

RETIREMENT INCOME CHOICESM 1.2 RIDER SUMMARY

The Retirement Income ChoiceSM 1.2 rider is an optional living benefit available with variable annuities issued by Transamerica. Variable annuities are long-term financial products designed for retirement purposes. They offer three main features: tax-deferred treatment of earnings, guaranteed lifetime payment options, and guaranteed death benefit options available prior to annuitization. They contain investment options that are subject to market fluctuation, investment risk, and possible loss of principal.

With this rider, your clients can take advantage of features designed to help address common retirement concerns like outliving their money, market volatility, and the steep cost of long-term care:

Income for Life

- Withdrawals when your clients need them, and guaranteed income for life should their policy value fall to zero.
- Rider withdrawals are calculated by taking a percentage of your clients Withdrawal Base (WB) each year. The percentage allowed is based on your clients age when withdrawals begin (see chart below).

ATTAINED AGE	SINGLE LIFE ANNUAL WITHDRAWAL %	JOINT LIFE ANNUAL WITHDRAWAL %*
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.

Automatic Step-Ups Based on Highest MonthiversarySM

- Take advantage of potential monthly gains by automatically stepping up the WB annually to equal the highest policy value on your clients' rider MonthiversarySM.
- Automatic Step-Ups can occur both before and after clients start taking rider withdrawals.

Move Through Age Bands

- When your clients reach a new age band, their withdrawal percentage will increase when an Automatic Step-Up occurs.

Compounding 5% Growth Based on the Previous Year's Best MonthiversarySM

- If the year's best MonthiversarySM value is lower than the WB accumulated at 5%, your clients would receive guaranteed 5% growth on their WB.
- If the WB received an Automatic Step-Up based on the MonthiversarySM value in the previous year, their 5% growth will be based on that amount.
- Guaranteed annual 5% WB growth lasts up to 10 years. Growth does not apply in years when a withdrawal is taken.

Income EnhancementSM Benefit

- Double your clients' rider withdrawal percentage to help with long-term care expenses.

Optional Rider Death Benefit

- Further protection with the death benefit for your clients' loved ones.
- Annual rider withdrawal amounts reduce the rider death benefit on a dollar-for-dollar basis.

Required Minimum Distribution (RMD) Friendly

- Your client can take out their RMD without reducing their WB.
- The RMD is calculated for the current rider year using the policy value of the annuity, and not any other tax-qualified investments they may own.

Revocability Every Five Years

- Your clients can terminate the rider within 30 days after each fifth year rider anniversary.

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.

Allocation Options and Fees

Your clients must choose between Designated Allocation or Open Allocation. They may transfer between allocation options at any time.

Designated Allocation offers:

- Choice of any combination of designated investment options in Groups A, B, or C. See the prospectus for investment options available in these groups.
- 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

Open Allocation offers:

- Choice of any investment options available with the policy.
- Ability to divide assets among investment options without limitations, creating a 100% equity portfolio.
- Freedom to transfer among investment options 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	SINGLE OR JOINT LIFE
Any available investment options	1.25%

Optional Income EnhancementSM Benefit

- The ability to double the rider withdrawal percentage during confinement in a qualifying facility after satisfying the activation requirements. See page 4 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 INCOME ENHANCEMENT WITHDRAWAL %	JOINT LIFE INCOME ENHANCEMENT WITHDRAWAL %	INCOME ENHANCEMENT FEE*	
80+	12%	11%	Single Life	+0.30%
65-79	10%	9%	Joint Life	+0.50%
59-64	8%	7%		

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

* Fee is in addition to base rider fee.

Optional Rider Death Benefit

- Upon the death of the annuitant the death proceeds paid is the greater of the:
 - Variable annuity policy value,
 - Guaranteed Minimum Death Benefit, if applicable,
 - Rider Death Benefit (RDB). The RDB on the rider date equals the policy value, minus any premium enhancement if the rider is added in the first policy year. After the rider date, the RDB is equal to the rider death benefit on the rider date, plus any additional premium payments, less any adjustments for withdrawals. The RDB does not reset due to the automatic step-up.
- Gross partial withdrawals up to the rider withdrawal amount in a rider year will reduce the rider death benefit on a dollar-for-dollar basis. Gross partial withdrawals in excess of the rider withdrawal amount in a rider year will reduce the rider death benefit by the greater of the dollar amount of the excess withdrawal or a pro rata amount (in proportion to the reduction in policy value), and possibly to zero.

