

# GROWTH, PROTECTION, AND INCOME

**TRANSAMERICA SECURE RETIREMENT INDEX<sup>®</sup> ANNUITY  
AND OPTIONAL TRANSAMERICA INCOME PLUS<sup>®</sup> LIVING BENEFIT**

**A FIXED INDEX ANNUITY IS NOT A SECURITY and fixed index annuity policies are not an investment in the stock market or in the 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.**

**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.**

**Transamerica Secure Retirement Index<sup>®</sup> Annuity and optional Transamerica Income Plus<sup>®</sup> living benefit are issued by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Not available in New York or Montana.**



**TRANSAMERICA<sup>®</sup>**



# TRANSAMERICA SECURE RETIREMENT INDEX<sup>®</sup> ANNUITY

**A modified flexible premium fixed index annuity that offers a number of benefits to help you meet your accumulation and income needs. Premiums are allowed in the first contract year only.**

## KEY BENEFITS

- Tax-deferred interest earnings that helps your money grow faster over time (Note: No additional tax-deferral benefits will be derived from placing IRA or other tax-qualified funds into an annuity. Key benefits other than tax-deferral should be considered in the purchase of a qualified annuity).
- The opportunity to put your money in a fixed account that offers a guaranteed rate of interest, two index account options that provide additional growth potential, or any combination of the three account options.
- Protection provided by a guarantee that interest credited will never be less than zero.
- The ability to access a portion of your policy value annually with penalty-free withdrawals.
- The opportunity to customize your income needs through a number of different payout options from which to choose.

## WHY TRANSAMERICA?

Transamerica Life Insurance Company has received high ratings from the industry's most respected independent rating services - A.M. Best Company, Fitch Ratings, Moody's Investors Service and S&P Global Rating Services. As a measurement of our financial strength, these ratings are a direct reflection of the care with which we manage our business.

This brochure is intended to provide you an overview of the *Transamerica Secure Retirement Index Annuity* features and guarantees. Further important details can be found in the *Transamerica Secure Retirement Index Annuity* Statement of Understanding. Please read it carefully.

Please also review the *Transamerica Secure Retirement Index Annuity* Current Rates Flyer. There could be a meaningful difference between the maximum, minimum and guaranteed rates described in this brochure. The cap rate, spread, participation rate and surrender charge period will vary depending on the premium enhancement selected.

# RETIREMENT REALITIES

You've worked hard to prepare and save, but planning for retirement brings a myriad of challenges. You'll want to be confident that you can enjoy the lifestyle you envisioned and that you'll have income available when you need it.

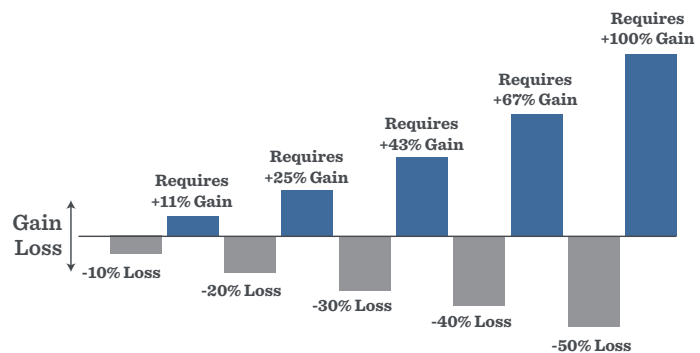
A fixed index annuity is something you may want to consider; with an accumulation phase during which your money earns interest, and an annuitization phase, when you can receive a steady stream of income.

## TRANSAMERICA SECURE RETIREMENT INDEX® ANNUITY PROVIDES:

### DOWNSIDE PROTECTION

As you get closer to retirement, a sudden downturn could send you off course. With our fixed index annuity, you get the confidence from knowing that a downturn in the market won't reduce your policy value. Importantly, interest credited to your policy is guaranteed never to be less than zero.

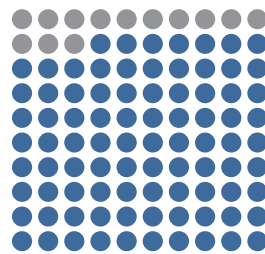
### GAIN NEEDED TO RECOVER FROM A MARKET LOSS



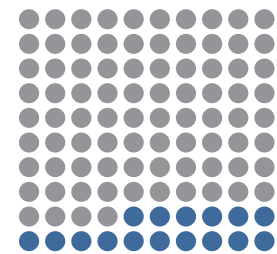
### GUARANTEED INCOME<sup>1</sup>

Few retirees have the benefit of a pension to guarantee a steady stream of income through retirement. Nowadays, it's up to you to create your own stream of reliable income. You want the financial security that comes with knowing your money will last all the way through your retirement. Our fixed index annuity can help.

