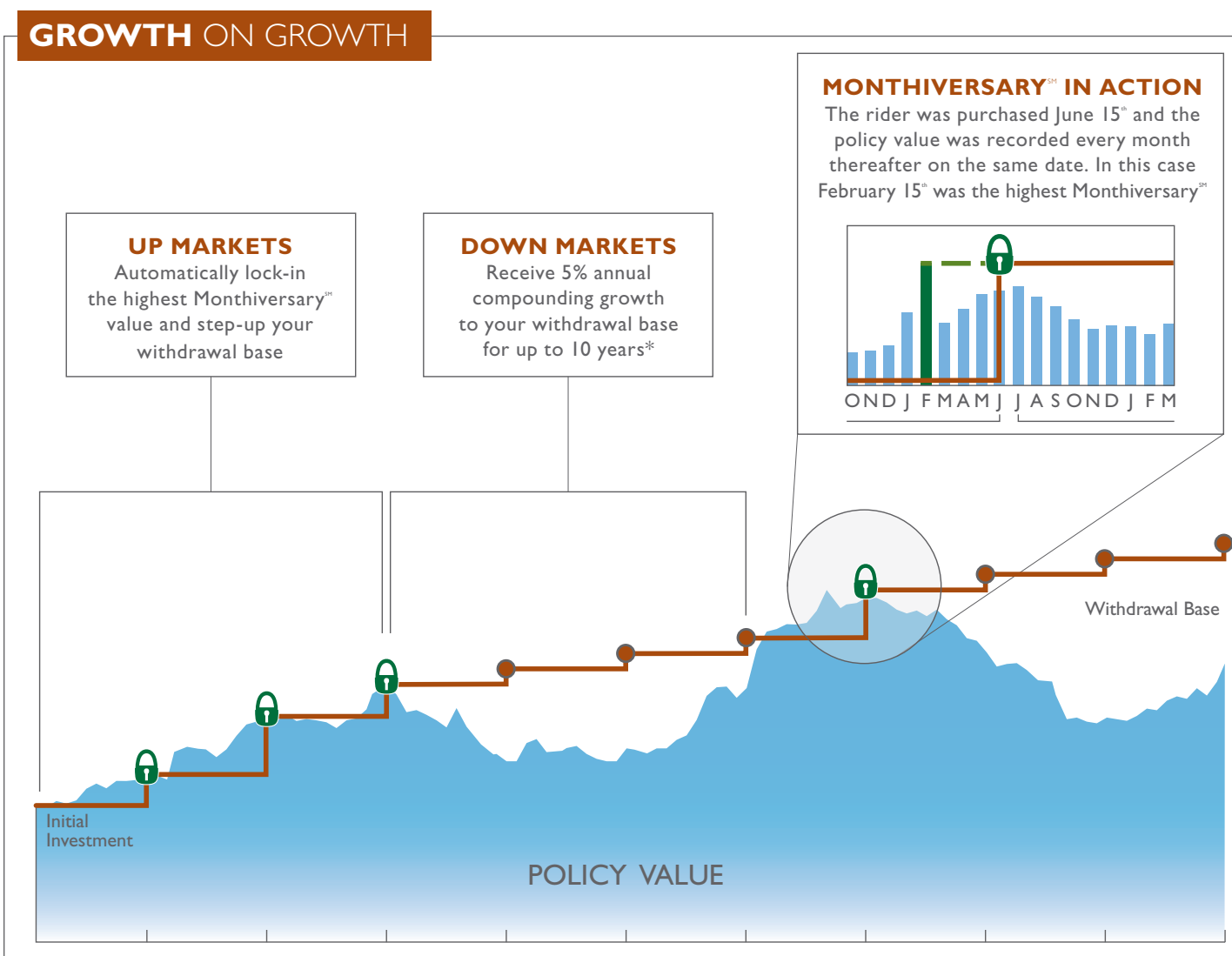
A variable annuity with the Retirement Income ChoiceSM 1.2 rider can help you address these retirement risks by providing both **OPPORTUNITY** and **PROTECTION**, regardless of market or economic conditions.

