



ANNUITY TRANS 6[®] PLUS

Transamerica Fixed Annuity Series



The Flexibility You Need to Build the Retirement You Want



Transamerica Life Insurance Company

Build a better retirement with the Trans 6[®] Plus fixed annuity

Two interest rate guarantee period options and a short surrender charge schedule

Trans 6 Plus is a modified flexible premium fixed deferred annuity that offers you a choice between two interest rate guarantee period options—giving you the flexibility you need so you can meet your unique financial goals.

In addition, Trans 6 Plus offers you one of Transamerica Life Insurance Company's shortest surrender charge periods for fixed annuities.

Plus, you'll have the confidence of knowing that your annuity is backed by the financial strength of Transamerica Life Insurance Company.

It's your choice—a one- or six-year interest rate guarantee period

One-Year Interest Rate Guarantee Period Option.

If the one-year interest rate guarantee period option is selected, the initial base interest rate is guaranteed* for one policy year.

The initial total interest rate is the base interest rate plus a 1% additional interest credit and is guaranteed for 12 months from the date the premium is received. Additional premium payments may be made during the first policy year and will receive the current base rate at the time of deposit plus a 1% additional interest credit for one premium year. The declared renewal interest rate in each subsequent premium year will never drop more than 1% from the prior premium year's total interest rate.

Six-Year Interest Rate Guarantee Period Option.

If the six-year interest rate guarantee period option is selected, the initial base interest rate is guaranteed for six policy years. The six-year interest rate guarantee period option is not available in all jurisdictions.

The initial total interest rate is the base rate plus a 1% additional interest credit. The additional interest credit is guaranteed for 12 months from the date the premium is received. Additional premium payments may be made during the first policy year and will receive the current base rate at the time of deposit for six premium years. Each premium payment also receives a 1% additional interest credit for one premium year. Renewal interest rates will be declared annually after the sixth premium year and are guaranteed for one year.

Premium Enhancement. During the first policy year, if the total cumulative gross premiums paid at the time of each premium payment are equal to or greater than \$75,000, then an amount currently equal to 0.75% will be applied only to that premium payment and the resulting amount will be added to the policy value. The premium enhancement may vary from premium to premium. (In OR and WA, the Premium Enhancement is fixed at 0.75%). 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.

This material was not intended or written to be used, and cannot be used, to avoid penalties imposed under the Internal Revenue Code. This material was written to support the promotion or marketing of the products, services, and/or concepts addressed in this material. Anyone to whom this material is promoted, marketed, or recommended should consult with and rely solely on their own independent advisors regarding their particular situation and the concepts presented here.

**Guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.*



Watch Your Financial Future Take Off

Whether you're just getting started, or are well on your way to creating a secure future, here are some of the features that make Trans 6 Plus a good choice:

- **Low Initial Premiums**—You can get started with initial premiums as low as \$2,000 for qualified plans and \$5,000 for non-qualified funds. Additional premiums are accepted in the first policy year only. Minimum additional premium is \$1,000. 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.
- **Guaranteed Minimum Interest Rate**—A guaranteed minimum interest rate of 1%[†] applies in all policy years.
- **Short Surrender Charge Period**—Withdrawals in the first six policy years are generally subject to a surrender charge. The surrender charge in the first two policy years is 9% of the amount withdrawn subject to surrender charges and decreases each year thereafter (9%, 9%, 8%, 7%, 6%, 5%). The surrender charge schedule for Alabama, California, Indiana, Maryland, Missouri, and Pennsylvania is 8%, 8%, 7%, 6%, 5%, 4%. After the first six policy years, there is no Company-imposed surrender charge.

Market Value Adjustment (MVA). Applies to the six-year interest rate guarantee period option only. The MVA may apply to full surrenders, partial

withdrawals, and amounts applied to purchase an income option during the initial interest rate guarantee period. The MVA may increase or decrease the policy value, resulting in an adjusted policy value. If the current interest rates set by the Company have risen since the date of the initial guarantee interest rate, the adjustment will be negative. However, if the current interest rates set by the Company have decreased since the date of the initial guarantee interest rate, the adjustment will be positive. Any surrender charges that apply to the transaction are deducted from the adjusted policy value.

