

OPPORTUNITY, BALANCE, AND SELECTION

TRANSAMERICA PRINCIPIUMSM IV
VARIABLE ANNUITY
PRODUCT GUIDE FOR NEW YORK

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INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED



TRANSAMERICA[®]

Insurance / Investments / Retirement

PRODUCT HIGHLIGHTS

The *Transamerica PrincipiumSM IV Variable Annuity* is a lower-cost variable annuity with a five-year surrender charge schedule.

Summary information only. Please see prospectus for details.

TRANSAMERICA VARIABLE ANNUITY

PRODUCT HIGHLIGHTS	<i>Transamerica PrincipiumSM IV Variable Annuity</i> A 5-year surrender charge schedule														
ISSUE AGE	0-90 annuitant and/or owner														
SURRENDER CHARGE SCHEDULE Based on years since each premium payment. For surrender charge-free withdrawal options see page 6.	<table border="1"> <tr> <td>Years Since Premium Payment</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6+</td> </tr> <tr> <td>Percentage of Premium Payment Withdrawn</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </table>	Years Since Premium Payment	1	2	3	4	5	6+	Percentage of Premium Payment Withdrawn	5%	4%	3%	2%	1%	0%
Years Since Premium Payment	1	2	3	4	5	6+									
Percentage of Premium Payment Withdrawn	5%	4%	3%	2%	1%	0%									
DEATH BENEFIT OPTIONS Issue Ages/Mortality & Expense Risk Fee & Administrative Charge (M&E&A) M&E&A is an annual fee assessed daily and is a percentage of the subaccount Policy Value. See page 6 for more details.	<p>Policy Value: Fee 0.85%, Issue age 0-90</p> <p>Return of Premium: Fee 1.00%, Issue age 0-85</p> <p>Annual Step-Up: Fee 1.20%, Issue age 0-75</p>														
TRANSAMERICA PRINCIPAL OPTIMIZERSM The living benefit fee is deducted each living benefit quarter in arrears as a percentage of the greater of Withdrawal Base or Guaranteed Future Value. Living benefit fee may increase. See page 6 for more details.	<p>Fee: 1.35%, Issue age 0-85.</p> <p>The fee is a percentage of the fee basis and will be deducted on a pro rata basis from the Select and Flexible Options at the end of each living benefit quarter. Once the Select and Flexible Investment Options are exhausted, no living benefit fee will be deducted.</p>														
INVESTMENT OPTIONS A fund facilitation fee of up to 0.60% annually may apply. See page 6 for more investment option details.	A comprehensive lineup of investment options from some of the most recognized money managers in the industry. Investment option management fees vary. Investment Options Fee Range: Lowest Gross: 0.53% & Highest Gross: 3.27%														
ADDITIONAL OPTIONS See page 7 for more details.	Access Rider: Additional fee of 0.35% is an annual fee assessed daily and is a percentage of the subaccount Policy Value.														
WITHDRAWALS WITHOUT SURRENDER CHARGES	10% of total premium payments each policy year.														
ANNUAL SERVICE CHARGE¹	Lesser of \$35 per policy year or 2% of the Policy Value.														

¹ The company has the right to change the annual service charge up to the maximum \$50. It may be waived with net premiums paid or Policy Value of \$100,000 or more.

TRANSAMERICA VARIABLE ANNUITIES: INVESTMENT OPTIONS

We understand you need investment options that can help keep your retirement goals intact in today's marketplace. Our options seek to limit downside risk and volatility in an effort to protect you from extreme losses to help give you the confidence to stay invested through the market's inevitable ups and downs. At the same time, our options seek to provide enough growth potential to help you pursue the retirement lifestyle you've planned for.

We've assembled investment options from some of the industry's best-known managers to ensure you have a wide array of choices. Everyone's circumstances are unique. Please work with your financial professional to determine if these investment options are appropriate for you. Investment options are subject to investment risk, including the possible loss of principal.

