



Opportunity and Protection

Retirement Income Choice® 1.6 Living Benefit

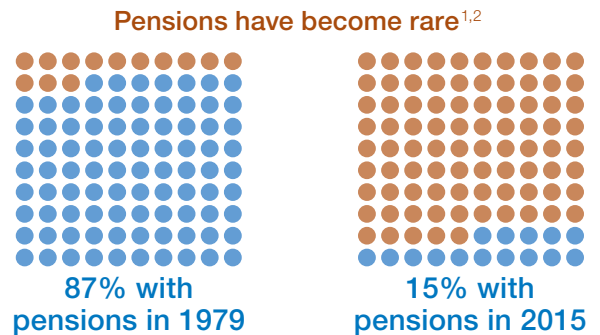
Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, IA. Annuities are underwritten and distributed by Transamerica Capital, Inc. References to Transamerica may pertain to one or all of these companies.

Annuities and the subaccounts 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.

You deserve a strategy that helps you achieve the retirement you've worked for. Like many Americans, you might be concerned you aren't fully prepared. To be financially independent from the first day of retirement to the final day of retirement, you should consider the challenges ahead.

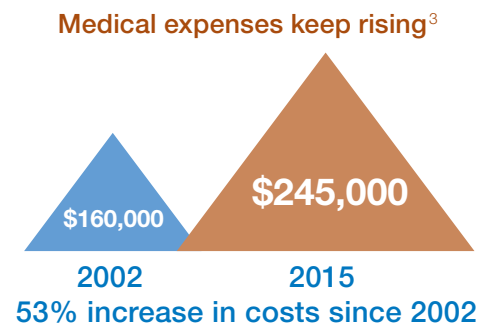
Reliability of future income

As the chart to the right shows, only a few retirees today have the benefit of a pension that guarantees a stream of income through retirement. Now more than ever, it's up to you to create a reliable stream of income from money you have saved.



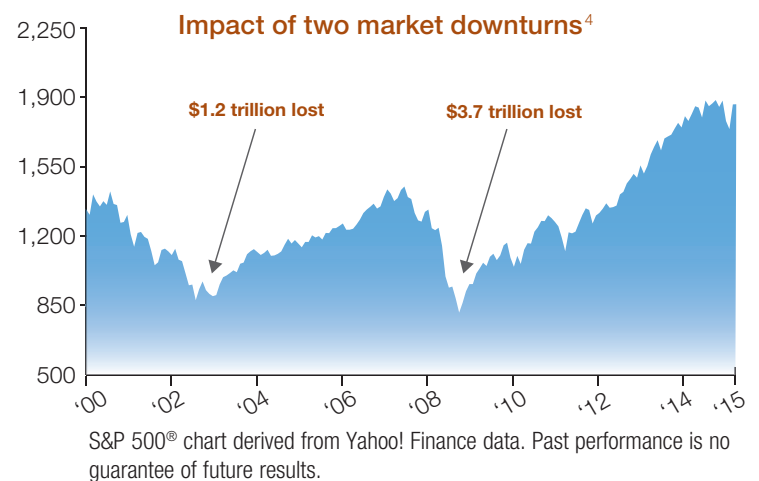
Future health care expenses

You also need to recognize the impact future health care costs will have on your retirement savings. To understand what health care will truly cost, you should consider increased premiums for health insurance and higher out-of-pocket costs such as deductibles and copayments.



Investment realities

Stocks, bonds, mutual funds, and retirement annuities are part of many retirees' investment portfolios. As you can see in the chart to the right, finding the right balance of these investments is important for you to enjoy financial independence throughout your retirement.



1. Department of Labor, EB BL 12/03/207 Employee Benefits in Industry: A Pilot Survey, 1979 and Bureau of Labor.

2. Statistics, NCS: Employee Benefits in the U.S., March 2015.

3. Retiree health costs rise, fidelity.com, October 7, 2015.

4. US Retirement Markets and Retirement Assets Total \$17 Trillion in Third Quarter 2011, and The US Retirement Market Third Quarter 2010, ici.org.

Interest rate crediting⁵

Today, the income you can earn through traditional secure-dollar investments, such as certificates of deposits, bonds, and money market funds, will probably not be enough for you to retire on. It's important to understand how changing interest rates can impact your retirement income.

1.12%

1-Year CD

0.53%

Money Market Accounts/Saving

1.27%

5-Year Treasury

1.90%

5-Year CD

1.28%

3-Year MYGA Fixed Annuities

1.88%

10-Year Treasury

Inflation

When planning for retirement, you need to consider the future costs of the niceties and necessities of life. Know that the price of everything you buy will go up, which will steadily decrease your purchasing power over time.

