



A Personal Pension Strategy 3Q13

Transamerica Variable Annuity Series B-Share with Retirement Income ChoiceSM 1.6

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.

Hypothetical Scenario Based on Historical Performance

A variable annuity with an optional living benefit can function like a personal pension plan for you by providing reliable-predictable income that can help you retire with dignity.

The table below shows Retirement Income ChoiceSM 1.6 in action year-by-year. The hypothetical client was age 65 when they purchased a Transamerica Variable Annuity Series B-Share issued by Transamerica Life Insurance Company and added the optional Retirement Income ChoiceSM 1.6 rider. The client allocated 100% of their \$250,000 premium to the TA Asset Allocation – Moderate Growth investment option. No withdrawals have been taken from the policy. If withdrawals had started in any of these years, the available rider withdrawal amount would change. Other investment options may have different returns. Please see the performance table below for performance of TA Asset Allocation – Moderate Growth.

Policy Values						Retirement Income Choice SM 1.6 Withdrawal Benefit			Death Benefit
Date	Age	Premium	Historical Portfolio Annual Returns	Policy Value	Surrender Value	¹ Highest Rider Monthiversary SM Value	Withdrawal Base	Available Rider Withdrawal Amount	Annual Step-Up Death Benefit
At Issue	65	\$250,000	-	\$250,000	\$232,000	-	\$250,000	\$12,500	\$250,000
3/31/04	66	\$0	29.94%	\$325,074	\$305,074	\$327,329	\$327,329	\$16,366	\$325,074
3/31/05	67	\$0	4.43%	\$339,478	\$321,978	\$348,298	\$348,298	\$17,415	\$339,478
3/31/06	68	\$0	15.18%	\$391,014	\$376,014	\$391,014	\$391,014	\$19,551	\$391,014
3/31/07	69	\$0	5.63%	\$413,024	\$400,524	\$413,131	\$413,131	\$20,657	\$413,024
3/31/08	70	\$0	-4.77%	\$393,252	\$383,252	\$449,210	\$449,210	\$22,461	\$413,024
3/31/09	71	\$0	-35.76%	\$252,629	\$245,800	-	\$471,671	\$23,584	\$413,024
3/31/10	72	\$0	34.84%	\$340,647	\$340,647	-	\$495,254	\$24,763	\$413,024
3/31/11	73	\$0	7.38%	\$365,786	\$365,786	-	\$520,017	\$26,001	\$413,024
3/31/12	74	\$0	-2.49%	\$356,651	\$356,651	-	\$546,018	\$27,301	\$413,024
3/31/13	75	\$0	1.80%	\$363,078	\$363,078	-	\$573,318	\$28,666	\$413,024
9/30/13	75	\$0	3.33%	\$375,166	\$375,166	-	\$573,318	\$28,666	\$413,024

Market volatility caused the investor's policy value to decrease by nearly 36% in one year.

On October 31, 2007, the investor captured their highest MonthiversarySM before their policy value declined in 2008.

In 2009, the investor received 5% guaranteed Withdrawal Base (WB) growth, which protected their retirement income in declining markets. In 2010, 2011, 2012, and 2013 the investor received 5% guaranteed WB growth each year.

The investor's retirement income has increased nearly 129% since the inception of the policy.

Increase due to an Automatic Step-Up. Increase due to 5% Growth Feature.

¹ No value is displayed when the highest MonthiversarySM value for the rider year is less than (1) the withdrawal base and (2) the highest MonthiversarySM value since rider inception. See the Important Information section for further explanation of the data in the table above.

The Withdrawal Base does not establish or guarantee policy value, surrender value, minimum death benefit, or return for an investment option.

TA Asset Allocation – Moderate Growth Performance Update September 30, 2013

TA Asset Allocation – Moderate Growth – Service Class (5/1/02)	One Year	Five Years	10 Years
Portfolio returns without surrender charges and service charges deducted	11.13%	5.86%	5.32%
Subaccount returns with surrender charges and service charges deducted	2.96%	5.70%	5.19%

The performance quoted represents past performance and does not guarantee future results; current performance may be lower or higher than the performance quoted. The annuity value will fluctuate with market conditions so that when surrendered, it may be worth more or less than the total of premium payments. To obtain performance data current to the most recent month-end go to www.transamericaannuities.com.

The performance displayed without surrender charges reflect the portfolio returns assuming a single premium payment (date next to portfolio name) with the Annual Step-Up Death Benefit, are net of all asset-based fees, including the daily Mortality and Expense Risk fee and Administrative charge equal to 1.50% annually, 12b-1 fees, (if any) and all other actual portfolio expenses. The performance displayed with surrender charges reflect the subaccount returns assuming a single premium payment with the Annual Step-Up Death Benefit, are net of all asset-based fees, including the daily Mortality and Expense Risk fee and Administrative charge equal to 1.50% annually, annual service charge, **maximum surrender charge (8%)**, 12b-1 fees, (if any) and all other actual portfolio expenses. Neither include any charges for other optional riders or any taxes that may apply at distribution. **If they had, performance would be lower.** The figures in the tables may reflect waiver of advisory fees and reimbursement of other expenses. **In the absence of such waivers, the performance would have been lower.**

Rider fee may increase. Please see Important Information for details.



