



Variable Universal Life Insurance Issued By:  
 Transamerica Life Insurance Company  
 Home Office: Cedar Rapids, IA  
 Administrative Office: PO Box 5068 Clearwater, FL 33758  
 Distributor: Transamerica Capital, Inc. Member FINRA

## TransAccumulator<sup>®</sup> VUL and TransAccumulator<sup>®</sup> VUL II

Underlying portfolios may have existed prior to the inception of the subaccount; therefore, hypothetical performance is calculated as if it was available on the portfolio inception date.

The return for each subaccount reflects deductions for the policy's mortality and expense risk charge (currently 0.00% M&E Risk Charge) and investment management fees and fund operating expenses. Policy values depend not only on the investment performance of the underlying funds, but also on the cost of insurance, premium expense charge, surrender charge and monthly deductions, which are not reflected in these rates of returns. Had these costs been reflected, each of the performance figures would be significantly lower. Please refer to the hypothetical illustration contained in the prospectus to understand the affects of all fees and charges, including costs of insurance. Additionally, you may wish to obtain a personalized illustration which reflects all the charges that apply to a policy. Year to Date performance is not annualized.

Please note that past performance is no guarantee of future performance. Total return and principal value of a subaccount will fluctuate so that a Policyowner's units, when redeemed, may be worth more or less than their original cost. These products are no longer available for new sales and no new policies will be issued. Variable insurance products are subject to investment risk, including possible loss of principal amount invested.

A prospectus must precede or accompany this material. The prospectuses contain information about investment objectives, risks, charges and expenses as well as other important information about the policy. Please read the prospectuses and consider this information carefully before investing.

### Portfolio Monthly Performance as of April 30, 2012

Portfolio Name	Portfolio Inception Date	Subaccount Inception Date	Average Annual Total Returns					Cumulative Total Return				
			Year to Date	1 Year	3 Year	5 Year	10 Year	Portfolio Inception	3 Year	5 Year	10 Year	Portfolio Inception
Alger American Growth and Income Portfolio Class I-2	11/15/1988	02/04/2002	8.57	5.45	19.44	1.54	3.25	8.29	70.40	7.96	37.67	547.85
AllianceBernstein Growth and Income Portfolio - Class B #	01/14/1991	02/04/2002	12.15	6.89	18.65	-0.79	3.82	8.50	67.03	-3.89	45.52	467.57
AllianceBernstein Large Cap Growth Portfolio - Class B #	06/26/1992	02/04/2002	15.36	3.63	17.39	2.07	3.41	8.15	61.75	10.77	39.80	373.77
Dreyfus Investment Portfolios-MidCap Stock Portfolio - Initial Shares	05/01/1998	02/04/2002	12.81	-0.23	23.46	1.76	5.48	5.34	88.20	9.11	70.47	107.13
Dreyfus VIF - Appreciation Portfolio - Initial Shares	04/05/1993	02/04/2002	9.78	8.75	21.38	4.25	5.38	8.90	78.84	23.16	68.84	407.97
Dreyfus VIF - Opportunistic Small Cap Portfolio - Initial Shares	08/31/1990	02/04/2002	14.93	-9.31	18.74	-2.17	1.06	15.26	67.42	-10.41	11.10	2,070.14
Fidelity VIP Contrafund® Portfolio - Service Class 2 #	01/03/1995	05/01/2002	12.81	0.24	19.28	2.16	7.00	10.46	69.72	11.30	96.78	459.97
Fidelity VIP Equity-Income Portfolio - Service Class 2 #	10/09/1986	05/01/2002	9.69	0.69	18.89	-2.02	3.91	8.60	68.05	-9.69	46.78	723.14
Fidelity VIP Index 500 Portfolio - Service Class 2 #	08/27/1992	05/01/2002	11.76	4.41	19.12	0.74	4.37	8.14	69.03	3.78	53.34	366.26
Franklin Small Cap Value Securities Fund - Class 2 #	05/01/1998	05/01/2002	9.53	-2.73	19.58	1.37	6.64	6.51	71.00	7.03	90.15	141.69
Franklin Small-Midcap Growth Securities Fund - Class 2 #	11/01/1995	02/04/2002	13.96	-2.38	21.78	3.13	5.45	7.78	80.59	16.68	69.98	244.04
Invesco V.I. High Yield Fund - Series I	05/01/1998	05/02/2011	7.54	3.63	18.39	6.34	8.06	3.86	65.92	35.96	117.05	69.96
Janus Aspen Series Balanced Portfolio - Service Shares #	09/13/1993	02/04/2002	9.26	3.30	13.38	5.74	6.66	9.75	45.76	32.19	90.60	465.71

