



## ▣▣ Retirement Income Choice<sup>®</sup> 1.6

CHOOSE YOUR RETIREMENT INCOME



Insurance & Investments

Move confidently into the future<sup>™</sup>

10002044-0515



REV 0515

## Focused on helping people.

It's important to know that you have a strong team helping you achieve retirement security. With more than 75 years of true market commitment, the products offered through MEMBERS® Insurance & Investments provide financial security and protection to credit unions and their members worldwide.

The MEMBERS® Variable Annuity Series is offered through licensed investment and insurance representatives and is issued by Transamerica Life Insurance Company (Transamerica). Transamerica is among the leading providers of financial services with a history of superior service and a focus on helping people.



### More than a century of service.

The date is April 18, 1906. A catastrophic earthquake shatters the early morning silence in San Francisco. In the wake of the devastation, a young banker, A.P. Giannini, who would later form Transamerica Corporation, focuses on one thing: helping residents rebuild. He extends credit to anyone in need, with only a handshake as collateral. With this simple act of trust, the reconstruction of San Francisco begins and a remarkable American success story is born.

With more than a century of experience, dating to the incorporation of Transamerica Occidental Life Insurance Company in 1906, Transamerica Life Insurance Company continues to follow the mission to help individuals, families and businesses build and protect their hard-earned assets. As of [June 30, 2014], financial records of Transamerica Life Insurance Company indicated [\$117.1 billion in assets, \$110.9 billion in liabilities and \$6.2 billion in capital and surplus].

Transamerica Life Insurance Company is rated [A+, second-highest rating out of 16, by A.M. Best, AA- by Standard and Poor's, fourth-highest rating out of 21, A1 by Moody's, fifth-highest rating out of 21, and AA- by Fitch, fourth-highest rating out of 19, as of June 30, 2014]. Ratings refer to the company's overall financial strength; they are not a recommendation of specific contract provisions, rates or practices. Guarantees are based on the claims-paying ability of Transamerica Life Insurance Company and do not extend to the performance of variable subaccounts, which can fluctuate with changes in market conditions.

## Choose your guaranteed lifetime income.

### Is your goal to retire without income worries?

A variable annuity from MEMBERS® Insurance & Investments with the Retirement Income Choice® 1.6 rider can help.

This rider is an optional living benefit that provides dependable guaranteed income for life, regardless of how your annuity's underlying investments perform.

With Retirement Income Choice® 1.6, you can address common retirement concerns like outliving your money and market volatility. The rider delivers steady income you can count on, along with the opportunity to capture market gains to increase your income.

The rider is available for an additional cost when you purchase the MEMBERS® Variable Annuity Series. You can add the rider when you buy your annuity or at a later time should your needs change. And once it's in place, you choose the right time to begin receiving guaranteed lifetime income. *All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.*



### Retire with the confidence of steady income

Retirement Income Choice® 1.6 is a guaranteed lifetime withdrawal benefit, or GLWB. Under the rider, you can receive a percentage of your rider's Withdrawal Base every year, regardless of investment performance.<sup>1</sup>

With Retirement Income Choice® 1.6, you stay invested in the growth opportunities of the market and you receive a lifetime of guaranteed income, even if your policy value falls to zero. With the confidence of steady income, you have the chance to relax and enjoy retirement.

### How it works

If the rider is purchased when your variable annuity policy is issued, your initial premium establishes the Withdrawal Base (WB), and the Withdrawal Base then determines your rider fee. If you add the rider after issue, the WB is set to your current policy value.<sup>2</sup> Additional premium payments can be made at any time and will increase your Withdrawal Base. Note the WB does not establish or guarantee policy value, surrender value, minimum death benefit or return for any investment option.

Once you choose to start taking rider withdrawals, your Withdrawal Base is multiplied by the Annual Withdrawal Percentage at your current age (see table below) to calculate your annual rider withdrawal amount. You can then receive up to that annual amount for the rest of your life – **guaranteed**.

### Income for one or two

The rider can guarantee income for one person, or if you prefer, you can choose lifetime income for you and your spouse, no matter who lives longer. Withdrawal percentages for the joint life option are based on the age of the younger person.<sup>3</sup>

AGE	Single life annual withdrawal %	Joint life annual withdrawal %
59-64	[4.0%	3.75%
65-79	5.0%	4.75%
80+	6.0%	5.75%]

<sup>1</sup> Withdrawals of taxable amounts are subject to ordinary income tax and prior to age 59½ may be subject to a 10% federal premature distribution penalty tax.