Re-up Option. At the end of the sixth policy year, you will have the option of “re-upping” the policy. You will have six months following the sixth policy anniversary to exercise the re-up option. If you re-up, the following will happen:

- A new policy will be issued (with a new surrender charge schedule). The new policy will be a like contract with guarantees in place at that time.
- Any applicable MVA will not be applied to premium that is re-upped.
- The policy value that is transferred to a new policy will receive a 1% re-up interest credit in the first policy year following the re-up. This is in addition to the 1% additional interest credited to new policies.

This feature is not available if the annuitant is above the maximum issue age on the policy anniversary at the end of the surrender charge period of this policy. Also, if you put additional premium into the re-upped policy, that premium would not receive the 1% re-up interest credit for re-upping the policy. This feature is not available in all jurisdictions.

Safety, Stability, and Guarantees

Your Trans 6 Plus annuity will be stable—free from stock market volatility. And Trans 6 Plus is backed by the financial strength of Transamerica Life Insurance Company.

While your funds are growing, you'll also enjoy these additional benefits with Trans 6 Plus:

[†]Subject to state availability, policies made effective after 5/16/2010 will have a Guaranteed Minimum Interest Rate (GMIR) of 1%. Policies made effective prior to 5/17/2010 will have a GMIR of 2% during the first 6 policy years and 1.5% thereafter.

Tax-deferred earnings. Tax deferral accelerates your earnings, with your premium earning interest and your interest earning interest. With a fixed annuity, you won't pay taxes on your money as it grows, unless withdrawn or distributed. Tax deferral is only available to individuals. It is not available for annuities owned by entities such as corporations and most types of trusts.

Accessibility. If you need access to the funds in your Trans 6 Plus annuity, they are there for you. Company-imposed surrender charges and market value adjustments will 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 each policy year. Minimum withdrawal amount under this option is \$500.**
- **Systematic Payout Option (SPO).** During any policy year, systematic withdrawals of up to 10% of the policy value (at the time SPO is elected) divided by the number of payments made per year can be sent automatically on a monthly, quarterly, semi-annual, or annual basis. Minimum withdrawal amount is \$50. The minimum withdrawal amounts in New Jersey are \$40 for monthly, \$125 for quarterly, \$250 for semi-annual, and \$500 for annual.**
- **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 policy date (except in New Jersey). Minimum distribution is \$1,000 (\$500 in New Jersey).** This feature is not available in all jurisdictions. nor is it available to the spouse of the owner or annuitant in New Jersey.

**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 nearly a century, Transamerica companies have been leading providers of insurance products for individuals and companies.

Transamerica Life Insurance Company is a member of the Insurance Marketplace Standards Association (IMSA). IMSA is an independent organization that was established to maintain high standards of market conduct for individually sold life and annuity products. Rigorous membership requirements and adherence to IMSA's Principles and Code of Ethical Market Conduct demonstrate our commitment to the highest market and business standards.

- **Annuitizations.** Available after the first policy year. For the one-year interest rate guarantee period option, surrender charges are waived on annuitizations if the selected settlement option involves life contingencies or a period certain of five years or longer. For the six-year guarantee period option, surrender charges are waived and the MVA still applies upon annuitization.
- **Death.** Surrender charges are waived as a result of death of owner. The MVA will continue to apply. Upon death of the annuitant, the greater of policy value or cash value will be paid as a death benefit. The cash value is the policy value adjusted for the MVA minus any surrender charges.

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.

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.

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.

The guaranteed cash values will always be at least as great as the minimum cash values required by your state.

Trans 6® Plus (Policy Form #AF794 101 197 1104; FL Policy Form #AF984 101 197 1104; OR Policy Form #AF806 101 197 1104) is a modified flexible premium deferred fixed annuity issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy form and number may vary, and this product and its features may not be available in all jurisdictions. Not available in New York. Trans 6® Plus is a modified single premium deferred fixed annuity in Massachusetts and Oregon.



Transamerica Life Insurance Company

an **AEGON** company