TRANSAMERICA PRINCIPAL OPTIMIZER: INVESTMENT OPTIONS

FLEXIBLE AND SELECT INVESTMENT OPTIONS	STABLE ACCOUNT
70% of initial and additional premium payments to be allocated among any of the Flexible and Select Investment Options.	30% of initial and additional investments will be automatically allocated to the Stable Account. The guaranteed minimum interest rate for the Stable Account is 1.00% for New York. Transfers to and from the Stable Account are not permitted. The Stable Account is a fixed account option that is only available if you elect this living benefit.
FLEXIBLE INVESTMENT OPTIONS	
STOCK/ EQUITY	STOCK/ EQUITY
TA American Funds – New World Fund® – Class 4	TA Rothschild & Co Large Cap Value
TA Aegon Sustainable Equity Income	TA S&P 500 Index
TA BlackRock iShares Edge 100	TA T. Rowe Price Small Cap
TA Morgan Stanley Capital Growth	Vanguard® VIF – Mid-Cap Index Portfolio
TA MSCI EAFE Index	
SECTOR	SECTOR
Fidelity® VIP Consumer Staples – Initial Class	Fidelity® VIP Technology Portfolio – Initial Class
Fidelity® VIP Energy Portfolio – Service Class 2	Fidelity® VIP Utilities Portfolio – Initial Class
Fidelity® VIP Healthcare Portfolio – Service Class 2	
ASSET ALLOCATION	ASSET ALLOCATION
AB Balanced Wealth Strategy Portfolio – Class B	TA Goldman Sachs 70/30
State Street Total Return V.I.S. Fund – Class 3	TA Madison Diversified Income
TA 60/40 Allocation	TA Multi-Managed Balanced
TA BlackRock iShares Edge 40	Vanguard® VIF Balanced Portfolio
TA BlackRock iShares Edge 50	Vanguard® VIF Conservative Allocation Portfolio
TA BlackRock iShares Edge 75	Vanguard® VIF Moderate Allocation Portfolio
MANAGED-RISK ASSET ALLOCATION	MANAGED-RISK ASSET ALLOCATION
TA Managed Risk – Balanced ETF	TA Managed Risk – Growth ETF
TA Managed Risk – Conservative ETF	TA Morgan Stanley Global Allocation
SELECT INVESTMENT OPTIONS	
BOND/FIXED INCOME	BOND/FIXED INCOME
DFA VA Global Bond Portfolio – Institutional Class	TA BlackRock Government Money Market
TA Aegon High Yield Bond	TA PIMCO Total Return
TA Aegon U.S. Government Securities	TA PineBridge Inflation Opportunities
STABLE ACCOUNT	
GENERAL ACCOUNT	
Transamerica Stable Account	

See the IMPORTANT INFORMATION section for more details.

All TA investment options invest in Transamerica Series Trust Service Class shares (Investment Manager: Transamerica Asset Management, Inc.). Please see prospectus for details.

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

You could lose money by investing in Transamerica BlackRock Government Money Market. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

TRANSAMERICA PRINCIPAL OPTIMIZERSM

Offering protection for premiums and earnings, plus the opportunity for uncapped equity growth, *Transamerica Principal Optimizer* can help provide the confidence to remain invested no matter what happens in the markets.

