An optional rider for variable annuities issued by Transamerica Life Insurance Company in Cedar Rapids, Iowa, and Transamerica Financial Life Insurance Company in Harrison, New York (Transamerica). Annuities are underwritten and distributed by Transamerica Capital, Inc.

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.

VBRIM0912
66% of Americans are now worried about funding their retirement, tying an all-time high — Gallup

Few would argue with this current state of consumer anxiety, as those nearing or entering retirement face a combination of unprecedented challenges:

**Private Sector Pensions Disappearing**

In 1979, 87 out of every 100 workers had pensions. 30 years later in 2009, that number dramatically decreased to only 20 out of every 100 workers.²

**Medical Expenses are Skyrocketing**

Consider, it is estimated that a 65-year-old couple today will need $230,000 for medical expenses throughout retirement, not including nursing home care.³

**Two Market Collapses Have Damaged Retirement Savings**

The back-to-back collapses of equity markets in the last 10 years have severely damaged retirement account assets.

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1. Lack of Retirement Funds Is Americans’ Biggest Financial Worry, Gallup, June 15, 2011
2. Social Security & Pensions, SmartMoney, October 2011
3. Fidelity: Couples Need $230,000 for Retirement Health Costs, usnews.com, March 2011
4. US Retirement Markets and Retirement Assets Total $17 Trillion in Third Quarter 2011, ici.org

An investor may not make a direct investment in the index.
Record Low Interest Rates are Failing to Provide Adequate Income

<table>
<thead>
<tr>
<th>0.31%</th>
<th>0.12%</th>
<th>0.71%</th>
</tr>
</thead>
<tbody>
<tr>
<td>I-Year CD</td>
<td>Money Market Accounts/Savings</td>
<td>5-Year Treasury</td>
</tr>
<tr>
<td>1.03%</td>
<td>1.04%</td>
<td>1.65%</td>
</tr>
<tr>
<td>5-Year CD</td>
<td>3-Year MYGA Fixed Annuities</td>
<td>10-Year Treasury</td>
</tr>
</tbody>
</table>

Inflation is Silently Eroding Future Purchasing Power

Often overlooked in the retirement planning process, is the unforeseen impact inflation can have on your future retirement income. For example:

At a Conservative 2.5% Inflation Rate

$1.00 Today will be worth

$0.78 In 10 years

$0.61 In 20 years

$0.48 In 30 years

But keep in mind, the inflation rate over the past 30 years has averaged 4.3%.

Fortunately, there is an investment vehicle that can help. A Transamerica variable annuity with the Retirement Income Max™ rider can provide the INCOME, GROWTH OPPORTUNITY and PROTECTION to the withdrawal base you may be looking for in addressing your own retirement concerns.

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5 bankrate.com, federalreserve.gov and annuityratewatch.com, as of August 10, 2012
7 www.calculator.net/interest-calculator.html
Accumulation

Growing and Protecting Retirement Income

The Retirement Income Max\textsuperscript{SM} rider helps you to grow and protect retirement income. First, with our notable Monthiversary\textsuperscript{SM} feature, in up markets, you have the opportunity to capture market gains and automatically lock them in to the withdrawal base. In down markets, your Withdrawal Base will receive 5% annual compounding growth for up to 10 rider years for any year a withdrawal is not taken. Working together, these two features offer you growth-on-growth potential to the withdrawal base. This example illustrates how:

**GROWTH ON GROWTH**

**UP MARKETS**
Automatically lock-in the highest Monthiversary\textsuperscript{SM} value and step-up your Withdrawal Base

**DOWN MARKETS**
Receive 5% annual compounding growth to your Withdrawal Base for up to 10 years\textsuperscript{*}

The example above illustrates how the growth-on-growth component allows you to grow your future retirement income by automatically stepping up your Withdrawal Base in up markets and receiving 5% annual compounding growth on your Withdrawal Base for up to 10 years, in flat or declining markets. Compounding growth only applies in years when income is not being taken. This illustration does not guarantee or predict actual performance.

\textsuperscript{*} Assumes no withdrawal is taken in the rider year.
Distribution

Maximizing Retirement Income

The Retirement Income Max℠ rider also offers the potential for your lifetime income to grow. You want to have enough money for as long as you live. We guarantee income for the rest of your life. But you also want to have a comfortable retirement. We provide the opportunity for your retirement income to grow, and we do this in two ways:

1. First, even after you start taking withdrawals, your Withdrawal Base will grow anytime you receive an Automatic Step-Up.

