

Asset Allocation Program

2nd Quarter Model Changes

Merrill Lynch
Retirement Power[®]
Retirement Optimizer[®]
Conservative

February 27, 2015

You have elected to participate in the Asset Allocation Program and have selected the Conservative Model. Under the Asset Allocation Program, the investment advisor for the program, Transamerica Asset Management, Inc. (TAM), reviews the composition of each model on a quarterly basis and may make adjustments in the composition of the model. The composition of the Conservative Model before and after the adjustments, which will be effective on April 1, 2015, is shown below.

Your account value will be automatically rebalanced at the close of business on March 27, 2015 in accordance with the funds and allocation percentages for your revised model unless you notify us that you do not want us to do so.

Merrill Lynch Retirement Power[®] and Merrill Lynch Retirement Optimizer[®] – Conservative



| Asset Class & Fund Name | 1 st Quarter |
|--|-------------------------|
| Equity | 25% |
| BlackRock Basic Value V.I. Fund | 3% |
| BlackRock Capital Appreciation V.I. Fund | 3% |
| BlackRock International V.I. Fund | 3% |
| Columbia VP Select Smaller-Cap Value Fund | 2% |
| Invesco V.I. Comstock Fund | 3% |
| Invesco V.I. International Growth Fund | 2% |
| MFS [®] Growth Series | 6% |
| Transamerica Barrow Hanley Dividend Focused VP | 3% |
| Fixed Income | 75% |
| BlackRock U.S. Government Bond V.I. Fund | 25% |
| PIMCO Total Return Portfolio | 50% |
| Cash | 0% |
| Total | 100% |

| Asset Class & Fund Name | 2 nd Quarter |
|--|-------------------------|
| Equity | 25% |
| BlackRock Basic Value V.I. Fund | 3% |
| BlackRock Capital Appreciation V.I. Fund | 3% |
| BlackRock International V.I. Fund | 3% |
| Columbia VP Select Smaller-Cap Value Fund | 2% |
| Invesco V.I. Comstock Fund | 3% |
| Invesco V.I. International Growth Fund | 2% |
| MFS [®] Growth Series | 6% |
| Transamerica Barrow Hanley Dividend Focused VP | 3% |
| Fixed Income | 75% |
| BlackRock U.S. Government Bond V.I. Fund | 25% |
| PIMCO Total Return Portfolio | 50% |
| Cash | 0% |
| Total | 100% |

As a participant in the Asset Allocation Program, it is important that you review your account to ensure that the information you provided is accurate and still current for your situation. If there have been any changes in your financial situation or investment objectives, and/or you wish not to have the above changes made to your portfolio, and you would like to opt out of the Model and/or this rebalancing, you can opt out in the following ways:

- By providing written instructions to the Transamerica Advisors Life Insurance Company or the Transamerica Financial Life Insurance Company at the following address: 4333 Edgewood Road NE, Cedar Rapids, IA 52499. Written instructions must be received no later than 4:00 p.m. on March 25, 2015 in order to opt out prior to the March 27, 2015 rebalancing.
- If you have elected Telephone Authorization, you may call the insurance company at (800) 535-5549.

If you opt out of the Model and/or this rebalancing, you will automatically be withdrawn from the Asset Allocation Program. You must then notify Transamerica Advisors Life Insurance Company or Transamerica Financial Life Insurance Company directly of any changes in investments you wish to make.

How Each Model is Built:

Transamerica Asset Management, Inc. (TAM) will construct each model within the Program using the funds available through the variable annuity contract. Using its Investment Management Research process, TAM monitors the available funds to identify those with desirable characteristics. The process utilizes research published by the Merrill Lynch Research Investment Committee, as well as a variety of other analytical tools and information sources, including direct contacts with the investment firms and their portfolio managers. Based on such research, TAM selects the funds and determines the appropriate percentages thereof that it feels are appropriate for the requirements of each asset allocation model. Each model is intended for a specific type of investor, from aggressive to conservative, but the models are not constructed on an individualized basis for any one client. TAM's allocations may be unsuccessful in maximizing returns and/or avoiding investment losses. For more information about any of the funds, including the risks of that fund, please see the fund's prospectus. Asset allocation does not ensure a profit or protect against a loss.

If you would like more information about Transamerica Asset Management, Inc. please contact (800) 535-5549 to request a Brochure.

