



Transamerica Financial Life Insurance Company
Transamerica Life Insurance Company
Administrative Offices:
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Los Angeles, CA 90015-2211
TA-Retirement.com

February 10, 2016

Plan Name: Flying Food Fare, Inc. 401(k) Plan

Notice of Changes Affecting Your Plan's Investment Choices

State Street recently announced name changes for certain collective investment trusts ("CITs") it offers, effective January 1, 2016, which will affect one or more of the investment choices available in your retirement plan.

State Street has changed references to "SSgA" in the CITs' names to "State Street".

As a result of the above changes to the underlying CITs, your plan's investment choice(s) will change as follows:

Current Investment Choice Name	New Investment Choice Name
SSgA International Index Ret Opt	State Street International Index Ret Opt
SSgA Russell Small Cap Index Ret Opt	State Street Russell Small Cap Index Ret Opt
SSgA S&P Mid Cap Index Ret Opt	State Street S&P Mid Cap Index Ret Opt

Please note that although the name change to the underlying CITs occurred on January 1, 2016, the investment choice name will change on the last business day of the calendar quarter on March 31, 2016.

State Street has not reported any changes to the underlying CITs' investment objectives, principal investment strategies, principal risks, or total expense ratios.

If you would like to transfer out of a current investment choice and select a new investment choice before the change occurs, you may do so by logging on to **TA-Retirement.com** or by calling **800-401-8726**. If we do not hear from you, we will assume you have consented to the changes.

If you have any questions, please call 800-401-8726, Monday through Friday, between the hours of 8:00 a.m. and 9:00 p.m. Eastern Time.

The separate account investment choices offered are exempt from registration with the SEC; therefore, no prospectuses are filed for them. However, certain of the separate account investment choices, other than collective trusts, separately managed accounts and stable value investment choice(s), invest in mutual funds which are subject to SEC registration.

Investors should carefully consider the objectives, risks, charges and expenses of the funds before investing. The prospectus, and summary prospectus, if available, for each fund (other than for collective trusts, separately managed accounts or stable value investment choices, which do not invest in mutual funds) contains this and other important information. Prospectuses and summary prospectuses for these mutual funds can be ordered directly from the fund company or by contacting Transamerica at 800-401-8726, Monday through Friday, between the hours of 8:00 a.m. and 9:00 p.m. Eastern Time. Read each prospectus carefully before investing.

Plan-related recordkeeping and administration services are provided by Transamerica Retirement Solutions, LLC ("Transamerica"). The investment choices are available through a contract issued by Transamerica Financial Life Insurance Company ("TFLIC"), TA-AP-2001-CONT, or Transamerica Life Insurance Company ("TLIC"), TGP-439-194, TGP-416-192/194, TGP-430-192/194, CNT-TALIAC 05-02, or CNT-TLIC 10-05. Transamerica is an affiliate of TFLIC and TLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC is not authorized in New York and does not do business in New York. Contract form and number may vary, and these investment choices may not be available in all jurisdictions. Fees and charges may apply. Certain limitations on the number of investment choices for your plan will still apply. For complete information, contact your Transamerica representative.

All investments involve risk, including loss of principal, and there is no guarantee of profits.

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