

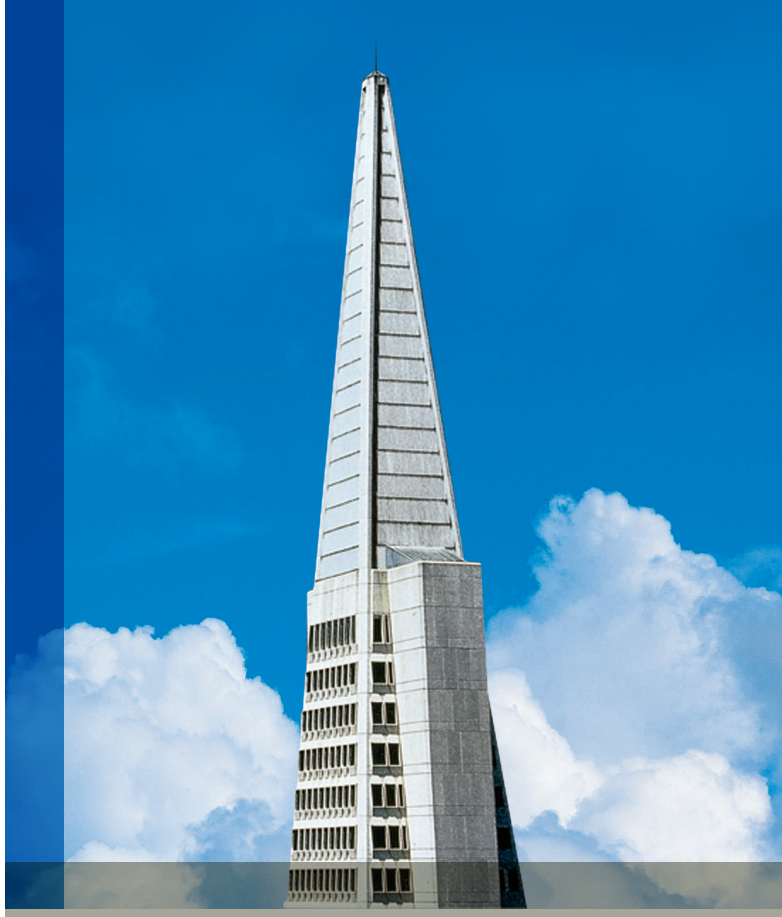
MAY 1, 2017 VARIABLE ANNUITY UPDATES

Beginning May 1, 2017, we will start disclosing living benefit fees in rate sheet prospectus supplements. Accordingly, **the withdrawal and growth percentages (if applicable) and living benefit fees may change and the amounts listed herein may not be the most current rates.** The most current percentages and living benefit fees are disclosed in the applicable Rate Sheet Prospectus Supplement. Please contact our administrative office or go to www.Transamerica.com to obtain the current Rate Sheet Prospectus Supplement. **You should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

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

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Personalized Investing

Variable annuity investment options

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.

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

Transamerica Variable Annuities: Investment Options

At Transamerica, we understand you need investment options that can help you 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 and 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 achieve the retirement lifestyle you've planned for.

We've assembled investment options from some of the industry's top managers to ensure you have the best choices available. You'll know your money is handled with the diligence and expertise you expect. Everyone's circumstances are unique, and your financial professional can help you determine whether these investment options are right for you.

Create a personalized portfolio from any combination of these investment options.

