

# INVESTMENT FLEXIBILITY WITH LIFETIME INCOME

**TRANSAMERICA INCOME EDGE<sup>SM</sup>**  
**LIVING BENEFIT AVAILABLE WITH A  
TRANSAMERICA VARIABLE ANNUITY**

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**TRANSAMERICA<sup>®</sup>**  
Insurance / Investments / Retirement

# TRANSAMERICA INCOME EDGE

Transamerica Income Edge is an optional living benefit available for an additional fee with a Transamerica variable annuity. It offers the opportunity for a 6.50% single life withdrawal rate at age 65 and a joint life withdrawal rate of 6.00% at 65<sup>1</sup> if no withdrawals are made during the first six complete living benefit years or if a step-up occurs on or after the 7th living benefit anniversary. It also offers more investment flexibility than many other living benefits available today, as well as lower-cost index investment options, no M&E&A charges on assets in the Stable Account, and competitively priced fees.

That's a straightforward, flexible, and cost-efficient way to create income for life that will never be reduced.

## Straightforward

- Ability for higher withdrawal percentages
- Lifetime income that cannot be reduced<sup>2</sup>

## Flexible

- 65+ investment options from well-known managers<sup>3</sup>
- Select your investment options to meet your investment needs
- Potential to increase your withdrawal base when your investments perform well

## Cost efficient

- No M&E&A\* charge on assets in the Stable Account
- Lower cost index investment options available
- Annual fees are competitive at 1.45% of your withdrawal base<sup>4</sup>

<sup>1</sup>If the living benefit is structured as joint life, the withdrawal percentage will be based on the younger of the annuitant or the annuitant's spouse when withdrawals begin.

<sup>2</sup>As long as withdrawals do not exceed the rider withdrawal amount.

<sup>3</sup>May vary by product.

<sup>4</sup>Other fees may apply to individual investments held in the account and fees may go up.

\*Mortality & expense risk fee & administrative charge (M&E&A) is an annual fee assessed daily and is a percentage of the subaccount policy value.

# STRAIGHTFORWARD

## Higher withdrawal percentages, fewer moving parts

- Opportunity for 6.50% single life or 6.00% joint life withdrawal rate at 65 if you wait six living benefit years to take withdrawals or if a step-up occurs on or after the 7th rider anniversary.
- If you wait three years to take income and turn 65 or if a step-up occurs on or after the 4th rider anniversary, you're eligible for a 5.75% single life and 5.25% joint life withdrawal rate.
- Consistent guaranteed income that can never run out or be reduced, even if your policy value reaches zero, as long as no excess withdrawals are taken. Should the variable annuity's policy value fall to zero, you will receive payments up to the amount allowed under the living benefit for life. If an excess withdrawal causes the policy value to reach zero, the living benefit and policy will terminate.
- Your wait period for higher withdrawal percentages is tied to your living benefit's inception date.
- All guarantees, including optional benefits, are based on the claims paying ability of the issuing insurance company.

### After 6 complete living benefit years:

ATTAINED AGE**	SINGLE LIFE WITHDRAWAL PERCENTAGE	JOINT LIFE WITHDRAWAL PERCENTAGE	JOINT LIFE WITHDRAWAL PERCENTAGE (NY)
59 – 64	5.50%	5.00%	5.00%
65 – 69	6.50%	6.00%	6.00%
70 – 74	6.50%	6.00%	6.00%
75 – 79	6.50%	6.00%	6.00%
80+	7.00%	6.50%	6.50%

### After 3 complete living benefit years through the 6<sup>th</sup>:

ATTAINED AGE**	SINGLE LIFE WITHDRAWAL PERCENTAGE	JOINT LIFE WITHDRAWAL PERCENTAGE
59 – 64	4.75%	4.25%
65 – 69	5.75%	5.25%
70 – 74	5.75%	5.25%
75 – 79	5.75%	5.25%
80+	6.25%	5.75%

### In the first 3 complete living benefit years:

ATTAINED AGE**	SINGLE LIFE WITHDRAWAL PERCENTAGE	JOINT LIFE WITHDRAWAL PERCENTAGE
59 – 64	4.00%	3.50%
65 – 69	5.00%	4.50%
70 – 74	5.00%	4.50%
75 – 79	5.00%	4.50%
80+	5.50%	5.00%

If the living benefit is structured as joint life, the withdrawal percentage will be based on the younger of the annuitant or annuitant's spouse when withdrawals begin.

