When it comes to retirement planning, it’s important to create a well-diversified portfolio that can help you increase long-term growth.

That’s where the Trans 10SM flexible premium deferred fixed annuity can become an important component of your long-term financial plan.

Trans 10SM from Transamerica Life Insurance Company offers interest rate guarantees and liquidity options that can give you a strong foundation for building a secure retirement. (Please note that guarantees mentioned within are based on the claims-paying ability of Transamerica Life Insurance Company.)

**Secure Your Financial Future Today**

The Trans 10SM annuity offers you the choice of enhanced interest rates today or flexible liquidity options when you’re ready to retire. Take a look at some of these great features:

**Low Initial Premiums.** You can get started with an initial premium of $2,000 for qualified funds and $5,000 for non-qualified funds. Minimum additional premium is $1,000. (The maximum total premium is $1,000,000 without prior company approval.) For the state of Florida the company reserves the right to limit or refuse subsequent premium payments if the credited interest for new premium received equals the guaranteed minimum effective annual interest rate shown on the policy specification page.

**Guaranteed Minimum Interest Rate.** A guaranteed minimum interest rate of 1%† in all policy years. The guaranteed cash values will always be at least as great as the minimum cash values required by your state.

**Tax-Deferred Earnings.** Tax deferral accelerates your earnings, with your premium earning interest and your interest earning interest. With an annuity, you won’t pay taxes on your money as it grows, unless withdrawn or distributed. 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.

**Interest Rate Guarantee.** For the initial premium and any additional premiums received in the first policy year, the base interest rate at the time of each deposit will be guaranteed for three premium years. Additional premium payments received after the first policy year will receive the current base interest rate at the time of deposit and will be guaranteed for one premium year. After the initial guarantee period, the renewal interest rate for each premium will be determined.

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†Subject to state availability, policies made effective after 5/16/2010 have a Guaranteed Minimum Interest Rate (GMIR) of 1%. Policies made effective prior to 5/17/2010 (or state availability date, if later) have a GMIR of 2% during the first 10 policy years and 1.5% thereafter.
annually thereafter and will be guaranteed for one year. The renewal rate will never be more than 1% lower than the base interest rate in the previous premium year and will never be less than the guaranteed minimum effective annual interest rate.

**Additional Interest Credit.** All premium payments received in the first policy year will receive a current 2% additional interest credit for one premium year. The additional interest credit will be credited for 12 months from the receipt of premium. For future policy issues, the additional interest credit may vary from 1% to 3%, except in OR and WA where the additional interest credit rate is fixed at 2%.

**Premium Enhancement.** During the first policy year, if total cumulative gross premiums paid at the time of each premium payment are equal to or exceed $75,000, then a current 1% premium enhancement will be applied only to that premium payment, and the resulting amount will be added to the policy value. This addition is not considered a premium payment. The premium enhancement is not intended to reimburse surrender charges on annuity replacements nor applied if the policy is cancelled pursuant to the Right to Cancel Provision. For future policy issues, the Premium Enhancement may vary from 0.25% to 2%, except in OR and WA where the premium enhancement rate is fixed at 1%.

**Waiver of Surrender Charge.** Company-imposed surrender charges will be waived in the following instances:

- **Minimum Required Distribution.** For tax-qualified plans, partial withdrawals taken to satisfy minimum distribution requirements with respect to this policy under the Internal Revenue Code.

- **Nursing Care and Terminal Condition Withdrawal Option.** Beginning in the first policy year, the owner or the owner’s spouse (annuitant or annuitant’s spouse if the owner is not a natural person) must have been: 1) confined in a hospital or nursing facility for 30 consecutive days, or 2) diagnosed as having a terminal condition. Confinement must begin or diagnosis must be made on or after the policy date (except NJ). Minimum distribution is $1,000 ($500 in New Jersey). This option is not available in Massachusetts, nor is it available to the spouse of the owner or annuitant in New Jersey.

- **Exchange Option.** Surrender charges will be waived if the owner exchanges this policy after the first policy anniversary for an immediate annuity designated by Transamerica Life Insurance Company.

