

SecureValue®

Annuity

From Transamerica
Life Insurance and
Annuity Company

Annuity Type	Flexible Premium Deferred Fixed Annuity
Minimum Initial Premium	\$15,000
Minimum Additional Premium	\$5,000 at the end of a guarantee period only (Oklahoma and Oregon permit single premium only)
Maximum Total Premium (Without prior company approval)	\$1,000,000 issue age 0-75 \$500,000 issue age 76-85
Guaranteed Minimum Interest Rate	3%
Maximum Age at Issue	85 for qualified and non-qualified annuities ¹

Interest Rate Guarantee and Bonus. The SecureValue® annuity provides several interest-crediting options. At the time of purchase, the client can choose a 5-year initial rate guarantee period with no premium bonus, a 6-year initial rate guarantee period with a 1% premium bonus, or an 8- or 10-year initial rate guarantee period with a 2% premium bonus (8- and 10-year terms are not available in OR). The guaranteed minimum interest rate is 3%.

End of Guarantee Period. Beginning on the thirtieth day before the end of a guarantee period and ending on the last day of that guarantee period, one of the following options below may be elected. All elections must be made in writing and received by us at the end of that guarantee period.

- A** Select a new guarantee period from the periods then being offered by us (a one-year guarantee period will always be available). If a new guarantee period is selected...
- The annuity value at the start of the new guarantee period will equal the annuity value at the end of the previous guarantee period less any withdrawals since the end of that guarantee period.
 - We will declare a new base interest rate.
 - An additional premium equal to at least \$5,000 may be paid (unless the one-year guarantee period is selected).
 - Early withdrawal charges start again (except for the one-year guarantee period).

- Interest adjustment on withdrawals will be effective (except for the one-year guarantee period).
- Notification will be made in writing of the conditions of the new guarantee period.

B Elect a settlement option.

C Make a partial withdrawal without early withdrawal charges or interest adjustment.

D Make a total withdrawal without early withdrawal charges or interest adjustment.

Contract Continuation. At the end of any guarantee period, unless one of the options shown in the End of Guarantee Period section is elected, a new guarantee period will begin. The new guarantee period will be the same length as the expired guarantee period unless the new guarantee period would extend beyond the annuity date. In that case, the new guarantee period will be the longest guarantee period that will not extend beyond the annuity date.

Early Withdrawal Charge. We may deduct an early withdrawal charge for any withdrawals made from the annuity value that are subject to such charge. The early withdrawal charge is a percentage of each amount withdrawn, using the following table.

GUARANTEE PERIOD	WITHDRAWAL CHARGE/POLICY YEAR										
	Year	1	2	3	4	5	6	7	8	9	10
5-year term		9	8	7	6	5	0%				
6-year term		9	8	7	6	5	4	0%			
8-year term		9	8	7	6	5	4	3	2	0%	
10-year term		9	8	7	6	5	4	3	2	1	0%



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PRODUCT SPECIFICATIONS

SecureValue® Annuity

Waiver of Withdrawal Charge.² Company-imposed early withdrawal charges will be waived in the following instances:

- Withdrawals of accrued interest credited during the prior 12 months and not previously withdrawn.
- Annuitization into an immediate annuity, if payments begin in the second year of a guarantee period or later, under a selected settlement option containing a life contingency or period certain of at least 5 years.
- Payment of the death benefit.

Market Value Adjustment. An interest adjustment is applicable when there is an early withdrawal in excess of the free withdrawal amount during the guarantee period. It is calculated according to a formula measuring the difference between the guaranteed interest rate at the time of issue or renewal and the company-quoted interest rate for newly-issued contracts with the same guarantee period at the time of withdrawal. If the current interest rate is higher, the adjustment will be negative and if the current interest rate is lower, the adjustment will be positive. It is guaranteed never to cause the annuity value to be less than the premium paid, less prior withdrawals, accumulated at a minimum guaranteed interest rate of 3%.

Automatic Payout Option (APO). An Automatic Payout Option (APO) is available for IRAs and other eligible qualified retirement plans.¹ APO ensures that after age 70½ the annuitant receives the minimum annual distribution required by the Internal Revenue Code in connection with this contract. Minimum withdrawal amount is \$250 per payment. May be subject to federal income tax, early withdrawal charges and market value adjustments.

Systematic Withdrawals². Systematic withdrawals of interest accrued during the prior twelve months are available under the following conditions:

- Owner is at least age 59½.
- The annuity contract is at least 30 days old.
- A partial withdrawal has not been exercised during the contract year.
- If this annuity contract is an IRA, owner must not have attained age 70½.

Owner elects the frequency of withdrawals (for example, quarterly or monthly). This is the payment period.

SecureValue Annuity Marketing Materials for Consumers

- Consumer Brochure PSI 2846
- Receipt and Disclosure PSI 3079
- Applications TLA 67-198
 TLA 67-198 AZ (Arizona)
 TLA 67-198 FL (Florida)
 TLA 67-198 NJ (New Jersey)
 TLA 67-198B (AR, CO, KY,
 ME, NM, OH, OK, and PA)

For Sales and Marketing support, call your General Agent or Regional Marketing Center:

Western: (888) 862-1936
 Eastern: (888) 558-8743

¹ 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.

² Under current federal tax law, amounts withdrawn or distributed may be subject, in whole or in part, to federal income tax. In addition, a 10% federal income tax penalty may apply to withdrawals made prior to the owner reaching age 59½.

SecureValue® Annuity (Contract Form #TGP-719 and 4-521 and Certificate Form #TCG-319) is a deferred fixed annuity issued by Transamerica Life Insurance and Annuity Company, Charlotte, NC. Contract form and number may vary, and this product may not be available in all jurisdictions. Not available in New York.



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