**At a Conservative
2.1% Inflation Rate⁶**

\$1.00

Today will be worth

\$0.81

in 10 years

\$0.66

in 20 years

\$0.54

in 30 years

**Keep in mind, the inflation rate over
the past 30 years has averaged 4.3%.⁷**

Fortunately, there's an investment strategy that can help. The *Retirement Income Choice 1.6* living benefit with a Transamerica variable annuity can help grow and protect your future income on the way to retirement. And when that next stage of your journey begins, you can get a consistent stream of income that's guaranteed for the rest of your life.

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

5. bankrate.com, federalreserve.gov, and annuityratewatch.com, as of February 3, 2016.

6. *First Quarter 2015, Survey of Professional Forecasters*, February 13, 2015.

7. calculator.net/interest-calculator.html and calculator.net/inflation-calculator.html

Recognize the Benefits of Retirement Income Choice 1.6



More confidence

Your income will last a lifetime. Receive guaranteed pension-like income for the rest of your life.



More financial security

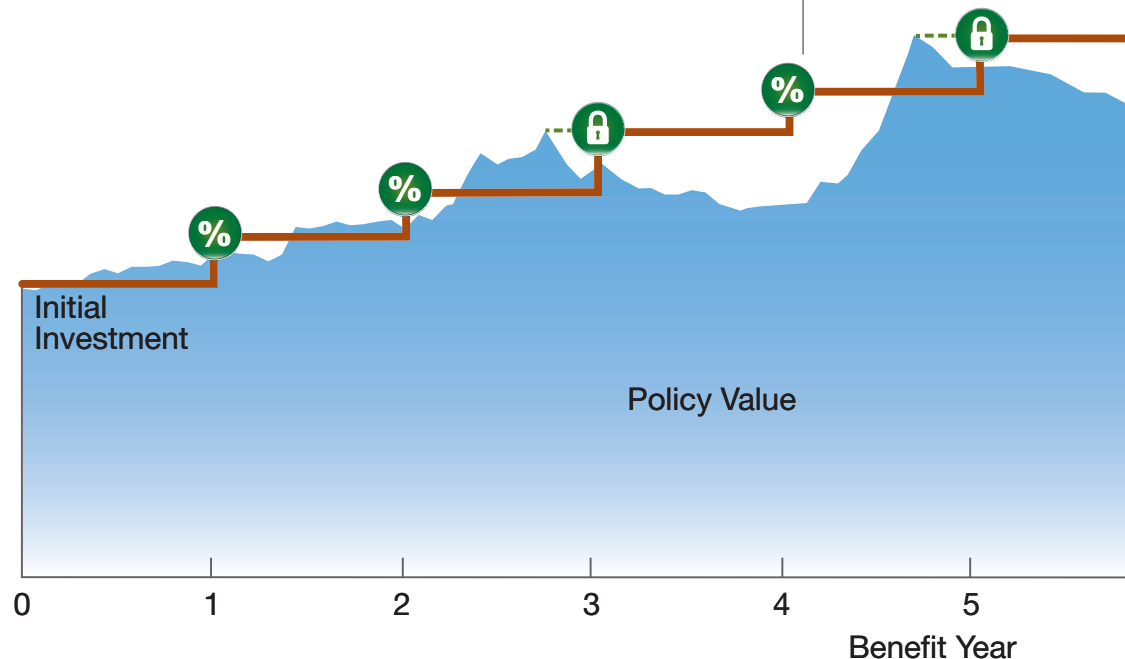
Even in down markets, receive 5.5% annual compounding growth to your withdrawal base for up to 10 years.^{†‡}

Attained Age*	Single Life Withdrawal Percentage [†]	Joint Life Withdrawal Percentage [†]
59 – 64	4.00%	3.75%
65 – 79	5.00%	4.75%
80+	6.00%	5.75%

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

Income that can grow

- 1 Even after you start taking withdrawals, your withdrawal base will grow anytime you receive an automatic step-up.
- 2 Your annual withdrawal percentage will grow anytime you receive an automatic step-up and enter a new age group.



* Issue ages are 0 – 85.

[†] Assumes no withdrawals are taken in any living benefit year.

[‡] **The withdrawal and growth percentages may change and the amounts listed herein may not be the most current rates.** The most current percentages are disclosed in the applicable Rate Sheet Prospectus Supplement, which may be amended by us from time to time. **We are under no obligation to notify you when we amend the percentages listed herein.** Please contact your financial intermediary or call our administrative office to determine whether the rates above have been amended. **You should not purchase this benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

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

The living benefit MonthiversarySM component of an automatic step-up is not applied in living benefit years when an excess withdrawal has been taken.

