

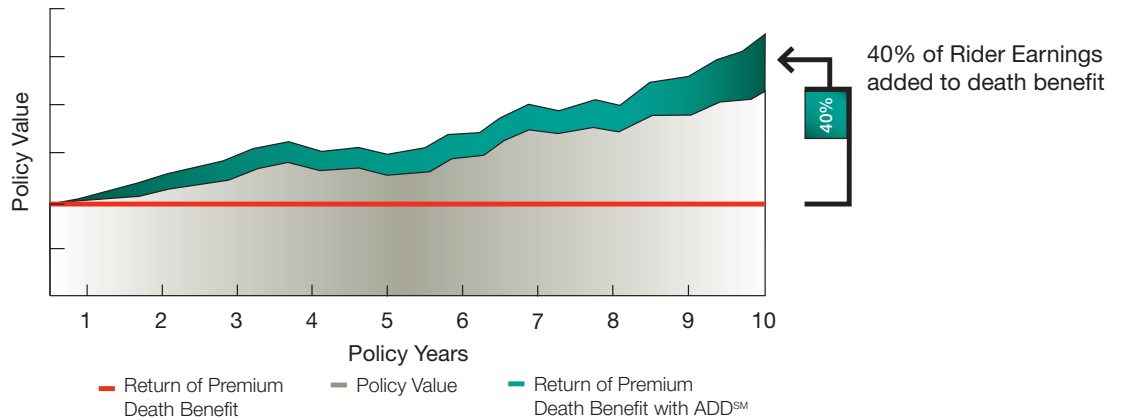
Enhance Your Legacy With ADDSM

A Transamerica variable annuity with the optional Additional Death DistributionSM (ADDSM) rider can enhance the payout to your beneficiaries if your variable annuity policy value increases. How?

Enhancement in Up Markets

With ADDSM, if your policy value increases and your beneficiaries receive a death benefit, the death benefit will be **enhanced by up to 40% of any rider earnings**.

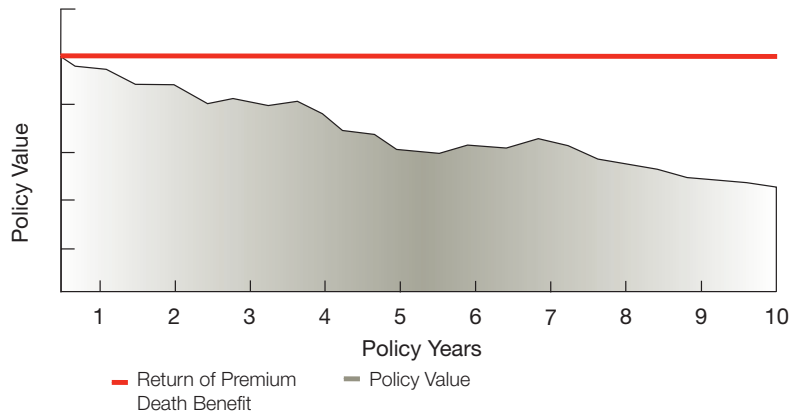
For example:



Protection in Down Markets

When the Return of Premium death benefit is elected with your Transamerica variable annuity – even if your policy value declines due to poor market performance – **your beneficiaries are guaranteed to receive the value of your premiums paid**, (less adjusted partial withdrawals).

For example:



No benefit is payable under ADDSM if there are no rider earnings on the date the death benefit is calculated.

Rider earnings are equal to the policy value on the date the death benefit is determined minus the policy value on the rider date, minus premiums paid after the rider date; plus amounts withdrawn from the policy value after the rider date that exceed the rider earnings on the date of the withdrawal.

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

Variable annuities issued by Transamerica Life Insurance Company in Cedar Rapids, Iowa (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.

Important information about the ADDSM rider:

- The rider may be added or dropped at any time.
- Issue age 0-70 - Adds an additional amount equal to 40%, uncapped, of rider earnings.
- Issue age 71-80 - Adds an additional amount equal to 25%, uncapped, of rider earnings.
- Available for an additional fee equal to 0.25% of the policy value on each rider anniversary and pro-rated at rider termination. Benefits payable from the rider will be taxed as ordinary income, as will the earnings portion of the death benefit.
- Benefits are paid on the date the death benefit is calculated.
- Not available with the policy value death benefit.

If the surviving spouse is eligible and chooses to continue the policy:

- Policy value is increased one time to include the ADDSM benefit.
- ADDSM rider is terminated.
- Surviving spouse may re-elect the ADDSM rider as long as age requirements are met.

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.

What is a Variable Annuity?

Variable annuities are long-term financial vehicles designed for retirement purposes with underlying funds that are subject to market fluctuations, investment risk, and possible loss of principal. They offer three main features: tax-deferred treatment of earnings, a death benefit prior to annuitization, and guaranteed lifetime payment options.

Fees

Transamerica variable annuities' range of fees and charges include 0.45%-1.90% M&E&A, 0%-9% surrender charges, \$0-\$50 annual service charge, and investment option management fees. A fund facilitation fee of up to 0.30% may apply for certain investment options.

Important Information

Rider terminates upon annuitization.

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.

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.

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 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.

All policies, riders, and forms may vary by state and may not be available in all states. ICC12 RTP180513, RTP 18 0103, ICC12 RGMD80513, NIC12 RGMD80513