



MAXIMIZE
YOUR RETIREMENT
INCOME

RETIREMENT INCOME MAXSM

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.

GET THE MOST FROM YOUR RETIRE MENT

People entering retirement today face a number of challenges. Working with a **FINANCIAL PROFESSIONAL** can help you manage these challenges. Today, many financial professionals are addressing the retirement risks of volatility, inflation, and longevity by using variable annuities with **LIVING BENEFITS**.

But **TRANSAMERICA** also recognizes that an important desire of people nearing retirement – especially those who need to take **INCOME** in the next several years – is to create a reliable income stream that not only won't go down, but that also helps them **MAXIMIZE** their income. For these individuals, living benefits that offer high withdrawal percentages may be a good solution.

A Transamerica variable annuity with the **RETIREMENT INCOME MAXSM** rider can help provide the **INCOME, GROWTH, and PROTECTION** many people are looking for today.

RETIREMENT INCOME MAXSM

MAXIMIZE RETIREMENT INCOME

With the Retirement Income MaxSM rider, the allowable withdrawal percentage used to determine your annual income is an important feature to consider. With this feature we 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.

ATTAINED AGE	SINGLE LIFE WITHDRAWAL PERCENTAGE	JOINT LIFE WITHDRAWAL PERCENTAGE*
80+	6.30%	5.80%
65-79	5.30%	4.80%
59-64	4.30%	3.80%

*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.

GROW AND PROTECT RETIREMENT INCOME

Retirement Income MaxSM helps you grow your retirement income by allowing you to capture any market gains and lock them in with our notable MonthiversarySM feature. Here's how it works:

We establish a Withdrawal Base, which is used to calculate the amount of income (rider withdrawal amount) you can take. Each year, 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. This allows your retirement income to grow in up markets.

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 stepped 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. Plus, you have the confidence of knowing that your retirement income is protected and will never decrease.**

MONTHIVERSARYSM IN ACTION

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.

**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 (please see page 6 for more information).

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

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

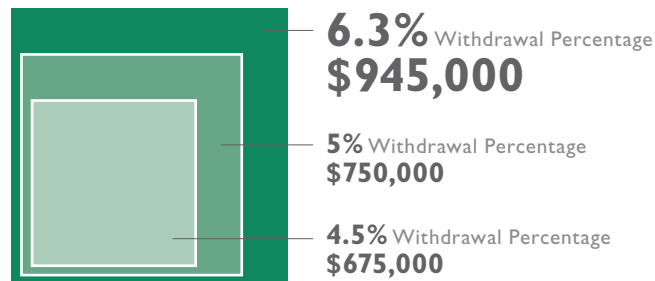
INCOME TODAY YOU CAN DEPEND ON

If you are like many people, the ability to maximize your retirement income is one of your most important considerations. The Retirement Income MaxSM rider provides annual withdrawal rates which may help you achieve the retirement income you desire.

Quite simply, the higher your withdrawal percentage is, the greater your annual retirement income.

DO WITHDRAWAL PERCENTAGES MATTER?

Over a common 30-year retirement, they certainly do, as this hypothetical example illustrates.



This chart illustrates how different withdrawal percentages influence cumulative withdrawal amounts over a 30-year retirement for an individual with a \$500,000 investment. This assumes the individual began taking annual withdrawals immediately so there was no growth to the income base.

The value of **Retirement Income MaxSM** is illustrated here by showing the cumulative withdrawals (for single life and joint life scenarios) over a 30-year retirement.

SINGLE LIFE

\$500,000
Investment

\$795,000
Cumulative Withdrawals
Total Withdrawals After 30 years

\$26,500 Annual Withdrawal
5.3% Withdrawal Percentage

The example above illustrates the cumulative amount of withdrawals taken over a 30-year retirement. It also shows the annual withdrawal amount for an individual, age 65, who invests \$500,000 and begins taking withdrawals immediately.

