

# YOUR FUTURE YOUR WAY

**TRANSAMERICA STRUCTURED  
INDEX ADVANTAGE<sup>SM</sup> ANNUITY**

Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Annuities are underwritten and distributed by Transamerica Capital, Inc., 1801 California St., Suite 5200, Denver, CO 80202, FINRA member. References to Transamerica may pertain to one or all of these companies.

**INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED**



TRANSAMERICA®



# A SIMPLE AND FLEXIBLE SOLUTION DESIGNED FOR TODAY

Are you seeking an innovative way to grow your portfolio amid today's volatile markets, high inflation, and high-fee investments? The *Transamerica Structured Index Advantage Annuity* offers growth potential and investment protection in a cost-effective solution to help make your financial future more predictable, so you can live your best life.



## UPSIDE POTENTIAL

Take advantage of tax-deferred growth opportunities through a diverse range of Indexes, including the S&P 500® and others available through Transamerica.



## DOWNSIDE PROTECTION

Built with buffers to protect the principal you invest from negative market performance, so you can feel better about staying invested no matter what the markets do.



## PAY LESS

Strategies with no explicit fees keep more of your money working for you.



The *Transamerica Structured Index Advantage Annuity* is a registered index-linked annuity that offers a distinctive combination of benefits you can tailor to meet specific needs. Take advantage of opportunities for tax-deferred investment growth and optional enhanced crediting strategies.



**In short, take control of your investing, and prepare for *your* future, *your* way.**

If you invest in an Index Account Option, the Index Account Option's Downside Protection may not fully protect you from loss. Your losses could be significant. A Growth Opportunity Type may limit your participation in positive Index performance, limiting the upside potential of your investment.

# LESSONS FROM HISTORY

Markets will go up and down over the average investor's life. The challenge is to weather the bad times so you can take advantage of the good and help grow your portfolio.

## HISTORICAL PERFORMANCE OF S&P 500®

Based on 6-year rolling allocation from 1/1/1980-12/22/2022

|   |       |
|---|-------|
| Average Return  | 75.3% |
| Percentage of time you would have avoided market loss with a 10% buffer | 97%   |
| Percentage of time you would have avoided market loss with a 20% buffer | 100%  |

## HISTORICAL PERFORMANCE OF S&P 500®

Based on 2-year rolling allocation from 1/1/1980-12/22/2022

|   |       |
|---|-------|
| Average Return  | 21.5% |
| Percentage of time you would have avoided market loss with a 10% buffer | 90%   |
| Percentage of time you would have avoided market loss with a 15% buffer | 95%   |

## HISTORICAL PERFORMANCE OF S&P 500®

Based on 1-year rolling allocation from 1/1/1980-12/22/2022

|   |       |
|---|-------|
| Average Return  | 10.2% |
| Percentage of time you would have avoided market loss with a 10% buffer | 88%   |
| Percentage of time you would have avoided market loss with a 15% buffer | 92%   |

Historical returns are hypothetical. Past performance does not guarantee future results.

Outcomes were based on our allocation dates of the 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup>, and 22<sup>nd</sup>.

A simple average of a series of returns generated over a given period of time.

Returns are price return only and exclude dividends.

Historically, equity indexes have posted gains more often than losses, providing opportunities for investment growth. The *Transamerica Structured Index Advantage Annuity* offers the potential for the type of equity returns that historically the markets have attained by tracking the performance of a stock market Index. And for the risk-averse investor who wants those returns but is less willing to stay invested during down markets, the *Transamerica Structured Index Advantage Annuity* offers a buffer that provides a level of protection from market losses.



# PUTTING IT ALL TOGETHER

The *Transamerica Structured Index Advantage Annuity* provides flexibility that can help you tailor your strategy to meet your objectives. Consider these three easy steps to define your investment strategy.

## STEP 1



### SELECT A CREDITING PERIOD

Choose how long you wish to invest — 1-, 2-, or 6-year Crediting Periods — to find the timeframe and balance of performance opportunity and protection that suits your objectives.