\*\*Age at time of first withdrawal. Issue ages are 0 – 85.

# FLEXIBLE

Create a portfolio that's tailored for you, by you

**70%**  
FLEXIBLE  
AND SELECT  
INVESTMENT  
OPTIONS,  
YOU CHOOSE



**30%**  
STABLE  
ACCOUNT

- Allocate 70% of your initial and additional premium payments to a wide range of investments, including stock, bond, and alternative fund assets.
- Choose from some of the most well-known managers in the industry.
- Earn a fixed interest rate with the final 30%, which is automatically placed in the Stable Account.<sup>5</sup>
- Opportunity to grow your withdrawal base with an annual step-up when your investments perform well.

While this living benefit is effective, quarterly rebalancing is required and will take place at the end of each living benefit quarter. We will automatically transfer amounts among investment options according to the most recent rebalancing instructions on file that comply with the required allocations for rebalancing. The Stable Account is not included in the quarterly rebalancing process.

<sup>5</sup>The Stable Account is a fixed account option that is only available if you elect this living benefit. The guaranteed minimum interest rate for the Stable Account is 0.25% for non-NY and 1.00% for NY. Transfers to and from the Stable Account are not permitted.

# COST EFFICIENT

Keep more of your money  
working for you

- Pay no M&E&A on assets in the Stable Account.
- Invest in lower-cost index investment options.
- Annual fees are competitive at 1.45% of your withdrawal base.



**Straightforward**

**Flexible**

**Cost efficient**

The withdrawal percentages 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, which may be amended by us from time to time. Please contact our administrative office to determine whether the rates above have been amended.

You should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.

# TRANSAMERICA VARIABLE ANNUITIES

With optional *Transamerica Income Edge* living benefit

## THE FLEXIBILITY TO CHOOSE

Create a portfolio that's tailored for you, by you. Start by choosing from up to 65-plus investment options (may vary by product) from some of the industry's leading money managers and allocate 70% of all premiums in any of the investment options listed below. It's your choice. The remaining 30% of your premiums is automatically allocated to Transamerica's Stable Account, which is a fixed account that offers a guaranteed interest rate. Investment options are subject to investment risk, including the possible loss of principal.