No representation is made, and there can be no assurance given, that a 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. Even where the investment objectives and policies of a fund are similar to those of another fund managed by the same investment advisor, the investment results should be expected to differ. Differences in portfolio size, investments held, contract and fund expenses, and other factors, are all expected to contribute to differences in fund performance. Merrill Lynch Retirement Power and Merrill Lynch Retirement Optimizer Annuity are variable annuities issued by Transamerica Advisors Life Insurance Company (TALIC), Little Rock, AR. In New York, it is issued by Transamerica Financial Life Insurance Company (TFLIC). TALIC and TFLIC are Transamerica companies and are members of the Aegon Group.

In applying any particular asset allocation model to your own individual situation, you should consider your other assets, income and investments. The models identify specific investment alternatives available under your variable annuity contract. Other investment alternatives having similar risk and return characteristics may be available under your contract. Please contact Transamerica for information on such other investment alternatives. Asset allocation does not ensure a profit or protect against a loss. Transamerica Financial Life Insurance Company is licensed in NY.

Merrill Lynch Retirement Power and Merrill Lynch Retirement Optimizer are registered service marks of Merrill Lynch & Co. Inc., under license to Aegon USA.

Asset Allocation Program

2nd Quarter Model Changes

Merrill Lynch
Retirement Power[®]
Retirement Optimizer[®]
Moderately Conservative

February 27, 2015

You have elected to participate in the Asset Allocation Program and have selected the Moderately Conservative Model. Under the Asset Allocation Program, the investment advisor for the program, Transamerica Asset Management, Inc. (TAM), reviews the composition of each model on a quarterly basis and may make adjustments in the composition of the model. The composition of the Moderately Conservative Model before and after the adjustments, which will be effective on April 1, 2015, is shown below.

Your account value will be automatically rebalanced at the close of business on March 27, 2015 in accordance with the funds and allocation percentages for your revised model unless you notify us that you do not want us to do so.

Merrill Lynch Retirement Power[®] and Merrill Lynch Retirement Optimizer[®] – Moderately Conservative



| Asset Class & Fund Name | 1 st Quarter |
|--|-------------------------|
| Equity | 40% |
| BlackRock Basic Value V.I. Fund | 4% |
| BlackRock Capital Appreciation V.I. Fund | 4% |
| BlackRock International V.I. Fund | 4% |
| Columbia VP Select Smaller-Cap Value Fund | 3% |
| Invesco V.I. Comstock Fund | 5% |
| Invesco V.I. International Growth Fund | 5% |
| MFS [®] Growth Series | 10% |
| Transamerica Barrow Hanley Dividend Focused VP | 5% |
| Fixed Income | 60% |
| BlackRock U.S. Government Bond V.I. Fund | 20% |
| PIMCO Total Return Portfolio | 40% |
| Cash | 0% |
| Total | 100% |

| Asset Class & Fund Name | 2 nd Quarter |
|--|-------------------------|
| Equity | 40% |
| BlackRock Basic Value V.I. Fund | 4% |
| BlackRock Capital Appreciation V.I. Fund | 4% |
| BlackRock International V.I. Fund | 4% |
| Columbia VP Select Smaller-Cap Value Fund | 3% |
| Invesco V.I. Comstock Fund | 5% |
| Invesco V.I. International Growth Fund | 5% |
| MFS [®] Growth Series | 10% |
| Transamerica Barrow Hanley Dividend Focused VP | 5% |
| Fixed Income | 60% |
| BlackRock U.S. Government Bond V.I. Fund | 20% |
| PIMCO Total Return Portfolio | 40% |
| Cash | 0% |
| Total | 100% |

As a participant in the Asset Allocation Program, it is important that you review your account to ensure that the information you provided is accurate and still current for your situation. If there have been any changes in your financial situation or investment objectives, and/or you wish not to have the above changes made to your portfolio, and you would like to opt out of the Model and/or this rebalancing, you can opt out in the following ways:

1. By providing written instructions to the Transamerica Advisors Life Insurance Company or the Transamerica Financial Life Insurance Company at the following address: 4333 Edgewood Road NE, Cedar Rapids, IA 52499. Written instructions must be received no later than 4:00 p.m. on March 25, 2015 in order to opt out prior to the March 27, 2015 rebalancing.
2. If you have elected Telephone Authorization, you may call the insurance company at (800) 535-5549.

If you opt out of the Model and/or this rebalancing, you will automatically be withdrawn from the Asset Allocation Program. You must then notify Transamerica Advisors Life Insurance Company or Transamerica Financial Life Insurance Company directly of any changes in investments you wish to make.

