GROW AND PROTECT YOUR CLIENT'S RETIREMENT INCOME

With the *Retirement Income Max® 1.2* living benefit, available with a Transamerica variable annuity, your clients can invest now, knowing guaranteed retirement income will be waiting for them later.

MORE CONFIDENCE: OPPORTUNITY FOR 5.00% ANNUAL COMPOUNDING GROWTH

- What you see is what you get. Invest now, get **straightforward 5.00% annual compounding growth** to your client's Withdrawal Base for up to 10 years if no withdrawals are taken in a living benefit year during the 10-year period.
- That's the potential to increase your client's income by **over 63% over a 10-year deferral period.**

5.00%
Compound Growth

MORE SECURITY: YOUR CLIENT'S INCOME IS WAITING

- Your client's Withdrawal Base builds at the minimum 5.00%, for up to 10 living benefit years, but they can enjoy the flexibility of taking those withdrawals earlier if they want. Its up to them.*
- Consistent **guaranteed income that can never run out or be reduced, even if your client's Policy Value reaches zero**, as long as no excess withdrawals are taken. All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.
- Your clients can begin withdrawals as early as 59 at the single life withdrawal percentage of 3.75%, or wait until 65 and increase their withdrawal percentage to 5.00%. That's a 33% increase for waiting a few more years.

ATTAINED AGE	SINGLE LIFE WITHDRAWAL PERCENTAGE**	JOINT LIFE WITHDRAWAL PERCENTAGE**
59–64	3.75%	3.25%
65–80	5.00%	4.50%
81+	5.50%	5.00%

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.

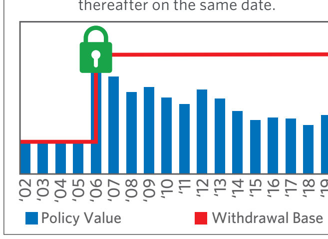
** **The withdrawal and growth percentages and living benefit fees along with valuation frequency and minimum benefit age listed within may change and may not be the most current.** The most current information is disclosed in the applicable Rate Sheet Prospectus Supplement, which may be amended by us from time to time. Please contact our administrative office to determine whether the information above has been amended. **Your clients should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

MORE STABILITY: HOW THE STEP-UP WORKS

- On each rider anniversary, the Step-Up Component will equal the greatest of the current Step-Up Component, the policy on the rider anniversary or the highest Policy Value in the previous rider year based on valuation frequency as long as no excess withdrawals have been taken.
- **We automatically lock in the highest of these three values and step up your client's Withdrawal Base** to this new value if it's a higher value.
- Your client's Withdrawal Base can grow when investment options perform well and remains locked in place if they don't. That's stability your client can count on.

STEP-UP IN ACTION

The living benefit was purchased June 15 and the Policy Value was recorded every June 15 thereafter on the same date.



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* The Growth Component of the living benefit currently provides guaranteed 5.00% annual compound growth in any rider year in which no withdrawals are taken, up to tenth rider anniversary.

Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Annuities are underwritten and distributed by Transamerica Capital, Inc., 1801 California St., Suite 5200, Denver, CO 80202. Member FINRA. References to Transamerica may pertain to one or all of these companies.

QUESTIONS

WHEN CAN LIVING BENEFIT WITHDRAWALS BEGIN?

Your client must wait until the living benefit year after they turn Minimum Benefit Age 59 to begin withdrawals permitted under the living benefit. If the living benefit is purchased prior to Minimum Benefit Age 59, the living benefit fee still applies. 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. Any withdrawals, including those permitted under the living benefit, reduce your client's variable annuity's Policy Value, death benefits, and other values. Withdrawals may be subject to surrender charges.

CAN INCOME GO DOWN?

In the event your client withdraws more than their living benefit withdrawal amount in a given year, future withdrawals will be decreased because excess withdrawals reduce the Withdrawal Base. Decrease in Withdrawal Base may be greater than the amount of the withdrawal. Should the variable annuity's Policy Value fall to zero, your client 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. Required minimum distributions (RMDs) will not reduce the Withdrawal Base as long as no excess withdrawals are taken in the previous rider year.

Growth Component. The Growth Component is used to calculate the Withdrawal Base. It is equal to the initial Withdrawal Base on the Rider Date. The Growth Component of the living benefit currently provides guaranteed 5.00% annual compound growth in any rider year in which no withdrawals are taken, up to tenth rider anniversary. On each rider anniversary, the Growth Component will equal the current Growth Component plus the Growth Basis multiplied by current Growth Rate Percentage. The 5.00% growth rate does not apply to Policy Value, optional death benefits, or other optional benefits. On each Rider Anniversary after the Rider Date, the Growth Component will be set equal to the Withdrawal Base if the Withdrawal Base is greater than the Growth Component. The Growth Basis is equal to the initial Growth Component increased by subsequent premium payments and reduced by excess withdrawals. On each rider anniversary the Growth Basis will be equal to the current Growth Basis multiplied by 1 + Growth Rate.

