

# TRANSAMERICA INCOME PLUS<sup>®</sup> LIVING BENEFIT

## MAKE THE MOST OF YOUR RETIREMENT INCOME NOW

Transamerica Income Plus is an optional living benefit that can be added to your Transamerica fixed index annuity to help you get the most out of your retirement income. And once you're ready to take withdrawals, that income is guaranteed to be there for the rest of your life.



### CONFIDENCE

A guaranteed lifetime withdrawal benefit that will provide you with the opportunity for a steady stream of income.



### SECURITY

The opportunity to increase the guaranteed lifetime withdrawal benefit through the guaranteed annual growth rate percentages.<sup>1</sup>

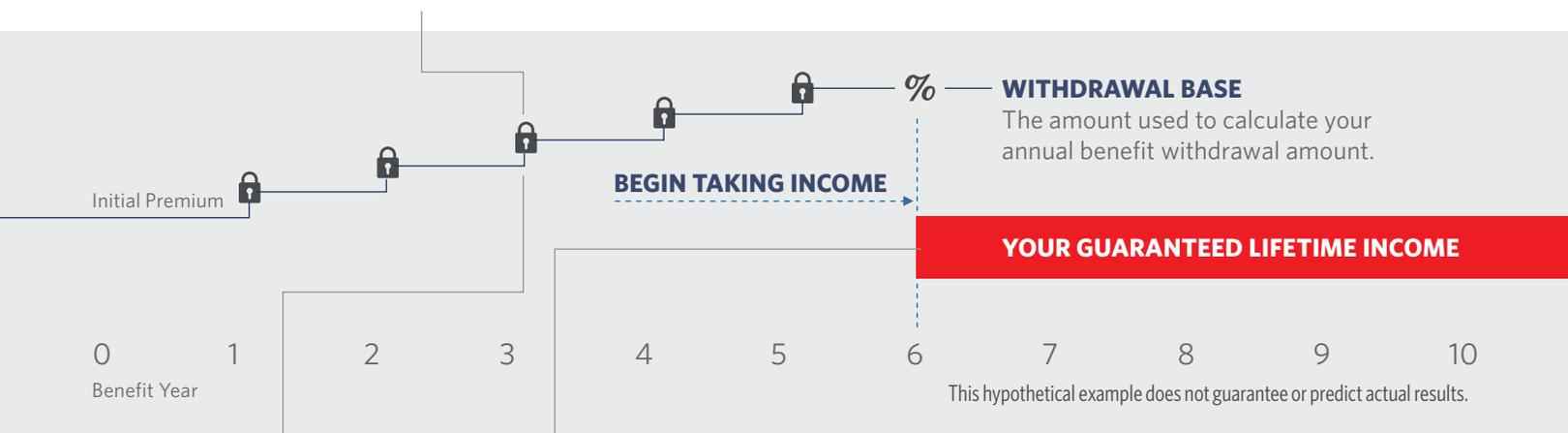
## GUARANTEED GROWTH RATE PERCENTAGES

AGE	GROWTH PERCENTAGE
0-49	0.00%
50-54	10.00%
55-59	10.00%
60-64	10.00%
65-69	10.00%
70-74	10.00%
75-79	10.00%
80-84	10.00%
85+	10.00%

## GUARANTEED WITHDRAWAL AMOUNT PERCENTAGES

AGE	WITHDRAWAL PERCENTAGE*
0-49	0.00%
50-54	3.40%
55-59	3.90%
60-64	4.40%
65-69	4.90%
70-74	5.40%
75-79	5.90%
80-84	6.40%
85+	6.90%

\* For joint life, the withdrawal percentages are 0.50% less and are based on the attained age of the younger of the annuitant or annuitant's spouse. Guaranteed withdrawal amount is based on the attained age of the annuitant at the time of first withdrawal.



