

A new asset class

Registered Index-Linked Annuities



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There is a compelling case for rethinking portfolio structure. Specifically, the role registered index-linked annuities (RILAs) like *Transamerica Structured Index Advantage® Annuity* and *Transamerica Structured Index Advantage® Annuity NY* can play in improving a portfolio's risk efficiency without sacrificing returns.

Focus on the sum of the parts

The risk-return profile of an entire portfolio can be more important than the risk-return of a single investment. This view allows for greater flexibility in pursuit of the optimal risk and return.

Asset Class	Return Data Series (Benchmark)	Expected Return	Standard Deviation
U.S. Large-Cap Growth Stocks	Russell Top 200 Growth	8.25%	21.82%
U.S. Large-Cap Value Stocks	Russell Top 200 Value	9.60%	17.47%
U.S. Mid-Cap Growth Stocks	Russell Midcap Growth	10.41%	23.22%
U.S. Mid-Cap Value Stocks	Russell Midcap Value	12.48%	19.17%
U.S. Small-Cap Growth Stocks	Russell 2000 Growth	9.98%	27.62%
U.S. Small-Cap Value Stocks	Russell 2000 Value	13.29%	22.46%
Non-U.S. Dev Stocks	MSCI EAFE	10.02%	20.62%
Non-U.S. Emrg Stocks	MSCI Emerging Mkts	14.35%	29.65%
U.S. Investment-Grade Bonds	Barclays US Agg Bond TR USD	3.36%	7.08%
U.S. High-Yield Bonds	Barclays US Corporate High Yield TR USD	7.37%	11.33%
Non-U.S. Dev Bonds	Citi WGBI Non-USD	3.08%	11.22%
Cash	Citi Treasury Bill 3-Month USD	0.97%	1.67%
Commodities	DJ-UBS Commodity TR	4.48%	17.86%
U.S. Real Estate	FTSE NAREIT-Equity	8.92%	23.55%



Source: Morningstar Office
Morningstar Office estimates these assumptions based on a combination of the current market information and the historical data going back to 1926 for U.S. equities and 1970 for bonds.
Past performance is not a guarantee of future results.

This chart is hypothetical and for educational purposes only.
This chart was modeled from the Modern Portfolio Theory Efficient Frontier by Forbes Advisor.

What is a registered index-linked annuity?

A RILA, often called a buffer annuity, is a long-term, tax-deferred vehicle designed for retirement purposes. It allows your clients to invest in an index or indexes, with downside protection and the opportunity for growth. By adding a buffer, investment losses can be limited or, in some cases, even eliminated. In exchange for the downside protection, some options may have an upside cap, while others are uncapped.