## STEP 2



### CHOOSE YOUR INDEX

Choose one or allocate to a range of Indexes, including the S&P 500®, Fidelity World Factor Leaders Index<sup>SM</sup>, iShares® U.S. Technology ETF, or iShares® Russell 2000 ETF. There's also a Fixed Account option that guarantees your principal and offers a fixed rate of return.

## STEP 3



### SET YOUR PROTECTION

Set a level of protection that can help guard against market downturns. Choose between 10, 15, and 20% protection buffers.



### CONSIDER YOUR OPTIONS

Optional strategies like Credit Advantage, Best Entry with Credit Advantage, and the Return of Premium Death Benefit are options that, for an additional fee, can help maximize your return or help protect principal for your beneficiaries. A Best Entry strategy is also now available with no fee.

All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

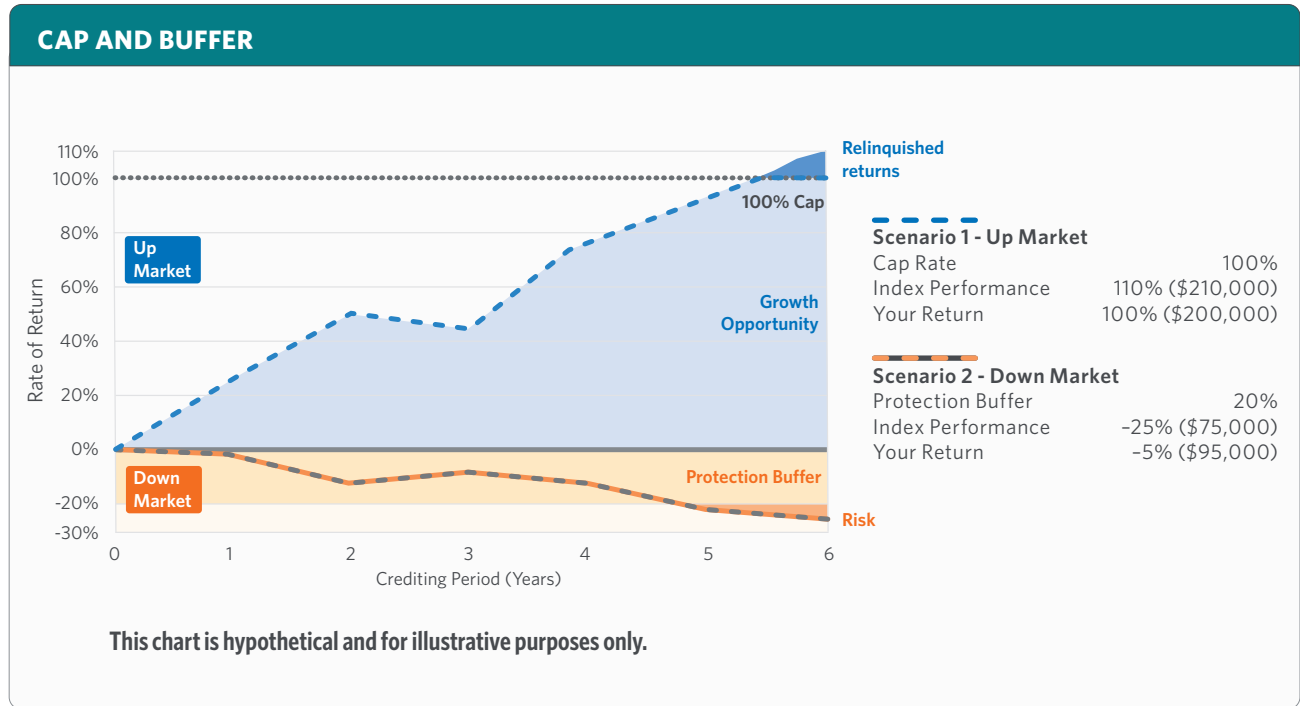




# GROWTH AND PROTECTION: WORKING TOGETHER

## CAP GROWTH STRATEGY

The *Transamerica Structured Index Advantage Annuity* lets you capture positive returns, up to a cap, by tracking the positive performance of a stock market Index. It also provides a level of protection, a buffer, if the Index Return is negative. Combined, they offer growth for your Index Account Option when markets perform well and protection when they don't.



