



Company	Transamerica Life Insurance Company Aegon
A.M Best Rating	A
Standard and Poor's Rating	A+
Product Type	Variable
Product	Transamerica Principium IV Variable Annuity (FPDA)
Policy Form Number	ICC12 VA0513
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank
Product Launch Date	5/1/2020
Bonus	N/A
Surrender Charge	5 Years 5.00, 4.00, 3.00, 2.00, 1.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	B Share
Mortality and Expense Charge (M&E)	0.70% Assessed daily
Product Fee	N/A
Administration Charge	0.15%
Other Charge	N/A
*Total Annual Expense	0.85%
Annual Contract Fee	\$35
Annual Contract Fee Waived At	\$100,000

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Company	Transamerica Life Insurance Company Aegon
Product	Transamerica Principium IV Variable Annuity (FPDA)
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 37 Variable, 4 Fixed
Net Subaccount Fee Range	0.13 - 1.59%
Free Transfers per Year	12
Transfer Fee	\$0.00
Rate Banding	No Banding
Current Fixed Account Rate(s)	0.25% 0.25% guaranteed for three years 0.25% guaranteed for five years 0.25% guaranteed for seven years
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	0.25% six-month DCA+ 0.25% 12-month DCA+ 2.00% 13 - 24-month DCA+
Penalty-Free Withdrawals	10% of Premiums Paid immediately
Death Benefit	Greater of: Full Account Value or Cash Surrender Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness Unemployment
Available Plan Types	N/A
Issue Ages	0 - 90
Minimum Initial Premiums	NQ \$5,000 Q \$1,000

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Product	Transamerica Principium IV Variable Annuity (FPDA)
Minimum Subsequent Premium	Q/NQ \$50
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed Transamerica Principal Optimizer Rider II (10 Year) Transamerica Principal Optimizer Rider II (7 Year) Transamerica Income Edge 1.2 Rider V
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	Actively Marketed Annual Step-Up Death Benefit Return of Premium Death Benefit
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Annual Contract Fee is equal to the lesser of \$35 or 2.00% of the Account Value on Account Values of \$100,000 or less. After year one, subsequent Premiums Paid are limited to \$25,000 for non-qualified policies and the IRS maximum contribution limit or \$60,000 for qualified policies.
State Approvals	Variations Approved In: CA, FL States Not Approved In: NY
Street Level Compensation	To be determined by Broker Dealer
Data thought to be current as of:	11/3/2025

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* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Transamerica Principium IV Variable Annuity

Variable Subaccounts

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Transamerica Life Insurance Company Aegon	Transamerica Principium IV Variable Annuity (FPDA)	TA Aegon Sustainable Equity Income VP Service Class	Aegon Asset Management UK	0.97%
		TA Aegon Bond VP Service Class	Aegon USA Investment Management, LLC	0.78%
		TA Aegon High Yield Bond VP Service Class	Aegon USA Investment Management, LLC	0.88%
		TA Aegon U.S. Government Securities VP Service Class	Aegon USA Investment Management, LLC	0.83%
		AB Balanced Hedged Allocation Portfolio Class B	AllianceBernstein L.P.	0.96%
		TA BlackRock Government Money Market VP Service Class	BlackRock Investment Management, LLC	0.54%
		TA BlackRock iShares Edge 100 VP Service Class	BlackRock Investment Management, LLC	0.80%
		TA BlackRock iShares Edge 40 VP Service Class	BlackRock Investment Management, LLC	0.70%
		TA BlackRock iShares Edge 50 VP Service Class	BlackRock Investment Management, LLC	0.69%
		TA BlackRock iShares Edge 75 VP Service Class	BlackRock Investment Management, LLC	0.75%
		American Funds IS New World Fund Class 4	Capital Research and Management Company	1.14%
		Dimensional VA Global Bond Portfolio Institutional Class	Dimensional Fund Advisors LP	0.21%
		Fidelity VIP Consumer Staples Initial Class	Fidelity Management & Research Company	0.61%
		Fidelity VIP Energy Portfolio Service Class 2	Fidelity Management & Research Company	0.87%
		Fidelity VIP Health Care Portfolio Service Class 2	Fidelity Management & Research Company	0.84%
		Fidelity VIP Technology Portfolio Initial Class	Fidelity Management & Research Company	0.57%
		Fidelity VIP Utilities Portfolio Initial Class	Fidelity Management & Research Company	0.57%
		TA Goldman Sachs 70/30 VP Service Class	Goldman Sachs Asset Management, L.P.	1.59%
		TA Goldman Sachs Managed Risk - Balanced ETF VP Service Class	Goldman Sachs Asset Management, L.P.	0.63%
		TA Goldman Sachs Managed Risk - Conservative ETF VP Service Class	Goldman Sachs Asset Management, L.P.	0.65%