2. Secondly, your annual withdrawal percentage will grow anytime you receive an Automatic Step-Up and enter a new age group.

<table>
<thead>
<tr>
<th>ATTAINED AGE</th>
<th>SINGLE LIFE WITHDRAWAL PERCENTAGE</th>
<th>JOINT LIFE WITHDRAWAL PERCENTAGE*</th>
</tr>
</thead>
<tbody>
<tr>
<td>80+</td>
<td>6.30%</td>
<td>5.80%</td>
</tr>
<tr>
<td>65-79</td>
<td>5.30%</td>
<td>4.80%</td>
</tr>
<tr>
<td>59-64</td>
<td>4.30%</td>
<td>3.80%</td>
</tr>
</tbody>
</table>

* If the rider 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 rider withdrawal amount is equal to the withdrawal percentage multiplied by the Withdrawal Base.

Any withdrawals, including those permitted under the rider, reduce your variable annuity’s policy value, death benefits and other values. Withdrawals may be subject to surrender charges.

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

Now that you’ve selected the Retirement Income Max™ rider, you need to choose your investment options. The rider offers you an active role in managing your money, so work with your financial professional to design your portfolio.

**Well Known Managers**

- American Funds Bond Fund - Class 2
- TA AEGON Money Market
- TA AEGON Tactical Vanguard ETF - Conservative
- TA AEGON Tactical Vanguard ETF - Balanced
- TA AEGON U.S. Government Securities
- TA Asset Allocation - Conservative
- TA Asset Allocation - Moderate
- TA JPMorgan Core Bond
- TA JPMorgan Tactical Allocation
- TA Legg Mason Dynamic Allocation - Balanced
- TA Market Participation Strategy
- TA PIMCO Real Return TIPS
- TA PIMCO Tactical - Conservative
- TA PIMCO Tactical - Balanced
- TA PIMCO Total Return
- TA Vanguard ETF Index - Conservative
- TA Vanguard ETF Index - Balanced
- Guaranteed Fixed Accounts

You must allocate 100% of the policy value into one or more of the designated investment options. Transamerica can remove a designated investment option at any time for both new contracts and existing contracts.

The investment options are subject to market fluctuation, investment risk, and possible loss of principal.

<table>
<thead>
<tr>
<th>SINGLE OR JOINT LIFE FEE</th>
<th>ISSUE AGES*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.25%</td>
<td>0 - 85</td>
</tr>
</tbody>
</table>

*Issue ages in NY are 56-85 for Single Life and 65-85 for Joint Life.

Rider fee as of September 17, 2012. The rider fee is deducted on each rider quarter in arrears, and is an annual percentage of the Withdrawal Base. The rider fee percentage may increase upon an Automatic Step-Up beginning with the first rider anniversary, but the maximum rider fee percentage allowed is 0.75% higher than the initial rider fee percentage.

Because the rider fee is a percentage of the Withdrawal Base the amount of the fee will fluctuate as the Withdrawal Base increases or decreases. Even in the event your policy value declines significantly the fee amount could be a much higher percentage of your policy value.

Vanguard, the ship logo, and Vanguard ETFs are trademarks of The Vanguard Group. Vanguard is one of the managers of the underlying ETFs.

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.

The investment objectives and policies of certain funds may be similar to those of other funds managed by the same investment advisor. No representation is made, and there can be no assurance given, that any fund’s investment results will be comparable to the investment results of any other fund, including another fund with the same investment advisor or manager.
How Is My Income Calculated?

Your rider withdrawal amount is calculated by multiplying your Withdrawal Base by the annual withdrawal percentage. Your annual withdrawal percentage is determined by your age at the time your first withdrawal is taken.

The Withdrawal Base is equal to the policy value when the rider is added, plus any additional premium payments you make, less any adjustments for excess withdrawals. If you add the rider in the first policy year, the Withdrawal Base does not include any premium enhancements, if applicable. The Withdrawal Base does not establish or guarantee policy value, surrender value, minimum death benefit or return for an investment option.