This chart illustrates a sample up-market scenario, and the protection of a buffer in a sample down-market scenario. Each example illustrates \$100,000 invested in an Index tracking hypothetical performance over a six-year Crediting Period. This Index option strategy offers a 20% protection buffer to limit downside risk. This example also shows the impact of the 100% cap. The cap is the maximum amount the investment can earn during the Crediting Period.\*

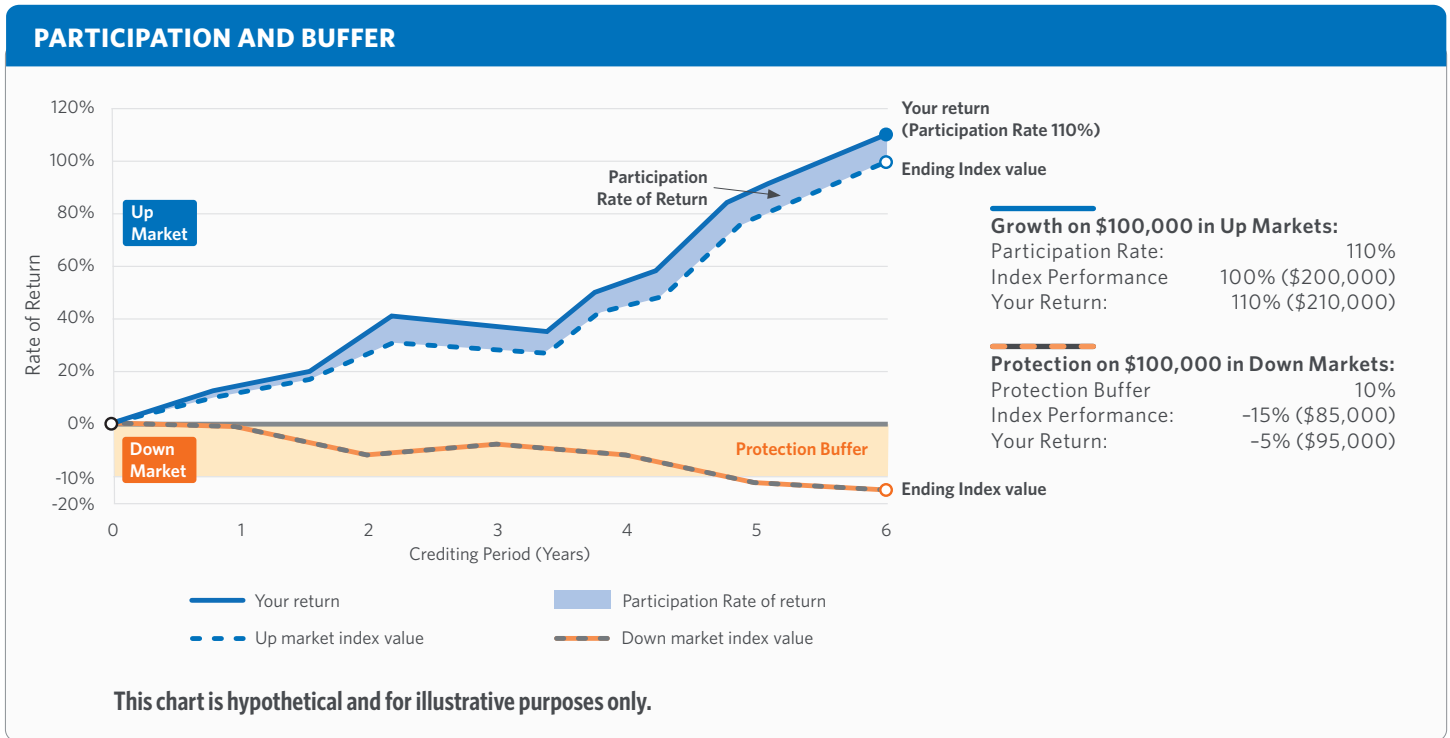


\* Cap rates may vary based on the Index, Crediting Period, and buffer chosen.

