

Exclusively available with the *Transamerica Secure Retirement Index® II Annuity*

Create a pension-like stream of income for all the years you have ahead of you with the *Transamerica Income Plus®* living benefit.¹ Your lifetime income is determined by your **Withdrawal Base** and **guaranteed annual withdrawal rate** when you choose to begin lifetime income.²

WITHDRAWAL BASE

Guaranteed 8% Simple Annual Income Growth

Your Withdrawal Base, which is used to calculate your lifetime income, is guaranteed to grow at a minimum 8% simple interest for the first 10 years, provided no withdrawals are taken.

GUARANTEED ANNUAL WITHDRAWAL RATES

You can choose to begin lifetime income any time after you (or the younger of you and your spouse if you elect the joint life option) turn age 50. Your guaranteed annual withdrawal rate is based on your age (or the younger spouse's age) and is the percentage of your Withdrawal Base you'll receive every year.

Age	Single	Joint
50	3.00%	2.50%
51	3.05%	2.55%
52	3.10%	2.60%
53	3.15%	2.65%
54	3.20%	2.70%
55	3.25%	2.75%
56	3.40%	2.90%
57	3.55%	3.05%
58	3.70%	3.20%
59	3.85%	3.35%
60	4.00%	3.50%
61	4.20%	3.70%
62	4.40%	3.90%
63	4.60%	4.10%
64	4.80%	4.30%
65	5.00%	4.50%
66	5.10%	4.60%
67	5.20%	4.70%

Age	Single	Joint
68	5.30%	4.80%
69	5.40%	4.90%
70	5.50%	5.00%
71	5.60%	5.10%
72	5.70%	5.20%
73	5.80%	5.30%
74	5.95%	5.45%
75	6.05%	5.55%
76	6.15%	5.65%
77	6.30%	5.80%
78	6.35%	5.85%
79	6.45%	5.95%
80	6.55%	6.05%
81	6.65%	6.15%
82	6.65%	6.15%
83	6.75%	6.25%
84	6.75%	6.25%
85+	6.75%	6.25%

¹ Lifetime income is available through the optional *Transamerica Income Plus®* living benefit rider for an additional cost or annuitization at no additional cost. Certain limitations and restrictions apply.


² The living benefit withdrawal amount is guaranteed for the rest of your life (or both you and your spouse with the joint life option) as long as you do not take excess withdrawals. While excess withdrawals are permitted, they will reduce your guaranteed lifetime withdrawal benefit. If a withdrawal in excess of the living benefit withdrawal amount causes the policy value to reach zero, the living benefit and policy will terminate and no more benefits are payable. The Withdrawal Base is different from the Policy Value, cannot be withdrawn in a lump sum, and is used only for the calculation of the guaranteed lifetime withdrawal benefit.

Transamerica Secure Retirement Index® II Annuity and optional *Transamerica Income Plus®* living benefit are issued by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Not available in New York or Montana. Living benefit is referred to as rider in the contract.

A FIXED INDEX ANNUITY IS NOT A SECURITY and fixed index annuity policies are not an investment in the stock market or in financial market indexes.

Index Account interest is based, in part, on index performance. Past performance of an index is not an indication of future index performance. There is no guarantee that the index interest rate will be greater than zero percent. There is no guarantee that the Company will declare an interest rate greater than the guaranteed minimum effective interest rate.

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The Withdrawal Base, initially equal to your Policy Value, is used to determine the annual living benefit withdrawal amount and rider fee. The Withdrawal Base can increase through additional premium payments, the guaranteed annual growth rate or through an automatic step-up. Excess withdrawals (amounts greater than the Withdrawal Base multiplied by the annual withdrawal rate or annual RMD amount) will reduce the Withdrawal Base by the greater of pro rata or dollar for dollar. Please see the Statement of Understanding for more information.

Transamerica Income Plus[®] living benefit is available for an annual fee of 1.15% of the Withdrawal Base, which is deducted quarterly from the policy value. This fee percentage can increase in any year when an automatic step-up is applied up to the policy maximum of 1.90%. If the fee percentage increases, the owner has 30 days after the living benefit anniversary to reject an automatic step-up and retains the right to all future automatic step-ups if they reject one. If you purchase the *Transamerica Income Plus*[®] living benefit prior to age 50, the living benefit fee will still be charged even though lifetime income is not available until age 50.

Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to 10% additional federal tax if withdrawn before age 59½.

All guarantees are subject to the claims-paying ability of the issuing company.

This document highlights features of the fixed index annuity and the Optional Living Benefit Rider. Additional product details can be found in the Statement of Understanding. Please read carefully.

Some product features may be subject to firm approval and availability.

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.**

All policies, living benefits, and forms may vary by state, and may not be available in all states: ICC14 FIA0214, NIC14 FIA0214(FL), ICC14 RGMB470214(IS), ICC14 RGMB470214(IJ), NIC14 RGMB470214 (IS) (FL), NIC14 RGMB470214 (IJ)(FL), ICC14 RDR50214. Transamerica[®] is a registered service mark of Transamerica Corporation and affiliated companies, including Transamerica Life Insurance Company (together, Transamerica).