Transamerica Principal Optimizer																																																	
RIDER AVAILABILITY	Available to add at policy issue and post issue																																																
ISSUE AGE	0-85																																																
ANNUAL FEE¹	1.35% single and joint																																																
GUARANTEED MINIMUM ACCUMULATION BENEFITS (GMAB) FEATURE	Guarantees the Policy Value will be at least as great as the Guaranteed Future Value on the Guaranteed Future Value Date.																																																
ANNUAL OPTIONAL RESET FEATURE²	Option to reset the Guaranteed Future Value and the Guaranteed Future Value Date, which includes restarting the rider waiting period, on each rider anniversary. Annual Optional Reset is required to lock in earnings growth.																																																
PROTECTION LEVELS AND GUARANTEED FUTURE VALUE³	7-year waiting period: 90% initial; 80% minimum 10-year waiting period: 100% initial; 80% minimum The Guaranteed Future Value is the Policy Value multiplied by the Protection Level Percentage at issue. After the rider date, the Guaranteed Future Value is increased by a percentage of subsequent premium payments, multiplied by the Protection Level Percentage and reduced for adjusted withdrawals. The Guaranteed Future Value Date is the date the Policy Value is guaranteed to be at least as great as the Guaranteed Future Value. The PLP is the amount of the future value of the account that is guaranteed which will not be lower than the minimum stated above.																																																
GUARANTEED FUTURE VALUE PREMIUM VESTING	The percentage of subsequent premium payments that are added to the Guaranteed Future Value. ⁴ <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="4" style="text-align: center;">7-Year Waiting Period</th> <th colspan="4" style="text-align: center;">10-Year Waiting Period</th> </tr> </thead> <tbody> <tr> <td>Year 1</td> <td>100%</td> <td>Year 5</td> <td>60%</td> <td>Year 1</td> <td>100%</td> <td>Year 6</td> <td>50%</td> </tr> <tr> <td>Year 2</td> <td>90%</td> <td>Year 6</td> <td>50%</td> <td>Year 2</td> <td>90%</td> <td>Year 7</td> <td>50%</td> </tr> <tr> <td>Year 3</td> <td>80%</td> <td>Year 7+</td> <td>0%</td> <td>Year 3</td> <td>80%</td> <td>Year 8</td> <td>50%</td> </tr> <tr> <td>Year 4</td> <td>70%</td> <td></td> <td></td> <td>Year 4</td> <td>70%</td> <td>Year 9</td> <td>50%</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>Year 5</td> <td>60%</td> <td>Year 10+</td> <td>0%</td> </tr> </tbody> </table>	7-Year Waiting Period				10-Year Waiting Period				Year 1	100%	Year 5	60%	Year 1	100%	Year 6	50%	Year 2	90%	Year 6	50%	Year 2	90%	Year 7	50%	Year 3	80%	Year 7+	0%	Year 3	80%	Year 8	50%	Year 4	70%			Year 4	70%	Year 9	50%					Year 5	60%	Year 10+	0%
7-Year Waiting Period				10-Year Waiting Period																																													
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				Year 5	60%	Year 10+	0%																																										
GUARANTEED MINIMUM WITHDRAWAL BENEFIT	Withdrawals up to the rider withdrawal amount can be taken each year until the later of the annuitant's or annuitant's spouse's death if the joint life option is elected.																																																
LIVING BENEFIT RIDER STEP-UPS	Automatic on every living benefit anniversary based on the highest Annual valuation frequency value.																																																
WITHDRAWAL RATES ATTAINED AGE	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Single Life</th> <th style="text-align: center;">Joint Life*</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">59-64</td> <td style="text-align: center;">3.75%</td> <td style="text-align: center;">3.25%</td> </tr> <tr> <td style="text-align: center;">65-80</td> <td style="text-align: center;">5.00%</td> <td style="text-align: center;">4.50%</td> </tr> <tr> <td style="text-align: center;">81+</td> <td style="text-align: center;">5.50%</td> <td style="text-align: center;">5.00%</td> </tr> </tbody> </table>		Single Life	Joint Life*	59-64	3.75%	3.25%	65-80	5.00%	4.50%	81+	5.50%	5.00%																																				
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INVESTMENT OPTIONS	37																																																

* 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 protection level percentages and living benefit fees along with required allocations, 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. **You should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

¹ Calculated upon the greater of the Withdrawal Base or the Guaranteed Future Value. The living benefit fee is deducted each benefit quarter in arrears as a percentage of the greater of the Withdrawal Base or the Guaranteed Future Value. The fee will be deducted on a pro rata basis from the Select and Flexible Options at the end of each living benefit quarter. Once the Select and Flexible Investment Options are exhausted, no rider fee will be deducted. The fee can increase beginning the 1st rider anniversary upon an Optional Reset or an automatic Step-Up occurs but never be greater than 2.50%

