

# TRANSAMERICA SECURE RETIREMENT INDEX® ANNUITY

## A FIXED INDEX ANNUITY

The Transamerica Secure Retirement Index® Annuity is a modified, flexible premium, fixed index annuity. It offers a number of benefits to help you meet your accumulation and income needs and build a solid financial foundation.

<b>ISSUE AGES</b>	<b>0-85 (5 Year), 0-80 (8 and 10 Year)</b> Policies are issued on the 1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> , and 22 <sup>nd</sup> of each month.												
<b>PREMIUM AMOUNTS</b>	<b>Minimum Initial Premium:</b> \$10,000 <b>Minimum Subsequent Premiums:</b> \$1,000 Subsequent premiums are allowed during the first policy year. Subsequent premiums are credited to policies on the 1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> , and 22 <sup>nd</sup> of each month.												
<b>SURRENDER CHARGE SCHEDULE</b>	<b>Years Since Premium Payment Date</b>	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10+	
	<b>10-Year Surrender Charge Percentage</b>	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%	
	<b>8-Year Surrender Charge Percentage</b>	8%	8%	7%	6%	5%	4%	3%	2%	0%	0%	0%	
	<b>5-Year Surrender Charge Percentage</b>	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	Surrender charges are a percentage of the premium amounts withdrawn from the policy value.												
<b>PREMIUM ENHANCEMENT</b>	A premium enhancement 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. May vary in Connecticut.												
<b>PREMIUM ENHANCEMENT RECAPTURE SCHEDULE</b>	<b>Years Since Policy Date</b>	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10		
	<b>10-Year Recapture Percentage</b>	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%		
	<b>8-Year Recapture Percentage</b>	100%	87.5%	75%	62.5%	50%	37.5%	25%	12.5%	0%	0%		
	<b>5-Year Recapture Percentage</b>	100%	80%	60%	40%	20%	0%	0%	0%	0%	0%		
	Premium enhancements are subject to recapture for withdrawals that exceed the surrender charge free amount and for full surrenders. Premium Enhancement recapture is not applicable in Connecticut.												
<b>ACCOUNT OPTIONS</b>	You may allocate your premium payments or transfer all or a portion of your policy value to one or more of the following account options:												
<b>FIXED</b>	Interest in a fixed account is credited daily based on a 1-year guaranteed fixed interest rate declared at the beginning of the crediting period. The minimum 1-year guaranteed interest rate is 1.00% during the surrender charge period and 0.25% after the surrender charge period.												
<b>INDEX</b>	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. The minimum participation rate is 100% and the maximum spread is 0%. The minimum cap rates are as follows:												
	<b>Surrender charge period</b>	<b>Minimum cap rate during surrender period</b>						<b>Minimum cap rate after surrender period</b>					
	<b>5 Year</b>	2.00%						1.00%					
	<b>8 Year</b>	3.00%						1.00%					
<b>10 Year</b>	1.00%						1.00%						
	Transfers between accounts are allowed at the end of each crediting period, including the fixed account option. Ask your financial professional for the Current Rates Flyer.												
<b>INDEX ACCOUNT OPTIONS</b>	<ul style="list-style-type: none"> <li>The S&amp;P 500® Index: 1-year point-to-point crediting method</li> <li>The MSCI EAFE Index: 1-year point-to-point crediting method</li> </ul>												

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

**NOT A DEPOSIT | NOT FDIC INSURED | NOT GUARANTEED BY THE BANK | MAY LOSE VALUE | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**

Fixed index annuity issued by Transamerica Life Insurance Company in Cedar Rapids, Iowa. Not available in New York or Montana.

**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 indices. 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.**

**SURRENDER  
CHARGE-FREE  
WITHDRAWAL OPTIONS**

**Surrender Charge-Free Amount:** In any given year you may withdraw - penalty free - up to an amount equal to 10% of your total premium payments. Withdrawals in excess of the 10% annually will be subject to a surrender charge and premium enhancement recapture.

**Nursing Care or Terminal Condition Waiver:** Beginning in the first policy year, you may elect to surrender or withdraw all or part of the policy value if, after the policy date, you or your spouse were to be confined to a hospital or nursing facility for 30 consecutive days, or diagnosed with a terminal condition (a minimum withdrawal of \$1,000 applies).

**Unemployment Waiver:** Beginning in the first policy year, you may elect to surrender or withdraw a portion of the policy value if you or your spouse becomes unemployed. In order to qualify you (or your spouse) must have been employed full-time for at least two years prior to becoming unemployed, employed full-time on your policy date, and must have been unemployed for at least 60 consecutive days at the time of withdrawal. The minimum withdrawal under this waiver is \$1,000.

**LIVING BENEFIT OPTION**

**Transamerica Income Plus®:** Issue Ages: 0-85

*Transamerica Income Plus* is an optional living benefit that provides for a steady stream of income that has the opportunity to increase through an annual growth rate percentage. The living benefit fee is 1.15% of the living benefit withdrawal base (WB) divided by four, and is deducted quarterly from the policy value. The initial living benefit WB is equal to the policy value. The living benefit fee may increase up to a maximum of 1.90% if you choose to accept an automatic step-up.

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

Let's get started today.



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

### Important Information

**This product summary does not describe all features of the *Transamerica Secure Retirement Index® Annuity*. More specific information about the indices used to determine the index interest credited to the annuity is available in the client brochure. It is important to read the information about the annuity and the indices carefully when evaluating the annuity. Further important details can be found in the Statement of Understanding.**

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.

An annual service charge may be deducted from the policy value.

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.

Purchasers must understand that the interest credited based on the changes in index values will not be known until the end of the crediting period and the interest may be zero. In the event zero interest or low interest is credited, due to the charges and fees deducted from the policy value, you may receive less than the premiums paid.

On the maximum annuity commencement date, the 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 benefit. Annuitization must generally occur by the annuitant's age 99.

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 professional for more information on this subject.**

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

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by the Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. This Policy is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing this product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

The products referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such funds or securities or any index on which such funds or securities are based. The statement of understanding contains a more detailed description of the limited relationship MSCI has with Transamerica Life Insurance Company and any related products.

All policies, living benefit, 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.

Transamerica® is a registered service mark of Transamerica Corporation and affiliated companies, including Transamerica Life Insurance Company (together, Transamerica).