Step-Up Component. The Step-Up Component is used to calculate the Withdrawal Base. It is equal to the initial Withdrawal Base on the Rider Date. On each rider anniversary, the Step-Up Component will equal the greatest of the current Step-Up Component, the policy on the rider anniversary or the highest Policy Value in the previous rider year based on valuation frequency as long as no excess withdrawals have been taken.

Automatic Step-Up. The rider receives an automatic Step-Up on the rider anniversary if the Withdrawal Base is set equal to the Policy Value on the rider anniversary or the highest Policy Value in the previous rider year based on valuation frequency from the Step-Up Component. The withdrawal percentage will reset upon automatic Step-Up if new age band is reached. The rider fee can increase upon the automatic Step-Up, however your client has the option to reject the automatic Step-Up within 30 days following the rider anniversary date if the living benefit fee increases.

DOES YOUR CLIENT HAVE TO ACCEPT AN AUTOMATIC STEP-UP?

No. They 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 they reject an automatic Step-Up, they must notify us in a manner which is acceptable to us, however they 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 its value prior to the automatic Step-Up.

HOW IS INCOME CALCULATED?

We determine income by multiplying two amounts — the annual withdrawal percentage and the Withdrawal Base. The Withdrawal Base does not establish or guarantee Policy Value, surrender value, minimum death benefit, or return for an investment option.

The initial annual withdrawal percentage is determined by your client's age at the time their first withdrawal is taken.

When your client adds the living benefit, the Withdrawal Base is equal to the Policy Value.

Every living benefit anniversary, the Withdrawal Base is set to equal the greatest Growth Component or the Step-Up Component.

Automatic Step-Ups and 5.00% compounded growth does not apply to Policy Value, optional death benefits, or other optional benefits.

Your clients should consider a variable annuity's investment objectives, risks, charges, and expenses carefully before investing. Go to transamerica.com for prospectuses containing this and other information. Encourage them to read it carefully.

Variable annuities are long-term financial vehicles designed for retirement purposes and contain underlying investment options that are subject to market fluctuation, investment risk, and possible loss of principal.

Transamerica variable annuities' range of fees and charges include 0.20%–1.50% M&E&A, 0%–8% surrender charges, current $35 and maximum $50 annual service charge, and investment option expenses (including 12b-1 fees, if any). A fund facilitation fee of up to 0.60% annually may apply for certain investment options.

Retirement Income Max® 1.2 has a fee of 1.50% Single Life, 1.60% Joint Life. This fee is deducted on each living benefit quarter in arrears. The maximum living benefit fee is 2.50%. Because the living benefit fee is a percentage of the Withdrawal Base the amount of the fee will fluctuate as the Withdrawal Base increases or decreases. In the event your client's Policy Value declines significantly, the fee amount could be a much higher percentage of their Policy Value.

If your clients elect a living benefit, there are certain underlying investment options offered in the policy that use a volatility control strategy. If your clients elect the *Retirement Income Max® 1.2* living benefit, Transamerica requires the Policy Value to be allocated in a manner described in the contract, which may include a volatility control strategy. **In periods of high market volatility, volatility control strategies could limit your client's participation in market gains; this may conflict with their investment objectives by limiting the ability to maximize potential growth of your client's 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. **Your clients pay an additional fee for the living benefits which, in part, pay for protecting the living benefit base from investment losses. Since the living benefit base does not decrease as a result of investment losses, volatility control strategies might not provide meaningful additional benefit to them.** If your clients determine that underlying funds with volatility control strategies are not consistent with their investment objectives, other investment options are available under the living benefits that do not invest in funds that utilize volatility control strategies.

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 each 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 treated as spouses under the applicable state law, will each be treated as a spouse as defined in this policy for state law purposes. However, individuals in other arrangements, such as civil unions, registered domestic partnerships, or other similar arrangements, that are not recognized as marriage under the relevant state law, will not be treated as married or as spouses as defined in this policy for federal tax purposes. Therefore, exercise of the spousal continuation provisions of this policy or any riders by individuals who do not meet the definition of "spouse" may have adverse tax consequences and/or may not be permissible. **Please consult a tax professional for more information on this subject.**

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

All policies, living benefits, and forms may vary by state, and may not be available in all states. ICC18 TRGL18IC-0318(IS), ICC18 TRGL18IC-0318(IJ), TRGL18FL-0318(IS), TRGL18FL-0318(IJ)

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