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Transamerica Principium IV Variable Annuity

Variable Subaccounts

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Transamerica Life Insurance Company Aegon	Transamerica Principium IV Variable Annuity (FPDA)	TA Goldman Sachs Managed Risk - Growth ETF VP Service Class	Goldman Sachs Asset Management, L.P.	0.65%
		TA Great Lakes Advisors Large Cap Value VP Service Class	Great Lakes Advisors, LLC	0.94%
		TA Multi-Managed Balanced VP Service Class	J.P. Morgan Investment Management Inc. and Aegon USA Investment Management, LLC	0.88%
		TA Madison Diversified Income VP Service Class	Madison Asset Management, LLC	1.08%
		TA Morgan Stanley Global Allocation VP Service Class	Morgan Stanley Investment Management Inc.	1.13%
		TA PineBridge Inflation Opportunities VP Service Class	PineBridge Investments LLC	0.78%
		Putnam VT International Value Fund Class IB	Putnam Investment Management, LLC	1.07%
		State Street Total Return V.I.S. Fund Class 3	SSGA Funds Management, Inc.	0.92%
		TA MSCI EAFE Index VP Service Class	SSGA Funds Management, Inc.	0.56%
		TA S&P 500 Index VP Service Class	SSGA Funds Management, Inc.	0.37%
		TA T. Rowe Price Small Cap VP Service Class	T. Rowe Price Associates, Inc.	1.08%
		Vanguard VIF Conservative Allocation Portfolio	The Vanguard Group, Inc.	0.13%
		Vanguard VIF Moderate Allocation Portfolio	The Vanguard Group, Inc.	0.13%
		TA 60/40 Allocation VP Service Class	Transamerica Asset Management, Inc	0.87%
		Vanguard VIF Mid-Cap Index Portfolio	Vanguard Equity Investment Group	0.17%
TA WMC US Growth VP Service Class	Wellington Management Company LLP	0.89%		
Vanguard VIF Balanced Portfolio	Wellington Management Company LLP	0.20%		
Other Crediting Strategy Information		Low Cost subaccount fee up to 0.60% may be added to certain subaccounts.		

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Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company
Benefit Name	Transamerica Principal Optimizer Rider II (10 Year)	Transamerica Principal Optimizer Rider II (7 Year)	Transamerica Income Edge 1.2 Rider V
Products Available On	Transamerica Axiom SM III Transamerica Axiom SM III with C Share Rider Transamerica B-Share Variable Annuity Transamerica L-Share Variable Annuity Transamerica Principium IV Variable Annuity Transamerica Principium IV Variable Annuity C Share Transamerica Variable Annuity I-Share II	Transamerica Axiom SM III Transamerica Axiom SM III with C Share Rider Transamerica B-Share Variable Annuity Transamerica L-Share Variable Annuity Transamerica Principium IV Variable Annuity Transamerica Principium IV Variable Annuity C Share Transamerica Variable Annuity I-Share II	Transamerica Axiom SM III Transamerica Axiom SM III with C Share Rider Transamerica B-Share Variable Annuity Transamerica L-Share Variable Annuity Transamerica Principium IV Variable Annuity Transamerica Principium IV Variable Annuity C Share Transamerica Variable Annuity I-Share II
Is Benefit a Rider?	Yes	Yes	Yes
Benefit Launch Date	8/1/2022	8/1/2022	7/28/2025
Can Benefit Be Terminated?	Yes	Yes	Yes
Benefit Issue Ages	0 - 80	0 - 80	0 - 85
Minimum Age at Which GLWB Payments Can Commence	59	59	59
Waiting Period to Exercise Benefit	N/A	N/A	N/A
Step-Up	Yes	Yes	Yes
Step-Up Frequency	Annually	Annually	Annually
Spousal Continuation	No	No	No
Benefit Base Bonus on GLWB	N/A	N/A	N/A
Increasing Income after Income Commencement	No	No	No
Current Annual Benefit Charge	1.35%	1.35%	1.45%
Maximum Annual Benefit Charge	2.50%	2.50%	2.50%
Charge Frequency	Quarterly	Quarterly	Quarterly