### 1 STEP 1: CHOOSE YOUR INVESTMENT OPTIONS (70%)

FLEXIBLE INVESTMENT OPTIONS	
<b>STOCK/ EQUITY</b>	<b>STOCK/ EQUITY</b>
AB Growth and Income Portfolio - Class B	TA JPMorgan Enhanced Index
American Funds Growth Fund - Class 2	TA JPMorgan Mid Cap Value
American Funds Growth-Income Fund - Class 2	TA Levin Large Cap Value <sup>6</sup>
American Funds International Fund - Class 2	TA Morgan Stanley Capital Growth <sup>6</sup>
Fidelity® VIP Contrafund® Portfolio - Class 2	TA Small/Mid Cap Value
Fidelity® VIP Mid Cap Portfolio - Class 2	TA T. Rowe Price Small Cap <sup>6</sup>
Fidelity® VIP Value Strategies Portfolio - Class 2	TA TS&W International Equity
TA Barrow Hanley Dividend Focused <sup>6</sup>	TA U.S. Equity Index <sup>6</sup>
TA BlackRock iShares Edge 100 <sup>6</sup>	TA WMC US Growth
TA Greystone International Growth	Vanguard - Mid-Cap Index Portfolio <sup>7</sup>
TA International Equity Index <sup>6</sup>	Vanguard - International Portfolio <sup>7</sup>
TA Janus Mid-Cap Growth	
<b>ASSET ALLOCATION</b>	<b>ASSET ALLOCATION</b>
AB Balanced Wealth Strategy Portfolio - Class B <sup>6</sup>	TA BlackRock iShares Edge 75 <sup>6</sup>
American Funds Asset Allocation Fund - Class 2	TA Janus Balanced
Fidelity® VIP Balanced Portfolio - Service Class 2	TA JPMorgan Asset Allocation - Growth
State Street Total Return V.I.S. Fund - Class 3 <sup>6</sup>	TA JPMorgan Tactical Allocation
TA 60/40 Allocation <sup>6</sup>	TA Madison Diversified Income <sup>6</sup>
TA BlackRock iShares Edge 40 <sup>6</sup>	TA Market Participation Strategy
TA BlackRock iShares Edge 50 <sup>6</sup>	TA Multi-Managed Balanced <sup>6</sup>
<b>MANAGED-RISK ASSET ALLOCATION</b>	<b>MANAGED-RISK ASSET ALLOCATION</b>
TA American Funds Managed Risk - Balanced	TA Managed Risk - Growth ETF <sup>6</sup>
TA BlackRock Tactical Allocation	TA Morgan Stanley Global Allocation <sup>6</sup>
TA JPMorgan Asset Allocation - Conservative	TA Morgan Stanley Global Allocation Managed Risk - Balanced
TA JPMorgan Asset Allocation - Moderate	TA PIMCO Tactical - Balanced
TA JPMorgan Asset Allocation - Moderate Growth	TA PIMCO Tactical - Conservative
TA JPMorgan International Moderate Growth	TA PIMCO Tactical - Growth
TA Legg Mason Dynamic Allocation - Balanced	TA QS Investors Active Asset Allocation - Conservative
TA Legg Mason Dynamic Allocation - Growth	TA QS Investors Active Asset Allocation - Moderate
TA Managed Risk - Balanced ETF <sup>6</sup>	TA QS Investors Active Asset Allocation - Moderate Growth
TA Managed Risk - Conservative ETF <sup>6</sup>	
<b>ALTERNATIVE /FIXED INCOME</b>	<b>ALTERNATIVE /FIXED INCOME</b>
TA BlackRock Global Real Estate Securities	Vanguard - Real Estate Index Portfolio <sup>7</sup>
<b>SELECT INVESTMENT OPTIONS</b>	
<b>BOND/FIXED INCOME</b>	<b>BOND/FIXED INCOME</b>
American Funds Bond Fund	TA PineBridge Inflation Opportunities <sup>6</sup>
TA Aegon High Yield Bond <sup>6</sup>	TA PIMCO Total Return <sup>6</sup>
TA Aegon U.S. Government Securities <sup>6</sup>	Vanguard - Total Bond Market Index Portfolio <sup>7</sup>
TA BlackRock Government Money Market <sup>6</sup>	Vanguard - Short-Term Investment-Grade Portfolio <sup>7</sup>
TA JPMorgan Core Bond	

### 2 STEP 2: ALLOCATE 30%

STABLE ACCOUNT
<b>GENERAL ACCOUNT</b>
Stable Account

The Stable Account is a fixed account option that is only available if you elect this living benefit. The guaranteed minimum interest rate for the Stable Account is 0.25% for non-NY and 1.00% for NY. Transfers to and from the Stable Account are not permitted. There are no M&E&A charges on assets in the Stable Account.

<sup>6</sup>Also available on *Principium*<sup>SM</sup> III.

<sup>7</sup>Available only with I-share.

Not all investment options are available in all states.

All TA subaccount investment options invest in the underlying portfolios of Transamerica Series Trust Service Class shares (Investment Adviser, Transamerica Asset Management, Inc.). Please see prospectus for details.

4 Investment option names may vary from their corresponding underlying portfolio names. Please see the contract

prospectus for underlying portfolio names.

