

Registered index-linked annuity – New York

# Transamerica Structured Index Advantage<sup>®</sup> Annuity NY

Rate sheet: 1-, 2-, &amp; 6-year crediting periods as of February 15, 2025

Transamerica Structured Index Advantage <sup>®</sup> Annuity NY Allocation Account Options			
Crediting Strategy	Crediting Period	Buffer	S&P 500 <sup>®</sup>
<b>Cap Rates</b> No explicit fee	6-year	10% 20%	Uncapped 110%
	2-year	10% 15%	30% 25%
	1-year	10% 15%	14% 11.50%

Fixed account, fixed holding account, & performance lock account	
Account	Interest Rate
Fixed Account 1-Year Crediting Period	3.50%
Fixed Holding Account	2.50%
Performance Lock Account	2.50%

## Glossary of key terms

**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.

The Guaranteed Minimum Interest Rate will be equal to the non-forfeiture rate in effect for the quarter in which the policy is issued and will not change for the life of the policy.

The Cap Rate, Fixed Account, Fixed Holding Account, and Performance Lock Account Interest rates are set at the beginning of each Crediting Period and guaranteed for the Crediting Period. The rates are subject to change. Please see prospectus for minimum guarantees. Please check with your financial professional for current rates.

Annuities issued in New York by Transamerica Financial Life Insurance Company, Harrison, New York. Annuities are underwritten and distributed by Transamerica Capital, LLC, 1801 California St., Suite 5200, Denver, CO 80202.

Member FINRA. References to Transamerica may pertain to one or all of these companies.

**NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY. MAY LOSE VALUE. NOT A DEPOSIT OF OR GUARANTEED BY ANY BANK.**



## Important information

**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.**

### What is a Registered Index-Linked Annuity?

Registered Index-Linked Annuities are long-term, tax-deferred vehicles. 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.

Additional premiums may be invested in one or more of the selected Allocation Accounts. Growth Opportunity Rates may be higher or lower at the time of the addition.

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.

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.

Transamerica reserves the right to add, remove or suspend 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.

When you exercise the Performance Lock, known as Interim Value Lock in your policy, your Interim Value will be "locked-in" with no credit advantage, or fees, 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 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.

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.

Subsequent rates may be higher or lower than the initial rates and may differ from those used for new contracts or for contracts issued at different times. Declared rates will not be lower than the minimum guarantees. See prospectus.

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

Financial institutions may have their own guidelines to determine the appropriateness of our products, investment options and/or benefits. Some financial institutions may have specific issue ages and may not have all benefits or investment options available.

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.

All policies, riders, and forms may vary by state and may not be available in all states.

FPVA14NY-0720, FRIA10NY-R0821, FRIA14NY-0821

### Index disclosures

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