RetireOne™ Transamerica II Eligible Strategies

Select from a suite of pre-built investment strategies

RetireOne Transamerica II is a contingent deferred annuity offered by Transamerica Advisors Life Insurance Company. Our eligible strategies are designed to remove the guesswork from investment planning by providing you with pre-built strategies that leverage professional oversight and seasoned expertise.

PIMCO Eligible Strategy	Fee Options	Certificate Fee[1]
Choose your preferred fee option for the PIMCO strategy. This strategy invests equally in the following funds: ● PIMCO Global Multi-Asset ● PIMCO StocksPlus® ● PIMCO Total Return	Option 1: Asset based pricing *Certificate fee and advisory fee* paid from separate account	1.05%
	Option 2: Benefit based pricing *Advisory fee (up to 1%)* withdrawn from covered assets	0.95%
	Option 3: Benefit based pricing *Advisory fee (up to 1.5%) withdrawn from covered assets*	1.00%
	Option 4: Benefit based pricing *Certificate fee withdrawn from covered assets*	1.15%
	Option 5: Benefit based pricing *Certificate fee and advisory fee (up to 1%) withdrawn from covered assets*	1.40%
	Option 6: Benefit based pricing *Certificate fee and advisory fee (up to 1.5%) withdrawn from covered assets*	1.50%

SEI Eligible Strategies		Certificate Fee[2]
Choose from one of the SEI growth and income strategies based on your risk tolerance.	Retirement Moderate Growth & Income Strategy	1.05%
	Retirement Growth & Income Strategy	1.40%
	Tax-Sensitive Retirement Moderate Growth & Income Strategy	1.15%
	Tax-Sensitive Retirement Growth & Income Strategy	1.50%

Eligible Strategies		Certificate Fee[3]
Choose from one of these moderate strategies based on your risk tolerance.	RetireOne US Balanced 75/25	1.00%
	RetireOne Global Balanced 70/30	0.95%
	RetireOne Global Balanced 60/40	0.85%

Approved financial institutions through which the Transamerica RetireOne II CDA was made available: Fidelity, NFS, Charles Schwab, SEI, TD Ameritrade, Trust Company of America, and Vanguard.

[1] You can choose to be invested in the Eligible Funds or an Eligible Strategy. You can switch back and forth but cannot be in both at the same time.

[2] The initial Certificate Fee percentage is based on Fee Option 5 and could change according to the terms of the Certificate. See prospectus for details. You can choose to be invested in the Eligible Funds or an Eligible Strategy. You can switch back and forth but cannot be in both at the same time.

[3] The initial certificate fee percentage is based on fee option 1 and could change according to the terms of the certificate. See prospectus for details. You can choose to be invested in the Eligible Funds or an Eligible Strategy. You can switch back and forth but cannot be in both at the same time.

Important Information

IMPORTANT INFORMATION ABOUT CDAs

Contingent Deferred Annuities (CDAs) can play an important role in your retirement plan, but they are not for everyone. Before investing, you and your Aria representative should discuss aspects that affect the appropriateness for your situation, including cost, investment timeframe and other retirement assets you may have. An Aria registered representative can help you determine whether this annuity may be appropriate for you.

IMPORTANT INFORMATION ABOUT RETIREONE TRANSAMERICA II

The RetireOne Transamerica II Contingent Deferred Annuity requires an investor's holdings to remain fully invested in certain specific investments ("eligible assets"). It does not guarantee eligible asset performance or against a loss of principal. Ownership of the eligible assets on which the guarantee is based remains with the investor and can be accessed at any time, but withdrawals in excess of those permitted under the certificate terms will diminish or eliminate future guarantees. If the investor's covered asset value is depleted to zero by other than excess withdrawals, Transamerica Advisors Life Insurance Company makes payments based solely on its claims-paying ability, provided that the purchaser honors the terms of the annuity.

The annuity has no cash value, surrender value or death benefit. You may never receive the benefits available under the annuity, because the eligible assets may perform well enough that it is never reduced to zero.

The annuity will terminate and no benefit payments will be made if 1) withdrawals are made in excess of those permitted, which reduces the coverage base or coverage amount to zero; 2) the annuity certificate fee is not paid; 3) assets are not allocated exclusively to eligible assets; or 4) covered asset pool composition requirements are not met. See prospectus for more information on termination of the annuity.

FEES

All fees are assessed quarterly. If an automatic step up occurs, the current certificate fee percentage in effect at the time of the step up will be applicable, which could lead to an increase or decrease in your certificate fee. The certificate fee percentage can increase by no more than 0.75%. These fees are in addition to any charges that are imposed in connection with advisory and other services or charges (including sales loads or brokerage commissions) imposed by or in connection with the eligible assets in which you are invested as well as any fees that apply if used with your account.

CERTIFICATE FEE REDUCTIONS

The certificate fee may be reduced by at least 0.05% but no more than 0.10% if 100% of the covered asset pool is invested in a predefined group of eligible funds. The fee reduction associated with the eligible fund group may be introduced, discontinued or revised at any time.

The certificate fee is reduced by 0.05% for net certificate contributions (aggregate certificate contributions less excess withdrawals) of $500,000 or higher.

TAXATION

Wrapping a custodial account with the RetireOne Transamerica II Contingent Deferred Annuity does not impact the taxation of distributions from that custodial account. If and when that custodial account is depleted, benefit payments from Transamerica Advisors Life Insurance Company would be subject to ordinary income taxes.

OTHER IMPORTANT INFORMATION

The guaranteed lifetime payments are backed by the claims-paying ability of Transamerica Advisors Life Insurance Company. They are not backed by any other entity, including the administrator, the broker/dealer from which this annuity is purchased or any affiliates of those entities. In addition, none make any representations or guarantees regarding the claims-paying ability of Transamerica Advisors Life Insurance Company. Guarantees do not apply to the mutual funds or ETFs.

The RetireOne Transamerica II contingent deferred annuity is issued by Transamerica Advisors Life Insurance Company (TALIC), Little Rock, AR and Transamerica Capital, Inc. (TCI), Denver, CO is the underwriter of the annuity. TCI has entered into a selling agreement with Portsmouth Financial Services (PFS), member FINRA, SIPC, with respect to the offering of the RetireOne Transamerica II Contingent Deferred Annuity. PFS does not provide insurance services. Insurance policies are sold by Aria Retirement Solutions, Inc. doing business in California as Aria Insurance Solutions, Inc. (San Francisco, CA), a licensed insurance agency (CA License #0H44773). Insurance policies may not be available in all states. TALIC and TCI are affiliated companies. TCI, PFS, and Aria are not affiliated companies. TCI may also enter into selling agreements with other unaffiliated broker-dealers.

The annuity may not be available in all states or markets. Features and benefits may vary by state and market. In some states the annuity is issued as an individual contract instead of a group certificate. Certificate Form SALB2-CERT-0513 and Contract Form SALB2-IC-0513 (may vary by state).

Annuities may lose value and are not bank deposits, are not FDIC insured, and are not insured or endorsed by a bank or any government agency.

A current prospectus for this product should either precede or accompany this material. Investors should consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus contains this and other information about the product and should be read carefully before investing.