

RetireOne Transamerica II is a contingent deferred annuity issued by Transamerica Advisors Life Insurance Company. It offers you more than 200 eligible fund options, ranging from balanced to investment-grade debt. Remember, you must invest 20% in the Core Investment Grade funds unless 100% is invested in the Balanced funds or Core Investment Grade Debt funds or a combination of both.

Core Investment Grade Debt		Asset Category Cap = 20 – 100%
Ticker	Fund Name	Fund Factor
DFGBX	DFA Five-Year Global Fixed-Income Instl	0.00
DIPSX	DFA Inflation-Protected Securities Instl	0.10
DFTIX	DFA Intermediate-Term Municipal	0.00
DFAPX	DFA Investment Grade Instl	0.00
DFIHx	DFA One-Year Fixed Income Instl	0.00
DFEQX	DFA Short-Term Extended Quality Instl	0.00
DFFGX	DFA Short-Term Government Instl	0.00
DFGFX	DFA Two-Year Global Fixed Income I	0.00
FDRXX	Fidelity Cash Reserves	0.00
FMIXX	Fidelity Michigan Municipal Money Market Fund	0.00
SHY	iShares Barclays 1-3 Year Treasury Bond ETF	0.00
MBB	iShares Barcap MBS Bond Fund ETF	0.20
CSJ	iShares Barclays 1-3 Yr. Credit ETF	0.00
TLT	iShares Barclays 20+ Year Treasury Bond ETF	0.20
IEF	iShares Barclays 7-10 Year Treasury ETF	0.05
AGG	iShares Barclays Aggregate Bond ETF	0.00
GVI	iShares Barclays Intermediate Govt/Credit Bond ETF	0.00
CIU	iShares Barclays Intermediate Credit Bond ETF	0.00
SHV	iShares Barclays Short Treasury Bond ETF	0.00
TIP	iShares Barclays TIPS Bond ETF	0.05
LQD	iShares iBoxx Investment Grade Corp ETF	0.10
MUB	iShares S&P National AMT-Free Municipal Bond Fund ETF	0.10
PTTDX	PIMCO Total Return D <sup>*</sup>	0.00
BOND	PIMCO Total Return ETF <sup>*</sup>	0.00
PTTRX	PIMCO Total Return Instl <sup>*</sup>	0.00
SWBDX	Schwab Short-Term Bond Market	0.00
SWLBX	Schwab Total Bond Market	0.00
SCHP	Schwab U.S. TIPS ETF	0.10
SHM	SPDR Nuveen Barclays Capital Short Term Municipal Bond ETF	0.10
TFI	SPDR Nuveen Barclays Capital Municipal Bond Fund	0.10
TGCFX	TCW Core Fixed-Income Instl	0.00
TGLMX	TCW Total Return Bond I	0.00
TGMNX	TCW Total Return Bond N	0.00
VFIJX	Vanguard GNMA Admiral	0.00
BIV	Vanguard Intermediate-Term Bond ETF	0.00
BLV	Vanguard Long-Term Bond Index ETF	0.15
VMBS	Vanguard Mortgage Backed Securities ETF	0.20
BSV	Vanguard Short-Term Bond ETF	0.00
VFSUX	Vanguard Short-Term Investment-Grade Admiral	0.00
VFSTX	Vanguard Short-Term Investment-Grade Inv	0.00
VBTLX	Vanguard Total Bond Market Index Fund Admiral Shares	0.00
BND	Vanguard Total Bond Market ETF	0.00
VBMFX	Vanguard Total Bond Market Index Fund Investor Shares	0.00

Balanced		Asset Category Cap = 0 – 100%
Ticker	Fund Name	Fund Factor
DGTSX	DFA Global Allocation 25/75 Instl <sup>**</sup>	0.20
DGSIX	DFA Global Allocation 60/40 Instl <sup>**</sup>	0.50
PAXWX	Pax World Balanced Individual Inv	0.55
PAAIX	PIMCO All Asset Fund Institutional <sup>*</sup>	0.25
VBINX	Vanguard Balanced Index Inv <sup>**</sup>	0.35

