

RETIRE WITH AN EDGE

**TRANSAMERICA INCOME EDGESM 1.2
LIVING BENEFIT AVAILABLE WITH A
TRANSAMERICA VARIABLE ANNUITY**

Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, Iowa, and in New York by Transamerica Financial Life Insurance Company, Harrison, New York. 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.

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

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TRANSAMERICA®

Insurance / Investments / Retirement

With *Transamerica Income Edge 1.2*, your clients can receive a straightforward, flexible, and cost-efficient living benefit that offers guaranteed lifetime income and investment options from some of the industry's well-known money managers. *Transamerica Income Edge 1.2* is an optional living benefit available for an additional fee with a Transamerica variable annuity.

STRAIGHTFORWARD: HIGHER WITHDRAWAL PERCENTAGE, FEWER MOVING PARTS

- Opportunity for 6.00% single life or 5.50% joint life withdrawal rate at 65 if your client waits until the 10th living benefit anniversary to take income, or if a step-up occurs on or after the 10th living benefit anniversary.
- 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. 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.
- Your client's wait period for higher withdrawal percentages is tied to the living benefit inception date.

On or after the living benefit's 10th anniversary:

ATTAINED AGE*	SINGLE LIFE WITHDRAWAL PERCENTAGE	JOINT LIFE WITHDRAWAL PERCENTAGE
59-64	4.75%	4.25%
65-80	6.00%	5.50%
81+	6.50%	6.00%

Fifth living benefit anniversary until the 10th living benefit anniversary:

ATTAINED AGE*	SINGLE LIFE WITHDRAWAL PERCENTAGE	JOINT LIFE WITHDRAWAL PERCENTAGE
59-64	4.25%	3.75%
65-80	5.50%	5.00%
81+	6.00%	5.50%

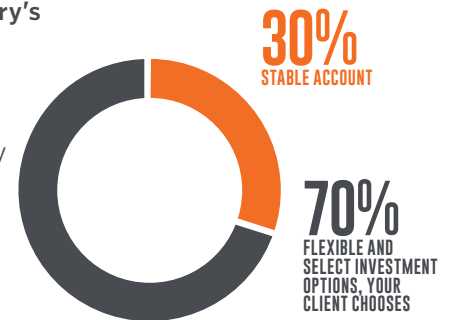
Before the living benefit's fifth anniversary:

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%

* Age at time of first withdrawal. Issue ages are 0-85.

FLEXIBLE: CREATE A PORTFOLIO THAT'S TAILORED FOR YOUR CLIENT

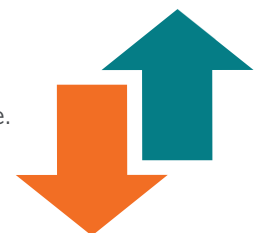
- Your client can choose from 70-plus investment options from some of the industry's leading money managers and allocate 70% of their premiums in any of the available investment options.
- The remaining 30% goes into Transamerica's Stable Account, which offers a guaranteed interest rate. The Stable Account is a fixed account option that is only available if your client elects this living benefit. The guaranteed minimum interest rate for the Stable Account is 0.25% for non-New York and 1.00% for New York. Transfers to and from the Stable Account are not permitted.
- With the annual step-up, your client's Withdrawal Base can grow when their investment options perform well.
- The Withdrawal Base does not establish or guarantee policy value, surrender value, minimum death benefit, or return for an investment option.



COST EFFICIENT: KEEP MORE OF YOUR CLIENTS' MONEY WORKING FOR THEM

- Pay no M&E&A¹ on assets in the Stable Account.
- Invest in lower-cost index investment options.
- Annual fees are competitive at 1.45% for single life and 1.55% for joint life of the Withdrawal Base.

¹ Mortality & expense risk fee & administrative charge (M&E&A) is an annual fee assessed daily and is a percentage of the subaccount policy value.



Straightforward

Flexible

Cost Efficient

The withdrawal 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. **Your client should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

TRANSAMERICA VARIABLE ANNUITIES

With the optional *Transamerica Income Edge 1.2* living benefit

THE FLEXIBILITY TO CHOOSE

Create a portfolio that's tailored for your client (may vary by product) from some of the industry's well-known money managers and allocate 70% of all premiums in any of the investment options listed below. The remaining 30% of their premiums is automatically allocated to Transamerica's Stable Account. Investment options are subject to investment risk, including the possible loss of principal.