GROWING AND PROTECTING RETIREMENT INCOME

GROW AND PROTECT RETIREMENT INCOME

The Retirement Income ChoiceSM 1.2 rider also helps you to grow and protect retirement income. First, with our notable MonthiversarySM feature, in up markets, you have the opportunity to capture market gains and automatically lock them in. In down markets, your withdrawal base will receive 5% annual compounding growth for up to 10 rider years for any year a withdrawal is not taken. Working together, these two features offer you growth-on-growth potential.

This example illustrates how:



The example above illustrates how the growth-on-growth component allows you to grow your future retirement income by automatically stepping up your Withdrawal Base in up markets and receiving 5% annual compounding growth on your Withdrawal Base for up to 10 years, in flat or declining markets. Compounding growth only applies in years when income is not being taken. This illustration does not guarantee or predict actual performance.

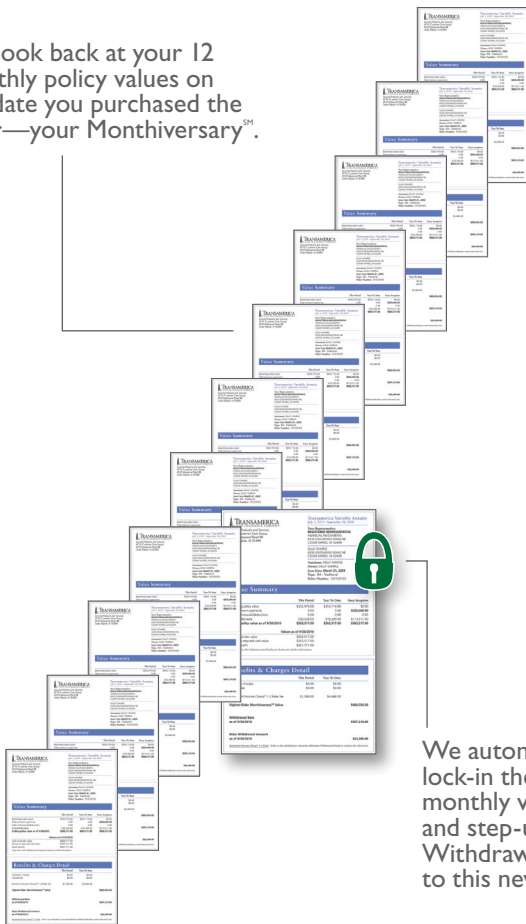
* Assumes no withdrawal is taken in the rider year.

PROTECTION OF LIFETIME INCOME

With Potential for Income to Grow. You want to have enough money for as long as you live. We guarantee income for the rest of your life. But you also want to have a comfortable retirement. We provide the opportunity for your retirement income to grow, and we do this in two ways:

MONTHIVERSARYSM: HOW IT WORKS

We look back at your 12 monthly policy values on the date you purchased the rider—your MonthiversarySM.



We automatically lock-in the highest monthly value and step-up your Withdrawal Base to this new value.

First, even after you start taking withdrawals, your Withdrawal Base will grow anytime you receive an Automatic Step-Up.

Secondly, your annual withdrawal percentage will grow anytime you receive an Automatic Step-Up and enter a new age group.

ATTAINED AGE	SINGLE LIFE WITHDRAWAL PERCENTAGE	JOINT LIFE WITHDRAWAL PERCENTAGE*
80+	6%	5.5%
65-79	5%	4.5%
59-64	4%	3.5%

* If the rider is structured as joint life, the withdrawal percentages are based on the younger of the annuitant or the annuitant's spouse when withdrawals begin.

The rider withdrawal amount is equal to the withdrawal percentage multiplied by the Withdrawal Base.

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

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

ADDRESSING OTHER RETIREMENT INCOME CONCERNS

PREPARE FOR LONG-TERM CARE

Healthcare costs (including long-term care) are among the primary reasons people run short of money in retirement.

- At least 70% of people over age 65 will require long-term care services at some point in their lives.
- Over 50% of people who stay in a nursing home remain there for at least 1 year and often 5 years or longer.
- Based on the 2009 national average, nursing home care costs \$198 a day for a semi-private room. That's over \$361,000 for five years.