<sup>2</sup> Premium enhancements, if applicable, do not apply to the Withdrawal Base when the rider is added in the first policy year.

<sup>3</sup> For federal tax purposes, married same sex individuals are recognized as "spouses." The IRS has adopted a rule providing that the term "spouse" does not include an individual who has entered into a registered domestic partnership, civil union or other similar relationship. The status of these relationships for state purposes may vary based on the applicable state law. Transamerica intends to administer variable annuity contracts consistent with the IRS rulings until further notice. Please contact a qualified tax advisor prior to purchasing to discuss how exercising spousal continuation benefits under this contract or any riders will affect you for both federal and state tax purposes. Please see a prospectus for more details.





Lindsey, age 60, has retirement on her mind. Along with a list of goals, she has questions: When can I afford to retire? How can I be sure I don't outlive my money? How can I stay invested, but avoid worrying about decreasing income during a market downturn? She took her goals and questions to her financial representative. Now Lindsey has a plan that gives her guaranteed lifetime income, thanks to her MEMBERS® Variable Annuity Series with the Retirement Income Choice® 1.6 rider.

## ⋮ ⋮ Potential to increase income in up markets.

You want market growth opportunities before and during retirement. The Retirement Income Choice® 1.6 rider gives you the potential to grow your income, even after withdrawals begin. This potential to increase income throughout retirement can help you keep pace with rising costs and protect your purchasing power from inflation. *All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.*

### How your guaranteed lifetime income can grow

With the Retirement Income Choice® 1.6 rider, you can capture and lock in market gains with our powerful Monthiversary<sup>SM</sup> feature. Each year we look back at the 12 monthly policy values on the day your rider was purchased – your Monthiversary<sup>SM</sup>. For example, if you purchased your policy and rider on January 15, Transamerica will look back at policy values on the 15th of each month over the past year. We then lock in the highest of those values and automatically “step up” your Withdrawal Base to the new amount as applicable.<sup>1</sup>

Your new Withdrawal Base is then multiplied by your current Annual Withdrawal Percentage to increase your rider withdrawal amount. This gives your guaranteed lifetime income the opportunity to grow when your investments perform well.

### Opportunity to step up and age up

Your Annual Withdrawal Percentage is based on your age at the time you take your first withdrawal. Should markets perform well and you receive a step-up to your Withdrawal Base, the rider provides another advantage.

At the time of an automatic step-up, if you have entered a new age group with a higher withdrawal percentage, you have the additional opportunity to “age up” and calculate your rider withdrawal amount using the higher percentage. Together, step-ups and age-ups give you two potential ways to increase your income throughout retirement.

<sup>1</sup> Automatic step-ups increase the Withdrawal Base only and do not increase the policy value or other rider values.