# ENHANCED CREDITING

## PARTICIPATION GROWTH STRATEGY

If you want the opportunity to access growth potential without sacrificing protection, consider our six-year Crediting Period Participation Growth strategy. It has the ability to offer higher than uncapped returns while still providing the protection and confidence of a downside buffer.



## HERE'S HOW IT WORKS

At the end of the six-year Crediting Period we calculate your Index Account Option Value based on the beginning and ending Index Values. This calculation applies the Participation Rate or protection level (buffer) as applicable based on Index performance. The chart above show the change in a \$100,000 investment based on both an up market and down market scenario.

## CREDIT ADVANTAGE: INCREASE YOUR POTENTIAL UPSIDE

If you are bullish about market performance during the Crediting Period you are considering, Credit Advantage will allow the potential to capture a higher return. By choosing an Index Account Option that offers Credit Advantage, available for an additional fee, you can boost your account's upside potential with increased cap and participation rates.



# FLEXIBILITY AND CONTROL

## PERFORMANCE LOCK: TAKE THE EMOTION OUT OF INVESTING

**PERFORMANCE LOCK**

With the *Transamerica Structured Index Advantage Annuity* there is an Interim Value calculated as of the close of each business day.

As your Interim Value grows, there may be gains you want to capture and protect from losses. The Performance Lock benefit gives you the power to lock in your Interim Value to capture gains, so you can enjoy the comfort of making your financial future more predictable.

\* Allocation Date will be the 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup>, or 22<sup>nd</sup> of the month.

### HOW IT WORKS

The Performance Lock feature lets you lock in an Interim Value for no charge at any time before the end of your Crediting Period. You can either set-it and forget-it by selecting a predefined growth target at the beginning of your Crediting Period, or if you prefer, set it manually during your journey. It's your choice.

When the Performance Lock feature is triggered, you will not participate in additional gains or losses your chosen Index may receive until your next Allocation Anniversary. Following your Performance Lock, and prior to your next Allocation Anniversary, you will be able to choose any Index Account Option available without having to wait for your Crediting Period to end.\*\* What that means is you have the power to lock in gains at any time and the freedom to choose a new Index Account Option strategy if your goals or market outlook have changed.

\*\* If a new Index Account Option is not selected, you will be allocated into the same Index Account Option originally selected and a new Crediting Period will begin.

# THE POWER TO CHOOSE

We offer a diverse range of Indexes designed to provide you opportunities for growth and protection for down markets, including some strategies that are exclusively available at Transamerica.



## CORE CREDITING STRATEGY OPTIONS

A diverse range of Indexes and ETFs covering different geographies, sectors, and investment objectives, designed to provide opportunities for growth.

| CREDITING PERIOD | INDEXES   | PROTECTION BUFFERS | GROWTH OPPORTUNITY |
|------------------|---|--------------------|--------------------|
| 6-Year           | S&P 500®  | 10%, 20%           | Cap                |
|                  | Fidelity World Factor Leaders Index <sup>SM</sup>   |                    |                    |
| 2-Year           | S&P 500®  | 10%, 15%           | Cap                |
|                  | iShares® U.S. Technology ETF  |                    |                    |
| 1-Year           | S&P 500®  | 10%, 15%           | Cap                |
|                  | iShares® U.S. Technology ETF  |                    |                    |
| Fixed Account    | Interest in a Fixed Account is credited daily based on a 1-year guaranteed fixed interest rate declared at the beginning of the Crediting Period. The minimum 1-year guaranteed interest rate is 0.25%. |                    |                    |

## CREDIT ADVANTAGE GROWTH OPPORTUNITY

If you choose to track an Index Account Option that offers Credit Advantage, for an additional fee, you can boost your account's upside potential with increased cap or participation rates.