Asset Allocation	Alternative Investments
AB Balanced Wealth Strategy Portfolio – Class B	TA Multi-Manager Alternative Strategies* ¹
American Funds Asset Allocation Fund – Class 2	
Fidelity® VIP Balanced Portfolio – Service Class 2	U.S. Equity
State Street Total Return V.I.S. Fund – Class 3	AB Growth and Income Portfolio – Class B
TA AB Dynamic Allocation	American Funds Growth Fund – Class 2
TA American Funds Managed Risk – Balanced	American Funds Growth-Income Fund – Class 2
TA Asset Allocation – Conservative	Fidelity® VIP Contrafund® Portfolio – Service Class 2
TA Asset Allocation – Growth	Fidelity® VIP Mid Cap Portfolio – Service Class 2
TA Asset Allocation – Moderate	Fidelity® VIP Value Strategies Portfolio – Service Class 2
TA Asset Allocation – Moderate Growth	TA Barrow Hanley Dividend Focused
TA BlackRock Equity Smart Beta 100*	TA Janus Mid-Cap Growth
TA BlackRock Global Allocation	TA Jennison Growth
TA BlackRock Global Allocation Managed Risk – Balanced	TA JPMorgan Enhanced Index
TA BlackRock Global Allocation Managed Risk – Growth	TA JPMorgan Mid Cap Value
TA BlackRock Smart Beta 50*	TA Morgan Stanley Capital Growth
TA BlackRock Smart Beta 75*	TA Small/Mid Cap Value
TA Janus Balanced	TA T. Rowe Price Small Cap
TA Legg Mason Dynamic Allocation – Balanced*	TA Torray Concentrated Growth
TA Legg Mason Dynamic Allocation – Growth*	TA U.S. Equity Index
TA Madison Diversified Income	TA WMC US Growth
TA Managed Risk – Balanced ETF*	Global/International Equity
TA Managed Risk – Conservative ETF*	American Funds International Fund – Class 2
TA Managed Risk – Growth ETF*	TA Clarion Global Real Estate Securities
TA Multi-Managed Balanced	TA International Equity Index
Hybrid Allocation	TA International Moderate Growth
TA BlackRock Tactical Allocation	TA MFS International Equity
TA JPMorgan Tactical Allocation	TA TS&W International Equity
TA Market Participation Strategy	Fixed Income
TA PIMCO Tactical – Balanced	American Funds Bond Fund – Class 2
TA PIMCO Tactical – Conservative	TA Aegon Government Money Market*
TA PIMCO Tactical – Growth	TA Aegon High Yield Bond
TA QS Investors Active Asset Allocation – Conservative*	TA Aegon U.S. Government Securities*
TA QS Investors Active Asset Allocation – Moderate*	TA JPMorgan Core Bond
TA QS Investors Active Asset Allocation – Moderate Growth*	TA PIMCO Total Return*
	TA PineBridge Inflation Opportunities
	Guaranteed Fixed Accounts*

*Also available on *Principium*SM III.

¹This investment option is only available if the policy value death benefit is elected.

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

Not all investment options are available in all states. Living benefit fees may increase. See page 4 for more details.

All TA investment options invest in 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.

You must allocate 100% of the policy value into one or more of the designated investment options.

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.

Retirement Income Choice® 1.6: Investment Options

Select from a variety of equity-based pricing investment options.

	Allocation Options and Living Benefit Fees		
	A: 1.45%	B: 1.10%	C: 0.70%
AB Balanced Wealth Strategy Portfolio - Class B*	✓		
State Street Total Return V.I.S. Fund - Class 3*	✓		
TA Asset Allocation – Moderate Growth	✓		
TA BlackRock Global Allocation	✓		
TA BlackRock Global Allocation Managed Risk – Growth	✓		
TA BlackRock Smart Beta 50*	✓		
TA International Moderate Growth	✓		
TA Janus Balanced	✓		
TA Legg Mason Dynamic Allocation – Growth*	✓		
TA Managed Risk – Growth ETF*	✓		
TA Multi-Managed Balanced	✓		
TA PIMCO Tactical – Growth	✓		
TA QS Investors Active Asset Allocation – Moderate Growth*	✓		
TA American Funds Managed Risk – Balanced		✓	
TA Asset Allocation – Moderate		✓	
TA BlackRock Global Allocation Managed Risk – Balanced		✓	
TA BlackRock Tactical Allocation		✓	
TA Legg Mason Dynamic Allocation – Balanced*		✓	
TA Madison Diversified Income		✓	
TA Managed Risk – Balanced ETF*		✓	
TA Market Participation Strategy		✓	
TA PIMCO Tactical – Balanced		✓	
TA QS Investors Active Asset Allocation – Moderate*		✓	
American Funds Bond Fund – Class 2			✓
TA AB Dynamic Allocation			✓
TA Aegon Government Money Market*			✓
TA Aegon U.S. Government Securities*			✓
TA Asset Allocation – Conservative			✓
TA JPMorgan Core Bond			✓
TA JPMorgan Tactical Allocation			✓
TA Managed Risk – Conservative ETF*			✓
TA PineBridge Inflation Opportunities			✓
TA PIMCO Tactical – Conservative			✓
TA PIMCO Total Return*			✓
TA QS Investors Active Asset Allocation – Conservative*			✓
Guaranteed Fixed Accounts*			✓