Source: U.S. Department of Health and Human Services. National Clearinghouse for Long Term Care Information. What Does Long Term Care Cost? http://www.longtermcare.gov/LTC/Main_Site/Paying_LTC/Costs_Of_Care/Costs_Of_Care.aspx

INCOME ENHANCEMENTSM BENEFIT

A Transamerica variable annuity featuring the optional Retirement Income ChoiceSM 1.2 rider and the Income EnhancementSM benefit may help by offering:

- The ability to double the rider withdrawal percentage during confinement in a qualifying facility after satisfying the activation requirements. See page 11 for details.
- With the joint life option, a guaranteed retirement income stream that can cover both spouses' lives even if the policy value drops to zero.

ATTAINED AGE	SINGLE LIFE WITHDRAWAL PERCENTAGE*	WITH INCOME ENHANCEMENT SM PERCENTAGE*
80+	6%	12%
65-79	5%	10%
59-64	4%	8%

* If the rider is structured as joint life, the withdrawal percentage will be based on the younger of the annuitant or annuitant's spouse when withdrawals begin, and with the Income EnhancementSM benefit the withdrawal percentage will be reduced by 1.0%.

ALLOCATION OPTIONS AND FEES

Work with your financial professional to determine which choice below is right for you. You must choose between Designated Allocation or Open Allocation. You may transfer between allocation options at any time.

DESIGNATED ALLOCATION OFFERS:

- Your choice of any combination of designated investment options in Groups A, B, or C.
- Ability to divide assets across multiple groups, with a fee structure based on the amount invested in each group.
- Freedom to transfer among investment options in any of the groups at any time.¹

DESIGNATED ALLOCATION	SINGLE OR JOINT LIFE
GROUP A INVESTMENT OPTIONS	1.55%
GROUP B INVESTMENT OPTIONS	1.10%
GROUP C INVESTMENT OPTIONS	0.70%

OPEN ALLOCATION OFFERS:

- Your choice of any investment options available with your policy.
- Ability to divide assets among investment options without limitations, even creating a 100% equity portfolio.
- Freedom to transfer among investment options any time.¹

OPEN ALLOCATION	SINGLE OR JOINT LIFE
ANY AVAILABLE INVESTMENT OPTIONS	1.25%

With the Designated Allocation option you choose any combination of designated investment options. With the Open Allocation option you may choose any investment options available with your policy. With this allocation option, Transamerica can utilize the Open Allocation Method (OAM), which is part of Transamerica’s risk management investment strategy to deliver the rider’s guarantees through all market cycles. It permits Transamerica to use a pre-determined mathematical formula to reallocate money into OAM investment options (currently only TA ProFund UltraBear – see the fund prospectus for more information) if your policy value should drop. As your policy value recovers by a certain percentage above the rider guarantee, Transamerica will move all or a portion of the re-allocated money back into your chosen investment options, though possibly not as quickly as you might desire. This could potentially limit your ability to fully participate in the market’s growth.

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¹After 12 transfers in a year, a \$10 per transfer fee may apply.

INVESTMENT OPTIONS

DESIGNATED ALLOCATION INVESTMENT OPTIONS	Allocation Options and Fees		
	Asset Allocation	A: 1.55%	B: 1.10%
Strategic			
TA AllianceBernstein Dynamic Allocation			✓
TA Asset Allocation - Conservative			✓
TA Asset Allocation - Moderate Growth	✓		
TA Asset Allocation - Moderate		✓	
TA International Moderate Growth	✓		
TA Janus Balanced	✓		
Tactical			
TA AEGON Tactical Vanguard ETF - Balanced		✓	
TA AEGON Tactical Vanguard ETF - Conservative			✓
TA AEGON Tactical Vanguard ETF - Growth	✓		
TA BlackRock Tactical Allocation		✓	
TA JPMorgan Tactical Allocation			✓
Index			
TA Vanguard ETF Index - Balanced		✓	
TA Vanguard ETF Index - Conservative			✓
TA Vanguard ETF Index - Growth	✓		
Fixed Income			
American Funds Bond Fund - Class 2			✓
TA AEGON U.S. Government Securities			✓
TA JPMorgan Core Bond			✓
TA PIMCO Real Return TIPS			✓
TA PIMCO Total Return			✓
Guaranteed Fixed Accounts			✓
Money Market			
TA AEGON Money Market			✓

The investment options are subject to market fluctuation, investment risk, and possible loss of principal.

