

Transamerica Retirement Income Plus® Variable Annuity

A simple process with a focus on income

Transamerica Retirement Income Plus is a variable annuity that contains some of the key components that you may need to build a comfortable retirement with guaranteed income... but without all of the complexity. It offers some of the highest withdrawal rates in the industry in a streamlined package.

Issue Age:	Single and Joint Life: 0 – 85 annuitant and/or owner									
Premium Amounts:	Minimum Initial Premium: \$1,000 (Qualified), \$5,000 (Nonqualified). Minimum Subsequent Premiums: \$50 Maximum Subsequent Premiums (per policy year after the first policy anniversary): Lesser of \$60,000 or IRS contribution limit (Qualified), \$25,000 (Nonqualified). Maximum Cumulative Premiums: \$1,000,000 (Age 0 – 80), \$500,000 (Over age 80).									
Fees and Charges:	Single and Joint Life: 1.30% M&E&A (assessed daily as a percentage of subaccount policy value). 1.25% Living benefit fee (deducted each quarter in arrears as a percentage of the withdrawal base. Fee may increase; see back for details.) Service Charge: Current \$50. (Up to \$35 waived with net premiums paid or policy value of \$50,000 or more; up to \$50 waived with net premiums paid or policy value of \$250,000 or more. Waivers are subject to change and may not always be available.) Investment Options: Management fees vary.									
Surrender Charge Schedule:	Years Since Premium Payment		1	2	3	4	5	6	7	8+
	Percentage of Premium Payment Withdrawn		8%	8%	7%	6%	5%	4%	3%	0%
Death Benefit:	Return of premium will pay your beneficiaries the total of all premiums paid, less any adjusted partial withdrawals.									
Living Benefit:	Our living benefit provides you with one of the higher withdrawal rates, in addition to establishing a reliable income stream that won't go down. (Referred to as the guaranteed lifetime withdrawal benefit in the contract.)									
Withdrawal Percentages:	Attained Age		Single Life*				Joint Life*			
	59 – 64		4.35%				3.85%			
	65 – 79		5.35%				4.85%			
	80+		6.35%				5.85%			
	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.									
Investment Options:	A select list of investment options from some of the most recognized money managers in the industry.									
	TA Aegon Government Money Market					TA QS Investors Active Asset Allocation – Conservative				
	TA Aegon U.S. Government Securities					TA QS Investors Active Asset Allocation – Moderate				
	TA Asset Allocation – Conservative					Guaranteed Fixed Accounts				
	TA PIMCO Total Return									

Transamerica Aegon Money Market VP changed its name to Transamerica Aegon Government Money Market VP, and the fund now operates as a "government" money market fund under new federal regulations, which became effective on October 14, 2016. A "government" money market fund invests at least 99.5% of its total assets in U.S. government securities, cash, and/or repurchase agreements that are fully collateralized by U.S. government securities or cash.

You could lose money by investing in the Fund. 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.

Some features may vary and may not be available in all states and firms. Conditions and restrictions may apply.

***The withdrawal and growth percentages may change and the amounts listed herein may not be the most current rates.** The most current percentages are disclosed in the applicable Rate Sheet Prospectus Supplement, which may be amended by us from time to time. **We are under no obligation to notify you when we amend the percentages listed herein.** Please contact our administrative office to determine whether the rates above have been amended. **You should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

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

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. References to Transamerica may pertain to one or all of these companies.

Annuities may lose value and are not insured by the FDIC or any federal government agency. They are not a deposit or guaranteed by any bank, bank affiliate, or credit union.

This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact a financial professional.

Withdrawal Options: **Withdrawal Amount Available Annually Without Surrender Charge:** 10% of premium payments, less any prior withdrawals in the same policy year. Minimum withdrawal amount is \$500. Withdrawals from the fixed accounts may be subject to an excess interest adjustment.¹

Systematic Payout: Monthly, quarterly, semi-annual, or annual withdrawals (\$50 minimum).

Nursing Care and Terminal Condition Withdrawals: After the policy issue date, you may withdraw all or part of the policy value if you or your spouse were to be confined to a hospital or nursing facility for 30 consecutive days, or diagnosed with a terminal condition with less than one year to live (a minimum withdrawal of \$1,000 applies). Not available in CA.

Unemployment Waiver: Withdrawals from your policy under certain conditions due to termination, layoff, or other involuntary job loss. A \$5,000 minimum cash value is required at time of surrender. Not available in California, Connecticut, Florida, and Montana.

¹ Adjustment due to a premature withdrawal or transfer from the fixed account. The adjustment may increase or decrease the amount of the withdrawal or transfer.

Before investing, consider a variable annuity's investment objectives, risks, charges, and expenses. Go to transamerica.com for prospectuses containing this and other information. Please read them carefully.

What is a variable annuity?

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

Withdrawals

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 variable annuity's policy value, death benefits, and other values. Withdrawals may be subject to surrender charges.

If you annuitize the policy prior to the maximum annuity commencement date, the living benefit will terminate. 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. The maximum annuity commencement date is generally the annuitant's age 99.

Living benefit

The living benefit fee percentage may increase at the time of any automatic step-up. The maximum living benefit fee percentage is 0.75% higher than the initial benefit fee percentage.

Risk

If you purchase the *Transamerica Retirement Income Plus*® policy, there are certain investment options offered in your policy that use a volatility control strategy. **In periods of high market volatility, volatility control strategies could limit your participation in market gains; this may conflict with your investment objectives by limiting your 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 your investment objectives, there continues to be other investment options available under the *Transamerica Retirement Income Plus*® policy, that do not invest in funds that utilize volatility control strategies.

Additional information

All contract guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Financial institutions that sell our products may have their own guidelines to determine suitability of our variable annuity policies and/or 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 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 not recognized as a valid marriage under relevant state law will not be treated as married or as spouses as defined in this policy for federal tax purposes. Please contact a qualified tax advisor prior to purchasing to discuss how exercising spousal continuation benefits under this contract or any living benefits may affect you. Please see the prospectus for more details.

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. ICC12 VA0513, NIC12 VA0513(FL), RGMD 8 0603, RGMD 8 0603 (OR), ICC13 RGMB460513(IS), ICC13 RGMB460513(IJ), NIC13 RGMB460513(IS)(FL), NIC13 RGMB460513(IJ)(FL)