1 STEP 1: CHOOSE THE INVESTMENT OPTIONS (UP TO 70%)

FLEXIBLE INVESTMENT OPTIONS	
STOCK/ EQUITY	STOCK/ EQUITY
AB Growth and Income Portfolio - Class B	TA JPMorgan Mid Cap Value
American Funds Growth Fund SM - Class 4	TA Morgan Stanley Capital Growth
American Funds Growth-Income Fund SM - Class 4	TA MSCI EAFE Index
American Funds International Fund SM - Class 4	TA Rothschild & Co Large Cap Value
American Funds - New World Fund [®] Class 4	TA S&P 500 Index
Fidelity [®] VIP Contrafund [®] Portfolio - Service Class 2	TA Small/Mid Cap Value
Fidelity [®] VIP Mid Cap Portfolio - Service Class 2	TA T. Rowe Price Small Cap
Fidelity [®] VIP Value Strategies Portfolio - Service Class 2	TA TS&W International Equity
TA Aegon Sustainable Equity Income	TA WMC US Growth
TA BlackRock iShares Edge 100	Vanguard [®] VIF - International Portfolio
TA International Growth	Vanguard [®] VIF - Mid-Cap Index Portfolio
TA Janus Mid-Cap Growth	Vanguard [®] VIF - Real Estate Index Portfolio
TA JPMorgan Enhanced 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 Health Care Portfolio - Service Class 2	
ASSET ALLOCATION	ASSET ALLOCATION
AB Balanced Wealth Strategy Portfolio - Class B	TA JPMorgan Asset Allocation - Growth
American Funds Asset Allocation Fund SM - Class 4	TA JPMorgan Tactical Allocation
American Funds Static Allocation*	TA Madison Diversified Income
Fidelity [®] VIP Balanced Portfolio - Service Class 2	TA Market Participation Strategy
State Street Total Return V.I.S. Fund - Class 3	TA Multi-Managed Balanced
TA 60/40 Allocation	TA Static Allocation* - Active
TA BlackRock iShares Edge 40	TA Static Allocation* - Passive
TA BlackRock iShares Edge 50	Vanguard [®] VIF Balanced Portfolio
TA BlackRock iShares Edge 75	Vanguard [®] VIF Conservative Allocation Portfolio
TA Goldman Sachs 70/30	Vanguard [®] VIF Moderate Allocation Portfolio
TA Janus Balanced	
MANAGED-RISK ASSET ALLOCATION	MANAGED-RISK ASSET ALLOCATION
TA American Funds Managed Risk - Balanced	TA Managed Risk - Growth ETF
TA BlackRock Tactical Allocation	TA Morgan Stanley Global Allocation
TA JPMorgan Asset Allocation - Conservative	TA Morgan Stanley Global Allocation Managed Risk - Balanced
TA JPMorgan Asset Allocation - Moderate	TA PIMCO Tactical - Balanced
TA JPMorgan Asset Allocation - Moderate Growth	TA PIMCO Tactical - Conservative
TA JPMorgan International Moderate Growth	TA PIMCO Tactical - Growth
TA Legg Mason Dynamic Allocation - Balanced	TA QS Investors Active Asset Allocation - Conservative
TA Legg Mason Dynamic Allocation - Growth	TA QS Investors Active Asset Allocation - Moderate
TA Managed Risk - Balanced ETF	TA QS Investors Active Asset Allocation - Moderate Growth
TA Managed Risk - Conservative ETF	
ALTERNATIVE /FIXED INCOME	BOND/FIXED INCOME
TA BlackRock Global Real Estate Securities	TA Aegon High Yield Bond
SELECT INVESTMENT OPTIONS	
BOND/FIXED INCOME	BOND/FIXED INCOME
American Funds-The Bond Fund of America SM Class 4	TA PIMCO Total Return
DFA VA Global Bond Portfolio - Institutional Class	TA PineBridge Inflation Opportunities
TA Aegon U.S. Government Securities	Vanguard [®] VIF - Short-Term Investment-Grade Portfolio
TA BlackRock Government Money Market	Vanguard [®] VIF - Total Bond Market Index Portfolio
TA JPMorgan Core Bond	

2 STEP 2: ALLOCATE 30%

STABLE ACCOUNT

GENERAL ACCOUNT

Stable Account

* A Static Allocation is a static asset allocation model that invests certain percentages of the Policy Value in some or all of the subaccounts currently available within the variable annuity your client purchases. Your client may not make transfers among the underlying subaccounts of a Static Allocation. In order to maintain a Static Allocation's specified subaccount allocation percentages, quarterly rebalancing is required and will occur on the last day of the calendar quarter.

Not all investment options are available on all products or in all states.

All TA subaccount investment options invest in the underlying portfolios of Transamerica Series Trust Service Class shares (Investment Adviser, 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.

Your client could lose money by investing in TA BlackRock Government Money Market VP. Although the fund seeks to preserve the value of your client's investment at \$1.00 per share, it cannot guarantee it will do so. The fund may impose a fee upon sale of your client's shares or may temporarily suspend your client's 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 your client should not expect that the sponsor will provide financial support to the fund at any time. Investment option names may vary from their corresponding underlying fund names. Please see the variable annuity prospectus for underlying portfolio names. 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.

Additional Information

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 management fees. A fund facilitation fee of up to 0.60% annually may apply for certain investment options. Initial living benefit fee is 1.45% annually for single life, and 1.55% annually for joint life. The living benefit fee percentage may increase beginning with the first living benefit year with an automatic step-up. The maximum living benefit fee percentage allowed is 2.50%.

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

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. Withdrawals may be subject to surrender charges.

On the maximum annuity commencement date, the living benefit terminates. By annuitizing the policy, they will have the option to receive lifetime payments that are no less than the withdrawals allowed by the living benefit. Annuitization must generally occur by the annuitant's age 99.

When the Joint Life option of the living benefit is selected, the joint life must be the annuitant's spouse and must either be named as joint owner or the sole beneficiary on the policy.

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 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.

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 a rider in the contract.

All policies, benefits, and forms may vary by state, and may not be available in all states. ICC18 TRGL16IC-0318(IS), ICC18 TRGL16IC-0318(IJ), TRGL16FL-0318(IS), TRGL16FL-0318(IJ), FRGL16NY-0318(IS), FRGL16NY-0318(IJ)

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

If they elect the *Transamerica Income Edge*SM 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 their 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.



Be Well. Build Wealth.™

To learn more about *Transamerica Income Edge 1.2* and to get support materials:
Call the Transamerica Sales Desk: **800-851-7555**

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