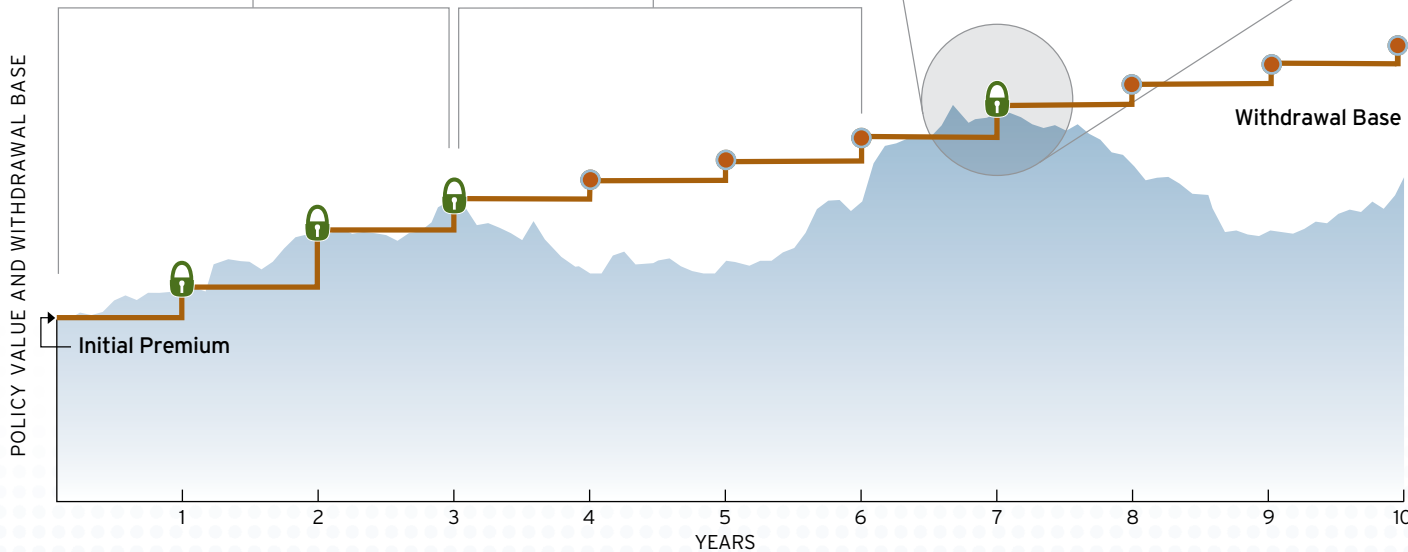


## GROWTH ON GROWTH

**UP MARKETS**  
 Automatically lock in the highest Monthiversary<sup>SM</sup> value and step up your Withdrawal Base.

**DOWN MARKETS**  
 Receive 5.5% annual compounding growth on your Withdrawal Base for up to 10 years.

**MONTHIVERSARY<sup>SM</sup> IN ACTION**  
 The rider was purchased on June 15 and the policy value was recorded every month thereafter on the same date. In this case February was the highest Monthiversary.<sup>SM</sup>



*This example assumes no withdrawal taken during the rider year. Compounding growth only applies in years when no withdrawals are taken. This hypothetical example is for illustrative purposes only and does not guarantee or predict actual performance.*



In their late fifties, Paul and Michelle set a goal for Paul to retire at age 65. Paul invested \$300,000 in the MEMBERS® Variable Annuity Series with the Retirement Income Choice® 1.6 rider. Markets were down in the first five years and his investment options did not perform well. But, Paul still enjoyed 5.5% compounding growth on his Withdrawal Base, bringing it to \$392,088 at age 65. Paul was able to retire, and began receiving \$19,604 (5% x \$392,088) in guaranteed annual income for life.<sup>1</sup>

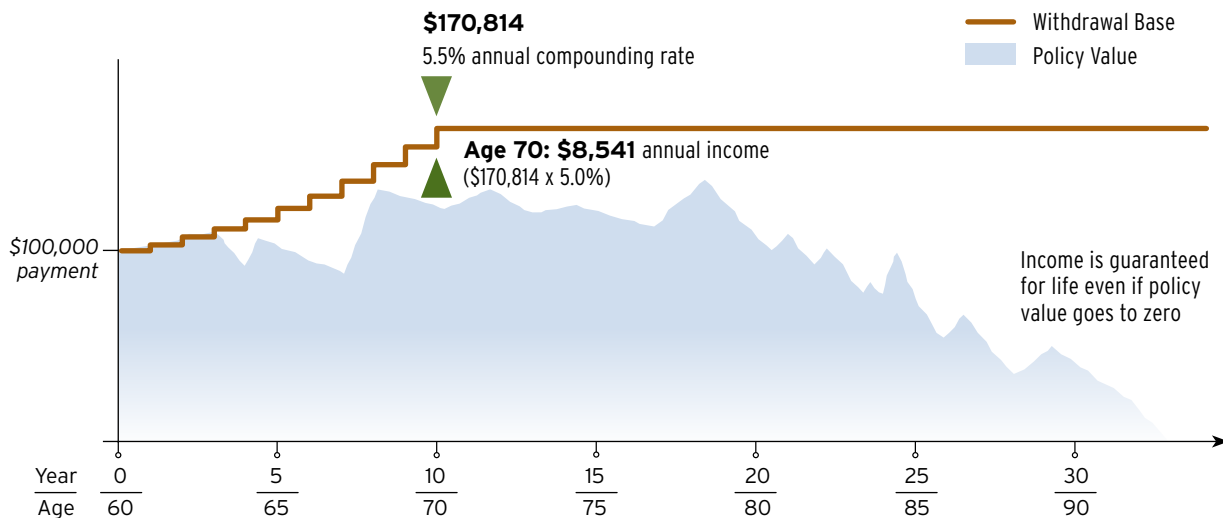
## Protect your income in down markets.