Domestic Large Equity		Asset Category Cap = 0 – 80%
Ticker	Fund Name	Fund Factor
VQT	Barclay's S&P 500 Dynamic Vector	0.80
BRUX	Bridgeway Blue Chip 35 Index	0.75
GSFTX	Columbia Dividend Income	0.90
DFUS	DFA Tax-Managed US Eq	0.85
DFEOX	DFA US Core Equity 1 Instl	0.85
DFUEX	DFA US Social Core Equity 2	1.10
DFLVX	DFA US Large Cap Value Instl	1.10
DFUVX	DFA US Large Cap Value III	1.10
DFUSX	DFA US Large Company	0.85
GATEX	Gateway A	0.80
ITOT	iShares Core S&P Total U.S. Stock Market ETF	0.85
IWF	iShares Russell 1000 Growth Index ETF	0.90
IWB	iShares Russell 1000 Index ETF	0.85
IWD	iShares Russell 1000 Value Index ETF	0.80
OEF	iShares S&P 100 ETF	0.80
IVV	iShares S&P 500 Index ETF	0.85
USMV	iShares MSCI USA Minimum Volatility	0.85
PSTKX	PIMCO StocksPLUS Instl <sup>*</sup>	1.00
SPLV	PowerShares S&P 500 Low Volatility ETF	0.80
SNFX	Schwab 1000 Index	0.85
SFLNX	Schwab Fundamental US Lg Co Idx	0.95
SWPPX	Schwab S&P 500 Index	0.85
SWTSX	Schwab Total Stock Market Index	0.85
SCHB	Schwab U.S. Broad Market ETF	0.85
SCHX	Schwab U.S. Large-Cap ETF	0.85
SCHG	Schwab U.S. Large-Cap Growth ETF	0.90
SCHV	Schwab U.S. Large-Cap Value ETF	0.80
TICRX	TIAA-CREF Social Choice Eq Retail	0.85
VFINX	Vanguard 500 Index Investor	0.85
VIG	Vanguard Dividend Appreciation ETF	0.70
VUG	Vanguard Growth ETF	0.85
VIGRX	Vanguard Growth Index Inv	0.85
VONG	Vanguard Russell 1000 Growth Index ETF	0.85
VONV	Vanguard Russell 1000 Value Index ETF	0.85
VOO	Vanguard S&P 500 ETF	0.85
VTI	Vanguard Total Stock Market ETF	0.85
VTV	Vanguard Value ETF	0.85

**This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.**

<sup>\*</sup>Any allocation using only these eligible funds will result in administrative efficiencies and a certificate fee reduction of 0.05%.

<sup>\*\*</sup>Any allocation consisting of cash and one of these eligible funds will result in administrative efficiencies and a certificate fee reduction of 0.10%.

The mutual funds listed as eligible assets are not offered, recommended or endorsed by Transamerica Advisors Life Insurance Company. All funds have been assigned asset class categories for eligible funds based on the certain criteria which may or may not be consistent with the industry. The funds may not be categorized in the same asset class category as that same fund utilizing different methodology.

Inti Investment Grade Debt		Asset Category Cap = 0 – 50%
Ticker	Fund Name	Fund Factor
BWX	Barcap Inti Treasury	0.40
ITIP	iShares International Inflation-Linked Bond Fund ETF	0.30
PFORX	PIMCO Foreign Bond (U.S. \$-Hedged) Fund Instl Class*	<b>0.00</b>
PGAIX	PIMCO Global Multi-Asset Instl*	0.90
PIMIX	PIMCO Income Fund Instl*	0.55
RPIBX	T. Rowe Price International Bond	0.15
TGBAX	Templeton Global Bond Adv	0.15
BNDX	Vanguard Total International Bond Index	0.30

Emerging Markets Debt		Asset Category Cap = 0 – 10%
Ticker	Fund Name	Fund Factor
BSIIX	BlackRock Strategic Income Opportunities Fund Institutional Shares	0.65
EMB	iShares JPMorgan USD Emerging Markets Bond ETF	0.75
PCY	PowerShares Emerging Mkts Sovereign Debt	0.75
VWOV	Vanguard Emerging Markets Government Bond ETF	0.65