### PENSIONS HAVE BECOME RARE



87% with pensions in 1979



15% with pensions in 2017

<sup>1</sup>U.S. Bureau of Labor Statistics: Employee Benefits in Industry: A Pilot Survey, 1979; and Retirement Benefits, National Compensation Survey, March 2017

# THE ACCUMULATION PHASE: OPPORTUNITY FOR INTEREST EARNINGS

With interest rates at historical lows and life expectancies increasing, the need to grow your nest egg may be more important than ever.

## PREMIUM ENHANCEMENT

To help you get started, the *Transamerica Secure Retirement Index*<sup>®</sup> Annuity offers a premium enhancement that will be added to your policy value when we receive your first payment and any additional payments made during the first year. It's a percentage of your premium and can vary based on the surrender charge\* schedule you choose, but it will never be less than 0.25%.

The premium enhancement is not intended to reimburse surrender charges on an annuity replacement nor applied if a policy is canceled in the free look period. Premium enhancements vary along with surrender charges, index account caps, spreads and participation rates. A higher premium enhancement percentage does not guarantee higher long term policy values. Please be sure to consider your personal situation when electing annuity features.

\* Can vary for the state of CT.

## THREE ACCOUNT OPTIONS FROM WHICH TO CHOOSE

You can allocate your policy value to a fixed account or any combination of the following two index account options: the S&P 500<sup>®</sup> Index account and the MSCI EAFE Index account. Everyone's circumstances are unique, and your financial professional can help you determine whether these account options are right for you.

The cap rate, participation rate, spread, fixed account rate and the premium enhancement rate fluctuate. Please review the ***Transamerica Secure Retirement Index Annuity Current Rates Flyer***. Ask your financial professional for a copy.

ACCOUNT OPTIONS	DESCRIPTION	INTEREST CREDITED
<b>FIXED ACCOUNT</b>	Transamerica sets an interest rate that is guaranteed for one year starting on the date of the allocation. The declared interest rate will never be less than 1.00% during the surrender charge period and 0.25% after the surrender charge period.	Based upon a declared interest rate that applies for a one-year crediting period. Interest is credited daily and compounded annually.
<b>S&amp;P 500<sup>®</sup> INDEX ACCOUNT</b>	Transamerica determines an index interest rate based on the S&P 500 <sup>®</sup> which is a commonly recognized index made up of large-cap stocks and features 500 industry-leading companies designed to measure the U.S. economy and overall market (without dividends).	Interest is credited at the end of a crediting period and is guaranteed not to be less than zero. Interest is based on the percentage change in the index, as measured by comparing its value at the beginning and the end of the crediting period reduced by the spread and participation rate, not to exceed a predetermined annual index cap rate. The spread, participation rate, and index cap rate are declared prior to the crediting period, guaranteed for one year and subject to change annually.
<b>MSCI EAFE INDEX ACCOUNT</b>	Transamerica determines an index interest rate based on the MSCI EAFE Index which is designed to measure the equity performance of 21 developed markets outside of the U.S. and Canada (without dividends).	

**CAP:** The maximum rate of interest the index account(s) may receive during a particular crediting period. If the index percentage change is greater than the cap, the cap will limit the interest rate credited. The minimum cap rates are as follows:

Surrender Charge Period	Minimum cap rate during surrender charge period	Minimum cap rate after surrender charge period
5 year	2.00%	1.00%
8 year	3.00%	1.00%
10 year	1.00%	1.00%

