

Triple Edge Advantage

Transamerica Structured Index Advantage[®] Annuity • Transamerica Structured Index Advantage[®] Annuity NY

See the advantage ...

1. **Downside protection:** Limit potential market losses with a protection buffer when Index performance is negative.
2. **Earn in any market:** Benefit from earning positive returns in a negative market.
3. **Help maximize returns:** The Edge+ Rate¹ provides a unique opportunity to receive an enhanced return in positive markets.

Available with the 1-, 2-, & 6-year crediting periods

* Available with a Transamerica registered index-linked annuity

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

Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, Iowa, and 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.

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

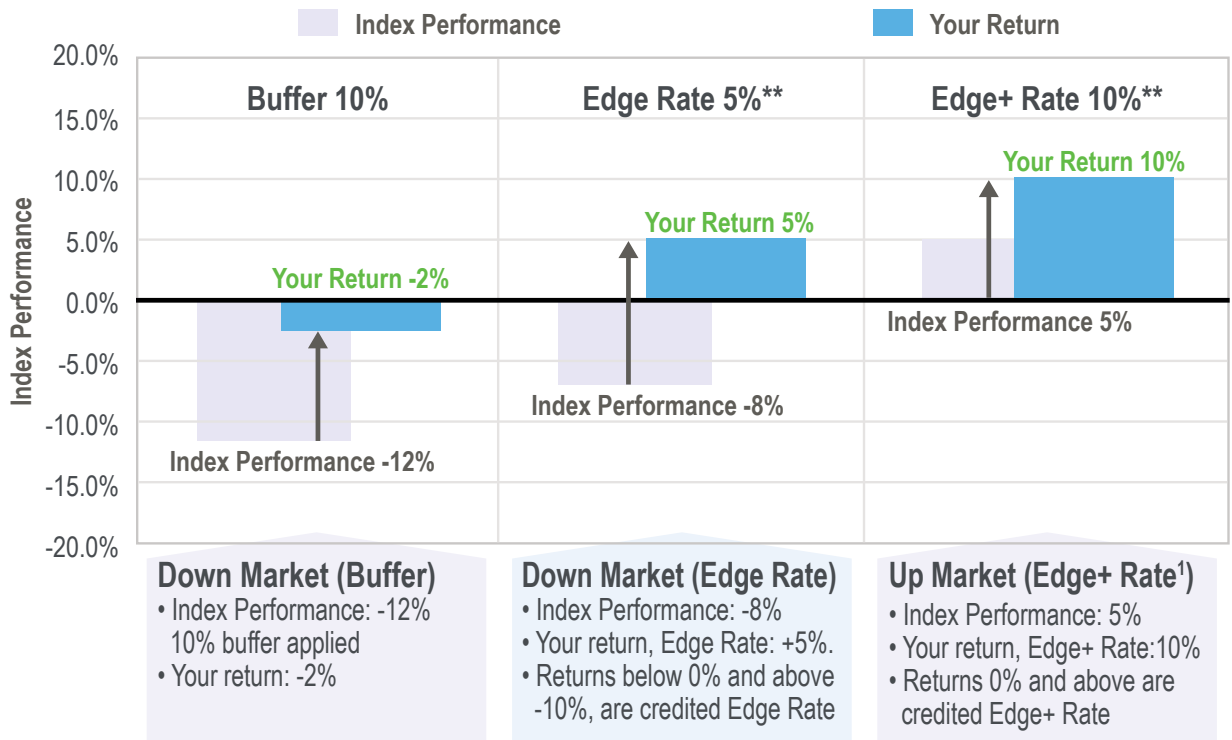
Navigate volatile markets with confidence

Triple Edge Advantage* offers a triple play of benefits: protection, growth potential, and flexibility. This strategy helps you stay steady through market swings with a built-in protection buffer, opportunities for enhanced growth, and crediting period options that fit your investing timeline.

See how it works

The chart below shows that at the end of the Crediting Period, you will receive a positive predetermined Index return if the Index Performance is greater than or equal to the buffer rate.

The examples below assume a 1-year Crediting Period and 10% protection buffer.



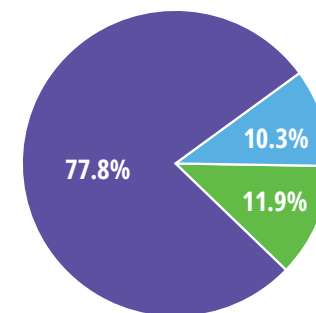
This chart is hypothetical and for illustrative purposes only.

** Please refer to the rate sheet for the current Edge and Edge+ rates. Not all strategies are available in all states and firms.

A chance to earn more, more often

Historical 1-year S&P 500 Index Returns, January 1980–December 2024. This chart illustrates how often annual returns fell within specific ranges, measured year over year.

Total	2,112	
Return of 0% or greater	1,644	77.8%
Return of -10% to -0.1%	217	10.3%
Return of -10% or lesser	251	11.95%



Past performance does not guarantee future results.

Transamerica Registered Index-Linked Annuities were not available prior to May, 2022.

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.

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.

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.

Triple Edge Advantage is referred to as Dual Direction in New York.

This flyer provides information about certain features associated with Transamerica registered index-linked annuities. Some product features may be subject to firm approval and availability. For complete information about the annuity, please refer to the consumer brochure and the prospectus.

The policy may be referred to as a variable annuity in some states.

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.

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.

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. ICC24 TPVA14IC-0720 (SC), TPVA14FL-0720 (SC), TPVA14OR-0720 (SC), TRIA10OR-R0821, FPVA14NY-0720, FRIA10NY-R0821, ICC24 TRIA15IC-1124, TRIA15FL-1124, FRIA15NY-1124.

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.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC (SPDJI) or its affiliates and has been licensed for use by Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company (Transamerica). S&P®, S&P 500, US 500, The 500, iBoxx®, iTraxx®, and CDX® are trademarks of S&P Global, Inc., (S&P) or its affiliates; Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (Dow Jones); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Transamerica. *Transamerica Structured Index Advantage® Annuity* and *Transamerica Structured Index Advantage® Annuity NY* is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

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

Stay in control of your investment.

Contact your financial professional today to learn about ways to grow and protect your investments and take emotion out of the process.



Visit: transamerica.com/insurance-updates