Retirement Income Max®: Investment Options

Living benefit fee: 1.25%

American Funds Bond Fund – Class 2	TA Managed Risk – Balanced ETF*
TA Aegon Government Money Market*	TA Managed Risk – Conservative ETF*
TA Aegon U.S. Government Securities*	TA PIMCO Tactical – Conservative
TA Asset Allocation – Conservative	TA PIMCO Total Return*
TA JPMorgan Core Bond	TA PineBridge Inflation Opportunities
TA JPMorgan Tactical Allocation	TA QS Investors Active Asset Allocation – Conservative*
TA Legg Mason Dynamic Allocation – Balanced*	TA QS Investors Active Asset Allocation – Moderate
TA Madison Diversified Income	Guaranteed Fixed Account*

*Also available on *Principium*™ III.

The maximum equity exposure of the investment options is approximately 70% for *Retirement Income Max*®.

For *Retirement Income Choice*® 1.6, the investment options with the higher fee have more opportunity for higher equity exposure.

Important Information

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 carefully.

What is a variable annuity?

Variable annuities are long-term financial products designed for retirement purposes that invest in underlying investment portfolios that are subject to market fluctuation, investment risk, and possible loss of principal.

Fees

Transamerica variable annuities' range of fees and charges include 0.20% – 1.90% M&E&A, 0% – 9% surrender charge, \$50 annual service charge, and investment option management fees. A fund facilitation fee of 0.60% annually may apply for certain subaccounts.

The *Retirement Income Choice*[®] 1.6 living benefit fee percentage may increase beginning with the fifth living benefit anniversary with an automatic step-up and the *Retirement Income Max*[®] living benefit fee percentage may increase beginning with the first living benefit anniversary with an automatic step-up. The maximum living benefit fees are 0.75% higher than the initial fee.

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.

Additional information

All contract and 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.

If you elect the *Retirement Income Choice*[®] 1.6 or *Retirement Income Max*[®] living benefit, Transamerica requires your policy value to be allocated into designated investment options, 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 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 designated investment options available under the *Retirement Income Choice*[®] 1.6 or *Retirement Income Max*[®] living benefits that do not invest in funds that utilize volatility control strategies.

Financial institutions that sell our products may have their own guidelines to determine suitability 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. Please check with your financial professional for availability.

Investment options and fee information not applicable to all variable annuities issued by Transamerica. Please see a prospectus for a listing of subaccounts available in a specific annuity.

These underlying portfolios are only offered as an investment option within a variable annuity contract. There are other investment choices available with different management fees associated with each choice.

These investment options contain different investments than similarly named mutual funds offered by the money manager. Investment results may be higher or lower.

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, forms, and living benefits may vary by state, and may not be available in all states. RGMB 37 0809, RGMB 38 0809, RGMB 37 0809 (IS)(FL), RGMB 38 0809 (IS)(FL), other versions also available, RGMB 37 1215 (AJ)(OR), RGMB 37 1215 (AS)(OR), RGMB 37 1215 (IJ)(OR), RGMB 37 1215 (IS)(OR), RGMB 38 1215 (AJ)(OR), RGMB 38 1215 (AS)(OR), RGMB 38 1215 (IJ)(OR), RGMB 38 1215 (IS)(OR), RGMB 37 0514R (IS)(NY), RGMB 37 0514R (AS)(NY), RGMB 37 0514R (IJ)(NY), RGMB 37 0514R (AJ)(NY), ICC12 RGMB410513(IS), ICC12 RGMB410513(IJ), RGMB 41 0111 (IS)(FL), RGMB 41 0111 (IJ)(FL), RGMB 41 0514R (IS)(NY), RGMB 41 0514R (IJ)(NY)