



Transamerica Structured Index Advantage® Annuity



Your future. Your way.

**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**

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

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. When you invest in an Index Account Option, the upside potential of your investment may be limited by its Growth Opportunity Type.



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 1/1/1980–12/31/2025

Average return	77%
Percentage of time you would have avoided market loss with a 10% buffer	97.5%
Percentage of time you would have avoided market loss with a 15% buffer	99.7%
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 1/1/1980–12/31/2025

Average return	22%
Percentage of time you would have avoided market loss with a 10% buffer	90.4%
Percentage of time you would have avoided market loss with a 15% buffer	91.7%

Historical performance of S&P 500® Based on 1-year rolling allocation from 1/1/1980–12/31/2025

Average return	10%
Percentage of time you would have avoided market loss with a 10% buffer	88.4%
Percentage of time you would have avoided market loss with a 15% buffer	92.5%

Past performance does not guarantee future results.

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

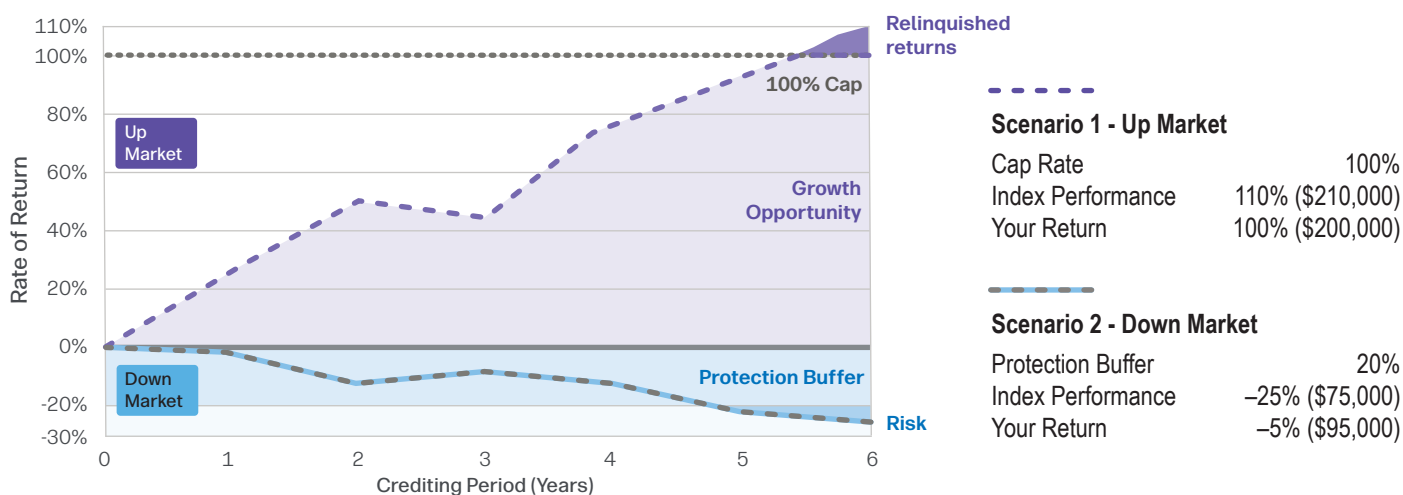
You cannot directly invest in an Index and the annuity does not participate directly in any stock or equity investments. Stock dividends on the index are not included as a component of the Index Value. Other Indexes are available with this annuity.

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.

Cap and buffer



This chart is hypothetical and for illustrative purposes only.
 * Cap rates may vary based on the Index, Crediting Period, and buffer chosen.

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.*



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.



Triple Edge Advantage crediting strategy

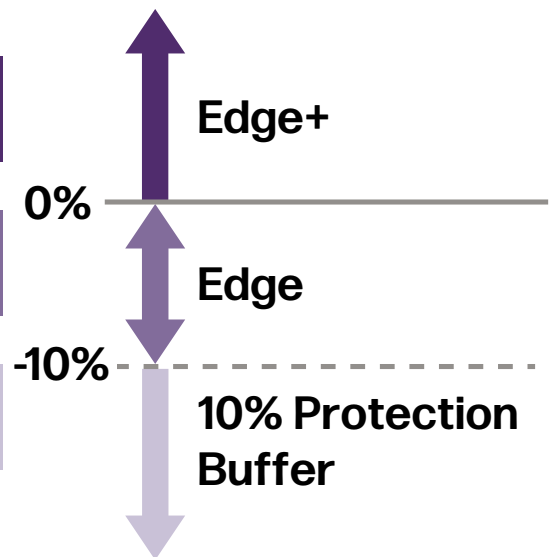
The Triple Edge Advantage crediting strategy available with the Transamerica's registered index linked annuities gives you three advantages: two levels of growth opportunities and a protection buffer. This all-weather strategy provides you the opportunity to generate positive returns in both positive and negative markets.

See it in action

The chart below shows the two levels of growth opportunities and the protection buffer. Available with the 1-, 2-, & 6-year Crediting Periods.