All TA investment options are Transamerica Series Trust Service Class (Investment adviser Transamerica Asset Management, Inc.) unless otherwise noted. Please see prospectus for details.

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

May vary by product.

Not all investment options are available in all states.

With the rider, you must choose between the Designated Allocation option or Open Allocation option. You may transfer between allocation options at any time.

INVESTMENT OPTIONS

OPEN ALLOCATION INVESTMENT OPTIONS Fee: 1.25%	
Asset Allocation	Large-Cap Growth
Strategic	American Funds Growth Fund - Class 2
AllianceBernstein Balanced Wealth Strategy Portfolio - Class B	TA Jennison Growth
Franklin Templeton VIP Founding Funds Allocation Fund - Class 4	TA Multi Managed Large Cap Core
TA AllianceBernstein Dynamic Allocation	TA WMC Diversified Growth
TA Asset Allocation - Conservative	
TA Asset Allocation - Growth	Large-Cap Blend
TA Asset Allocation - Moderate Growth	American Funds Growth-Income Fund - Class 2
TA Asset Allocation - Moderate	Fidelity VIP Contrafund® Portfolio - Service Class 2
TA Efficient Markets	TA JPMorgan Enhanced Index
TA International Moderate Growth	TA Morgan Stanley Capital Growth
TA Janus Balanced	
TA Multi-Managed Balanced	Large-Cap Value
Tactical	AllianceBernstein Growth and Income Portfolio - Class B
American Funds Asset Allocation Fund - Class 2	TA BlackRock Large Cap Value
Fidelity VIP Balanced Portfolio - Service Class 2	
GE Investments Total Return Fund - Class 3	Mid-Cap Growth
MFS® Total Return Series - Service Class	Fidelity VIP Mid Cap Portfolio - Service Class 2
TA AEGON Tactical Vanguard ETF - Balanced	TA Morgan Stanley Mid-Cap Growth
TA AEGON Tactical Vanguard ETF - Conservative	
TA AEGON Tactical Vanguard ETF - Growth	Mid-Cap Blend
TA BlackRock Global Allocation	Fidelity VIP Value Strategies Portfolio - Service Class 2
TA BlackRock Tactical Allocation	TA Systematic Small/Mid Cap Value
TA Hanlon Balanced	
TA Hanlon Growth and Income	Mid-Cap Value
TA Hanlon Growth	TA JPMorgan Mid Cap Value
TA Hanlon Income	
TA JPMorgan Tactical Allocation	Small-Cap Growth
Index	MFS® New Discovery Series - Service Class
TA Vanguard ETF Index - Aggressive Growth	TA T. Rowe Price Small Cap
TA Vanguard ETF Index - Balanced	
TA Vanguard ETF Index - Conservative	Foreign Stock
TA Vanguard ETF Index - Growth	American Funds International Fund - Class 2
	JPMorgan Insurance Trust International Equity Portfolio*
	Templeton Foreign Securities Fund - Class 2
	TA Clarion Global Real Estate Securities
	TA MFS International Equity
	TA Morgan Stanley Active International Allocation
	Fixed Income
	American Funds Bond Fund - Class 2
	Franklin Income Securities Fund - Class 2
	TA AEGON High Yield Bond
	TA AEGON U.S. Government Securities
	TA JPMorgan Core Bond
	TA PIMCO Real Return TIPS
	TA PIMCO Total Return
	Guaranteed Fixed Accounts
	Money Market
	TA AEGON Money Market

* Available on Landmark® NY only.

OTHER QUESTIONS YOU MAY HAVE

HOW IS MY INCOME CALCULATED?

Your rider withdrawal amount is calculated by multiplying your Withdrawal Base by the annual withdrawal percentage. Your annual withdrawal percentage is determined by your age at the time your first withdrawal is taken.