You need protection and confidence that your retirement income will not decline even if the markets do. The Retirement Income Choice® 1.6 rider provides this powerful protection by guaranteeing an increase to your Withdrawal Base while you delay withdrawals. All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.

### Powerful 5.5% annual compounding

For up to 10 years, if you do not receive a step-up and take no withdrawals in a given year, your Withdrawal Base will still grow at a 5.5% annual compound rate. And if your Withdrawal Base was stepped up in the prior year, that 5.5% growth is applied to the higher stepped-up amount. So, if your investment options don't perform, you still have the opportunity for your Withdrawal Base to grow and increase future withdrawals.

With this valuable feature, you can feel confident that your retirement income can increase while you wait. In fact, if you delayed withdrawals for 10 years and your policy value dropped each of those years, the 5.5% annual compound rate means your Withdrawal Base is guaranteed to increase by nearly 71%.<sup>2</sup>



This example assumes a \$100,000 initial purchase payment at age 60, single life option, no additional purchase payments and delaying lifetime withdrawals for the entire benefit period until age 70. Your Withdrawal Base is guaranteed to grow to \$170,814 at the end of year 10. This hypothetical example is for illustrative purposes only and does not guarantee or predict actual performance.

<sup>1</sup> Assumes single life option, no withdrawals taken and no automatic step-ups during the first five rider years. Compounding growth only applies in years when no withdrawals are taken. This hypothetical example is for illustrative purposes only and does not guarantee or predict actual performance.

<sup>2</sup> The 5.5% growth rate applies only to the Withdrawal Base; it does not apply to policy value, death benefit or other annuity values. The growth rate does not apply in years when a withdrawal is taken, and the 10-year growth period does not reset at the time of an automatic step-up.

## ⦿ Increase your withdrawal in times of need.

In times of hardship you may be looking for additional guaranteed income, particularly when unexpected health care costs arise. The Retirement Income Choice® 1.6 rider can help deliver this important protection.

### Income Enhancement<sup>SM</sup>

The Income Enhancement<sup>SM</sup> benefit is an optional feature available when you purchase the Retirement Income Choice® 1.6 rider. With this option, the rider withdrawal percentage will increase to 150% of the current rider withdrawal percentage if you or your spouse (for joint life) is confined in a qualifying hospital or nursing home facility for 180 of the last 365 days.<sup>1</sup> The benefit can be included for a fee of 0.30% for single life or 0.50% for joint life, in addition to the rider fee.



AGE	Single life annual withdrawal % with Income Enhancement <sup>SM</sup>	Joint life annual withdrawal % with Income Enhancement <sup>SM</sup>
59-64	[6.0%	5.625%
65-79	7.5%	7.125%
80+	9.0%	8.625%]

### Help with unexpected health care costs

The Income Enhancement<sup>SM</sup> benefit can provide extra income to help with health expenses, just when it's needed most. The benefit may not, however, be added if you or your spouse (for joint life) is already residing in a qualifying facility.<sup>2</sup> And the rider must be in place at least one year prior to receiving this benefit.<sup>3</sup> **This is not long-term care insurance. Make sure you contact your elder care attorney regarding your personal situation.**

## ⦿ Personalize your investment plan.

With your representative's help, when you choose to add the Retirement Income Choice® 1.6 rider to your variable annuity, you can allocate your premium to match your investment preferences.

**Designated allocation** – mix and match from a wide selection of designated investment options from three groups

The rider fee is based on the allocation you select, so make sure to work with your representative to determine which investment options may be right for you.

<sup>1</sup> The Income Enhancement<sup>SM</sup> benefit may not be available in all states.

<sup>2</sup> A qualifying facility does not include: 1) assisted living facility, 2) rehabilitation hospital, 3) place primarily for treatment of mental or nervous disorders, drug addiction or alcoholism, 4) home for the aged, 5) rest home, community living center, or place that provides domestic, resident or education care, 6) personal care homes, 7) residential care facilities, 8) adult foster care facilities, 9) congregate care facilities, 10) family and group assisted living facilities, 11) personal care boarding homes, 12) domiciliary care homes, 13) basic care facilities, or (14) similar facilities.