| CREDITING PERIOD | INDEXES                      | PROTECTION BUFFERS | GROWTH OPPORTUNITY                  | CREDIT ADVANTAGE | CREDIT ADVANTAGE FEE |
|------------------|------------------------------|--------------------|-------------------------------------|------------------|----------------------|
| 2-Year           | S&P 500®                     | 15%                | Cap with Credit Advantage           | ✓                | 1.25%                |
|                  | iShares® U.S. Technology ETF |                    |                                     |                  |                      |
| 6-Year           | S&P 500®                     | 15%                | Participation with Credit Advantage | ✓                | 1.25%                |

## BEST ENTRY CREDITING STRATEGY

The Best Entry with Credit Advantage crediting strategy provides the ability to reset your Initial Index Value on any of the six monthly Observation Days within the first six months of your Crediting Period. The Best Entry (no fee) crediting strategy offers a reset opportunity within the first three months of your Crediting Period on any of the three monthly Observation Days. Observation days for both strategies are based on the Allocation Date of the policy. The Observation Day will be predetermined on the Allocation Date as the 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup>, or 22<sup>nd</sup>, and will be the same day each month.

| CREDITING PERIOD | INDEXES   | PROTECTION BUFFERS | GROWTH OPPORTUNITY                   | CREDIT ADVANTAGE | CREDIT ADVANTAGE FEE |
|------------------|---|--------------------|--------------------------------------|------------------|----------------------|
| 6-Year           | S&P 500®  | 10%                | Best Entry Cap with Credit Advantage | ✓                | 1.25%                |
|                  | Fidelity World Factor Leaders Index <sup>SM</sup> |                    |                                      |                  |                      |
| 6-Year (No Fee)  | S&P 500®  | 10%                | Best Entry Cap                       | N/A              | No fee               |
|                  | Fidelity World Factor Leaders Index <sup>SM</sup> |                    |                                      |                  |                      |

Not all strategies are available in all states and firms.



# BUILDING ON A CENTURY OF TRUST



Helping to protect your financial future lies at the heart of everything we do. That means adapting to the times with innovative solutions designed to help you build a solid financial foundation. It means providing flexible strategies so you can prepare for the future with confidence. Just as we've done for more than 100 years.

The Transamerica companies are part of the Aegon group of companies. As an international life insurance, pension solutions, and asset management company based in the Netherlands, Aegon operates in over 20 markets in the Americas, Europe, and Asia.



## By the numbers\*

**Top-five financial strength ratings from AM Best, Moody's, and S&P Global – but it is the trust that our customers give us every day that matters the most.**

**11.8 MILLION**

Transamerica customers\*

**30 MILLION**

Aegon customers worldwide\*

**\$71+ BILLION**

Aegon paid in customer claims, benefits, and plan withdrawals worldwide\*

**>12.9 MILLION**

Transamerica's total number of policies in force\*

**>\$52+ Billion**

Transamerica paid in insurance, retirement, and annuity claims and benefits in 2021

**\$497 Billion**

Transamerica's revenue generating investments\*



**3.1 MILLION**

Transamerica's claims processed\*



\* As of 12/31/21

# ADDITIONAL BENEFITS

Choose the default policy value Death Benefit, or, for an additional fee, you can provide principal protection for your loved ones with the Return of Premium Death Benefit.

| Death Benefit Options                        |                       |  |  |
|--|-----------------------|--|--|
| <b>Default Death Benefit - Policy Value:</b> | <b>Issue age 0-85</b> | <b>Enhanced Death Benefit - Return of Premium:</b> | <b>Issue age 0-80</b><br>Death Benefit fee: 0.05% (0-50), 0.15% (51-70), 0.50% (71-80). Return of Premium Death Benefit is a percentage of the Guaranteed Minimum Death Benefit base and is deducted at the end of each rider quarter. |

## WITHDRAWAL OPTIONS WITHOUT SURRENDER CHARGES — ACCESS YOUR MONEY WHEN YOU NEED IT

The *Transamerica Structured Index Advantage Annuity* has a variety of ways to receive your withdrawals, intended to help you stay in control of your income. But we understand sometimes life happens and plans change. If an unforeseen situation arises and you need some of your money earlier than expected, you have options.