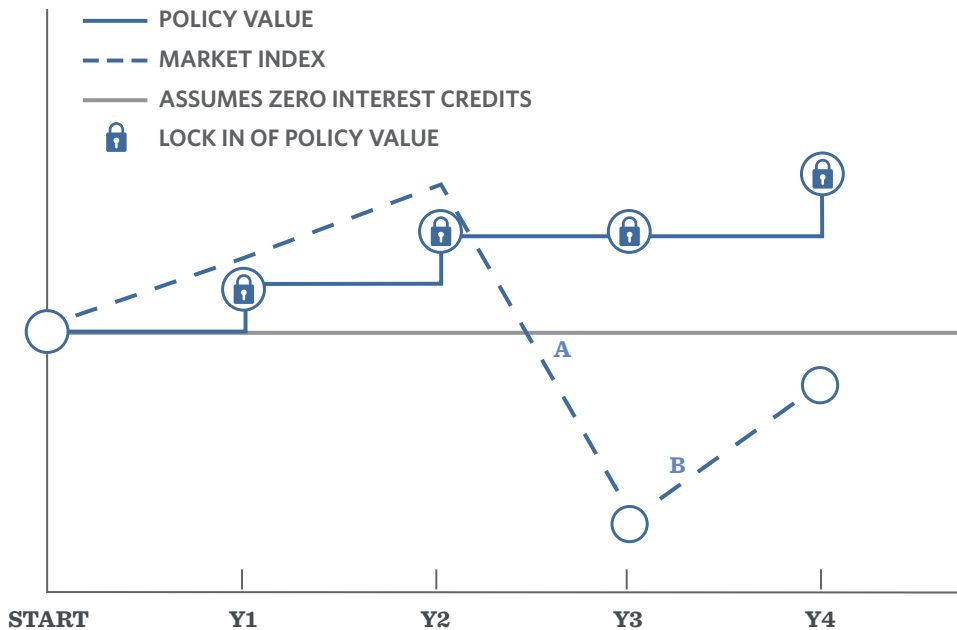
**SPREAD:** The rate deducted from the percentage change in the index value. We guarantee the spread will never be higher than 0%.

**PARTICIPATION RATE:** The percentage used to calculate the index interest rate after the application of the spread. We guarantee the participation rate will never be less than 100%.

# DOWNSIDE PROTECTION FOR YOUR POLICY VALUE

With *Transamerica Secure Retirement Index*® Annuity, your policy value will not decrease due to negative market performance. Allocations to an index account are not an investment in the stock market or indexes, nor do they participate directly in any equities or fixed income. Interest credited is guaranteed to not be less than zero.

## HOW DOWNSIDE PROTECTION WORKS - A HYPOTHETICAL EXAMPLE



**A** The market index may decrease, but your policy value will not be impacted. However, the policy value could decrease as a result of rider charges or other fees.

**B** Following a year of negative market index performance, the market heads up. The index account does not have to make up previous losses before your annuity can earn index interest. Your policy value can increase at the end of the crediting period in which a positive market index change takes place.

This hypothetical example is provided for illustrative purposes only and does not reflect any surrender charges or other expenses that may be assessed. It assumes no policy value was allocated to the Fixed Account, no additional premiums were added in the first contract year, and no withdrawals were taken. With the purchase of a living benefit, the policy values will be reduced by the cost of the living benefit. This may result in a loss of principal if the living benefit charge exceeds the interest credited.



# ACCESS TO YOUR CASH VALUE ON YOUR TERMS

We know that flexibility is important. That's why in any given year with *Transamerica Secure Retirement Index® Annuity*, you may withdraw - penalty free - up to an amount equal to 10% of your total premium payments. So in case you need money for an emergency like medical care, you can have access to your cash value. Withdrawals in excess of the 10% annually will be subject to a surrender charge and premium enhancement recapture. Penalty-free surrenders are also available through the unemployment and nursing care or terminal condition waivers that are available for no additional fee. Please refer to the contract for specific details.

**A larger premium enhancement may result in lower credited interest rates for the Fixed Account, less favorable Caps, Participation Rates and Spreads for the Index Accounts, higher surrender charges, or longer surrender charge periods than for annuities that do not include or has a smaller premium enhancement.** Please discuss the different options with your financial professional.

## SURRENDER CHARGE SCHEDULE

Years Since Premium Payment Date	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10+
10-Year Surrender Charge Percentage	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
8-Year Surrender Charge Percentage	8%	8%	7%	6%	5%	4%	3%	2%	0%	0%	0%
5-Year Surrender Charge Percentage	7%	7%	6%	5%	4%	0%	0%	0%	0%	0%	0%

Surrender charges are a percentage of the premium amounts withdrawn from the policy value.

Please see the Statement of Understanding for more information on withdrawals and surrender charges. Some options may not be available to all firms.