A qualifying nursing facility must meet the following criteria: 1) is operated pursuant to the laws and regulations of the state in which it is located as a nursing facility or Alzheimer's disease facility; 2) provides care performed or supervised by a registered graduate nurse; 3) provides room and board accommodations; and 4) will provide 24-hour nursing services, 7 days a week, by an on-site Registered Nurse and related services on a continuing inpatient basis; 5) has a planned program of policies and procedures developed with the advice of, and periodically reviewed by, at least one physician; and 6) maintains a clinical record of each patient.

A qualifying hospital must meet the following criteria: 1) is operated pursuant to the laws of the jurisdiction in which it is located and is operated primarily for the care and treatment of sick and injured persons on an inpatient basis; 2) provides 24-hour nursing service by or under the supervision of registered graduate professional nurses; 3) is supervised by a staff of one or more licensed physicians; and 4) has medical, surgical and diagnostic facilities or access to such facilities.

<sup>3</sup> To activate the Income Enhancement<sup>SM</sup> benefit, the rider must be in place for one year and you or your spouse (for joint life) must be confined for 180 of the last 365 days in a qualifying facility as defined by your rider. Confinement must be prescribed by a physician due to physical or cognitive ailments. The one-year waiting period and the 180-day elimination period may occur simultaneously. The elimination period is 90 days in Pennsylvania.





## Designated allocation.

With your choice of designated allocation, you can mix and match any combination of the investment options listed in groups A, B and C below. Options in group A offer moderate to aggressive investment choices and carry a higher charge as a result. Those in group B are more balanced, and group C provides conservative options with the lowest charge. Your rider fee is a percentage of your Withdrawal Base and is based on the amount invested in each group at the time the rider fee is calculated.<sup>1</sup> You have the freedom to transfer<sup>2</sup> among investment options<sup>3</sup> in each group at any time.

Designated allocation group:	Group A	Group B	Group C
<b>Investment option:<sup>4</sup></b>	<b>1.45%</b>	<b>1.10%</b>	<b>0.70%</b>
Rider fee:			
TA Aegon Tactical Vanguard ETF – Growth <sup>5</sup>	●		
TA BlackRock Global Allocation Managed Risk – Growth	●		
TA Janus Balanced	●		
TA Legg Mason Dynamic Allocation – Growth	●		
TA PIMCO Tactical – Growth	●		
TA Vanguard ETF – Growth <sup>5</sup>	●		
TA Aegon Tactical Vanguard ETF – Balanced <sup>5</sup>		●	
TA American Funds Managed Risk – Balanced		●	
TA BlackRock Global Allocation Managed Risk – Balanced		●	
TA BlackRock Tactical Allocation		●	
TA Legg Mason Dynamic Allocation – Balanced		●	
TA Madison Balanced Allocation		●	
TA Madison Diversified Income		●	
TA PIMCO Tactical – Balanced		●	
TA Vanguard ETF – Balanced <sup>5</sup>		●	
American Funds – Bond Fund – Class 2			●
TA Aegon Money Market <sup>6</sup>			●
TA Aegon Tactical Vanguard ETF – Conservative <sup>5</sup>			●
TA Aegon U.S. Government Securities			●
TA AB Dynamic Allocation			●
TA Madison Conservative Allocation			●
TA PIMCO Tactical – Conservative			●
TA PIMCO Total Return			●
TA PineBridge Inflation Opportunities			●
TA Vanguard ETF – Conservative <sup>5</sup>			●
1-, 3-, 5- and 7-Year Fixed Guaranteed Periods			●

<sup>1</sup> Rider fee may increase. See page 11 for additional information.

<sup>2</sup> After 12 transfers in a year, a \$10 transfer fee may apply.

<sup>3</sup> The investment objectives and policies of certain underlying portfolios may be similar to those of other underlying portfolios managed by the same investment adviser. No representation is made and there can be no assurance given, that any underlying portfolio's investment results will be comparable to the investment results of any other underlying portfolio, including another underlying portfolio with the same investment adviser or manager.

<sup>4</sup> All TA investment options invest in Transamerica Series Trust Service Class shares (investment adviser Transamerica Asset Management, Inc.) unless otherwise noted. See your prospectus for details. The underlying portfolio name is different than the investment option name. Please see the contract prospectus for the underlying portfolio names for the investment options.

