

TRANSAMERICA

CAPITAL BUILDER

A single premium tax-deferred fixed annuity.

PREMIUM OF \$100,000 AND OVER

RATE GUARANTEE PERIOD	BASE RATE	BAILOUT RATE	PREMIUM ENHANCEMENT
1-YEAR			
5-YEAR			

PREMIUM UNDER \$100,000

RATE GUARANTEE PERIOD	BASE RATE	BAILOUT RATE	PREMIUM ENHANCEMENT
1-YEAR			
5-YEAR			

All rates and percentages are effective as of _____ and are subject to change without notice.

Guaranteed Minimum Interest Rate.

BAILOUT RATE

If the current renewal rate falls below the bailout rate, you can pull all or a portion of the money out of your annuity without any surrender charges.

PREMIUM ENHANCEMENT

Your single premium will receive a Premium Enhancement (PE) and an additional PE for single premiums of \$100,000 or more. **For example, if the PE percentage is 1%, a PE of \$1,000 would be added to a \$100,000 premium for an initial policy value of \$101,000.** The PE is treated as earnings for tax purposes, and is not included in the return of premium guarantee. The PE is not intended as a reimbursement of surrender charges, and will be recaptured if a policy is canceled during the free-look period.

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

Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, a 10% Federal tax penalty may apply.

Surrender charge in policy years 1 – 5: 8%, 7%, 6%, 5%, 5%, and 0% thereafter.

For more information about the Transamerica Capital Builder Fixed Annuity, please see your financial professional today.

This policy meets the minimum cash requirements for Florida. Florida form number AS870 107 104 1105(FL)
Fixed annuity issued by Transamerica Life Insurance Company in Cedar Rapids, Iowa. Not available in New York.

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.