- **Payment as a result of death.** For civil union partners, registered domestic partners, or other similar relationships as recognized by your state, please contact a qualified tax advisor prior to purchasing.

**Choose the Features that Work Best for You**

With the Trans 10SM fixed annuity, you have the flexibility to choose the option that best suits your long-term financial goals. Depending on your need for higher returns or greater liquidity, you can select either the Trans 10SM with the Enhanced Rate Option or the Trans 10SM with the Full Feature Rider. The Enhanced Rate Option is not available in Connecticut, Delaware, Florida, Massachusetts, Minnesota, New Jersey, Oregon, Pennsylvania, South Carolina, Texas, Utah, and Washington.

**The Enhanced Rate Option—Increases your interest rate.** The Enhanced Rate Option offers you the highest interest rate available but limits liquidity features.

- **Surrender Charges.** Withdrawals in the first 10 policy years are generally subject to a surrender charge. The surrender charge schedule for the Trans 10SM with the Enhanced Rate Option is 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 2%. After the first 10 policy years, there is no Company-imposed surrender charge.

- **Annuitization.** The annuitization date is set at age 100. Annuitization prior to the annuity com-
mencement date will be treated as surrender.

**The Full Feature Rider—Offers you more liquidity.**
The Full Feature Rider offers more liquidity but has a reduced interest rate. If you desire access to your cash value during the surrender charge period, this rider may be appropriate for you.

- **Surrender Charge.** Withdrawals in the first 10 policy years are generally subject to a surrender charge. The surrender charge schedule for the Trans 10SM with the Full Feature Rider is 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%. After the first 10 policy years, there is no Company-imposed surrender charge.

- **Waiver of Surrender Charge.** For the Trans 10SM with the Full Feature Rider, company-imposed surrender charges will also be waived in the following instances:
  - **Partial Sum.** Withdrawals of accrued interest in the first policy year. Beginning in the second policy year, withdrawals of up to 10% of the policy value as of the prior policy anniversary. Minimum withdrawal amount is $500.
  - **Systematic Payout Option (SPO).** Beginning in the first policy year, systematic withdrawals of up to 10% of the policy value divided by the number of payments made per year can be sent automatically on a monthly, quarterly, semiannual, or annual basis. Minimum withdrawal amount is $50. The minimum withdrawal amounts in New Jersey are $40 for monthly, $125 for quarterly, $250 for semiannual, and $500 for annual.
  - **Annuitizations after the first policy anniversary if the selected settlement option has a life contingency or period certain of at least 60 months.

Under current federal tax laws, amounts withdrawn or distributed may be subject, in whole or in part, to federal income tax. State income tax may also be applicable. In addition, a 10% federal income tax penalty may apply if distributions are made prior to the owner reaching age 59½.

If any partial withdrawal reduces the cash value below $2,000, we reserve the right to pay the full cash value and terminate the policy.

**The Strength and Security of an Industry Leader**
An annuity is only as good as the company behind it. For over a century, Transamerica companies have been leading providers of insurance products for individuals and companies.

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**Put the Trans 10SM Annuity to Work for You**
To find out more about how Trans 10SM from Transamerica Life Insurance Company can help fuel your financial future, contact your Transamerica representative today.

A qualified financial professional can help you determine whether an annuity is appropriate for you. Consider your age, income, net worth, tax status, insurance needs, financial objectives, liquidity needs, time horizon, risk tolerance, and any other applicable information. Together you can decide if an annuity is right for you.
Trans $^{10\text{SM}}$ (Policy Form #AF810 101 198 1204 and RDR 1 1204; FL Policy Form #AF985 101 198 1204; OR Policy Form #AF823 101 198 1204) is a flexible-premium deferred fixed annuity issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Trans $^{10\text{SM}}$ is a modified flexible-premium deferred fixed annuity in WA. Policy form and number may vary, and this product and its features may not be available in all jurisdictions. Not available in New York.

This brochure is not valid in the states of IN, MD, MN, and PA.