Attn: Annuity Customer Service
4333 Edgewood Road NE
Cedar Rapids, IA 52499

SALLY SAMPLE
4333 EDGEWOOD ROAD NE
CEDAR RAPIDS, IA 52499

Transamerica Variable Annuity
July 1, 2013 - September 30, 2013

Your Representative
REGISTERED REPRESENTATIVE
FINANCIAL INVESTMENTS
4333 EDGEWOOD ROAD NE
CEDAR RAPIDS, IA 52499
Phone: 555-555-5555

www.transamericaannuities.com

Results are hypothetical and based on historical performance. They do not represent investment results of any particular investor.

March 31, 2003

This is the date the annuity was issued. On the same day each month (the 31ST or following business day), the client's policy value will be recorded by Transamerica. This is called the client's MonthiversarySM value.

Policy Detail

Annuitant: SALLY SAMPLE
Owner: SALLY SAMPLE
Issue Date: March 31, 2003
Policy Number: 123123123

Product Transamerica Variable Annuity Series B-Share
Death Benefit: Annual Step-Up
Living Benefit: Retirement Income ChoiceSM 1.6
Type: Non-Qualified

Value Summary

	This Period	Year To Date	Since Issue
Beginning Policy Value	\$360,049.00		
Total Premium Payments	\$0.00	\$0.00	\$250,000.00
Total Withdrawals	\$0.00	\$0.00	\$0.00
Value Change	\$15,116.99		
Ending Policy Value as of 9/30/2013	\$375,166.00		
Surrender Value as of 6/30/2013	\$360,049.00		
Surrender Value as of 9/30/2013	\$375,166.00		
Minimum Required Cash Value as of 9/30/2013	\$375,166.00		

\$250,000.00

This is the premium the client paid into the annuity and their initial Withdrawal Base (WB).

\$375,166.00

This is the client's current policy value, based on the performance of their chosen investment option since the annuity was issued.

Living Benefit Detail

			This Period
Retirement Income Choice SM 1.6	Issued: 3/31/2003	Retirement Income Choice SM 1.6 fee	\$3,324.00
As of 9/30/2013			

Highest Monthiversary SM Value 10/31/2007	Withdrawal Base	Rider Withdrawal Amount	Remaining Rider Withdrawal Amount
\$449,210.00	\$573,318.00	\$28,666.00	\$28,666.00

\$449,210.00
This is the client's Highest Rider MonthiversarySM Value since the rider inception which was captured on October 31, 2007.

\$573,318.00
This is the client's WB, which is used to determine their guaranteed retirement income. The WB is guaranteed to never decrease in value unless the client takes an excess withdrawal.

\$28,666.00
This is the client's guaranteed retirement income for life, even if the policy value falls to zero, unless the client takes an excess withdrawal.

\$28,666.00
Once the client begins withdrawals, this is the client's available retirement income amount to withdraw until the next rider anniversary date.

Statement Summary: Automatic Step-Up Increase Opportunities can be Beneficial

Withdrawal Base* since inception: \$250,000.00 → \$573,318.00 = 129.33% Increase
Policy value since inception: \$250,000.00 → \$375,166.00 = 50.07% Increase

*This is the amount used to calculate the rider withdrawal amount. It cannot be taken as a lump sum.

Our Goal is to Grow and Protect Your Retirement Income

Retirement Income ChoiceSM 1.6 provides:

→ Opportunity in Up Markets

Capture Your Highest MonthiversarySM

Each year, we look back at your 12 monthly policy values on the date you purchased the rider—your MonthiversarySM. We then lock-in the highest of those values and Automatically Step-Up your Withdrawal Base to this new value. This allows your retirement income to grow when your investment options perform well. In the event that your investment options underperform, your retirement income will not decrease.

→ Protection in Down Markets

5% Annual Compounding Growth

If the market declines and you don't receive an Automatic Step-Up, we'll provide 5% annual compounding growth to your Withdrawal Base any year you're not taking withdrawals, for up to 10 years. If your Withdrawal Base received an Automatic Step-Up in the previous year, your 5% growth will be based on that amount. This growth-on-growth component allows your income to increase regardless of future market performance.

→ Protection of Lifetime Income

With Potential for Income to Grow*

We guarantee income for the rest of your life. We also provide the opportunity for your retirement income to grow, and we do this in two ways: 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 (see chart).

Attained Age	Single Life Withdrawal Percentage	Joint Life Withdrawal Percentage
80+	6%	5.5%
65-79	5%	4.5%
59-64	4%	3.5%

*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. Any withdrawals, including those permitted under the rider, reduce the variable annuity's policy value, death benefits, and other values. Should the variable annuity's policy value fall to zero, you will receive payments up to the amount allowed under the rider for life. Investment option management fees may vary. If an excess withdrawal causes the policy value to reach zero, the rider and policy will terminate.