JOINT LIFE

\$500,000
Investment

\$720,000
Cumulative Withdrawals
Total Withdrawals After 30 years

\$24,000 Annual Withdrawal
4.8% Withdrawal Percentage

The example above illustrates the cumulative amount of withdrawals taken over a 30-year retirement. It also shows the annual withdrawal amount for a husband and wife, both age 65, who invest \$500,000 and begin taking withdrawals immediately.

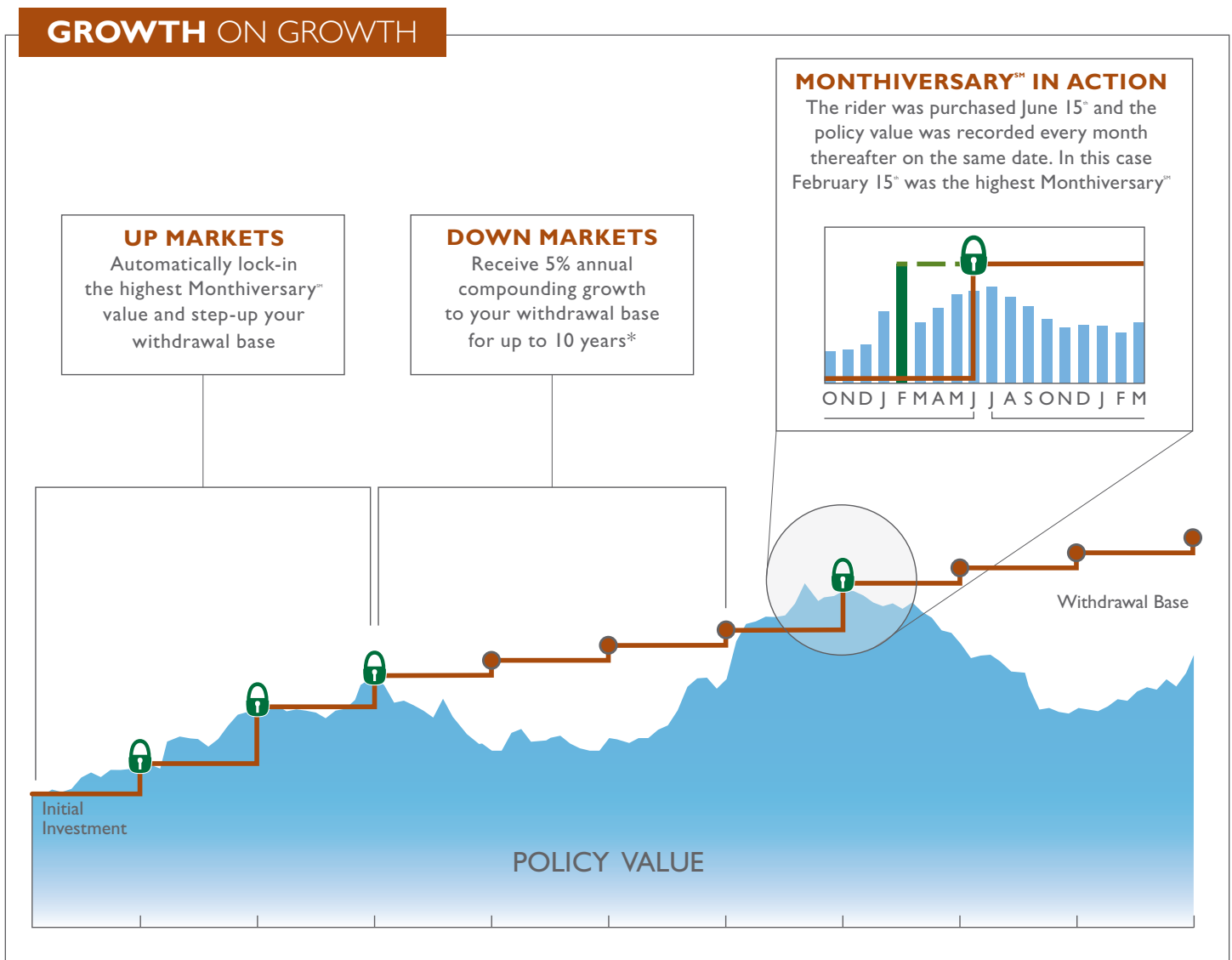
The examples above assume the purchase of a Transamerica variable annuity with the optional Retirement Income MaxSM rider and are intended to illustrate how the guarantees work under Retirement Income MaxSM. The examples do not assume any Automatic Step-Ups or adjustments to the Withdrawal Base. If they had, the withdrawal amounts would have increased or decreased by the same percentage as 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.