## PREMIUM ENHANCEMENT RECAPTURE SCHEDULE

Years Since Policy Date	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10+
10-Year Recapture Percentage	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%
8-Year Recapture Percentage	100%	87.5%	75%	62.5%	50%	37.5%	25%	12.5%	0%	0%	0%
5-Year Recapture Percentage	100%	80%	60%	40%	20%	0%	0%	0%	0%	0%	0%

Premium enhancements are subject to recapture for withdrawals that exceed the surrender charge free amount and for full surrenders. Some options may not be available to all firms.

# THE DISTRIBUTION PHASE: THE INCOME YOU NEED

We all have different goals, dreams, and needs. That's why we make available several different annuitization options that provide you the flexibility and choices you need to create an income stream that suits your particular situation.

With *Transamerica Secure Retirement Index*<sup>®</sup> Annuity, choose from the following fixed annuitization options:<sup>2</sup>

## INCOME FOR A SPECIFIED PERIOD

We will make guaranteed level payments only for the specific period you choose. Payments must be made for at least 120 months and may not exceed the annuitant's life expectancy. No funds will remain at the end of the specified period.

## LIFE INCOME

**Life Only** - We will make guaranteed level payments only during the annuitant's lifetime.

**Life 10 Years Period Certain** - We will make guaranteed level payments for the longer of

- the annuitant's lifetime or
- 10 years.

**Guaranteed Return of Proceeds** - We will make guaranteed level payments for the longer of

- the annuitant's lifetime or
- until the total dollar amount of all income payments made to you equals the amount applied to this option.

## INCOME OF A SPECIFIED AMOUNT

Payments are made for any specified amount until the amount, with interest, is exhausted. Payments must be made for at least 120 months and may not exceed the annuitant's life expectancy.

## JOINT AND SURVIVOR INCOME

**Life Only** - We will make guaranteed level payments only during the annuitants' lifetimes;

or

**Life 10 Years Period Certain** - We will make guaranteed level payments for the longer of

- the annuitant's lifetime and a joint annuitant of your selection or
- 10 years.

## WHAT HAPPENS IF I PASS AWAY?

If the annuitant passes away before the annuity income payments begin, we pay the death benefit of the annuity to your beneficiary. The amount of the death benefit will be the greater of the policy value or the minimum required cash value. If the annuitant passes away after the income payments start, depending on the type of income option you choose, we will pay the remaining income payments, if any, to your beneficiary.

Other rules may apply depending upon the relationships between the owner, annuitant, and beneficiary. Please see the Death Proceeds section of the policy for more information.

## WHO'S WHO IN A FIXED INDEX ANNUITY

### INSURANCE COMPANY

The company that issues the annuity and is responsible for the guarantees.

### OWNER AND/OR ANNUITANT

Usually the same person, but they can be different. The owner makes the decisions regarding the annuity, and the annuitant is the person whose life expectancy is used to calculate and receive annuity payments.