Every rider anniversary, the Withdrawal Base is set to equal the greatest of the policy value, the highest rider Monthiversary™ value, or the Withdrawal Base with 5% compounded growth. When the Withdrawal Base is increased due to the policy value or the highest Monthiversary™ value, the increase is called an Automatic Step-Up. Automatic Step-Ups affect the Withdrawal Base only and do not affect policy value or other rider values.

Can My Income Go Down?

Not as long as your withdrawals don’t exceed your annual rider withdrawal amount. Sometimes, however, circumstances change and you may find yourself needing to withdraw more than your rider withdrawal amount in a given year. In that event, your future withdrawals will be decreased because excess withdrawals reduce your Withdrawal Base. Required Minimum Distributions are not considered excess withdrawals and will not reduce your Withdrawal Base. The rider Monthiversary™ component of an Automatic Step-Up is not applied in rider years when an excess withdrawal has been taken.

Can My Income Go Up?

Yes. We understand you want your retirement income to keep up with inflation and that unexpected costs can impact your lifestyle in retirement. After you’ve started taking withdrawals, there is the opportunity for your rider withdrawal amount to increase if your investment options performed well. For each of the 12 months leading up to a rider anniversary, Transamerica will record the policy value on each Monthiversary™ (e.g., if the policy is purchased on January 15th, Transamerica will record the policy value on the 15th of each month). On the rider anniversary date, Transamerica will consider your policy value and the highest Monthiversary™ value and “step-up” your Withdrawal Base to the greater of these two values. Future withdrawals will be based on this new higher Withdrawal Base, resulting in a higher rider withdrawal amount.

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

All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.
Before investing, consider a variable annuity’s investment objectives, risks, charges and expenses. Call 1-800-525-6205 for a contract and fund prospectus containing this and other information. Please read it carefully.

Transamerica variable annuities’ range of fees and charges include 0.45%-1.90% M&E&A, 0%-9% surrender charges, $30-$35 annual fee, and investment option management fees. A fund facilitation fee of up to 0.30% annually may apply for certain investment options.

All contract and rider 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.

The variable annuity policy value, death benefit and other values will fluctuate based on the performance of the investment options and may be worth more or less than the total of all premiums paid when surrendered.

The 5% growth rate applies only to the Withdrawal Base; it does not apply to policy value, optional death benefits or other optional benefits. In years when a withdrawal is taken, the 5% compounded growth does not apply.

You must wait until the rider year after you turn age 59 to begin withdrawals permitted under the rider. If the rider is purchased prior to age 59, however, the rider fee will still apply.

Should the variable annuity’s policy value fall to zero, you will receive payments up to the amount allowed under the rider for life. If an excess withdrawal causes the policy value to reach zero, the rider and policy will terminate.

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.

You have the right to reject an Automatic Step-Up within 30 days following a rider anniversary, if the rider fee percentage increases. If you reject an Automatic Step-Up, you must notify us in a manner which is acceptable to us, however you are eligible for future Automatic Step-Ups. Changes as a result of the Automatic Step-Up feature will be reversed. Any increase in the rider fee percentage will also be reversed, and the Withdrawal Base will be set to the Withdrawal Base prior to the Automatic Step-Up.

On the maximum annuity commencement date, the rider terminates. By annuitizing the policy, you will have the option to receive lifetime payments that are no less than the withdrawals allowed by the rider. Annuitization must generally occur by the annuitant’s age 95.

Financial institutions that sell our products may have their own guidelines to determine suitability of our variable annuity policies and/or riders. 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.

All references to spouse may include civil union partners, registered domestic partners, or other similar relationships as recognized by your state. Please contact a qualified tax advisor prior to purchasing to discuss how these relationships will be recognized for tax purposes.

There is no additional tax-deferral benefit derived from placing IRA or other tax-qualified funds into an annuity. Features other than tax-deferral should be considered in the purchase of a qualified annuity.

All policies, riders, and forms may vary by state, and may not be available in all states. RGMB 41 0111, RGMB 41 0111 (IS) (FL), RGMB 41 0111 (IJ) (FL), RGMB 41 0111 (IS) (NY), RGMB 41 0111 (IJ) (NY), RGMB 41 1211R (IS)(OR), RGMB 41 1211R (IJ)(OR)

Transamerica Financial Life Insurance Company is licensed in New York.