How Each Model is Built:

Transamerica Asset Management, Inc. (TAM) will construct each model within the Program using the funds available through the variable annuity contract. Using its Investment Management Research process, TAM monitors the available funds to identify those with desirable characteristics. The process utilizes research published by the Merrill Lynch Research Investment Committee, as well as a variety of other analytical tools and information sources, including direct contacts with the investment firms and their portfolio managers. Based on such research, TAM selects the funds and determines the appropriate percentages thereof that it feels are appropriate for the requirements of each asset allocation model. Each model is intended for a specific type of investor, from aggressive to conservative, but the models are not constructed on an individualized basis for any one client. TAM's allocations may be unsuccessful in maximizing returns and/or avoiding investment losses. For more information about any of the funds, including the risks of that fund, please see the fund's prospectus. Asset allocation does not ensure a profit or protect against a loss.

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No representation is made, and there can be no assurance given, that a 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. Even where the investment objectives and policies of a fund are similar to those of another fund managed by the same investment advisor, the investment results should be expected to differ. Differences in portfolio size, investments held, contract and fund expenses, and other factors, are all expected to contribute to differences in fund performance. Merrill Lynch Retirement Power and Merrill Lynch Retirement Optimizer are variable annuities issued by Transamerica Advisors Life Insurance Company (TALIC), Little Rock, AR. In New York, it is issued by Transamerica Financial Life Insurance Company (TFLIC). TALIC and TFLIC are Transamerica companies and are members of the Aegon Group.

In applying any particular asset allocation model to your own individual situation, you should consider your other assets, income and investments. The models identify specific investment alternatives available under your variable annuity contract. Other investment alternatives having similar risk and return characteristics may be available under your contract. Please contact Transamerica for information on such other investment alternatives. Asset allocation does not ensure a profit or protect against a loss.

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Asset Allocation Program

2nd Quarter Model Changes

Merrill Lynch
Retirement Power[®]
Retirement Optimizer[®]
Moderate

February 27, 2015

You have elected to participate in the Asset Allocation Program and have selected the Moderate Model. Under the Asset Allocation Program, the investment advisor for the program, Transamerica Asset Management, Inc. (TAM), reviews the composition of each model on a quarterly basis and may make adjustments in the composition of the model. The composition of the Moderate Model before and after the adjustments, which will be effective on April 1, 2015, is shown below.

Your account value will be automatically rebalanced at the close of business on March 27, 2015 in accordance with the funds and allocation percentages for your revised model unless you notify us that you do not want us to do so.

Merrill Lynch Retirement Power[®] and Merrill Lynch Retirement Optimizer[®] – Moderate



| Asset Class & Fund Name | 1 st Quarter |
|--|-------------------------|
| Equity | 60% |
| BlackRock Basic Value V.I. Fund | 6% |
| BlackRock Capital Appreciation V.I. Fund | 7% |
| BlackRock International V.I. Fund | 8% |
| Columbia VP Select Smaller-Cap Value Fund | 5% |
| Invesco V.I. Comstock Fund | 7% |
| Invesco V.I. International Growth Fund | 7% |
| MFS [®] Growth Series | 13% |
| Transamerica Barrow Hanley Dividend Focused VP | 7% |
| Fixed Income | 40% |
| BlackRock U.S. Government Bond V.I. Fund | 13% |
| PIMCO Total Return Portfolio | 27% |
| Cash | 0% |
| Total | 100% |

| Asset Class & Fund Name | 2 nd Quarter |
|--|-------------------------|
| Equity | 60% |
| BlackRock Basic Value V.I. Fund | 6% |
| BlackRock Capital Appreciation V.I. Fund | 7% |
| BlackRock International V.I. Fund | 8% |
| Columbia VP Select Smaller-Cap Value Fund | 5% |
| Invesco V.I. Comstock Fund | 7% |
| Invesco V.I. International Growth Fund | 7% |
| MFS [®] Growth Series | 13% |
| Transamerica Barrow Hanley Dividend Focused VP | 7% |
| Fixed Income | 40% |
| BlackRock U.S. Government Bond V.I. Fund | 13% |
| PIMCO Total Return Portfolio | 27% |
| Cash | 0% |
| Total | 100% |

As a participant in the Asset Allocation Program, it is important that you review your account to ensure that the information you provided is accurate and still current for your situation. If there have been any changes in your financial situation or investment objectives, and/or you wish not to have the above changes made to your portfolio, and you would like to opt out of the Model and/or this rebalancing, you can opt out in the following ways:

- By providing written instructions to the Transamerica Advisors Life Insurance Company or the Transamerica Financial Life Insurance Company at the following address: 4333 Edgewood Road NE, Cedar Rapids, IA 52499. Written instructions must be received no later than 4:00 p.m. on March 25, 2015 in order to opt out prior to the March 27, 2015 rebalancing.
- If you have elected Telephone Authorization, you may call the insurance company at (800) 535-5549.