<sup>5</sup> Vanguard, the ship logo, and Vanguard ETFs are trademarks of The Vanguard Group. The underlying portfolios invest their assets in various underlying ETFs and institutional mutual funds. Their ability to achieve their investment objectives depends largely on the performance of the underlying ETFs and institutional funds in which they invest. There can be no assurance that the investment objectives of any underlying ETFs and institutional funds will be achieved. The underlying portfolios are indirectly subject to all of the risks associated with an investment in the underlying ETFs and institutional funds.

<sup>6</sup> An investment in the money market subaccount is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although it seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the subaccount.





After 40 years in the corporate world, Aaron is familiar with managing his own money through 401(k)s and brokerage accounts. But after experiencing several market declines, he's come to like the idea of letting professionals make investment decisions. So when Aaron purchased his MEMBERS® Variable Annuity Series with the Retirement Income Choice® 1.6 rider, he decided to go with a designated allocation to three investment options in group B. "Now that I'm retired, the simpler the better. I have income I can count on, and time to focus on my family and hobbies."

## 🔗 🔗 Ease into your investment plan.

With your choice of designated allocation, you may decide to first allocate your premiums to a Dollar Cost Averaging (DCA) program. A DCA program requires a regular transfer to your selected subaccounts and helps manage risk by moving your dollars into the market over time!<sup>1</sup> Check with your representative for current DCA options.



<sup>1</sup>Dollar cost averaging (DCA) does not guarantee a profit or prevent a loss. A DCA program is not for investors seeking a long-term fixed rate of return, but for those looking to ease themselves into variable subaccounts. Investors should consider their ability to continue purchases through periods of low price levels. See your prospectus for more information.



## Commonly asked questions.

### **When can I purchase the Retirement Income Choice<sup>®</sup> 1.6 rider?**

The rider is available for purchase at issue ages 0 to 85, and can be added at the same time you purchase your variable annuity or at a later date.

### **Does the death benefit option I select for my policy impact my ability to add the rider?**

No. You may add the Retirement Income Choice<sup>®</sup> 1.6 rider to your variable annuity regardless of the death benefit option selected.

### **When can I begin guaranteed lifetime income?**

Once you pass the rider anniversary after you turn 59, you can start your withdrawals according to the rider at any time. If purchased before age 59, rider fees still apply. Remember that any withdrawals, including those permitted under the rider, reduce your variable annuity's policy value, death benefit and other values.

### **Can my income ever go down?**

No, not as long as your withdrawals do not exceed your guaranteed annual rider withdrawal amount.

### **What if I withdraw more than my annual rider withdrawal amount?**

Withdrawals that exceed your maximum annual rider withdrawal amount reduce your Withdrawal Base and therefore the amount of your guaranteed future income. (See your prospectus for details on the calculation.) In a year when an excess withdrawal occurs, the Monthiversary<sup>SM</sup> calculation is not considered when determining any automatic step-up. If an excess withdrawal causes the policy value to reach zero, the rider and policy will terminate.

### **What if I need to take required minimum distributions?**

The rider is considered "RMD friendly." That means that if you must take a withdrawal to satisfy the IRS Required Minimum Distribution (RMD) rules for qualified plans, it is not considered an excess withdrawal and will not reduce your Withdrawal Base.

### **Would I continue to receive income even if my policy value dropped to zero?**

Yes. As long as you take no excess withdrawals, you will continue to receive payments up to your guaranteed rider withdrawal amount for life, even if your policy value falls to zero. However, if an excess withdrawal causes the Withdrawal Base to reach zero, your policy and rider will terminate.

## How do withdrawals impact my death benefit?

Withdrawals reduce your policy's guaranteed minimum death benefit by an amount called the adjusted partial withdrawal. If your policy value exceeds the guaranteed minimum death benefit when you take a withdrawal, the adjusted partial withdrawal typically reduces your guaranteed minimum death benefit "dollar-for-dollar" by the amount of the withdrawal. But if your policy value is less than the guaranteed minimum death benefit at the time of withdrawal, this results in a proportional adjustment which can mean the adjusted partial withdrawal reduces your guaranteed minimum death benefit by more than the withdrawal amount.