| SURRENDER CHARGE SCHEDULE<br>Based on years since each premium payment |   | 6-Year Surrender Charge: |    |    |    |    |    |    |
|--|---|--------------------------|----|----|----|----|----|----|
|  |   | Year 1                   | 2  | 3  | 4  | 5  | 6  | 7+ |
|  |   | 8%                       | 8% | 7% | 6% | 5% | 4% | 0% |
| <b>Withdrawal Amount</b>   | The surrender charge-free amount each policy year is equal to 10% of the total premium payments, less any withdrawals taken in the same policy year. Earnings may be withdrawn free of surrender charges. Withdrawals from the Fixed Holding Account are not permitted until all other Account Options have been depleted of value. Minimum withdrawal amount is \$500. |                          |    |    |    |    |    |    |
| <b>Systematic Payout</b>   | Monthly, quarterly, semiannual, or annual withdrawals (\$50 minimum)  |                          |    |    |    |    |    |    |
| <b>Nursing Care and Terminal Condition</b>                             | After the policy issue date, you may withdraw all or part of the policy value if you or your spouse were to be confined to a hospital or nursing facility for 30 consecutive days or diagnosed with a terminal condition with less than one year to live (a minimum withdrawal of \$1,000 applies).   |                          |    |    |    |    |    |    |
| <b>Unemployment Waiver</b>   | Allows for withdrawals from your policy under certain conditions due to termination, layoff, or other involuntary job loss. A \$5,000 minimum cash value is required at time of surrender. Minimum withdrawal of \$1,000.   |                          |    |    |    |    |    |    |

Nursing Care and Terminal Condition and Unemployment Waiver may not be available in all states and may vary by state. A withdrawal taken before the end of a Crediting Period for an Index Account Option will result in a negative adjustment to the Index Base for that Index Account Option. All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

## GLOSSARY OF KEY TERMS

### Allocation Anniversary:

The 12-month anniversary of an Index Account Option Allocation Date or any subsequent Allocation Anniversary

### Allocation Date:

On the Allocation Date, the premiums held in the Fixed Holding Account will be allocated among the Allocation Account(s) according to your instructions.

### Best Entry Reset Maximum:

The percentage that represents the maximum Initial Index Value change allowed for a reset

### Buffer:

The negative Index performance that Transamerica absorbs over the duration of the period before applying any negative performance to your Index Account option

### Cap Rate:

The maximum rate of interest that may be credited at the conclusion of the Crediting Period for a particular Index Account Option

### Best Entry Reset Threshold:

The percentage that is compared to the lowest observed Index Value, as a percentage of the Initial Index Value at the beginning of the Crediting Period, to determine whether a reset of the Initial Index Value is applicable. This percentage is declared at the beginning of a Crediting Period.

### Crediting Period:

The period of time following an allocation in which the current rates associated with the allocation will not change. It is also the period of time used to determine the Index Change and the corresponding interest to be credited.



## GLOSSARY OF KEY TERMS CONT.

### **Index Account Option Value:**

The value of the investment in an Index Account Option

### **Initial Index Value:**

The value of an Index on the first day of the Crediting Period. If a reset occurs on any Observation Day, then this value will be changed to the greater of the lowest Index Value observed on any Observation Day or the Best Entry Reset Minimum Value.

### **Interim Value:**

The value of the Index Account Option during the Crediting Period. The Interim Value is the amount available in the Index Account for withdrawals, surrender, or annuitization, to pay fees and charges, and payable upon death.

### **Observation Day(s):**

The day(s), based on the Observation Frequency, on which Transamerica observes your Index Value to determine applicability of a reset of the Initial Index Value on the final Observation Day. The Initial Index Value may be reset to the lowest Index Value observed on any Observation Day.

### **Observation Frequency:**

How often the Index Value is observed for determining applicability of a reset. This frequency is declared at the inception of a Crediting Period.

### **Participation Rate:**

A Growth Opportunity Type. The percentage of the return from a particular Index Account Option that may be credited as interest at the conclusion of the Crediting Period.