² Up to and including the rider anniversary on or following the oldest of the annuitant's or the annuitant's spouse's 85th birthday. A reset may be requested within 30 days following the rider anniversary. The rider waiting period will restart from the most recent rider anniversary. The Guaranteed Future Value will be reset to the Policy Value multiplied by the Protection Level Percentage, both as of the date of the reset election. This feature does not require the termination of the existing rider. The Protection Level Percentage may be decreased if there is a reset, but it will not be less than the minimum Protection Level Percentage. The rider fee percentage may be increased if there is a reset, but it will never be greater than the maximum rider fee percentage. The optional reset will only impact the Guaranteed Minimum Accumulation Benefit and will not impact the Guaranteed Lifetime Withdrawal Benefit or any other values of the base policy. If the rider fee percentage increases beyond the rider fee percentage immediately prior to the rider anniversary or the Protection Level Percentage decreases as a result of the optional reset, as the policy owner you will have the right to revoke the reset within 30 days following the date the reset effective date. If you revoke an optional reset, you are still eligible for future optional resets. Changes as a result of the optional reset including any changes in the rider fee percentage and/or Protection Level Percentage will also be reversed as applicable.

³ Each waiting period will have a defined initial Protection Level Percentage (PLP) and a minimum Protection Level Percentage. The PLP is the amount of the future value of the account that is guaranteed. The minimum Protection Level Percentage is utilized with the optional rider reset feature. The Guaranteed Future Value is increased by a percentage of subsequent premium payments and reduced for withdrawals. Reductions to the Guaranteed Future Value are greater of pro rata or dollar-for-dollar. The Guaranteed Future Value Date will be equal to the rider date, plus the waiting period chosen, unless optional reset is elected, at which time it will reset based upon the waiting period elected at issue.

⁴ Based on the rider year in which the premium payment is made.



IMPORTANT INFORMATION

All features may not be available on all products; check specific product for details.

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.

Annuitization options

- Standard Options: Income for a specified period; life income; income of a specified amount; joint and survivor annuity.

Automatic rebalancing

- Monthly, Quarterly, Semi-Annually, and Annually. Quarterly rebalancing is required with the *Transamerica Principal OptimizerSM* living benefit.

Dollar cost averaging

- Traditional: Monthly (Minimum 6/Maximum 24) or Quarterly (Minimum 4/Maximum 8). Dollar cost averaging is not available with the the *Transamerica Principal OptimizerSM* living benefit.
- \$500 minimum transfer.

Minimum initial premiums

- Nonqualified: \$5,000 initial.
- Qualified: \$1,000 initial.

Subsequent premiums

- Minimum: \$50
- Maximum (per policy year after the 1st policy anniversary)
 - Nonqualified: \$25,000
 - Qualified: Lesser of \$60,000 or IRS contribution limit
- Company reserves the right to limit or refuse subsequent premium payments.

Cumulative maximum premiums

- \$1,000,000; \$500,000 if over age 80 (without prior approval).

Withdrawal options

- Withdrawal amounts available annually without surrender charges: 10% of premium payments, less any prior withdrawal in the same policy year. The minimum withdrawal amount is \$500.
- 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.

Systematic withdrawals

- Monthly, Quarterly, Semi-Annually, and Annually (\$50 minimum).

Transfers

- 12 free transfers per year (\$10 fee per transfer thereafter; this does not include Automatic Rebalancing).
- Transfers to and from the *Transamerica Principal OptimizerSM* Stable Account are not permitted.

Death benefit options

- Policy Value = Policy Value as of the date all paperwork is received in good order (Due Proof of Death).
- Return of Premium = Premium payments less adjusted partial withdrawals.
- Annual Step-Up = Highest Policy Value on either the issue date or any policy anniversary, plus premiums, and less adjusted partial withdrawals that occur after the anniversary with the highest value. Step-Ups stop at age 81, fee will continue to be charged. Issue ages 0-75.