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.

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% annually may apply for certain investment options. Initial rider fees range from 0.70%-2.40% annually, depending on options chosen. The rider fee percentage may increase beginning with the fifth rider anniversary with an Automatic Step-Up. The owner has 30 days after the rider anniversary to reject an Automatic Step-Up, and retains the right to all future Automatic Step-Ups if they reject one. The maximum rider fee percentage allowed is 0.75% higher than the initial percentage. Because the rider fee is a percentage of the Withdrawal Base (WB) the amount of the fee will fluctuate as the WB increases or decreases. Even in the event the policy value declines significantly the fee amount could be a much higher percentage of the policy value.

Important Information

The hypothetical scenario is intended to help you understand how historical performance of TA Asset Allocation – Moderate Growth would affect the values and benefits of this annuity and rider. This illustration does not guarantee or predict actual performance. The historical portfolio annual returns reflect year-end values that are net of all fees and charges except surrender charges, income tax and, if applicable, state premium tax. The Historical Portfolio Annual Returns, Policy Value and Surrender Value columns reflect the deduction of the annual 1.50% M&E&A charge for the Annual Step-Up Death Benefit, and investment option management fee. They are further reduced by the initial annual rider fee percentage of 1.55% of the Withdrawal Base for the initial five rider years and then an additional maximum 0.75% thereafter. Transamerica Variable Annuity Series B-Share was not available for purchase until May 1, 2013. The Retirement Income ChoiceSM 1.6 rider was not available for purchase until September 17, 2012.

Policy Value – The Policy Value is equal to the owner's premium payments less any gross partial surrenders and reflects the gains and/or losses of the selected investment option(s). The Policy Values in the illustration reflect the deduction of the M&E&A charge, investment option management fee, and rider fee.

Surrender Value – The Surrender Value reflects the deduction of surrender charges from the Policy Value that apply during the seven years following the date of each premium payment of 8%, 8%, 7%, 6%, 5%, 4%, 3%, respectively, and 0% thereafter and represents the amount you would receive if you surrendered your contract at the end of each policy year.

Annual Step-Up Death Benefit – The Annual Step-Up Death Benefit represents the value the beneficiary would receive upon the death of the annuitant. The Death Benefit is equal to the greater of the Policy Value, Surrender Value (Cash Value), or the Annual Step-Up Death Benefit. The Annual Step-Up Death Benefit is equal to the largest Policy Value on any policy anniversary, plus premiums and less any adjusted withdrawals that occur after the highest anniversary. Available for issue ages through age 75 and step-ups stop at age 81. Death Benefit proceeds are taxable as ordinary income when paid to the beneficiary.

Withdrawal Base – The Withdrawal Base (WB) is equal to the policy value when the rider is added, plus any additional premiums, and less any adjustments for excess withdrawals after the rider is added. The WB is used to determine the rider withdrawal amount and the amount of the rider charge.

Excess Withdrawals – Withdrawals in excess of the maximum percentage allowed under the rider will result in a decrease in the dollar amount of future withdrawals available under the rider. The rider MonthiversarySM component of Automatic Step-Ups is not considered in rider years when an excess withdrawal has been taken.

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, tax-deferred vehicles designed for retirement purposes and contain underlying investment portfolios that are subject to market fluctuation, investment risk, and possible loss of principal.

Withdrawals

The 5% growth rate and Automatic Step-Up apply only to the WB; it does not apply to policy value, optional death benefits, or other optional benefits.

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.

Withdrawals may be subject to surrender charges.

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.

On the maximum annuity commencement date, the rider terminates. By annuitizing the policy, you will have the option to receive lifetime payments that are no less than the withdrawals allowed by the rider. Annuitization must generally occur by the annuitant's age 99.

Additional Information

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.

You must allocate 100% of the policy value into one or more of the designated investment options.

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

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.

All references to spouse may include civil union partners, registered domestic partners, or other similar relationships as recognized by your state. Please contact a qualified tax advisor prior to purchasing to discuss how these relationships will be recognized for tax purposes.

All policies, riders, and forms may vary by state, and may not be available in all states. ICC12 VA0513, NIC12 VA0513(FL), NIC12 VA0513(NY), ICC12 RGMD50513, NIC12 RGMD50513, NIC12 RGMD50513(NY), RGMB 37 0809, RGMB 38 0809, RGMB 37 0809 (IS)(FL), RGMB 38 0809 (IS)(FL), other versions also available RGMB 37 0809 (IS)(NY), RGMB 37 0809 (AS)(NY), RGMB 37 0809 (LJ)(NY), RGMB 37 0809 (AJ)(NY), RGMB 37 0912R (IS)(OR), RGMB 37 0912R (LJ)(OR), RGMB 37 0912R (AS)(OR), RGMB 37 0912R (AJ)(OR), RGMB 38 0912R (IS)(OR), RGMB 38 0912R (LJ)(OR), RGMB 38 0912R (AS)(OR), RGMB 38 0912R (AJ)(OR)

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 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.