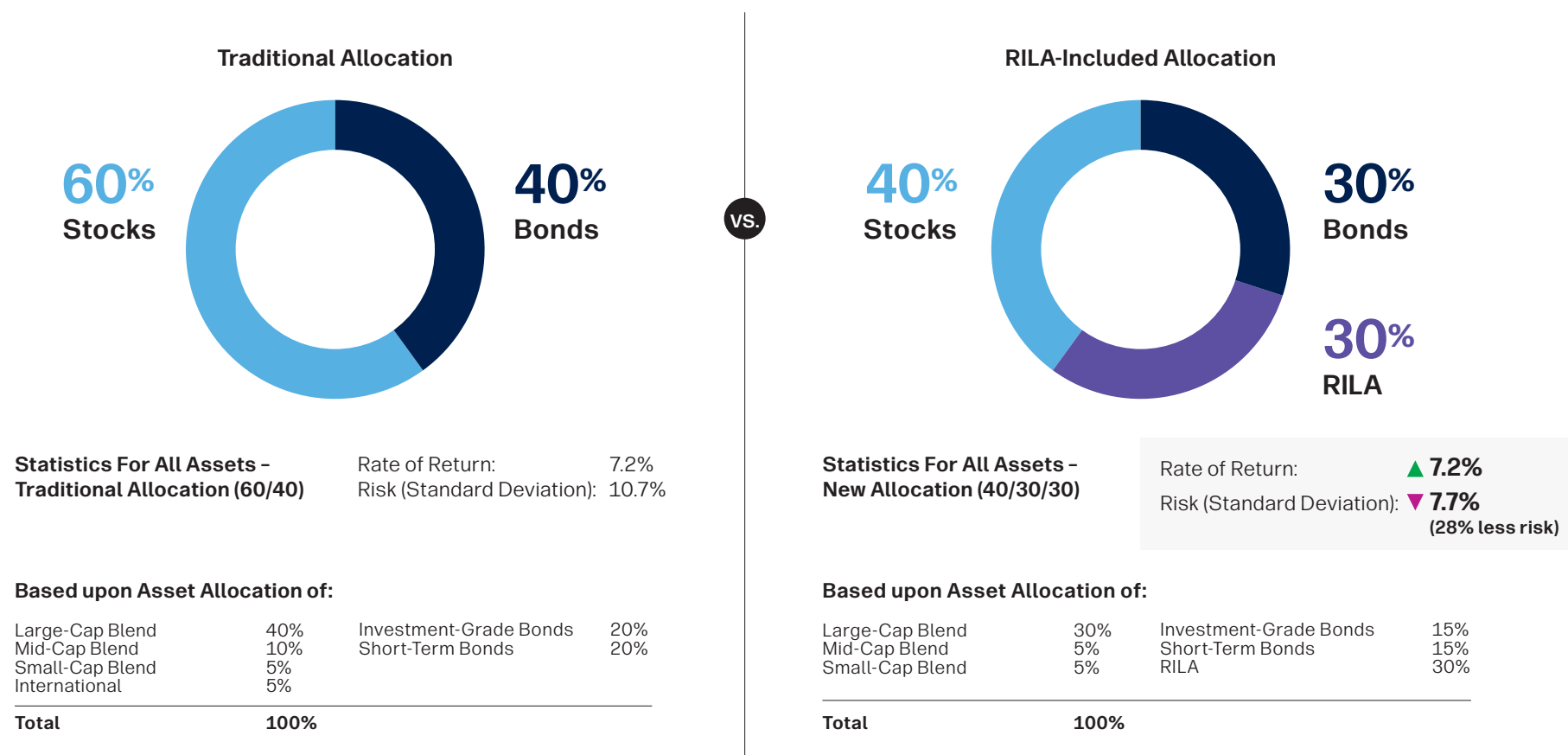
The potential loss protection of a buffer is quite compelling, especially when it's applied to a **40/30/30** RILA-included portfolio allocation.

RILA as an asset class

An investment that may increase a portfolio's potential return without increasing risk or decreases its risk without decreasing returns can make the portfolio more efficient. **Analysis of a traditional 60% stock, 40% bond portfolio repositioned to 40% stock, 30% bonds, and 30% RILA showed a similar rate of return. More importantly, risk decreased by approximately 28%, making the portfolio more efficient.**

Adding a buffer to limit losses on a portion of the portfolio decreased the entire portfolio's risk without sacrificing potential returns.

Comparing traditional and RILA portfolios: Similar returns and reduced risk



The analysis above was derived from eMoney Advisor LLC, using Monte Carlo simulations by investing \$1 in each portfolio over a period of 20 years. The Monte Carlo simulation runs 1,000 random market returns and volatility and then graphs hypothetical sample values of the portfolio. The results show an average return and a subset of the trials in the Monte Carlo simulation, to get an idea of the potential behavior of the portfolio. Please note that this Monte Carlo simulation does not take into account any taxes or cash flow.

IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions. Other investments not considered might have characteristics similar or superior to those analyzed in this material. This analysis must be reviewed in conjunction with the limitations and conditions. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies. Differences between compared investments may include investment objectives, costs and expenses, liquidity, safety, guarantees or insurance, fluctuation of principal or return, and tax features.

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 risk, and as a result of fees and charges under the policy, including surrender charges, other transaction charges, and periodic charges.

Your clients should consider the investment objectives, risks, charges, and expenses. Before your client invests, they should carefully read the prospectus and other documents the issuer filed with the SEC. Go to transamerica.com for the prospectus containing this and other information.

Your clients 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.

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

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.

The policy may be referred to as a variable annuity in some states. Not available in all states.

All policies, riders, and forms may vary by state and may not be available in all states. TPVA1400-0720, TRIA1000-R0821 TPVA14FL-0720 (SC), TPVA14OR-0720 (SC), TRIA10OR-R0821, FPVA14NY-0720, FPVA14NY-0720, ICC24 TPVA14IC-0720 (SC).

See how Transamerica registered index-linked annuities can help your clients stay in control of their investments.



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