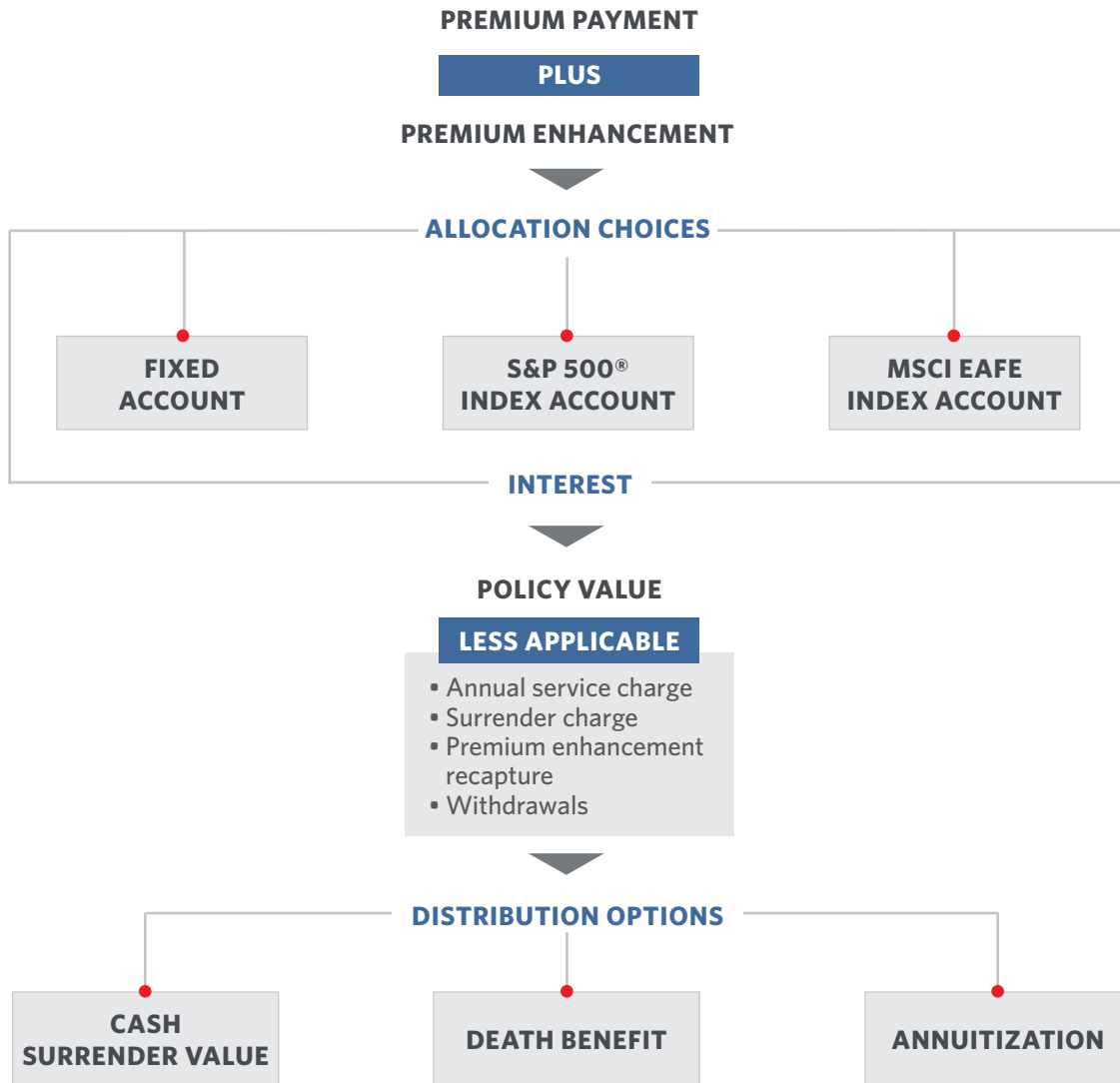
### BENEFICIARY

The beneficiary is the person who receives the annuity's death benefit in the event of the annuitant's death.

<sup>2</sup>Contractually we reserve the right to avoid making payments of less than \$20.

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

# TRANSAMERICA SECURE RETIREMENT INDEX<sup>®</sup> ANNUITY AT-A-GLANCE



Money flow does not include election of the optional *Transamerica Income Plus*<sup>®</sup> living benefit.

Fees will be deducted, as appropriate, from the policy value. An annual service charge may be deducted from the policy value. We also deduct surrender charges plus any premium enhancement recapture, if a withdrawal is taken that exceeds the surrender charge-free amount within the surrender charge period. The policy value less these charges, as applicable, would be the amount that is available upon early surrender, as a death benefit, or the amount that may be annuitized under the contract.



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

By selecting the optional *Transamerica Income Plus* living benefit, you retain all the features and benefits of the *Transamerica Secure Retirement Index*<sup>®</sup> Annuity plus gain additional benefits.

## KEY BENEFITS

- A guaranteed lifetime withdrawal benefit that will provide you with the opportunity for a steady stream of income.
- The opportunity to increase the guaranteed lifetime withdrawal benefit through the guaranteed annual growth rate percentages.
- Access to the remaining policy value upon policy surrender.

Available at an additional cost, this living benefit helps to provide you with certainty in your retirement planning.

## GROWTH YOU CAN COUNT ON

With the optional *Transamerica Income Plus* living benefit, you have the potential to receive an increased guaranteed lifetime withdrawal benefit due to the guaranteed annual growth rate. Your attained age on the living benefit anniversary determines the growth rate percentage. See the chart to the right.

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.