A withdrawal adjustment will apply for the annual Step-Up and return of premium death benefits. The adjustment may be a different amount than the gross withdrawal. If at the time of the withdrawal, the Policy Value is greater than or equal to the death proceeds, the adjusted withdrawal will equal the gross withdrawal. If at the time of the withdrawal, the Policy Value is less than the death

proceeds, the adjusted withdrawal will be greater than the gross withdrawal.

Living benefit options:

Transamerica Principal OptimizerSM:

Please see current Rate Sheet Prospectus Supplement for current withdrawal rates, Protection Level Percentages, valuation frequency, minimum benefit age, required allocation and living benefit fees. This rider provides a Guaranteed Minimum Withdrawal Benefit (GMWB) which guarantees a series of withdrawals from the policy based upon the Withdrawal Base and applicable withdrawal rate percentage. The Guaranteed Minimum Accumulation Benefit guarantees that the Policy Value will be at least as high as the Guaranteed Future Value on the Guaranteed Future Value Date. Available to add at Policy Issue and Post Issue. The *Transamerica Principal OptimizerSM* living benefit requires 30% of Policy Value to be allocated to the Stable Account and 70% of Policy Value to the Select and Flexible Investment Options

Withdrawal Base

The Withdrawal Base is equal to the Policy Value when the living benefit is added, plus any additional premiums, and less any adjustments for excess withdrawals after the living benefit is added. On each rider anniversary, the Withdrawal Base will equal the current Withdrawal Base, the Policy Value on the rider anniversary or the highest Policy Value in the previous rider year based on valuation frequency as long no excess withdrawals are taken. The Withdrawal Base does not establish or guarantee Policy Value, surrender value, minimum death benefit, or return for an investment option. You must wait until the living benefit year after they attain the Minimum Benefit Age of 59 to begin withdrawals permitted under the living benefit. If the living benefit is purchased prior to Minimum Benefit Age, however, the living benefit fee will still apply. Withdrawals reduce the Policy Value, death benefits, and other values. On the maximum annuity commencement date, the living benefit terminates. By annuitizing the policy, on the maximum annuity commencement date, you will have the option to receive lifetime payments that are no less than the withdrawals allowed by the living benefit. Should the annuity's Policy Value fall to zero, you will receive payments that are no greater than the living benefit withdrawal amount prior to the Policy Value dropping to zero. Withdrawals in excess of the amounts allowed under the living benefits will result in a decrease of the dollar amount of future withdrawals available under the living benefits. Withdrawals may be subject to surrender charges. Annuitization must generally occur by the annuitant's age 99. See living benefit and prospectus for details.

Automatic Step-Up

On each rider anniversary, an automatic Step-Up will occur if the Policy Value or the highest Policy Value in the previous rider year based on the valuation frequency is greater than the current Withdrawal Base as long as no excess withdrawals have been taken. 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 you have the option to reject the automatic Step-Up within 30 days following the rider anniversary date.

Rebalancing

While this living benefit is effective, quarterly rebalancing is required and will take place at the end of each benefit quarter on the same date your benefit fee is deducted. We will automatically transfer amounts among subaccounts according to the most recent rebalancing allocation instructions on file that comply with the required allocations for rebalancing. The Stable Account is not included in the quarterly rebalancing process.

Excess Withdrawals

Excess withdrawals beyond the rider withdrawal amount will reduce your Withdrawal Base by the greater of dollar for dollar or pro rata. Partial withdrawals are first taken pro rata across the Select and Flexible investment options and will only be withdrawn from the Stable Account if the other subaccount options are exhausted. If an excess withdrawal causes the Policy Value to reach zero, the living benefit and policy will terminate.