### **Performance Lock:**

A feature that allows you to lock in your current Interim Value. By locking in your current Interim Value, you will no longer be subject to any negative market performance nor will you participate in any future market growth. You can reinvest in a new Index Account Option or renew in the same Index Account Option on the next Allocation Anniversary.

## IMPORTANT INFORMATION

The Policy is designed primarily for investors who expect to remain invested in an Allocation Account until the end of its Crediting Period and may be appropriate for you if you have a long investment time horizon. This Policy is not designed for people who expect to take early or frequent withdrawals.

**A current prospectus for this product should either precede or accompany this material. Before investing, consider the investment objectives, risks, charges and expenses carefully before investing. Go to [transamerica.com](http://transamerica.com) for prospectuses containing this and other information. Please read carefully.**

All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

Registered Index-linked Annuities are long-term, tax-deferred vehicles designed for retirement purposes and are not for everyone. They are subject to possible loss of principal and earnings due to market fluctuation, investment risks as a result of fees and charges under the policy including surrender charges, other transaction charges, and periodic charges.

When you exercise the Performance Lock, your Interim Value will be "locked-in" (less any remaining Credit Advantage fees and any other applicable charges) and your investment will be transferred to a holding account (Performance Lock Account) until the next anniversary of the Crediting Period. While in the holding account, you will be credited compound interest daily based on the annual interest rate in effect on that day and will be reduced on a dollar-for-dollar basis for any fees, charges, or withdrawals deducted from the Performance Lock Account. If you exercise Performance Lock when the Interim Value is lower than your initial investment, you may be "locking-in" a loss.

The maximum annuity commencement date is generally the annuitant's age 99. Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% additional federal tax if withdrawn before age 59½.

Withdrawals reduce the policy value, death benefit and other annuity values. At the end of a Crediting Period for an Allocation Account, you may choose to reinvest in the same Allocation Account or transfer the Policy Value into another Allocation Account. Growth Opportunity Rates may be higher or lower upon renewal.

Transamerica reserves the right to add or remove any index and/or Index Account Option(s). Not all Indexes and/or Index Account Option(s) will be available at all times. Please consult with your financial professional or the prospectus.

Neither Transamerica nor its agents or representatives may provide tax, investment, or legal advice. Anyone to whom this material is promoted, marketed, or

recommended should consult with and rely on their own independent tax and legal professionals and financial professional regarding their particular situation and the concepts presented herein.

The policy may be referred to as a variable annuity, or modified guaranteed annuity in some states.

Not available in Missouri, New York or Oregon.

All policies, riders, and forms may vary by state and may not be available in all states. TPVA1400-0720, TPVA14FL-0720 (SC), TRIA1000-R0821, TRIA1300-0720, TRIA13FL-0720, TRMD1400-R0821, TRMD14FL-R0821 (SC), TRIA1200-R0821, TRIA12FL-R0821, TRIA1400-0821, TRIA14FL-0821, TRIA1100-0720, TRIA11FL-0720.

## INDEX DISCLOSURES

### **S&P® 500 Index**

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#### **Fidelity World Factor Leaders Index<sup>SM</sup> 0.5% AR**

The Fidelity World Factor Leaders Index<sup>SM</sup> 0.5% AR (the "Index") is an equity index, offering exposure to U.S. and developed non-U.S. companies with attractive valuations, high-quality profiles, positive momentum signals and lower volatility than the broader world market and is a product of Fidelity Product Services LLC ("FPS"). Fidelity is a trademark of FMR LLC. The Index has been licensed for use for certain purposes by Transamerica Life Insurance Company (TLIC) on behalf of *Transamerica Structured Index Advantage<sup>SM</sup> Annuity*. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of TLIC, the *Transamerica Structured Index Advantage<sup>SM</sup> Annuity*, or the *Transamerica Structured Index Advantage<sup>SM</sup> Annuity* contract owners. The *Transamerica Structured Index Advantage<sup>SM</sup> Annuity* is not sold, sponsored, endorsed, or promoted by FPS or any other party involved in, or related to, making or compiling the Index.

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