This hypothetical example does not guarantee or predict actual performance.



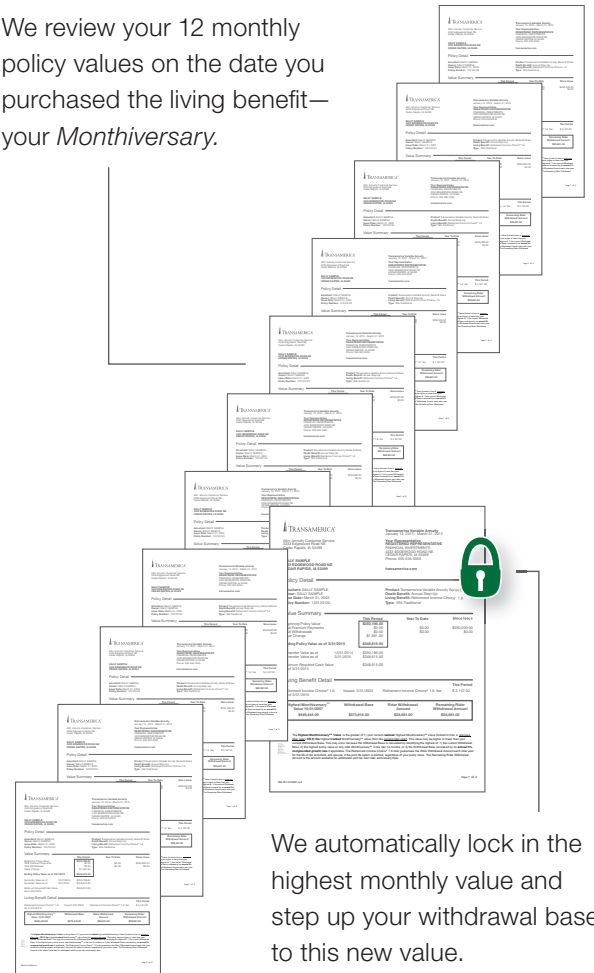
More stability of income

In rising markets we automatically lock in your highest *Monthiversary*SM value and step up your withdrawal base.



Monthiversary: How it Works

We review your 12 monthly policy values on the date you purchased the living benefit—your *Monthiversary*.



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

Investment Options and Fees

In today's uncertain marketplace, you need to be confident that your retirement income is protected. You also need to know your investments can provide enough growth potential to outpace inflation.

Transamerica has assembled some of the industry's top managers to offer you multiple investment options designed to help manage downside risk and smooth volatility. These investment options seek to help protect you from large fluctuations in your contract's performance and give you the confidence to stay invested through the market's inevitable ups and downs.

Our unique risk-based pricing structure allows you to price your living benefit based on your personal needs. You can choose any combination of designated investment options in group A, B, or C. You have the ability to divide assets across multiple groups, with a fee structure based on the amount invested in each group. Your financial professional can help you determine which investment options are right for you.

	Allocation Options and Living Benefit Fees		
	A: 1.45%	B: 1.10%	C: 0.70%
Asset Allocation			
TA AB Dynamic Allocation			✓
TA American Funds Managed Risk – Balanced		✓	
TA Asset Allocation – Conservative			✓
TA Asset Allocation – Moderate		✓	
TA Asset Allocation – Moderate Growth	✓		
TA BlackRock Global Allocation	✓		
TA BlackRock Global Allocation Managed Risk – Balanced		✓	
TA BlackRock Global Allocation Managed Risk – Growth	✓		
TA BlackRock Smart Beta 50	✓		
TA Janus Balanced	✓		
TA Legg Mason Dynamic Allocation – Balanced		✓	
TA Legg Mason Dynamic Allocation – Growth	✓		
TA Managed Risk – Balanced ETF		✓	
TA Managed Risk – Conservative ETF			✓
TA Managed Risk – Growth ETF	✓		
TA Market Participation Strategy		✓	
Hybrid Allocation			
TA BlackRock Tactical Allocation		✓	
TA JPMorgan Tactical Allocation			✓
TA Market Participation Strategy		✓	
TA Multi-Managed Balanced	✓		
TA PIMCO Tactical – Balanced		✓	
TA PIMCO Tactical – Conservative			✓
TA PIMCO Tactical – Growth	✓		
TA QS Investors Active Asset Allocation – Conservative			✓
TA QS Investors Active Asset Allocation – Moderate		✓	
TA QS Investors Active Asset Allocation – Moderate Growth	✓		
Global/International Equity			
TA International Moderate Growth	✓		
Fixed-Income			
American Funds Bond Fund – Class 2			✓
TA Aegon Government Money Market			✓
TA Aegon U.S. Government Securities			✓
TA JPMorgan Core Bond			✓
TA PIMCO Total Return			✓
TA PineBridge Inflation Opportunities			✓
Guaranteed Fixed Accounts			✓

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

You must allocate 100% of the policy value into one or more of the designated investment options. Transamerica can remove a designated investment option at any time for both new contracts and existing contracts.