# 10%

Annual growth for up to 10 years<sup>1</sup>

# 5.4%

Single life withdrawal option at age 70

## TAKING THE UNCERTAINTY OUT OF RETIREMENT

The above graph shows how powerful using a Transamerica fixed index annuity with *Transamerica Income Plus* can be with a single life owner issued at age 65, and withdrawals beginning at age 70. As you can see, you can continue to increase your future income until you're ready to begin taking withdrawals.

And as long as you take only the living benefit withdrawal amount, your income will last the rest of your life. Remember—any withdrawal that exceeds the living benefit withdrawal amount will reduce your withdrawal base as well as your future income.

<sup>1</sup>Your guaranteed lifetime withdrawal benefit would not increase in any given year in which a withdrawal is taken, if it is after the 10th rider anniversary, or if prior to age 50. Excess withdrawals will reduce your guaranteed lifetime withdrawal benefit. Additional rider details can be found in the Statement of Understanding.

The growth associated with this living benefit could increase your guaranteed lifetime withdrawal benefit, but is not interest credited to the policy value or available upon a withdrawal or as a cash surrender or death benefit.

All guarantees, including optional benefits, are based on the claims-paying ability of Transamerica Life Insurance Company.

**Annuities may lose value due to fees and charges 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.**

**This flyer does not describe all features of the *Transamerica Secure Retirement Index*<sup>®</sup> Annuity or the optional *Transamerica Income Plus*<sup>®</sup> living benefit. More specific information is available in the client brochure. It is important to read the information about the annuity and the indexes carefully when evaluating the annuity and living benefit. Further important details can be found in the Statement of Understanding.**

**A FIXED INDEX ANNUITY IS NOT A SECURITY and fixed index annuity policies are not an investment in the stock market or in the financial market indexes. Index account interest is based, in part, on index performance.**

**Past performance of an index is not an indication of future index performance. There is no guarantee that the index interest rate will be greater than zero percent. There is no guarantee that the Company will declare an interest rate greater than the guaranteed minimum effective interest rate.**

### **IMPORTANT INFORMATION**

Initial living benefit fee is 1.00%. The living benefit fee percentage may increase each living benefit anniversary with an automatic step-up. The owner has 30 days after the living benefit anniversary to reject an automatic step-up, and retains the right to all future automatic step-ups if they reject one. The maximum living benefit fee percentage allowed is 1.75%. Because the living benefit fee is a percentage of the withdrawal base (WB) the amount of the fee will fluctuate as the WB increases or decreases.

Any withdrawals, including those permitted under the living benefit, reduce your fixed index annuity's policy value, death benefits, and other values.

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.

If a withdrawal in excess of the living benefit withdrawal amount causes the policy value to reach zero, the *Transamerica Income Plus* living benefit and policy will terminate and no more living benefits are payable.

Some product features may be subject to firm approval and availability.

All policies, living benefits, and forms may vary by state, and may not be available in all states: ICC14 FIA0214, NIC14 FIA0214(FL), ICC14 RGMB470214(IS), ICC14 RGMB470214(IJ), NIC14 RGMB470214 (IS)(FL), NIC14 RGMB470214 (IJ)(FL), ICC14 RDR50214.

Fixed index annuity issued in all states except New York and Montana by Transamerica Life Insurance Company, Cedar Rapids, Iowa.

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 each 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 treated as spouses under the applicable state law, will each be treated as a spouse as defined in this policy for state law purposes. However, individuals in other arrangements, such as civil unions, registered domestic partnerships, or other similar arrangements, that are not recognized as marriage under the relevant state law, will not be treated as married or as spouses as defined in this policy for federal tax purposes. Therefore, exercise of the spousal continuation provisions of this policy or any riders by individuals who do not meet the definition of "spouse" may have adverse tax consequences and/or may not be permissible. **Please consult a tax adviser for more information on this subject.**



**TRANSAMERICA**<sup>®</sup>

Insurance / Investments / Retirement