With the Retirement Income Choice<sup>®</sup> 1.6, however, you may choose to add a Death Benefit enhancement. This enhancement provides a rider death benefit which equals policy value on the rider issue date, plus any additional premiums and less adjusted withdrawals, where withdrawals up to the rider withdrawal amount are always adjusted on a "dollar-for-dollar" basis. Your beneficiaries then receive the greater of current policy value, the policy's guaranteed minimum death benefit or the rider death benefit. The Death Benefit enhancement is available for an additional fee of 0.40% for single life or 0.35% for joint life, in addition to the rider fee.

## How much does the rider cost?

Your initial rider fee is based on your investment plan. For your designated allocation you may choose subaccounts from groups A, B or C, with charges of 1.45%, 1.10% and 0.70% respectively (see page 8). Your total rider fee is weighted based on the allocation in each of the three groups. If you add the Income Enhancement<sup>SM</sup> benefit, an additional fee of 0.30% for single life income or 0.50% for joint life will apply.

The rider fee is an annual percentage of your Withdrawal Base and is deducted at the end of each rider quarter. Weightings are based on policy values at the beginning of the quarter, adjusted for any activity during the quarter. The rider fee percentage is subject to change at the time of an automatic step-up beginning with the fifth rider anniversary, and is guaranteed to never increase by more than 0.75% above your initial rider fee. You have 30 days after your rider anniversary to reject an automatic step-up and still retain rights to future step-ups. The rider fee is deducted even in years when no withdrawal is taken. 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. Should your policy value decline significantly, the fee could be a much higher percentage of the policy value.

## Can I upgrade or drop this rider?

Yes. Within 30 days after each fifth rider anniversary you may upgrade to a new rider or drop the rider with no further rider fees. If you choose to upgrade to a new rider, your current rider terminates. The new rider will be issued with its own terms and conditions - including fees and growth rate - which may be higher or lower than your current rider. The Withdrawal Base will be reset at the time of upgrade to equal the current policy value.

## What happens to the rider on my annuity commencement date?

The maximum annuity commencement date is generally age 99, and it marks the date when the policy is required to "annuitize" and move into the lifetime income phase. On this date automatic step-ups will stop, the rider will terminate and you will have the option to receive lifetime payments that are no less than the withdrawals allowed by the rider. Your guaranteed income will continue for life.

**Ask your representative to show you how the MEMBERS<sup>®</sup>  
Variable Annuity Series with the Retirement Income Choice<sup>®</sup> 1.6  
rider can help you retire with confidence.**



**A variable annuity is a long-term investment product designed for retirement purposes offering four main features: (1) guaranteed lifetime payout options, (2) guaranteed death benefit options, (3) a wide selection of investment options, and (4) tax-deferred earnings accumulation. Before investing, consider a variable annuity's investment objectives, risks, charges and expenses. Call 800.525.6205 for a contract and fund prospectus containing this and other information. Please read it carefully.**

The range of fees and charges for the MEMBERS® Variable Annuities includes an M&E&A charge of 1.15% to 1.90%, surrender charges of 0% to 9%, an annual contract fee of \$50 and management fees that vary by investment option. A fund facilitation fee of up to 0.30% annually may also 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 Transamerica Life Insurance Company.**

Variable annuity policy values, death benefits and other values 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.

Withdrawals may be subject to surrender charges. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken before age 59½ may be subject to a 10% federal tax penalty.

If you are considering purchasing an annuity as an IRA or other tax-qualified plan, you should consider benefits other than tax deferral since those plans already provide tax-deferred status. Transamerica Life Insurance Company does not provide tax or legal advice. Contact a licensed professional.

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Insurance products are issued by Transamerica Life Insurance Company. Variable products are underwritten and distributed by Transamerica Capital, Inc. **Investment and insurance products are not federally insured, may involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.**

All policies, riders and forms may vary by state, and may not be available in all states or through all broker/dealers. ICC12 VA0513, NIC12 VA0513 (FL), RGMB 37 0809, RGMB 38 0809, RGMB 37 0809 (IS)(FL), RGMB 38 0809 (IS)(FL), other versions also available, RGMB 37 0514R (IS)(OR), RGMB 37 0514R (IJ)(OR), RGMB 37 0514R (AS)(OR), RGMB 37 0514R (AJ)(OR), RGMB 38 0514R (IS)(OR), RGMB 38 0514R (IJ)(OR), RGMB 38 0514R (AS)(OR), RGMB 38 0514R (AJ)(OR).



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