If you opt out of the Model and/or this rebalancing, you will automatically be withdrawn from the Asset Allocation Program. You must then notify Transamerica Advisors Life Insurance Company or Transamerica Financial Life Insurance Company directly of any changes in investments you wish to make.

How Each Model is Built:

Transamerica Asset Management, Inc. (TAM) will construct each model within the Program using the funds available through the variable annuity contract. Using its Investment Management Research process, TAM monitors the available funds to identify those with desirable characteristics. The process utilizes research published by the Merrill Lynch Research Investment Committee, as well as a variety of other analytical tools and information sources, including direct contacts with the investment firms and their portfolio managers. Based on such research, TAM selects the funds and determines the appropriate percentages thereof that it feels are appropriate for the requirements of each asset allocation model. Each model is intended for a specific type of investor, from aggressive to conservative, but the models are not constructed on an individualized basis for any one client. TAM's allocations may be unsuccessful in maximizing returns and/or avoiding investment losses. For more information about any of the funds, including the risks of that fund, please see the fund's prospectus. Asset allocation does not ensure a profit or protect against a loss.

If you would like more information about Transamerica Asset Management, Inc. please contact (800) 535-5549 to request a Brochure.

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In applying any particular asset allocation model to your own individual situation, you should consider your other assets, income and investments. The models identify specific investment alternatives available under your variable annuity contract. Other investment alternatives having similar risk and return characteristics may be available under your contract. Please contact Transamerica for information on such other investment alternatives. Asset allocation does not ensure a profit or protect against a loss.

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Asset Allocation Program

2nd Quarter Model Changes

Merrill Lynch
Retirement Power[®]
Retirement Optimizer[®]
Moderately Aggressive

February 27, 2015

You have elected to participate in the Asset Allocation Program and have selected the Moderately Aggressive Model. Under the Asset Allocation Program, the investment advisor for the program, Transamerica Asset Management, Inc. (TAM), reviews the composition of each model on a quarterly basis and may make adjustments in the composition of the model. The composition of the Moderately Aggressive Model before and after the adjustments, which will be effective on April 1, 2015, is shown below.

Your account value will be automatically rebalanced at the close of business on March 27, 2015 in accordance with the funds and allocation percentages for your revised model unless you notify us that you do not want us to do so.

Merrill Lynch Retirement Power[®] and Merrill Lynch Retirement Optimizer[®] – Moderately Aggressive



| Asset Class & Fund Name | 1 st Quarter |
|--|-------------------------|
| Equity | 70% |
| BlackRock Basic Value V.I. Fund | 7% |
| BlackRock Capital Appreciation V.I. Fund | 10% |
| BlackRock International V.I. Fund | 10% |
| Columbia VP Select Smaller-Cap Value Fund | 5% |
| Invesco V.I. Comstock Fund | 8% |
| Invesco V.I. International Growth Fund | 10% |
| MFS [®] Growth Series | 12% |
| Transamerica Barrow Hanley Dividend Focused VP | 8% |
| Fixed Income | 30% |
| BlackRock U.S. Government Bond V.I. Fund | 10% |
| PIMCO Total Return Portfolio | 20% |
| Cash | 0% |
| Total | 100% |

| Asset Class & Fund Name | 2 nd Quarter |
|--|-------------------------|
| Equity | 70% |
| BlackRock Basic Value V.I. Fund | 7% |
| BlackRock Capital Appreciation V.I. Fund | 10% |
| BlackRock International V.I. Fund | 10% |
| Columbia VP Select Smaller-Cap Value Fund | 5% |
| Invesco V.I. Comstock Fund | 8% |
| Invesco V.I. International Growth Fund | 10% |
| MFS [®] Growth Series | 12% |
| Transamerica Barrow Hanley Dividend Focused VP | 8% |
| Fixed Income | 30% |
| BlackRock U.S. Government Bond V.I. Fund | 10% |
| PIMCO Total Return Portfolio | 20% |
| Cash | 0% |
| Total | 100% |

As a participant in the Asset Allocation Program, it is important that you review your account to ensure that the information you provided is accurate and still current for your situation. If there have been any changes in your financial situation or investment objectives, and/or you wish not to have the above changes made to your portfolio, and you would like to opt out of the Model and/or this rebalancing, you can opt out in the following ways:

- By providing written instructions to the Transamerica Advisors Life Insurance Company or the Transamerica Financial Life Insurance Company at the following address: 4333 Edgewood Road NE, Cedar Rapids, IA 52499. Written instructions must be received no later than 4:00 p.m. on March 25, 2015 in order to opt out prior to the March 27, 2015 rebalancing.
- If you have elected Telephone Authorization, you may call the insurance company at (800) 535-5549.