**You could lose money by investing in TA BlackRock Government Money Market VP. 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 a time. Investment option names may vary from their corresponding underlying fund names. Please see the variable annuity prospectus for underlying portfolio names.**

# A CASE STUDY

## TRANSAMERICA INCOME EDGE IN ACTION

Joe B. Investor is 59 and wants to take \$250,000 from his IRA to create a guaranteed stream of income for himself at age 65. Joe is looking to use potential market returns to accumulate a larger base of future income while he continues to work. He also wants protection from market corrections so they don't erode his gains as he nears his retirement date. Here's a step-by-step look at how *Transamerica Income Edge* when combined with a Transamerica variable annuity can work for him. Please note 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.



This hypothetical example does not guarantee or predict actual performance.

### 1 Guaranteed income for life that can't be reduced:

Joe's initial income is protected because, even in declining markets, his withdrawal base will not decrease as long as he takes no withdrawals in excess of the maximum withdrawal amount under the living benefit. The withdrawal base does not establish or guarantee policy value, surrender value, minimum death benefit, or return for an investment option. This means Joe's future income is secure against market volatility.

### 2 Investment flexibility:

Joe allocates 70% of his premiums in any of the available investment options. He gets to control his investment mix to suit his needs.

### 3 Annually lock in investment gains:

In rising markets, Joe automatically locks in investment gains to his current policy value on his living benefit anniversary and steps up his withdrawal base to this new value. So even if the markets decline before he is ready to take his withdrawals, his increased withdrawal base is locked in.

### 4 Opportunity for 6.50% withdrawals:

By waiting six complete living benefit years to take withdrawals and turning 65, Joe steps up to a 6.50% single life withdrawal rate. In this example, Joe's 6.50% withdrawal rate is based on the benefit's highest locked-in anniversary value, and was not reduced by the market decline in the years leading up to his retirement.

## QUESTIONS

### CAN THE VARIABLE ANNUITY POLICY VALUE CHANGE?

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.

### WHAT HAPPENS IF I NEED MORE THAN MY WITHDRAWAL AMOUNT?

Any withdrawals before age 59½ may be subject to IRS penalties. Excess withdrawals beyond the rider withdrawal amount will reduce your withdrawal base by the greater of dollar for dollar or pro rata. Partial withdrawals are first taken pro rata across the Select and Flexible investment options and

## QUESTIONS CONTINUED

will only be withdrawn from the Stable Account if the other subaccount options are exhausted.

### DO I ALWAYS HAVE TO ACCEPT AN AUTOMATIC STEP-UP?

You have the right to reject an automatic step-up within 30 days following a living benefit anniversary, if the living benefit 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 living benefit fee percentage will also be reversed, and the withdrawal base will be set to the withdrawal base prior to the automatic step-up.

### HOW MUCH DOES THE VARIABLE ANNUITY COST?

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

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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.

### CAN I CANCEL THE LIVING BENEFIT IF MY NEEDS CHANGE?

You can cancel the living benefit within 30 days of the living benefit start date. You may also terminate the living benefit during the 30-day window following each fifth living benefit anniversary. If the living benefit is terminated, money in the Stable Account will be transferred to the money market subaccount.

### HOW MUCH DOES THIS LIVING BENEFIT COST?

The *Transamerica Income Edge*<sup>SM</sup> living benefit is available with a Transamerica variable annuity for an additional cost. An annual fee of 1.45% of your withdrawal base will be deducted on a pro rata basis from the Select and Flexible Options at the end of each rider quarter and only deducted from the Stable Account if the other options are exhausted. For New York only, once the Select and Flexible Investment Options are exhausted, no rider fee will be deducted. The rider fee percentage may increase upon an automatic step-up, but the maximum living benefit fee percentage allowed is 0.75% higher than the initial living benefit fee percentage. 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. In the event the policy value declines significantly the fee amount could be a much higher percentage of the policy value. Enrollment in Dollar Cost Averaging is not available while this living benefit is in effect.