The investment options with the higher fee have more opportunity for higher equity exposure.

Living benefit fees are as of May 1, 2016. The living benefit fee is deducted on each living benefit quarter in arrears, and is an annual percentage of the withdrawal base. The living benefit fee percentage may increase upon an automatic step-up beginning with the fifth living benefit anniversary, but the maximum living benefit fee percentage allowed is 0.75% higher than the initial living benefit fee percentage.

You have the freedom to transfer at any time. After 12 transfers in a year, a \$10 per transfer fee may apply.

All TA investment options invest in Transamerica Series Trust Service Class shares (Investment Adviser Transamerica Asset Management, Inc.). Please see prospectus for details.

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

Although the money market subaccount seeks to preserve the value of the investment at \$1 per share, it cannot guarantee that it will do so and an investment in the money market subaccount may lose value. The money market subaccount is not insured or guaranteed by the FDIC or any other government agency.

Addressing Other Retirement Income Concerns

Income EnhancementSM Benefit

Health care costs (including long-term care) are among the primary reasons people run short of money in retirement. A Transamerica variable annuity featuring the optional *Retirement Income Choice 1.6* living benefit and the *Income Enhancement* benefit may help by offering:

- The living benefit withdrawal percentage will increase to 150% of the current living benefit withdrawal percentage during confinement in a qualifying facility after satisfying the activation requirements. See back page 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		Joint Life	
	Withdrawal Percentage*	Income Enhancement Percentage*	Withdrawal percentage*	Income Enhancement Percentage*
59 – 64	4.00%	6.00%	3.75%	5.625%
65 – 79	5.00%	7.50%	4.75%	7.125%
80+	6.00%	9.00%	5.75%	8.625%

If the living benefit is structured as joint life, the withdrawal percentage will be based on the younger of the annuitant or annuitant's spouse when withdrawals begin.

Other Questions You May Have

How is my income calculated?

Your living benefit 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 living benefit is added, plus any additional premium payments you make, less any adjustments for excess withdrawals. If you add the living benefit 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 living benefit anniversary, the withdrawal base is set to equal the greatest of the current withdrawal base, the policy value, the highest living benefit *Monthiversary* value, or the current withdrawal base with 5.5% compounded growth.* When the withdrawal base is increased due to the policy value or the highest *Monthiversary* value, the increase is called an automatic step-up. Automatic step-ups and 5.5% compounded growth affect the withdrawal base only and do not affect policy value or other living benefit values.*

Can my income go down?

Not as long as your withdrawals don't exceed your annual living benefit withdrawal amount. Sometimes, however, circumstances change and you may find yourself needing to withdraw more than your living benefit 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 (RMDs) are not considered excess withdrawals and will not reduce your withdrawal base. The living benefit *Monthiversary* component of an automatic step-up is not applied in living benefit years when an excess withdrawal has been taken. Should the variable annuity's policy value fall to zero, you will receive payments up to the amount allowed under the living benefit for life. If an excess withdrawal causes the policy value to reach zero, the living benefit and policy will terminate.

Can my income go up?

Yes. We understand you want your retirement income to keep pace with inflation and that unexpected costs can impact your lifestyle in retirement. After you've started taking withdrawals, there is the opportunity for your living benefit withdrawal amount to increase if your investment options performed well. For each of the 12 months leading up to a living benefit anniversary, Transamerica will record the policy value on each *Monthiversary* (e.g., if the policy is purchased on January 15, Transamerica will record the policy value on the 15th of each month). On the living benefit anniversary date, Transamerica will consider your policy value and the highest *Monthiversary* 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 living benefit withdrawal amount.

***The withdrawal and growth percentages may change and the amounts listed herein may not be the most current rates.** The most current percentages are disclosed in the applicable Rate Sheet Prospectus Supplement, which may be amended by us from time to time. **We are under no obligation to notify you when we amend the percentages listed herein.** Please contact your financial intermediary or call our administrative office to determine whether the rates above have been amended. **You should not purchase this benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

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

Important Information

Before investing, consider a variable annuity's investment objectives, risks, charges, and expenses. Go to transamerica.com for a contract and fund prospectus containing this and other information. Please read it carefully.