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Benefit Name	Transamerica Principal Optimizer Rider II (10 Year)	Transamerica Principal Optimizer Rider II (7 Year)	Transamerica Income Edge 1.2 Rider V
Charge Based on	Greater of the GLWB Benefit Base or GMAB Benefit Base	Greater of the GLWB Benefit Base or GMAB Benefit Base	Benefit Base
Rollup Interest Type	N/A	N/A	N/A
Rollup	N/A	N/A	N/A
Initial Rollup Period	N/A	N/A	N/A
Reset on Rollup Period Permitted	No	No	No
Maximum Rollup Period	N/A	N/A	N/A
Impact of Withdrawals Prior to Income Commencement	Greater of Dollar-for-Dollar or Pro Rata	Greater of Dollar-for-Dollar or Pro Rata	Greater of Dollar-for-Dollar or Pro Rata
Impact of Excess Withdrawals After Income Commencement	Greater of Dollar-for-Dollar or Pro Rata	Greater of Dollar-for-Dollar or Pro Rata	Greater of Dollar-for-Dollar or Pro Rata



Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company
Benefit Name	Transamerica Principal Optimizer Rider II (10 Year)	Transamerica Principal Optimizer Rider II (7 Year)	Transamerica Income Edge 1.2 Rider V
Investment Restrictions	<p>Yes</p> <p>Allowable Funds Category 1 Up to 75% into the following American Funds - Bond Fund DFA VA Global Bond Portfolio TA Aegon U.S. Government Securities TA BlackRock Government Money Market TA JPMorgan Core Bond TA PIMCO Total Return TA PineBridge Inflation Opportunities</p> <p>Category 2 Up to 75% into the following All Subaccounts not listed in Category 1</p> <p>25% of all funds must be placed into the Stable Account.</p> <p>Quarterly rebalancing of the Variable Subaccounts.</p>	<p>Yes</p> <p>Allowable Funds Category 1 Up to 75% into the following American Funds - Bond Fund DFA VA Global Bond Portfolio TA Aegon U.S. Government Securities TA BlackRock Government Money Market TA JPMorgan Core Bond TA PIMCO Total Return TA PineBridge Inflation Opportunities</p> <p>Category 2 Up to 75% into the following All Subaccounts not listed in Category 1</p> <p>25% of all funds must be placed into the Stable Account.</p> <p>Quarterly rebalancing of the Variable Subaccounts.</p>	<p>Yes</p> <p>Allowable Funds Category 1 Up to 75% into the following American Funds - Bond Fund DFA VA Global Bond Portfolio TA Aegon U.S. Government Securities TA BlackRock Government Money Market TA JPMorgan Core Bond TA PIMCO Total Return TA PineBridge Inflation Opportunities</p> <p>Category 2 Up to 75% into the following All Subaccounts not listed in Category 1</p> <p>25% of all funds must be placed into the Stable Account.</p> <p>Quarterly rebalancing of the Variable Subaccounts.</p>
Benefit Conflicts	Only one optional Guaranteed Lifetime Withdrawal Benefit may be elected.	Only one optional Guaranteed Lifetime Withdrawal Benefit may be elected.	Only one optional Guaranteed Lifetime Withdrawal Benefit or Guaranteed Minimum Withdrawal Benefit may be elected.



Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company
Benefit Name	Transamerica Principal Optimizer Rider II (10 Year)	Transamerica Principal Optimizer Rider II (7 Year)	Transamerica Income Edge 1.2 Rider V
<p>Guaranteed Lifetime Withdrawal Benefit</p>	<p>Optional Transamerica Principal Optimizer Rider guarantees annual withdrawals at a specified level, regardless if the Account Value goes to zero. Beginning at age 59, Lifetime annual withdrawals are available (see below*). Each year the Benefit Base will be equal to:</p> <p>Greater of:</p> <ol style="list-style-type: none"> Highest Anniversary Account Value, plus additional Premiums Paid, adjusted for excess withdrawals, or Prior Year Account Anniversary Value, plus additional Premiums Paid, adjusted for withdrawals. The Prior Years Account Anniversary Value is not included in the Benefit Base calculation any year that an excess withdrawal is taken. <p>Automatic step-ups annually if Account Value exceeds the Benefit Base. Withdrawal % will increase with a step-up to a higher age band. Rider charge may change with a step-up but can be declined; the Benefit Bases, GMAB protection levels, withdrawal % and rider charge will then remain as they were prior to the step-up. Declining one step-up does not stop future automatic step-ups. The Joint Life Income % is based on the youngest Designated Life. Rider may be elected at issue or on any contract anniversary and can be terminated at client's request after the fifth rider anniversary, for excess withdrawals that reduce the Account Value to zero or for certain ownership, annuitant, or beneficiary changes. Rider not available with Inherited IRAs or non-</p>	<p>Optional Transamerica Principal Optimizer Rider guarantees annual withdrawals at a specified level, regardless if the Account Value goes to zero. Beginning at age 59, Lifetime annual withdrawals are available (see below*). Each year the Benefit Base will be equal to:</p> <p>Greater of:</p> <ol style="list-style-type: none"> Highest Anniversary Account Value, plus additional Premiums Paid, adjusted for excess withdrawals, or Prior Year Account Anniversary Value, plus additional Premiums Paid, adjusted for withdrawals. The Prior Years Account Anniversary Value is not included in the Benefit Base calculation any year that an excess withdrawal is taken. <p>Automatic step-ups annually if Account Value exceeds the Benefit Base. Withdrawal % will increase with a step-up to a higher age band. Rider charge may change with a step-up but can be declined; the Benefit Bases, GMAB protection levels, withdrawal % and rider charge will then remain as they were prior to the step-up. Declining one step-up does not stop future automatic step-ups. The Joint Life Income % is based on the youngest Designated Life. Rider may be elected at issue or on any contract anniversary and can be terminated at client's request after the fifth rider anniversary, for excess withdrawals that reduce the Account Value to zero or for certain ownership, annuitant or beneficiary changes.</p>	<p>Optional Retirement Income Edge 1.2 Rider guarantees annual withdrawals at a specified level (see below*), regardless if the Account Value goes to zero.</p> <p>Each year the Benefit Base will be equal to the:</p> <p>Greater of:</p> <ol style="list-style-type: none"> Highest Anniversary Account Value, plus additional Premiums Paid, adjusted for excess withdrawals, or Prior Year Account Anniversary Value, plus additional Premiums Paid, adjusted for withdrawals. The Prior Years Account Anniversary Value is not included in the Benefit Base calculation any year that an excess withdrawal is taken, <p>Automatic step-ups annually if Account Value exceeds the Benefit Base. Withdrawal % will increase with a step-up to a higher age band. Rider charge may increase with a step-up but can be declined; the Benefit Base, withdrawal % and rider charge will then remain as they were prior to the step-up. Declining one step-up does not stop future automatic step-ups. If the Joint Life option is elected, annual rider charge of 1.55% is deducted annually from the Account Value, based on the Benefit Base. The Joint Life Income % is based on the youngest Designated Life. Rider may be elected at issue or on any policy anniversary and can be terminated at client's request every fifth-year rider anniversary, for excess withdrawals that</p>