OPTIONAL DEATH BENEFIT FEE*	
Single Life	+0.25%
Joint Life	+0.20%

* Fee is in addition to base rider fee.

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

Retirement Income ChoiceSM 1.2 Rider Details

How Is Your Clients' Income Calculated?

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

The Withdrawal Base is equal to the policy value when the rider is added, plus any additional premium payments made, less any adjustments for excess withdrawals. If the rider is added 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. In years when a withdrawal is taken, the 5% compounded growth does not apply.

Can Your Clients' Income Go Down?

Not as long as withdrawals don't exceed the annual rider withdrawal amount. Sometimes, however, circumstances change and clients may find themselves needing to withdraw more than their rider withdrawal amount in a given year. In that event, their future withdrawals will be decreased because excess withdrawals reduce the Withdrawal Base. Required Minimum Distributions are not considered excess withdrawals and will not reduce the 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 Your Clients' Income Go Up?

Yes. We understand your clients want their retirement income to keep up with inflation and that unexpected costs can impact their lifestyle in retirement. After clients have started taking withdrawals, there is the opportunity for the rider withdrawal amount to increase if their 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 15, Transamerica will record the policy value on the 15th of each month). On the rider anniversary date, Transamerica will consider the policy value and the highest MonthiversarySM value and "step-up" the 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.

Your clients should consider a variable annuity's investment objectives, risks, charges, and expenses carefully before investing. Call 1-800-851-7555 for a contract and fund prospectus containing this and other information. Encourage them to 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% may apply for certain investment options.

The Retirement Income ChoiceSM 1.2 rider may require certain investment restrictions to keep it in force depending on the base contract to which it is added. Please refer to the prospectus for further 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.

Your clients must wait until the rider year after they turn 59 to begin withdrawals 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.

Any withdrawals, including those permitted under the rider; reduce the policy value, death benefits, and other annuity values.

Withdrawals may be subject to surrender charges. 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 taxes and, if taken prior to age 59½, a 10% federal tax penalty may apply.

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 their state, please have your clients contact a qualified tax advisor prior to purchasing.

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 percentage may increase after the first five rider years with an Automatic Step-Up. The maximum rider fee allowed is 0.75% higher than the initial rider fee.

The 5% growth rate applies only to the WB; it does not apply to policy value, optional death benefits, or other annuity values. The growth period does not reset with an Automatic Step-Up.

Your clients can manually upgrade the rider within 30 days of each fifth year rider anniversary. If they choose to manually upgrade their rider, the current rider will terminate and a new rider will be issued with its own terms and conditions, including the fee and the growth rate, which may be higher or lower than the current rider. Also, the WB will be reset to equal the current policy value, which may be higher or lower than the current WB amount.

Annuitization must generally occur by the annuitant's age 95. On the maximum annuity commencement date, the rider terminates. By annuitizing the policy, your clients will have the option to receive lifetime payments that are no less than the withdrawals allowed by the rider.

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.

With the rider, your clients must choose between the Designated Allocation option or the Open Allocation option. Your clients may transfer between allocation options at any time. With the Designated Allocation option your clients choose any combination of designated investment options. With the Open Allocation option your clients may choose any investment options available with their 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 their policy value should drop. As their 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 their chosen investment options, though possibly not as quickly as they might desire. This could potentially limit their ability to fully participate in the market's growth.

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

To elect the Income EnhancementSM benefit your clients 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 your clients or their 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 EnhancementSM benefit is not available in all states and is not long term care insurance. See prospectus for more details.

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 35 121 IR (IS)(OR), RGMB 35 121 IR (IJ)(OR), RGMB 35 121 IR (AS)(OR), RGMB 35 121 IR (AJ)(OR), RGMB 36 121 IR (IS)(OR), RGMB 36 121 IR (IJ)(OR), RGMB 36 121 IR (AS)(OR), RGMB 36 121 IR (AJ)(OR), RGMB 35 0109 (IS) (NY), RGMB 35 0109 (AS) (NY), RGMB 35 0109 (IJ) (NY), RGMB 35 0109 (AJ) (NY)

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