How much does the variable annuity cost?

Transamerica variable annuities' range of fees and charges include 0.45% – 1.90% M&E&A, 0% – 9% surrender charges, \$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.

Can the variable annuity policy value change?

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.

When can I begin living benefit withdrawals?

You must wait until the living benefit year after you turn age 59 to begin withdrawals permitted under the living benefit. If the living benefit is purchased prior to age 59, however, the living benefit fee will still apply.

Do I always have to accept an automatic step-up?

You have the right to reject an automatic step-up within 30 days following a living benefit anniversary, if the living benefit 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 living benefit fee percentage will also be reversed, and the withdrawal base will be set to the withdrawal base prior to the automatic step-up.

How much does Income EnhancementSM cost?

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

Where is Income EnhancementSM available and what are the qualifications?

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

To elect the Income EnhancementSM benefit you cannot already be confined in a qualifying or nonqualifying facility. To activate, the living benefit must have been in place for one year (waiting period) and you or your spouse (if joint life is elected) 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 nursing facility must meet the following criteria: 1) is operated pursuant to the laws and regulations of the state in which it is located as a nursing facility or Alzheimer's disease facility; 2) provides care performed or supervised by a registered graduate nurse; 3) provides room and board accommodations; and 4) will provide 24-hour nursing services, 7 days a week by an onsite Registered Nurse and related services on a continuing inpatient basis; 5) has a planned program of policies and procedures developed with the advice of, and periodically reviewed by, at least one physician; and 6) maintains a clinical record of each patient.

A qualifying hospital must meet the following criteria: 1) is operated pursuant to the laws of the jurisdiction in which it is located; it is operated primarily for the care and treatment of sick and injured persons on an inpatient basis; 2) provides 24-hour nursing service by or under the supervision of registered graduate professional nurses; 3) is supervised by a staff of one or more licensed physicians; and 4) has medical, surgical, and diagnostic facilities or access to such facilities.

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.

Additional information

All contract and living benefit 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.

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

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.

Financial institutions that sell our products may have their own guidelines to determine

suitability of our variable annuity policies and/or living 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.

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 benefits may affect you. Please see the prospectus for more details.

If you elect the Retirement Income Choice[®] 1.6 living benefit, Transamerica requires your policy value to be allocated into designated investment options, which may include a volatility control strategy. **Volatility control strategies, in periods of high market volatility, could limit your participation in market gains; this may conflict with your investment objectives by limiting your ability to maximize potential growth of your policy value and, in turn, the value of any guaranteed benefit that is tied to investment performance.** Volatility control strategies are intended to help limit overall volatility and reduce the effects of significant market downturns during periods of high market volatility, providing policy owners with the opportunity for smoother performance and better risk-adjusted returns. **You pay an additional fee for the living benefits which, in part, pay for protecting the benefit base from investment losses. Since the benefit base does not decrease as a result of investment losses, volatility control strategies might not provide meaningful additional benefit to you.** If you determine that funds with volatility control strategies are not consistent with your investment objectives, there continues to be other designated investment options available under the Retirement Income Choice[®] 1.6 living benefit that do not invest in funds that utilize volatility control strategies.

Living and death benefits are referred to as a rider in the contract.

All policies, living benefits, and forms may vary by state, and may not be available in all states. RGMB 37 0809, RGMB 38 0809, RGMB 37 0809 (IS)(FL), RGMB 38 0809 (IS)(FL), other versions also available, RGMB 37 1215 (AJ)(OR), RGMB 37 1215 (AS)(OR), RGMB 37 1215 (LJ)(OR), RGMB 37 1215 (IS)(OR), RGMB 38 1215 (AJ)(OR), RGMB 38 1215 (AS)(OR), RGMB 38 1215 (LJ)(OR), RGMB 38 1215 (IS)(OR)

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

Financial strength to count on.

A+	A.M. Best	2 nd of 16 categories
AA-	Fitch	4 th of 19 categories
A1	Moody's	5 th of 21 categories
AA-	Standard and Poor's	4 th of 21 categories

The financial strength ratings are subject to change and are not guarantees of future financial strength. All ratings shown measure financial strength for Transamerica Life Insurance Company; ratings are as of October 15, 2015. For current rating information, visit transamerica.com. They do not apply to the performance or stability of a company's variable product investment options. A.M. Best, Fitch, Moody's, and Standard & Poor's are credit rating organizations dedicated to serving the insurance and other financial services industries.

While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company and do not apply to any underlying variable investment options. The broker-dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased, and any affiliates of those entities make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.

