

# SECURITIES AND EXCHANGE COMMISSION

## FORM 497

Definitive materials filed under paragraph (a), (b), (c), (d), (e) or (f) of Securities Act Rule 497

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#### SEPARATE ACCOUNT VA R

CIK: **1162322** | IRS No.: **222824743** | State of Incorporation: **IA** | Fiscal Year End: **1231**  
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Business Address  
4333 EDGEWOOD RD NE  
CEDAR RAPIDS IA 52499-0001  
3192978120

**FLEXIBLE PREMIUM VARIABLE ANNUITY - C**

**Issued by**

**TRANSAMERICA LIFE INSURANCE COMPANY**

**Supplement Dated August 20, 2004**

**to the**

**Prospectus dated May 1, 2004**

**LIVING BENEFITS RIDER**

This prospectus supplement hereby amends, and to the extent inconsistent, replaces, the optional living benefits rider disclosure.

**Upgrades**

You can upgrade the total withdrawal base and guaranteed future value to the policy value after the fifth rider anniversary by sending us written notice. At that time the minimum remaining withdrawal amounts will also be upgraded to the policy value and the maximum annual withdrawal amounts will be recalculated.

If an upgrade is elected, your current rider will terminate and a new rider will be issued with a new rider date, guaranteed future value date, and its own rider fee percentage (which may be higher than your current rider fee percentage). The principal back and for life withdrawal percentages will not change. The new rider effective date and guaranteed future value date will be the date the Company receives all necessary information.

*The living benefits rider upgrade provision may vary for certain policies and may not be available for all policies.*

**This Prospectus Supplement must be accompanied or preceded  
by the Prospectus for the  
Flexible Premium Variable Annuity - C dated May 1, 2004**