

# INCOME LINK<sup>SM</sup> RIDER SUMMARY

Income Link<sup>SM</sup> is an optional living benefit available with variable annuities issued by Transamerica, designed to help you connect your short-term income needs with long-term desires. In the early stages of retirement, it helps you bridge your retirement income gap with the following features:

### Customize Your Income Solution

- Several withdrawal options to customize your own income solution.
- Withdrawals when you need them, and guaranteed income for life should your policy value fall to zero.
- Rider withdrawals are calculated by taking a percentage of your Withdrawal Base (WB) each year. The percentage allowed is based on the chart below.

<b>10% for 2 years</b>	4% thereafter for life
<b>9% for 3 years</b>	4% thereafter for life
<b>8% for 4 years</b>	4% thereafter for life
<b>7% for 5 years</b>	4% thereafter for life
<b>6% for 6 years</b>	4% thereafter for life
<b>5% for 7 years</b>	4% thereafter for life

Each percentage is 0.50% lower if the rider is structured as joint life. The "years" for the withdrawal options refer to the Income Link<sup>SM</sup> Rider withdrawal years.

### Automatic Step-Ups Based on Highest Monthiversary<sup>SM</sup>

- Each year, we look back at your 12 monthly policy values on the date you purchased the rider—your Monthiversary<sup>SM</sup>. We then lock-in the highest of those values and Automatically Step-Up your WB to this new value.
- Automatic Step-Ups can occur both before and after you start taking rider withdrawals.

### Investment Options

- Choice of any designated investment options available with the rider.
- Ability to divide assets among investment options without limitations.
- Freedom to transfer among designated investment options any time.<sup>1</sup>

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

### Fee Schedule

<b>SINGLE OR JOINT LIFE FEE</b>	<b>ISSUE AGES</b>
<b>0.90%</b>	<b>55-85</b>

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.

<sup>1</sup>After 12 transfers in a year; a \$10 per transfer fee may apply.

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.

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.

## Income Link<sup>SM</sup> Rider Details

### How Is My Income Calculated?

Your rider withdrawal amount is calculated by multiplying your Withdrawal Base by your withdrawal option percentage. Your withdrawal option percentage is determined by your withdrawal option and the Income Link<sup>SM</sup> Rider Withdrawal Year. All withdrawals must be systematic withdrawals, with a frequency of monthly, quarterly, semi-annually, or annually.

Your Withdrawal Base is equal to your policy value when the rider is added, plus/minus any Withdrawal Base adjustments. 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, your Withdrawal Base will be set to equal the greatest of your current Withdrawal Base, your current policy value, or your highest policy value from each rider Monthiversary<sup>SM</sup> of the past 12 months. An increase of your Withdrawal Base due to the current policy value or the highest policy value on a rider Monthiversary<sup>SM</sup> is called an Automatic Step-Up and does not affect your policy value or other rider values.

### Can My Income Go Down?

Other than after the initial Income Link<sup>SM</sup> Rider withdrawal period where the rider withdrawal amount will decrease according to the withdrawal option chosen, your income will not decrease as long as you take Income Link<sup>SM</sup> Rider Systematic Withdrawals or minimum required distribution systematic withdrawals. Sometimes, however, circumstances change and you may find yourself needing to withdraw more than the rider withdrawal amount. In that event, your Withdrawal Base and future Income Link<sup>SM</sup> Rider Systematic Withdrawals will be reduced due to the additional withdrawal

amount. The rider Monthiversary<sup>SM</sup> component of the Automatic Step-Up feature will not be considered in rider years when a withdrawal other than an Income Link<sup>SM</sup> Rider Systematic Withdrawal or minimum required distribution systematic withdrawal is 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. Both before and 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<sup>SM</sup> (e.g., if the policy is purchased on January 15<sup>th</sup>, Transamerica will record the policy value on the 15<sup>th</sup> of each month). On the rider anniversary date, Transamerica will consider your policy value and the highest Monthiversary<sup>SM</sup> 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.

### Do I Immediately Need To Take Income?

Income Link<sup>SM</sup> Rider Systematic Withdrawals start only after you elect a withdrawal option and elect an Income Link<sup>SM</sup> Rider Start Date for withdrawals. You can make these two elections any time after you add the rider. These two elections do not need to be made together, and if your circumstances change, you can elect a different withdrawal option before you receive your first Income Link<sup>SM</sup> Rider Systematic Withdrawal.

Prior to these two elections, you can take systematic withdrawals for Required Minimum Distributions, but any other withdrawals will reduce the Withdrawal Base, and the rider Monthiversary<sup>SM</sup> component of Automatic Step-Ups will not be considered.

---

**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.

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.

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.

This rider is not available with any other living benefit rider.

Any withdrawals, including those permitted under the rider, reduce your variable annuity's policy value, death benefits, and other values. Should your variable annuity's policy value fall to zero, you will receive payments equal to the rider withdrawal amount. If a negative Withdrawal Base adjustment causes your policy value to reach zero, the rider and policy will terminate. A negative Withdrawal Base adjustment is any withdrawal (other than the Income Link<sup>SM</sup> Rider Systematic Withdrawal or a minimum required distribution systematic withdrawal), that will decrease the Withdrawal Base. During any Income Link<sup>SM</sup> Rider Withdrawal Year, if there is a negative Withdrawal Base adjustment, the remaining rider withdrawal amount and the Income Link<sup>SM</sup> Rider Systematic Withdrawal amount will decrease by the same percentage as the Withdrawal Base.

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

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.

All policies, riders, and forms may vary by state and may not be available in all states. RGMB 39 01 10, RGMB 39 01 10 (IS)(FL), RGMB 39 01 10 (IJ)(FL), RGMB 39 01 10 (IS)(NY), RGMB 39 01 10 (IJ)(NY), RGMB 39 01 10 (IS)(OR), RGMB 39 01 10 (IJ)(OR)

Transamerica Financial Life Insurance Company is licensed in New York.



[www.transamericaannuities.com](http://www.transamericaannuities.com)