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Benefit Name	Transamerica Principal Optimizer Rider II (10 Year)	Transamerica Principal Optimizer Rider II (7 Year)	Transamerica Income Edge 1.2 Rider V
	<p>qualified stretch annuities.</p> <p>This rider includes a Guaranteed Minimum Accumulation Benefit (GMAB) feature which guarantees that the Account Value will not be less than 110% of the Benefit Base on the last day of the waiting period. The waiting period is the first 10 rider years. The GMAB Benefit Base is equal to:</p> <ol style="list-style-type: none"> 1. Account Value on the rider issue date, plus 2. A % of Subsequent Premiums Paid (see below*), less 3. Adjustment for withdrawals <p><u>*Percentage of Subsequent Premiums</u></p> <p>Year 1 = 100% Year 2 = 90% Year 3 = 80% Year 4 = 70% Year 5 = 60% Years 6 - 9 = 50% Year 10 = 0%</p> <p>Any GMAB amount added to the Account Value is not added to any Benefit Base. Each year, until age 85, the GMAB Benefit Base can be stepped-up and will restart the 10 year period. This step-up does not impact the GLWB Benefit Base. The initial term Protection Level may change with a step-up and will never be less than 80% protection.</p>	<p>Rider not available with Inherited IRAs or non-qualified stretch annuities.</p> <p>This rider includes a Guaranteed Minimum Accumulation Benefit (GMAB) feature which guarantees that the Account Value will not be less than 100% of the Benefit Base on the last day of the waiting period. The waiting period is the first seven rider years. The GMAB Benefit Base is equal to:</p> <ol style="list-style-type: none"> 1. Account Value on the rider issue date, plus 2. A % of Subsequent Premiums Paid (see below*), less 3. Adjustment for withdrawals <p><u>*Percentage of Subsequent Premiums</u></p> <p>Year 1 = 100% Year 2 = 90% Year 3 = 80% Year 4 = 70% Year 5 = 60% Year 6 = 50% Year 7 = 0%</p> <p>Any GMAB amount added to the Account Value is not added to any Benefit Base. Each year, until age 85, the GMAB Benefit Base can be stepped-up and will restart the seven year term. This step-up does not impact the GLWB Benefit Base. The initial term Protection Level may change with a step-up and will never be less than 80% protection.</p>	<p>reduce the Account Value to zero or for certain owner/annuitant/beneficiary changes. Rider not available with Inherited IRAs.</p>



Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company
Benefit Name	Transamerica Principal Optimizer Rider II (10 Year)	Transamerica Principal Optimizer Rider II (7 Year)	Transamerica Income Edge 1.2 Rider V
Benefit Payout Table	<p>*Income % Based on Age of Commencement (Single Life / Joint Life) Ages 59 - 64 = 3.75% / 3.25% Ages 65 - 80 = 5.00% / 4.50% Ages 81+ = 5.50% / 5.00%</p>	<p>*Income % Based on Age of Commencement (Single Life / Joint Life) Ages 59 - 64 = 3.75% / 3.25% Ages 65 - 80 = 5.00% / 4.50% Ages 81+ = 5.50% / 5.00%</p>	<p>1 - 4 Years Since Last Subsequent Premium *Income % Based on Age of Commencement (Single Life / Joint Life) Ages 59 - 64 = 5.00% / 4.50% Ages 65 - 69 = 6.00% / 5.50% Ages 70 - 74 = 6.30% / 5.80 Ages 75 - 79 = 6.75% / 6.25% Ages 80 - 84 = 7.50% / 7.00% Ages 85 - 89 = 8.00% / 7.50% Ages 90 - 94 = 9.00% / 8.50% Ages 95+ = 10.00% / 9.50%</p> <p>5 - 7 Years Since Last Subsequent Premium *Income % Based on Age of Commencement (Single Life / Joint Life) Ages 59 - 64 = 6.00% / 5.50% Ages 65 - 69 = 7.00% / 6.50% Ages 70 - 74 = 7.30% / 6.80 Ages 75 - 79 = 7.75% / 7.25% Ages 80 - 84 = 8.50% / 8.00% Ages 85 - 89 = 9.00% / 8.50% Ages 90 - 94 = 10.00% / 9.50% Ages 95+ = 11.00% / 10.50%</p> <p>8+ Years Since Last Subsequent Premium *Income % Based on Age of Commencement (Single Life / Joint Life) Ages 59 - 64 = 7.50% / 7.00% Ages 65 - 69 = 8.50% / 8.00% Ages 70 - 74 = 8.75% / 8.25 Ages 75 - 79 = 9.25% / 8.75% Ages 80 - 84 = 9.75% / 9.25%</p>