Your guaranteed lifetime withdrawal benefit would not increase due to growth (could still receive a step-up) in any given year in which a withdrawal is taken, if it is after the 10th living benefit anniversary, or if prior to age 50. Excess withdrawals will reduce your guaranteed lifetime withdrawal benefit. Additional living benefit details can be found in the Statement of Understanding.

## ANNUAL GROWTH RATE PERCENTAGES (SINGLE AND JOINT LIFE)

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%

For joint life, the growth rate percentages are based on the attained age of the younger of the annuitant or annuitant's spouse

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

The optional *Transamerica Income Plus* living benefit takes the worry away with the opportunity to lock in a guaranteed future income stream while maintaining access to your remaining policy value.

## GUARANTEED LIFETIME INCOME

With *Transamerica Income Plus*, the future becomes a bit more predictable with the steady stream of income available through the guaranteed lifetime withdrawal benefit.

Once you have reached the minimum benefit age of 50, you can withdraw up to a certain percentage of the withdrawal base each policy year, regardless of your policy value. See the chart to the right.

That income – called the living benefit withdrawal amount – is guaranteed for the rest of your life as long as you do not take excess withdrawals. This amount is locked in at the time of your first withdrawal.

While excess withdrawals are permitted, they will reduce your living benefit withdrawal amount. If a withdrawal in excess of the living benefit withdrawal amount causes the policy value to reach zero, the living benefit and policy will terminate and no more benefits are payable. Additional living benefit details can be found in the Statement of Understanding.

All withdrawals reduce the policy value and death benefit. Withdrawals may be subject to surrender charges. Withdrawals that do not exceed the living benefit withdrawal amount do not impact the guaranteed lifetime withdrawal benefit. See the Statement of Understanding for additional details.

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.

Generally, withdrawals and service charges deducted during a crediting period will not be credited interest.

## ACCESS TO POLICY VALUE

Another important benefit to the *Transamerica Income Plus* living benefit is your ability to access any remaining policy value or for a death benefit to be paid. In the event your needs change, you may take withdrawals or surrender this policy at any time for any remaining policy value. Surrender charges may apply. Should you pass away while receiving living benefits, your beneficiary will receive a death benefit equal to any remaining policy value.

## HOW MUCH DOES TRANSAMERICA INCOME PLUS COST?

The initial benefit fee is 1% of the withdrawal base. This amount is divided by four and is deducted quarterly from the policy value. This fee percentage can increase up to the policy maximum of 1.75% on a living benefit anniversary when there is an automatic step-up. Should the living benefit fee rate increase as a result of a step-up, you have 30 days to reject the automatic step-up. Because the fee is a percentage of the withdrawal base, the amount of the fee will fluctuate if the withdrawal base increases or decreases. The fee could reduce your policy value below your original premium. It is important to note that if you purchase the *Transamerica Income Plus* living benefit prior to age 50, the living benefit fee will still be charged even though living benefits do not become available until age 50.

## ANNUAL WITHDRAWAL RATE PERCENTAGES (SINGLE LIFE)

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

# CASE STUDY: IRA ROLLOVER

## MEET ANN

Age 63  
 Currently employed  
 Regular IRA contributor  
 IRA balance: \$100,000