The Withdrawal Base is equal to the policy value when the rider is added, plus any additional premium payments you make, less any adjustments for excess withdrawals. If you add the rider in the first policy year, the Withdrawal Base does not include any premium enhancements, if applicable. The Withdrawal Base does not establish or guarantee policy value, surrender value, minimum death benefit, or return for an investment option.

Every rider anniversary, the Withdrawal Base is set to equal the greatest of the policy value, the highest rider MonthiversarySM value, or the Withdrawal Base with 5% compounded growth. When the Withdrawal Base is increased due to the policy value or the highest MonthiversarySM value, the increase is called an Automatic Step-Up. Automatic Step-Ups affect the Withdrawal Base only and do not affect policy value or other rider values.

CAN MY INCOME GO DOWN?

Not as long as your withdrawals don't exceed your annual rider withdrawal amount. Sometimes, however, circumstances change and you may find yourself needing to withdraw more than your rider withdrawal amount in a given year. In that event, your future withdrawals will be decreased because excess withdrawals reduce your Withdrawal Base. Required Minimum Distributions are not considered excess withdrawals and will not reduce your Withdrawal Base. The rider MonthiversarySM component of an Automatic Step-Up is not applied in rider years when an excess withdrawal has been taken.

CAN MY INCOME GO UP?

Yes. We understand you want your retirement income to keep up with inflation and that unexpected costs can impact your lifestyle in retirement. After you've started taking withdrawals, there is the opportunity for your rider withdrawal amount to increase if your investment options performed well. For each of the 12 months leading up to a rider anniversary, Transamerica will record the policy value on each MonthiversarySM (e.g., if the policy is purchased on January 15th, Transamerica will record the policy value on the 15th of each month). On the rider anniversary date, Transamerica will consider your policy value and the highest MonthiversarySM value and "step-up" your Withdrawal Base to the greater of these two values. Future withdrawals will be based on this new higher Withdrawal Base, resulting in a higher rider withdrawal amount.

WHAT IS A VARIABLE ANNUITY?

A long-term investment product designed for retirement purposes offering four main features:

- Guaranteed lifetime payout options
- Guaranteed death benefit options
- Wide selection of investment options
- Tax-deferred earnings accumulation

OTHER IMPORTANT INFORMATION

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.

Transamerica variable annuities' range of fees and charges include 0.45%-1.90% M&E&A, 0%-9% surrender charges, \$30-\$35 annual fee, and investment option management fees. A fund facilitation fee of up to 0.30% annually may apply for certain investment options.

All contract and rider 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.

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.

Initial rider fees range from 0.70%-2.25% annually, depending on options chosen. The rider fee is deducted on each rider quarter in arrears. For Designated Allocation option fee calculation purposes, the rider fee will be weighted based on the policy value in each respective group as of the beginning of each rider quarter, and will be adjusted for certain policy activity during the rider quarter. The fee is an annual percentage of the Withdrawal Base. The rider fee percentages may increase beginning with the fifth rider anniversary with an Automatic Step-Up. The maximum rider fee allowed is 0.75% higher than the initial rider fee percentage.

The 5% growth rate applies only to the Withdrawal Base; it does not apply to policy value, optional death benefits, or other optional benefits. In years when a withdrawal is taken, the 5% compounded growth does not apply.

You must wait until the rider year after you turn age 59 to begin withdrawals permitted under the rider. If the rider is purchased prior to age 59, however, the rider fee will still apply. The rider may be added at any time through age 85.

Should the variable annuity's policy value fall to zero, you will receive payments up to the amount allowed under the rider for life. If an excess withdrawal causes the policy value to reach zero, the rider and policy will terminate.

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

You can manually upgrade or drop the rider within 30 days of each fifth year rider anniversary. If you choose to manually upgrade the rider, the current rider will terminate and a new rider will be issued with its own terms and conditions, including the fee percentage and growth rate, which may be higher or lower than the current rider. In addition, the Withdrawal Base will be reset to equal the current policy value, which may be higher or lower than the current Withdrawal Base amount.