Opportunity in any market

- 1. Help maximize returns:**
The Edge+ Rate provides a unique opportunity to receive an enhanced return in positive markets.¹
- 2. Earn in a down market:**
Benefit from earning positive returns in a negative market with the Edge Rate.
- 3. Downside protection:**
Limit potential market losses with a +10% protection buffer if negative Index Performance is greater than -10%.



¹ The Edge+ Rate is the highest credited rate possible on the Triple Edge Advantage crediting strategy.

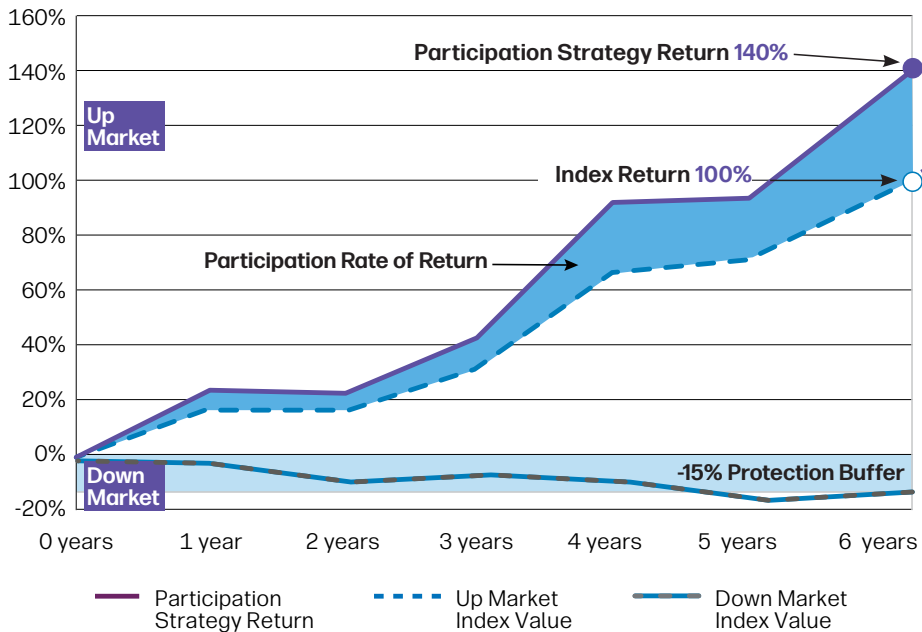
Enhanced crediting

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 returns while still providing the protection and confidence of a downside buffer.

Hypothetical Participation Growth Strategy example

6-year point-to-point crediting strategy



Growth on \$100,000 in up market

Participation Rate: **140%**
 Index Return Result: **\$200,000**
 Participation Strategy Result: **\$240,000**
Final Value:
A difference of \$40,000

Protection on \$100,000 in down market

Index Return: **-15%**
 Protection Buffer: **15%**
 Participation Strategy Return: **0%**
 Participation Strategy Result: **\$100,000**

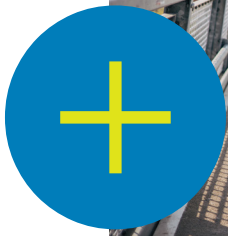
All values are hypothetical for illustrative purposes only. The chart does not represent performance of any specific index. The values do not reflect the deduction of any fees. If it had, the values would be lower.

Available on the 6-year Crediting Period Participation Growth Strategy with Credit Advantage.



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.

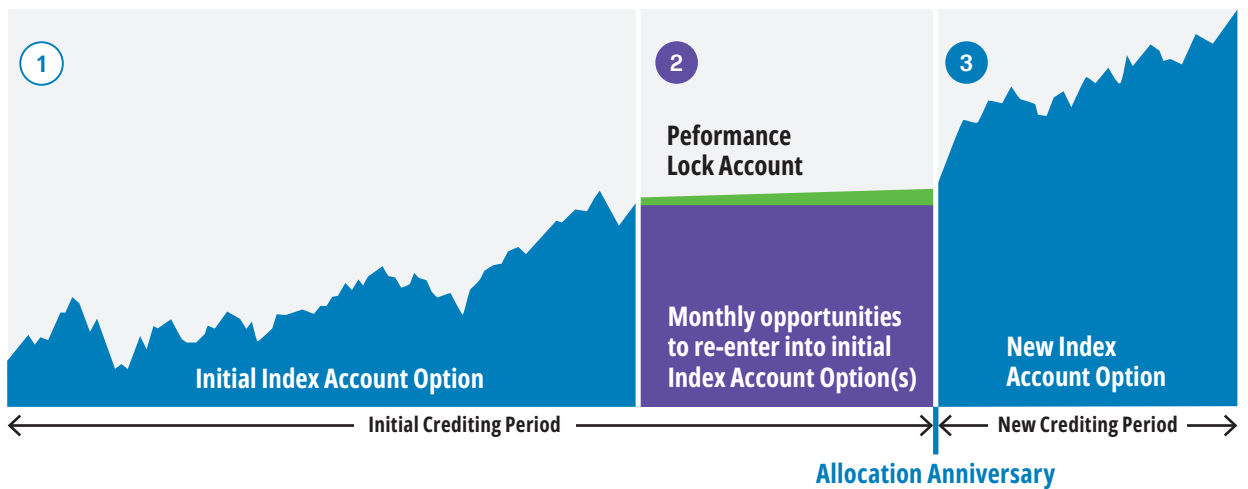


Performance Lock+

Help make market gains more predictable – and easier to manage.