**The withdrawal percentages and living benefit fees may change and may go up, 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, which may be amended by us from time to time. Please contact our administrative office to determine whether the rates above have been amended. **You should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

### WHEN CAN I BEGIN LIVING BENEFIT WITHDRAWALS?

You must wait until the living benefit year after you turn age 59 to begin withdrawals permitted under the living benefit. If the living benefit is purchased prior to age 59, however, the living benefit fee will still apply. 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. Withdrawals may be subject to surrender charges.

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**Before investing, consider a variable annuity's investment objectives, risks, charges, and expenses. Go to [transamerica.com](http://transamerica.com) for prospectuses containing this and other information. Please read carefully.**

### ADDITIONAL INFORMATION

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

On the maximum annuity commencement date, the living benefit terminates. By annuitizing the policy, you will have the option to receive lifetime payments that are no less than the withdrawals allowed by the living benefit. Annuitization must generally occur by the annuitant's age 99.

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 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.

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.**

Living and death benefits are referred to as a rider in the contract.

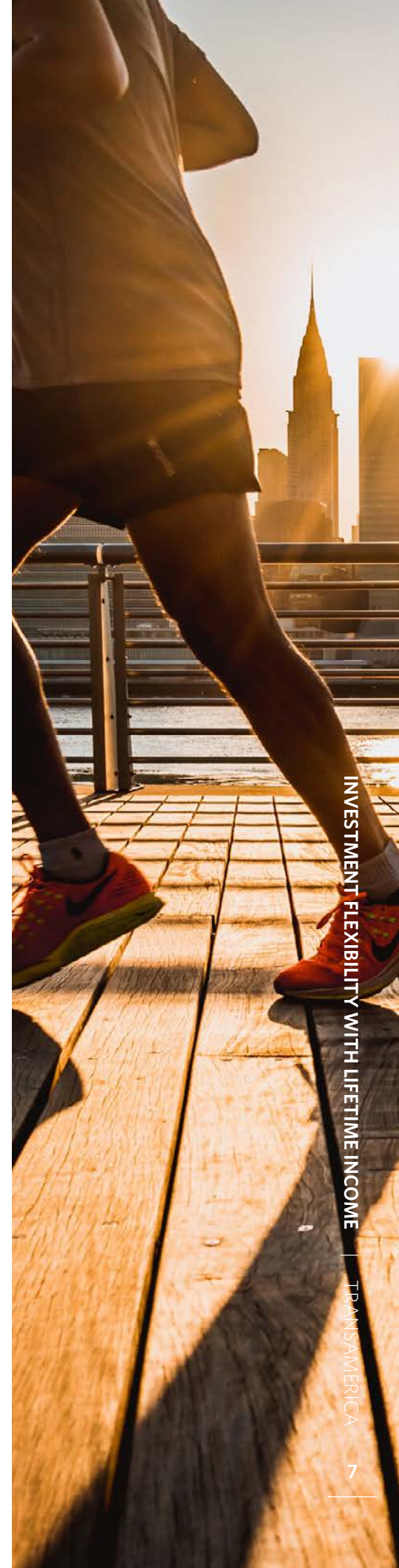
### **WHAT IS A VARIABLE ANNUITY?**

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

If you elect the *Transamerica Income Edge*<sup>SM</sup> living benefit, there are certain underlying investment options offered in your policy that use 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, pays 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, other investment options are available under the *Transamerica Income Edge*<sup>SM</sup> living benefit, that do not invest in funds that utilize volatility control strategies.

All policies, benefits, and forms may vary by state, and may not be available in all states. ICC16 RGMB510616(IS), ICC16 RGMB510616(IJ), NIC16 RGMB510616(IS)(FL), NIC16 RGMB510616(IJ)(FL), NIC16 RGMB510616(IS)(NY), NIC16 RGMB510616(IJ)(NY)





TRANSAMERICA®

Insurance / Investments / Retirement

**Your financial professional can help you dive even deeper into Transamerica annuities, optional living benefits, optional survivor benefits, and more.**

 **Visit:** [transamerica.com](https://www.transamerica.com)

 **Contact:** 800-851-7555