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Portfolio Name	Average Annual Total Returns							Cumulative Total Return				
	Portfolio Inception Date	Subaccount Inception Date	Year to Date	1 Year	3 Year	5 Year	10 Year	Portfolio Inception	3 Year	5 Year	10 Year	Portfolio Inception
Janus Aspen Worldwide Portfolio - Service Shares #	09/13/1993	02/04/2002	12.47	-9.86	14.87	-3.10	1.69	7.16	51.57	-14.55	18.30	262.75
MFS® Growth Series - Initial Class	07/24/1995	02/04/2002	14.70	6.52	20.33	5.16	6.09	7.48	74.22	28.57	80.64	235.49
MFS® Investors Trust Series - Initial Class	10/09/1995	02/04/2002	13.40	2.39	16.60	1.81	4.76	6.50	58.51	9.39	59.19	183.88
MFS® Research Series - Initial Class	07/26/1995	02/04/2002	12.67	4.13	18.85	2.80	5.36	6.72	67.89	14.80	68.57	197.55
MS UIF Global Tactical Asset Allocation Portfolio - Class I	01/02/1997	02/04/2002	7.47	-3.65	14.71	-3.19	4.64	3.31	50.92	-14.98	57.43	64.59
PIMCO Real Return Portfolio - Administrative Class	09/30/1999	05/01/2005	3.43	10.65	11.93	8.08	7.66	8.31	40.24	47.45	109.24	173.11
The Dreyfus Socially Responsible Growth Fund, Inc - Initial Shares	10/07/1993	02/04/2002	13.42	4.00	19.48	3.37	3.72	7.04	70.57	18.04	44.14	253.73
Transamerica AEGON U.S. Government Securities VP - Initial Class	05/13/1994	05/01/2005	1.68	7.64	6.07	5.92	4.88	5.36	19.33	33.32	61.04	155.32
Transamerica AllianceBernstein Dynamic Allocation VP - Initial Class £	05/01/2002	05/01/2005	3.91	1.41	13.84	2.00	N/A	5.50	47.53	10.38	N/A	70.85
Transamerica Asset Allocation-Conservative VP - Initial Class	05/01/2002	05/01/2005	4.87	2.66	12.46	3.56	N/A	5.64	42.22	19.11	N/A	73.06
Transamerica Asset Allocation-Growth VP - Initial Class	05/01/2002	05/01/2005	11.95	-2.93	16.59	-0.55	N/A	4.94	58.49	-2.72	N/A	61.93
Transamerica Asset Allocation-Moderate Growth VP - Initial Class	05/01/2002	05/01/2005	8.48	-1.09	14.77	1.21	N/A	5.48	51.16	6.21	N/A	70.49
Transamerica Asset Allocation-Moderate VP - Initial Class	05/01/2002	05/01/2005	6.53	1.06	13.40	2.79	N/A	5.73	45.83	14.77	N/A	74.51
Transamerica BlackRock Large Cap Value VP - Initial Class	05/01/1996	05/01/2005	9.89	-0.13	16.22	-1.53	5.32	6.86	57.00	-7.42	67.88	188.95
Transamerica Clarion Global Real Estate Securities VP - Initial Class	05/01/1998	05/01/2005	14.20	-0.78	21.79	-3.33	9.41	8.60	80.64	-15.58	145.90	217.35
Transamerica Jennison Growth VP - Initial Class	11/18/1996	05/01/2010	18.75	8.27	19.89	4.85	5.05	2.12	72.31	26.70	63.68	38.21
Transamerica JPMorgan Mid Cap Value VP - Initial Class	05/03/1999	05/01/2005	12.32	4.99	22.07	2.89	6.78	6.99	81.88	15.32	92.66	140.49
Transamerica JPMorgan Tactical Allocation VP - Initial Class ¢	03/01/1994	05/01/2002	4.21	4.85	2.93	1.77	4.16	7.84	9.05	9.14	50.29	294.22
Transamerica Morgan Stanley Mid-Cap Growth VP - Initial Class ¥	03/01/1993	02/04/2002	14.45	-7.03	25.66	6.88	6.05	10.39	98.44	39.49	79.96	564.75
Transamerica PIMCO Total Return VP - Initial Class	05/01/2002	05/01/2003	2.65	6.96	9.42	7.07	N/A	5.96	31.01	40.74	N/A	78.38
Transamerica Third Avenue Value VP - Initial Class	01/02/1998	05/01/2005	12.78	-10.13	13.74	-3.39	5.76	7.69	47.14	-15.84	75.06	189.16
Transamerica WMC Diversified Growth VP - Initial Class §	12/31/1980	02/04/2002	15.70	2.27	17.94	0.66	5.81	13.28	64.05	3.34	75.87	4,866.26
Van Kampen's UIF Core Plus Fixed Income Portfolio - Class I ±	01/02/1997	02/04/2002	4.32	7.31	8.41	3.76	4.34	5.28	27.41	20.28	52.94	120.13
Van Kampen's UIF Emerging Markets Equity Portfolio - Class I ±	10/01/1996	02/04/2002	12.85	-10.05	18.40	1.31	12.07	7.08	65.98	6.73	212.54	190.26

Portfolio Name	7-Day Current Yield		7-Day Effective Yield	
	Monthly	Quarterly	Monthly	Quarterly
Transamerica AEGON Money Market VP - Initial Class ¶	0.00	0.00	0.00	0.00

- # - Returns for the period prior to the inception of this class of share with 12b-1 fee are based on historical returns for a class of shares without a 12b-1 fee, adjusted as if the 12b-1 fee had been in effect since the inception date.
- ¶ - The seven-day yield refers to the annualized income generated by an investment in the subaccount over a specified seven-day period. For the effective yield, the income earned by an investment in the subaccount is assumed to be reinvested. The yield calculation does not reflect the deduction of surrender charges. See the Prospectus and Statement of Additional Information for further details regarding calculations of yields.
- £ - Performance prior to August 16, 2010 reflects the performance of the Transamerica Convertible Securities VP fund.
- ▣ - Effective on or about May 1, 2011, formerly Transamerica Federated Market Opportunity VP and subadvised by Federated Equity Management Company of Pennsylvania.
- ± - Morgan Stanley Investment Management, Inc. does business in certain instances using the name "Van Kampen".
- ¥ - Effective on or about December 30, 2011, Transamerica Morgan Stanley Growth Opportunities merged into Transamerica Morgan Stanley Mid Cap Growth.
- § - Effective on or about December 30, 2011, Transamerica WMC Diversified Equity merged into Transamerica WMC Diversified Growth.

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