Performance Lock+, available with Transamerica's registered index-linked annuities (RILAs) for no cost, helps limit the guesswork from investing by giving you the opportunity to lock in gains when they happen, rather than hoping the market stays up. And then helping protect them along the way.

Performance Lock+ in action



How You Can Use Performance Lock+?

- 1 Performance Lock+**
 - Lock in Index gains* at the end of the business day
 - Your money moves into the Performance Lock Account
- 2 Flexibility to re-enter** initial Index Account Option**
 - Earn a fixed interest rate in the Performance Lock Account
 - Re-enter the same Index Account Option, at no cost, on any remaining Allocation Monthiversary before your Allocation Anniversary
- 3 Opportunity to reallocate at the Allocation Anniversary**
 - At the Allocation Anniversary, if you choose not to re-enter, you can choose any available Index Account Option, and a new Crediting Period begins***
 - New growth and protection opportunities at each Allocation Anniversary
 - Performance Lock+ can then be exercised again, between the first and last day of the Crediting Period

* The Interim Value at the end of a Business Day reflects all applicable remaining fees and charges. If you exercise the Performance Lock when the Interim Value is lower than the initial investment, you may be locking in a loss.

** Early Re-Entry is not available with the Best Entry crediting strategies

*** If no instruction is provided, then the investment defaults back to the same Index Account Option and the Crediting Period starts over.






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.

Financial strength

Transamerica Life Insurance Company: Highly rated by the industry's leading credit rating agencies.

 AM Best Third of 16 categories as of February 13, 2026	 Moody's Fifth of 21 categories as of December 5, 2025	 S&P Global Fifth of 21 categories as of March 28, 2025
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The financial strength and ratings of Transamerica and its affiliated companies do not reflect the quality of the products sold by Transamerica Life Insurance Company. For most current ratings, see [transamerica.com](https://www.transamerica.com)

Additional benefits

Now you can provide principal protection for your loved ones with the Return of Premium Death Benefit at no cost.*

Death Benefit Options	
Death Benefit – Return of Premium:	Issue ages 0–70 (no fee) • 71–80 (0.5%)
Death Benefit – Policy Value:	Issue age 71–85

* For issue ages 0 to 70

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 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%
Withdrawal Amount	The surrender charge-free amount each policy year is equal to the greater of 10% of the total premium payments, less any withdrawals taken in the same policy year or the earnings, plus premiums that have reached the end of the surrender charge period. Earnings may be withdrawn anytime, 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.							
Systematic Payout	Monthly, quarterly, semiannual, or annual withdrawals (\$50 minimum)							
Nursing Care and Terminal Condition	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).							
Unemployment Waiver	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.							

Return of Premium Death Benefit fee is a percentage of the Guaranteed Minimum Death Benefit base and is deducted at the end of each rider quarter.

Nursing Care and Terminal Condition is not available in California. Unemployment waiver is not available in California and Oregon. These waivers 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.

Allocation Monthiversary:

After the Crediting Period start date, this day will be the same calendar day of each subsequent month during the Crediting Period (including the remaining Crediting Period after exercise of Early Re-Entry). If a certain date does not exist in a given month, the first day of the following month will be used.

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.

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.

Early Re-Entry:

A feature of Performance Lock+. Early Re-Entry allows you to reallocate into your previously locked Index Account Option on any Allocation Monthiversary prior to the next Allocation Anniversary. Once re-entered into the Index Account Option, additional Performance Locks may be performed until the end of the Crediting Period.

Edge Rate:

Rate used as the Index Credit Rate when the Index Change is less than zero, but greater than or equal to the negative of the Buffer Rate.

Edge+ Rate:

Rate used as the Index Credit Rate when the Index Change is greater than or equal to zero.

Index Account Option Value:

The value of the investment in an Index Account Option.

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.

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.



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 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 feature, your Interim Value will be "locked in", (less any remaining Credit Advantage fees and other applicable charges) and your investment will be transferred to a holding account (the Performance Lock Account) until the next Allocation Anniversary. **By locking in your current Interim Value, you will no longer participate in additional gains or losses your chosen Index may receive until the next Allocation Anniversary.** During this time, you may choose to exercise the Early Re-Entry feature to reinvest in the same Index Account Option on any Monthiversary prior to the next Allocation Anniversary. The number of Allocation Monthiversaries available corresponds to the number of months remaining until the next Allocation Anniversary. 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 the Performance Lock when the Interim Value is lower than the initial investment, you may be "locking-in" a loss. **By exercising Early Re-Entry, you will be re-exposing your investment to the possibility of Index losses, negative Interim Value adjustments and reductions to your Index Base, as well as any applicable Credit Advantage fees.** Due to the shortened remaining length of the Crediting Period upon re-entry, the value of your investment could be more susceptible to loss from short-term negative Index performance.

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.

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

The policy is referred to as an index-linked variable annuity.

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Let's get started today.



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