International Large Equity		Asset Category Cap = 0 – 50%
Ticker	Fund Name	Fund Factor
MALOX	BlackRock Global Allocation Fund Institutional Shares	1.15
BIBDX	BlackRock Global Dividend Fund Institutional Shares	1.00
DGEIX	DFA Global Equity Instl	0.90
DFIEX	DFA International Core Equity Instl	0.95
DSCLX	DFA International Social Core Equity	1.15
DFIVX	DFA International Value Instl	1.10
DFVIX	DFA International Value III	1.05
DFTWX	DFA T.A. World ex US Core Equity Instl	0.95
DTMIX	DFA Tax-Managed International Value	1.05
HAINX	Harbor International Fund Institutional Class	1.10
ABRZX	Invesco Balanced Risk	0.40
EWL	iShares MSCI Switzerland Index Fund ETF	1.05
EFG	iShares MSCI EAFE Growth Index ETF	0.90
EFA	iShares MSCI EAFE Index ETF	0.90
EFV	iShares MSCI EAFE Value Index ETF	1.00
EWC	iShares MSCI Canada ETF	1.20
SCHF	Schwab International Equity ETF	1.05
SWISX	Schwab International Index	0.90
VEU	Vanguard FTSE All World ex US	0.95
VGK	Vanguard MSCI European Stock Index	0.95
VPL	Vanguard Pacific Stock Index	1.00
VEA	Vanguard Tax-Managed International Fund ETF Shares	0.90
VXUS	Vanguard Total Inti Stock Idx ETF	1.05
VGTSX	Vanguard Total Inti Stock Index Inv	0.90

Domestic Small Cap Equity		Asset Category Cap = 0 – 15%
Ticker	Fund Name	Fund Factor
BOSVX	Bridgeway Omni Small-Cap Value N	1.45
DTMMX	DFA Tax-Managed US Marketwide Value	1.10
DFTSX	DFA Tax-Managed US Small Cap Portfolio	1.10
DTMVX	DFA Tax-Managed US Targeted Value	1.15
DFSTX	DFA US Small Cap Instl	1.10
DFSVX	DFA US Small Cap Value Instl	1.20
DFFVX	DFA US Targeted Value Instl	1.25
DFVEX	DFA US Vector Equity Instl	1.05
IWO	iShares Russell 2000 Growth Index ETF	1.10
IWM	iShares Russell 2000 Index ETF	1.10
IWN	iShares Russell 2000 Value Index ETF	1.15
IWC	iShares Russell Microcap Index ETF	1.15
IJT	iShares S&P SmallCap 600 Growth ETF	0.95
IJR	iShares S&P SmallCap 600 Index ETF	1.00
US	iShares S&P SmallCap 600 Value Index ETF	1.10
SWSSX	Schwab Small Cap Index	1.10
SCHA	Schwab U.S. Small-Cap ETF	1.15
VXF	Vanguard Extended Market Index ETF	1.00
VB	Vanguard Small Cap ETF	1.05
VBK	Vanguard Small Cap Growth ETF	1.05
VISGX	Vanguard Small Cap Growth Index Inv	1.05
VBR	Vanguard Small Cap Value ETF	1.10
VYSVX	Vericimetry U.S. Small Cap Value	1.45

Domestic Mid Cap Equity		Asset Category Cap = 0 – 25%
Ticker	Fund Name	Fund Factor
DFAC	DFA T.A. US Core Equity II Instl	0.95
DFQTX	DFA US Core Equity II Instl	0.95
DFSIX	DFA US Sustainability Core I	0.95
FMDCX	Federated Mid-Cap Index Svc	1.00
IWP	iShares Russell Midcap Growth Index ETF	0.90
UK	iShares S&P MidCap 400 Growth Index ETF	0.95
IJH	iShares S&P MidCap 400 Index ETF	0.95
IJJ	iShares S&P MidCap 400 Value Index ETF	1.00
OFAIX	O'Shaughnessy All-Cap Core	1.05
PQIIX	PIMCO Dividend and Income Builder INSTL*	1.05
SCHM	Schwab U.S. Mid-Cap ETF	1.00
VIMSX	Vanguard Mid-Cap Index Inv	1.00
VO	Vanguard Mid-Cap ETF	0.95
VOE	Vanguard Mid-Cap Value ETF	0.95

\*Any allocation using only these eligible funds will result in administrative efficiencies and a certificate fee reduction of 0.05%.