If you opt out of the Model and/or this rebalancing, you will automatically be withdrawn from the Asset Allocation Program. You must then notify Transamerica Advisors Life Insurance Company or Transamerica Financial Life Insurance Company directly of any changes in investments you wish to make.

How Each Model is Built:

Transamerica Asset Management, Inc. (TAM) will construct each model within the Program using the funds available through the variable annuity contract. Using its Investment Management Research process, TAM monitors the available funds to identify those with desirable characteristics. The process utilizes research published by the Merrill Lynch Research Investment Committee, as well as a variety of other analytical tools and information sources, including direct contacts with the investment firms and their portfolio managers. Based on such research, TAM selects the funds and determines the appropriate percentages thereof that it feels are appropriate for the requirements of each asset allocation model. Each model is intended for a specific type of investor, from aggressive to conservative, but the models are not constructed on an individualized basis for any one client. TAM's allocations may be unsuccessful in maximizing returns and/or avoiding investment losses. For more information about any of the funds, including the risks of that fund, please see the fund's prospectus. Asset allocation does not ensure a profit or protect against a loss.

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In applying any particular asset allocation model to your own individual situation, you should consider your other assets, income and investments. The models identify specific investment alternatives available under your variable annuity contract. Other investment alternatives having similar risk and return characteristics may be available under your contract. Please contact Transamerica for information on such other investment alternatives. Asset allocation does not ensure a profit or protect against a loss. Transamerica Financial Life Insurance Company is licensed in NY.

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Asset Allocation Program

2nd Quarter Model Changes

Merrill Lynch
Retirement Power[®]
Retirement Optimizer[®]
Aggressive

February 27, 2015

You have elected to participate in the Asset Allocation Program and have selected the Aggressive Model. Under the Asset Allocation Program, the investment advisor for the program, Transamerica Asset Management, Inc. (TAM), reviews the composition of each model on a quarterly basis and may make adjustments in the composition of the model. The composition of the Aggressive Model before and after the adjustments, which will be effective on April 1, 2015, is shown below.

Your account value will be automatically rebalanced at the close of business on March 27, 2015 in accordance with the funds and allocation percentages for your revised model unless you notify us that you do not want us to do so.

Merrill Lynch Retirement Power[®] and Merrill Lynch Retirement Optimizer[®] – Aggressive



| Asset Class & Fund Name | 1 st Quarter |
|--|-------------------------|
| Equity | 80% |
| BlackRock Basic Value V.I. Fund | 8% |
| BlackRock Capital Appreciation V.I. Fund | 11% |
| BlackRock International V.I. Fund | 12% |
| Columbia VP Select Smaller-Cap Value Fund | 6% |
| Invesco V.I. Comstock Fund | 9% |
| Invesco V.I. International Growth Fund | 12% |
| MFS [®] Growth Series | 14% |
| Transamerica Barrow Hanley Dividend Focused VP | 8% |
| Fixed Income | 20% |
| BlackRock U.S. Government Bond V.I. Fund | 7% |
| PIMCO Total Return Portfolio | 13% |
| Cash | 0% |
| Total | 100% |

| Asset Class & Fund Name | 2 nd Quarter |
|--|-------------------------|
| Equity | 80% |
| BlackRock Basic Value V.I. Fund | 8% |
| BlackRock Capital Appreciation V.I. Fund | 11% |
| BlackRock International V.I. Fund | 12% |
| Columbia VP Select Smaller-Cap Value Fund | 6% |
| Invesco V.I. Comstock Fund | 9% |
| Invesco V.I. International Growth Fund | 12% |
| MFS [®] Growth Series | 14% |
| Transamerica Barrow Hanley Dividend Focused VP | 8% |
| Fixed Income | 20% |
| BlackRock U.S. Government Bond V.I. Fund | 7% |
| PIMCO Total Return Portfolio | 13% |
| Cash | 0% |
| Total | 100% |

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