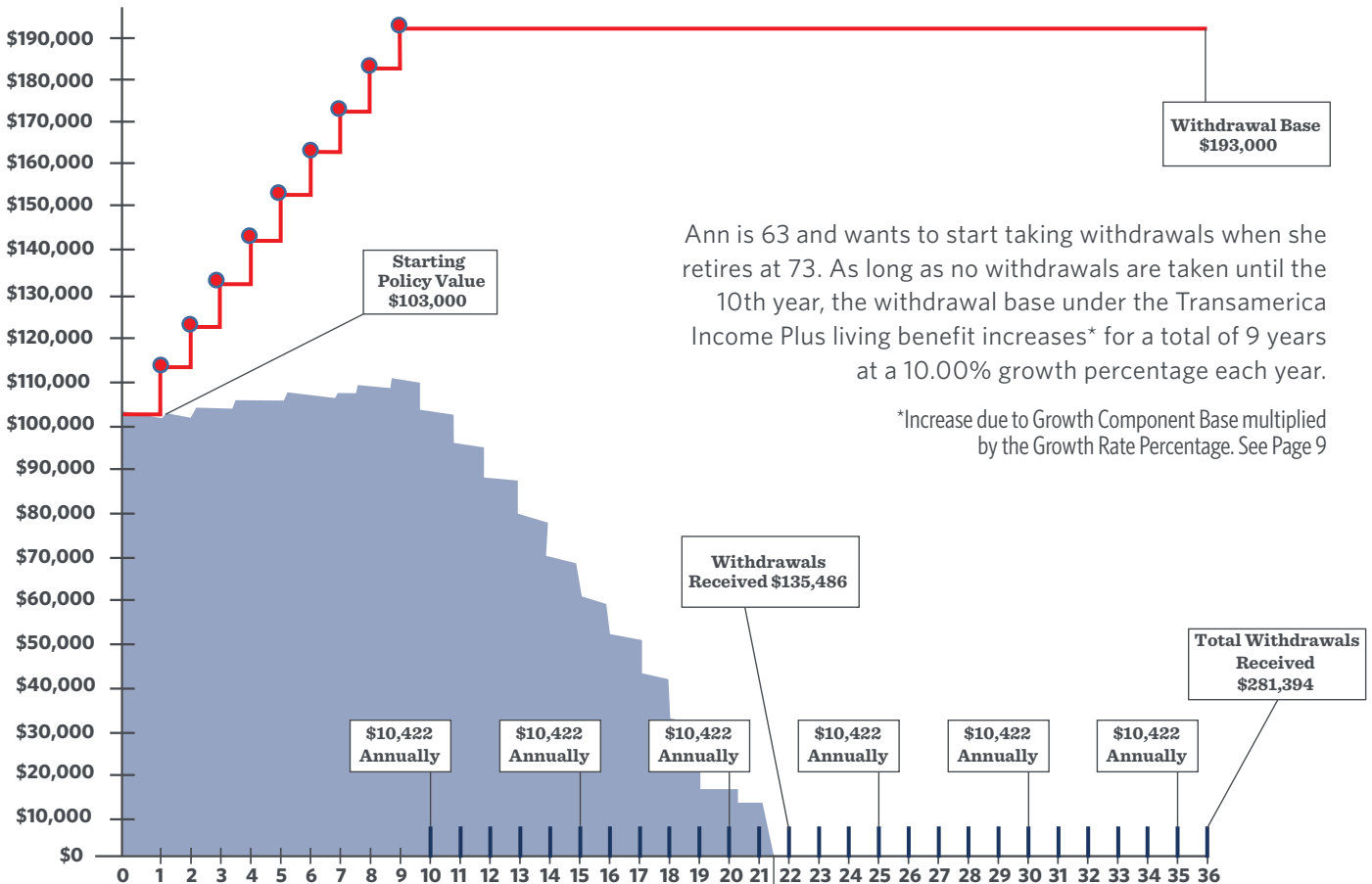
## RETIREMENT GOALS

Retire at age 73  
 Guaranteed lifetime income  
 Protection against principal loss  
 Growth potential



## SOLUTION:

Roll over Ann's IRA into the **Transamerica Secure Retirement Index® Annuity with Transamerica Income Plus® living benefit**. Ann chooses a 10-year surrender period and **receives a 3% premium enhancement**. She contributed \$100,000 and by age 85 would have received a total of \$135,486 in withdrawals and by age 100 a total of \$281,394.



Ann is 63 and wants to start taking withdrawals when she retires at 73. As long as no withdrawals are taken until the 10th year, the withdrawal base under the Transamerica Income Plus living benefit increases\* for a total of 9 years at a 10.00% growth percentage each year.

\*Increase due to Growth Component Base multiplied by the Growth Rate Percentage. See Page 9

This is an hypothetical example and does not guarantee or predict actual results.

The example includes the deduction of the initial annual living benefit fee is 1%. The maximum annual living benefit fee percentage may increase to 1.75%. The fee for this option is deducted from the policy value while the annuity and the optional living benefit are both active. An annual service charge may be deducted from the policy value.

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.

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

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

# IMPORTANT INFORMATION

**This document highlights features of the fixed index annuity and the optional living benefit rider. Additional product details can be found in the Statement of Understanding. Please read carefully.**

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

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. Neither Transamerica, nor any of its affiliates, provide tax or legal advice. You may want to consult a tax or legal advisor before making your final purchase decision.

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.**

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**When it comes to preparing for your future,  
there's no time like the present.**



Let's get started today.

Find out more at [transamerica.com](https://www.transamerica.com)



**TRANSAMERICA<sup>®</sup>**