High Yield Debt		Asset Category Cap = 0 – 20%
Ticker	Fund Name	Fund Factor
HWHAX	Hotchkis & Wiley High Yield	0.30
HYG	iShares iBoxx \$ High Yield Corporate Bond ETF	0.40
PHYDX	PIMCO High Yield Fund Class D*	0.30
JNK	SPDR Barclays Capital High Yield Bond	0.45

Emerging Mkts Large Equity		Asset Category Cap = 0 – 10%
Ticker	Fund Name	Fund Factor
DFEMX	DFA Emerging Markets	1.45
DFCEX	DFA Emerging Markets Core Equity Instl	1.10
DFESX	DFA Emerging Markets Social Core Equity	1.40
DFEVX	DFA Emerging Markets Value Instl	1.20
EEM	iShares MSCI Emerging Markets Index ETF	1.35
SCHE	Schwab Emerging Markets Equity ETF	1.20
SFENX	Schwab Fundamental Emerging Markets Index	1.15
GXC	SPDR S&P China ETF	1.45
VEIEX	Vanguard Emerging Markets Stock Index	1.15
VWO	Vanguard MSCI Emerging Markets ETF	1.25

Real Estate		Asset Category Cap = 0 – 10%
Ticker	Fund Name	Fund Factor
DFREX	DFA Real Estate Securities Instl	1.20
RWO	SPDR Dow Jones Global Real Estate ETF	1.85
ICF	iShares Cohen & Steers Realty Majors ETF	1.20
VGRSX	Vanguard REIT Signal	1.20
VNQ	Vanguard REIT Index ETF	1.20
VGSIX	Vanguard REIT Index Inv	1.20

Commodities		Asset Category Cap = 0 – 10%
Ticker	Fund Name	Fund Factor
DCMSX	DFA Commodity Strategy Portfolio Fund	1.60
IAU	iShares Gold Trust ETF	0.80
DBC	PowerShares DB Commodity Index Tracking	0.95
VPU	Vanguard Utilities ETF	0.60
VUIAX	Vanguard Utilities Index Admiral	0.60

Alternatives		Asset Category Cap = 0 – 5%
Ticker	Fund Name	Fund Factor
AMPLP	ALPS Alerian MLP	1.70
DFITX	DFA International Real Estate	1.70
NPSAX	Nuveen Preferred Securities	1.00

Emerging Mkts Small Equity		Asset Category Cap = 0 – 5%
Ticker	Fund Name	Fund Factor
DEMSX	DFA Emerging Markets Small Cap I	1.60
EWX	SPDR S&P Emerging Markets Small Cap	1.55
DGS	WisdomTree Emerging Markets SmallCap Div	1.40

International Small Equity		Asset Category Cap = 0 – 10%
Ticker	Fund Name	Fund Factor
DISVX	DFA International Small Cap Value I	1.20
DFISX	DFA International Small Company I	1.20
ACWX	iShares MSCI ACWI ex US Index ETF	1.20
SCZ	iShares MSCI EAFE Small Cap Index ETF	1.20
VSS	Vanguard FTSE All World ex-US Small Cap Index	1.25
DLS	WisdomTree International SmallCap Div	1.40

International High Yield Debt		Asset Category Cap = 0 – 10%
Ticker	Fund Name	Fund Factor
PDIIIX	PIMCO Diversified Income*	1.25
CLY	iShares 10+ Year Credit Bond ETF	0.30

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

\*Any allocation using only these eligible funds will result in administrative efficiencies and a certificate fee reduction of 0.05%.

# 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 solution 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

The eligible funds initial certificate fee is based on the investment profile and fee options selected and ranges from 0.80%-2.35%.

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. The fee structure is as follows:

## FEE OPTIONS

The fee options determine the method for paying your certificate fee and advisory fee (annual fee allowance). The annual fee allowance is the total applicable certificate fee and/or advisory fee that may be withdrawn each certificate year without such withdrawals being considered an excess withdrawal.

Option 1 - The certificate fee and advisory fee are based on the aggregate value of the covered assets and is deducted from a separate cash account established with the financial institution.

Option 2 and 3 - The certificate fee is based on the coverage base and is deducted from a separate cash account established with the financial institution. The advisory fee is deducted from the covered assets. The percentage is up to the maximum of either 1% or 1.5%, depending on the fee Option.

Option 4 - The certificate fee is based on the coverage base and is deducted from the covered assets.

Option 5 and 6 - The certificate fee is based on the coverage base and is deducted from the covered assets. The advisory fee is deducted from the covered assets. The percentage is up to the maximum of either 1% or 1.5%, depending on the fee option.

## CERTIFICATE FEE REDUCTIONS

The certificate fee may be reduced by 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 RetireOne Transamerica II does not impact the taxation of distributions from that custodial account. If and when that custodial account is depleted, benefit payments from Transamerica 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.**



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