On the maximum annuity commencement date, the rider terminates. By annuitizing the policy on the maximum annuity commencement date, you will have the option to receive lifetime payments that are no less than the withdrawals allowed by the rider. The maximum annuity commencement date is generally the annuitant's age 95.

You have the right to reject an Automatic Step-Up within 30 days following a rider anniversary, if the rider 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 rider fee percentage will also be reversed, and the Withdrawal Base will be set to the

Withdrawal Base prior to the Automatic Step-Up.

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

In the state of New Jersey for this rider, the joint life option is not limited to the annuitant's spouse.

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.

There is no additional tax-deferral benefit derived from placing IRA or other tax-qualified funds into an annuity. Features other than tax-deferral should be considered in the purchase of a qualified annuity.

The Income Enhancement™ benefit is available for an additional fee of 0.30% for single life and 0.50% for joint life in addition to the base rider fee.

To elect the Income Enhancement™ benefit you cannot already be confined in a hospital, nursing facility or Alzheimer's disease facility (qualifying facility).

To activate, the rider must have been in place for one year (waiting period) and you or your spouse confined for 180 of the last 365 days in a qualifying facility. The one-year waiting period and 180-day elimination period may occur simultaneously. The elimination period is 90 days in Pennsylvania. Confinement must be prescribed by a physician due to physical or cognitive ailments.

A qualifying facility does not include: 1) assisted living facilities; 2) a rehabilitation hospital; 3) a place which is primarily for treatment of mental or nervous disorders, drug addiction or alcoholism; 4) a home for the aged; 5) a rest home, community living center or place that provides domestic, resident, retirement or education care; 6) personal care homes; 7) residential care facilities; 8) adult foster care facilities; 9) congregate care facilities; 10) family and group assisted living facilities; 11) personal care boarding homes; 12) domiciliary care homes; 13) basic care facilities; or 14) similar facilities.

The Income Enhancement™ benefit is not available in all states and is not long term care insurance. See prospectus for more details.

With the Designated Allocation option you choose any combination of designated investment options. With the Open Allocation option you may choose any investment options available with your policy. With this allocation option, Transamerica can utilize the Open Allocation Method (OAM), which is part of Transamerica's risk management investment strategy to deliver the rider's guarantees through all market cycles. It permits Transamerica to use a pre-determined mathematical formula to reallocate money into OAM investment options (currently only TA ProFund UltraBear – see the fund prospectus for more information) if your policy value should drop. As your policy value recovers by a certain percentage above the rider guarantee, Transamerica will move all or a portion of the re-allocated money back into your chosen investment options, though possibly not as quickly as you might desire. This could potentially limit your ability to fully participate in the market's growth.

All policies, riders, and forms may vary by state, and may not be available in all states. RGMB 35 0109, RGMB 36 0109, RGMB 35 0109 (IS) (FL), RGMB 36 0109 (IS) (FL), other versions also available, RGMB 35 1211R (IS)(OR), RGMB 35 1211R (IJ)(OR), RGMB 35 1211R (AS)(OR), RGMB 35 1211R (AJ)(OR), RGMB 36 1211R (IS)(OR), RGMB 36 1211R (IJ)(OR), RGMB 36 1211R (AS)(OR), RGMB 36 1211R (AJ)(OR), RGMB 35 0109 (IS) (NY), RGMB 35 0109 (AS) (NY), RGMB 35 0109 (IJ) (NY), RGMB 35 0109 (AJ) (NY)

Transamerica Financial Life Insurance Company is licensed in New York.

TRANSFORM TOMORROWSM

At Transamerica, we make products that help meet the needs of today's and tomorrow's retiree. We offer one of the industry's broadest suites of variable annuities and a variety of innovative living benefits. But the way we see it, we don't just make products.

We make solutions. Solutions that may provide peace of mind and successful retirements founded on the knowledge that you will have retirement income, month-after-month, for as long as you live.

We've always stood by a simple idea: we do what we say we're going to do. We've done it for over 100 years, and we'll keep delivering on our promises—so we can keep making the things that make tomorrow better.



www.transamericaannuities.com