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Side-by-Side Comparison

Guaranteed Lifetime Withdrawal Benefit

Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company
Benefit Name	Transamerica Principal Optimizer Rider II (10 Year)	Transamerica Principal Optimizer Rider II (7 Year)	Transamerica Income Edge 1.2 Rider V
			Ages 85 - 89 = 10.75% / 10.25% Ages 90 - 94 = 11.75% / 11.25% Ages 95+ = 12.75% / 12.25%
Benefit Close Date	N/A	N/A	N/A



Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company
Benefit Name	Annual Step-Up Death Benefit	Return of Premium Death Benefit
Products Available On	Transamerica Axiom SM II Transamerica Axiom SM II with C Share Rider Transamerica Axiom SM III Transamerica Axiom SM III with C Share Rider Transamerica B-Share Variable Annuity Transamerica L-Share Variable Annuity Transamerica Principium III Variable Annuity Transamerica Principium III Variable Annuity C Share Transamerica Principium IV Variable Annuity Transamerica Principium IV Variable Annuity C Share Transamerica Variable Annuity Series B-Share Transamerica Variable Annuity Series C-Share Transamerica Variable Annuity Series O-Share Transamerica Variable Annuity Series with L-Share Rider Transamerica Variable Annuity Series X-Share	Transamerica Axiom SM II Transamerica Axiom SM II with C Share Rider Transamerica Axiom SM III Transamerica Axiom SM III with C Share Rider Transamerica B-Share Variable Annuity Transamerica L-Share Variable Annuity Transamerica Principium III Variable Annuity Transamerica Principium III Variable Annuity C Share Transamerica Principium IV Variable Annuity Transamerica Principium IV Variable Annuity C Share Transamerica Variable Annuity Series B-Share Transamerica Variable Annuity Series C-Share Transamerica Variable Annuity Series with L-Share Rider Transamerica Variable Annuity Series X-Share
Benefit Launch Date	5/1/2013	5/1/2013
Benefit Type	Highest Anniversary Value	Return of Principal
Can Benefit Be Terminated?	No	No
Rider Issue Ages	0 - 75	0 - 85
Step-Up	Yes	No
Step-Up Frequency	Annually	N/A
Spousal Continuation	Yes	Yes
Current Annual Benefit Charge	0.35%	0.15%
Maximum Annual Benefit Charge	0.35%	0.15%
Charge Frequency	Daily	Daily
Charge Based on	Account Value	Account Value
Rollup Interest Type	N/A	N/A

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Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company
Benefit Name	Annual Step-Up Death Benefit	Return of Premium Death Benefit
Rollup	N/A	N/A
Initial Rollup Period	N/A	N/A
Reset on Rollup Period Permitted	No	No
Maximum Rollup Period	N/A	N/A
Impact of Withdrawals	Pro Rata	Pro Rata prior to death and dollar-for-dollar after death.
Investment Restrictions	N/A	N/A
Benefit Conflicts	N/A	N/A
Guaranteed Minimum Death Benefit	<p>Optional Annual Step-Up Death Benefit GMDB provides a minimum Death Benefit equal to:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Premiums Paid, adjusted for withdrawals, 2. Full Account Value, 3. Cash Surrender Value, or 4. The Highest Anniversary Value before the annuitant reaches age 81, plus additional Premiums Paid and adjusted for withdrawals. <p>Spousal Continuation available.</p>	<p>Optional Return of Premium Guaranteed Minimum Death Benefit provides a minimum death benefit that is equal to:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Full Account Value, 2. Cash Surrender Values 3. Premiums Paid, adjusted for withdrawals. <p>Spousal continuation available.</p>
Benefit Close Date	N/A	N/A