Protection Level Percentage

Each Waiting Period will have a defined Initial Protection Level Percentage (PLP) and a Minimum Protection Level Percentage. The PLP is the amount of the future value of the account that is guaranteed. The Minimum Protection Level Percentage is utilized upon the Optional Rider Reset feature, which is the option to reset the Guaranteed Future Value and Guaranteed Future Value date, and restart the waiting period, on each rider anniversary.

Guaranteed Future Value Date:

The date upon which your Policy Value is guaranteed to be at least as great as the Guaranteed Future Value. This date will be equal to the rider date plus the waiting period chosen, unless an optional reset is elected, at which time it would be reset based upon the waiting period duration elected at issue. On the Guaranteed Future Value Date, an amount equal to the excess, if any, of the Guaranteed Future Value over the Policy Value will be added to the Policy Value.

Guaranteed Future Value:

On the rider date, the Guaranteed Future Value is equal to the Policy Value multiplied by the protection level percentage. The Guaranteed Future Value is increased by a percentage of subsequent premium payments and reduced for withdrawals. Reductions to the Guaranteed Future Value are the greater of pro rata or dollar-for-dollar. Used to calculate the rider fee and Guaranteed Minimum Accumulation Benefit. The Guaranteed Future Value cannot be withdrawn in a lump sum, annuitized or payable as a death benefit.

The rider fee percentage may increase after the first rider anniversary due to an automatic Step-Up or election of the optional reset. The maximum living benefit fee percentage is 2.50%.

Removing or adding riders

The following living benefit can be dropped within 30 days of every fifth living benefit anniversary and can be added to a policy at any time based on age restrictions: *Transamerica Principal Optimizer*SM.

Investment options

If you elect a living benefit, there are certain underlying investment options offered in the policy that use a volatility control strategy. If you elect the *Transamerica Principal Optimizer*SM 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 participation in market gains; this may conflict with their investment objectives by limiting the ability to maximize potential growth of your 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. **You 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 you.** If you 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.

Access Rider. This optional benefit, for an additional fee, enhances access to your Policy Value by eliminating all surrender charges.

Dollar cost averaging results in the purchase of more units when the unit value is low, and fewer units when the unit value is high. However, there is no guarantee that the dollar cost averaging program will result in higher Policy Values or will otherwise be successful. Dollar cost averaging requires regular investing regardless of fluctuating prices and does not guarantee profits or prevent losses in a declining market. Before you elect this option, you should consider your financial ability to continue transfers through periods of both high and low price levels. Amounts allocated to the subaccounts of the separate account are subject to investment risk, including possible loss of principal. Dollar cost averaging is not available with the *Transamerica Principal Optimizer*SM living benefit.

Compensation. The registered representative receives a commission from the insurance company for a sale of this annuity. The registered representative does not receive compensation for investment advice. While you do not directly pay the commission, certain fees, including surrender charges, are higher than those charged for a fee-based annuity to offset commissions paid by Transamerica Financial Life Insurance Company. However, surrender charges are not applied to your annuity if you hold the annuity contract beyond the surrender charge period.

You 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. Please read carefully.

This material is being provided for informational purposes only. It should not be viewed as an investment recommendation by Transamerica for customers or prospective customers. Customers seeking advice regarding their particular investment needs should contact a financial professional.

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

Financial institutions that sell our products may have their own guidelines to determine the appropriateness of our variable annuity policies and/or living benefits. Some financial institutions may have specific issue ages for our variable annuity policies and may not have all living and death benefits available.

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. NIC12 VA0513(NY), NIC12 RGMD80513(NY), NIC12 RGMD50513(NY), NIC12 RDR30513(NY), FRGL22NY-R0319(IS), FRGL22NY-R0319(IJ).



TRANSAMERICA®

Insurance / Investments / Retirement

Your financial professional can help you dive even deeper into Transamerica annuities, optional living benefits, optional survivor benefits, and more.



Visit: [transamerica.com](https://www.transamerica.com)



Contact: 800-851-7555