GROWING AND PROTECTING RETIREMENT INCOME

The Retirement Income MaxSM 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 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 receive 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 withdrawals are not being taken. This illustration does not guarantee or predict actual performance.

*Assumes withdrawal is not taken in the rider year.

INVESTMENT OPTIONS AND FEE

Now that you've selected the Retirement Income Max™ rider, you need to choose your investment options. The rider offers you an active role in managing your money, so work with your financial professional to design your portfolio.

WELL KNOWN MANAGERS



- American Funds Bond Fund - Class 2
- TA AEGON Money Market
- TA AEGON Tactical Vanguard ETF - Balanced
- TA AEGON Tactical Vanguard ETF - Conservative
- TA AEGON U.S. Government Securities
- TA Asset Allocation - Conservative
- TA Asset Allocation - Moderate
- TA JPMorgan Core Bond
- TA JPMorgan Tactical Allocation
- TA PIMCO Real Return TIPS
- TA PIMCO Total Return
- TA Vanguard ETF Index - Balanced
- TA Vanguard ETF Index - Conservative
- Guaranteed Fixed Accounts

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

SINGLE OR JOINT LIFE FEE	ISSUE AGES*
1.25%	0 - 85

*Issue ages in NY are 56-85 for Single Life and 65-85 for Joint Life.

The rider fee is deducted on each rider quarter in arrears, and is an annual percentage of the Withdrawal Base. The rider fee percentage may increase upon an Automatic Step-Up beginning with the first rider anniversary, but the maximum rider fee percentage is 0.75% higher than the initial rider fee percentage.

Because the rider fee is a percentage of the Withdrawal Base the amount of the fee will fluctuate as the Withdrawal Base increases or decreases. Even in the event your policy value declines significantly the fee amount could be a much higher percentage of your policy value.

The Fund's adviser, Transamerica Asset Management, Inc. has chosen Morningstar Associates, LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., to serve as portfolio construction manager to the Transamerica Asset Allocation Portfolios. Morningstar Associates is not acting in the capacity of an advisor to individual investors. The Morningstar name and logo are registered marks of Morningstar, Inc. All other marks are the property of their respective owners. Morningstar Associates is not affiliated with Transamerica Asset Management or its affiliates.

Vanguard, the ship logo, and Vanguard ETFs are trademarks of The Vanguard Group. The portfolios invest their assets in various underlying ETFs and institutional mutual funds, and their ability to achieve their investment objectives depends largely on the performance of the underlying ETFs and institutional mutual funds in which they invest. There can be no assurance that the investment objectives of any underlying ETF or institutional mutual funds will be achieved. The portfolios are indirectly subject to all of the risks associated with an investment in the underlying ETFs and institutional mutual funds.

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.

The investment objectives and policies of certain funds may be similar to those of other funds managed by the same investment advisor. No representation is made, and there can be no assurance given, that any fund's investment results will be comparable to the investment results of any other fund, including another fund with the same investment advisor or manager.

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 Monthiversary™ value, or the Withdrawal Base with 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 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 Monthiversary™ 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 Monthiversary™ (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 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 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 options 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.

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.

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. 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 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.

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 95.

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.

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.

All policies, riders, and forms may vary by state, and may not be available in all states. RGMB 41 0111, RGMB 41 0111 (IS) (FL), RGMB 41 0111 (IJ) (FL), RGMB 41 0111 (IS) (NY), RGMB 41 0111 (IJ) (NY), RGMB 41 1211R (IS)(OR), RGMB 41 1211R (IJ)(OR)

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