

# GROW, PROTECT, RENEW.

## TRANSAMERICA STRUCTURED INDEX ADVANTAGE ANNUITY RENEWAL RATES FOR 2023 ALLOCATION ACCOUNT EFFECTIVE DATES

The *Transamerica Structured Index Advantage® Annuity* is a registered index-linked annuity that offers the ability to customize your annuity to fit your individual needs. This provides you with the opportunity to grow and protect the retirement you've worked so hard to achieve.

### RENEWAL RATE INFORMATION

These rates are for existing policies that are reaching the end of the Crediting Period for an Allocation Account within the policy. Renewal rates are based on the Allocation Account effective date, which is the starting date of the first Crediting Period and the first date your money can be allocated to an Allocation Account. Renewal rates can be different for policies issued in different years, so be sure you're referencing the correct rates based on your Allocation Account effective date. Rates may be higher or lower upon each renewal. Declared rates will not be lower than the minimum guarantees. See prospectus.

Downside Protection rates (such as Buffers and Floors) do not change after they are established, which is usually at issue, and they can be different between Allocation Account options. For Allocation Account options added after issue, the Downside Protection rates are established when the Allocation Account option is added to the policy.

During the Renewal Period, which is 21 days prior to the end of the Crediting Period, you will be sent notice of any expiring Allocation Account options along with the options available to you. In most instances, you will have the option to transfer the Policy Value in the expiring Allocation Account option to a different Allocation Account option, or you can choose to do nothing, and the Allocation Account option will renew in the same Allocation Account for a new Crediting Period. If the Allocation Account is no longer available, the Policy Value in the expiring Allocation Account will be transferred to the Fixed Account Option.

### PERFORMANCE LOCK

If a Performance Lock was exercised, the renewal rate will be based on the year of the Crediting Period that the Performance Lock occurred. For example, if you have an Allocation Account with a 6-year Crediting Period, and a Performance Lock is exercised in the third year of the Crediting Period, the renewal rate would be based on the third anniversary renewal rate.

The Renewal Period begins 21 days prior to the Allocation Anniversary after exercising and, as with the other Allocation Options, you will receive notice with the options available to you. If you choose to do nothing, the value in the Performance Lock Account will be automatically reinvested in the same Index Account Option that was Performance Locked. If the Index Account Option is no longer available, the value will be transferred to the Fixed Account Option. Growth Opportunity Rates may be higher or lower upon each renewal. Declared rates will not be lower than the minimum guarantees. See prospectus.

Not all strategies are available in all states and firms.

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.

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



TRANSAMERICA®

# RENEWAL RATES — 2023 ALLOCATION DATES

## 6-YEAR CREDITING PERIOD INDEX ACCOUNT OPTIONS — 10% BUFFER — CAP RATES

### S&P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	150%	125%	125%	125%	110%	90%	100%	-	-	-	-	-

### Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	300%	300%	300%	300%	200%	150%	500%	-	-	-	-	-

### iShares® Russell 2000 ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	100%	100%	100%	-	-	-	-	-

### iShares® US Technology

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	80%	90%	85%	-	-	-	-	-

### First Trust Equity Edge Index<sup>TM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	Uncapped	Uncapped	Uncapped	-	-	-	-	-

## 6-YEAR CREDITING PERIOD INDEX ACCOUNT OPTIONS — 20% BUFFER — CAP RATES

### S&P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	100%	100%	100%	100%	90%	80%	90%	-	-	-	-	-

### Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	150%	150%	150%	150%	125%	100%	125%	-	-	-	-	-

### iShares® Russell 2000 ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	75%	80%	80%	-	-	-	-	-

### iShares® US Technology

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	65%	80%	75%	-	-	-	-	-

### First Trust Equity Edge Index<sup>TM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	250%	250%	250%	-	-	-	-	-

## 6-YEAR CREDITING PERIOD BEST ENTRY WITHOUT CREDIT ADVANTAGE INDEX ACCOUNT OPTIONS — 10% BUFFER — CAP RATES

### S&P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	70%	60%	60%	75%	75%	60%	70%	-	-	-	-	-

### Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	45%	50%	50%	70%	70%	60%	75%	-	-	-	-	-

**6-YEAR CREDITING PERIOD BEST ENTRY WITH  
CREDIT ADVANTAGE INDEX ACCOUNT OPTIONS — 10% BUFFER — CAP RATES**

**S&P 500® Index**

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	150%	150%	150%	150%	150%	80%	90%	-	-	-	-	-

**Fidelity World Factor Leaders Index<sup>SM</sup>**

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	500%	500%	500%	500%	500%	100%	120%	-	-	-	-	-

**6-YEAR CREDIT ADVANTAGE INDEX ACCOUNT OPTIONS — 15% BUFFER — PARTICIPATION RATES**

**S&P 500® Index**

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	110%	115%	120%	120%	115%	110%	120%	-	-	-	-	-

**Fidelity World Factor Leaders Index<sup>SM</sup>**

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	120%	125%	130%	130%	130%	125%	135%	-	-	-	-	-

**iShares® Russell 2000 ETF**

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	110%	105%	115%	-	-	-	-	-

**iShares® US Technology**

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	105%	105%	105%	-	-	-	-	-

**First Trust Equity Edge Index<sup>TM</sup>**

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	160%	160%	170%	-	-	-	-	-

**2-YEAR INDEX ACCOUNT OPTIONS — 10% BUFFER — CAP RATES**

**S&P 500® Index**

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	32%	32%	35%	32%	30%	28%	30%	-	-	-	-	-

**Fidelity World Factor Leaders Index<sup>SM</sup>**

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	32%	35%	40%	40%	30%	30%	30%	-	-	-	-	-

**iShares® Russell 2000 ETF**

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	35%	40%	45%	45%	40%	40%	40%	-	-	-	-	-

**iShares® U.S. Technology ETF**

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	35%	35%	40%	35%	30%	35%	35%	-	-	-	-	-

**First Trust Equity Edge Index<sup>TM</sup>**

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	60%	55%	55%	-	-	-	-	-

## 2-YEAR INDEX ACCOUNT OPTIONS — 15% BUFFER — CAP RATES

## S&amp;P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	25%	25%	30%	28%	25%	25%	27%	-	-	-	-	-

Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	25%	23%	30%	30%	25%	25%	27%	-	-	-	-	-

## iShares® Russell 2000 ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	27%	33%	40%	35%	30%	30%	32%	-	-	-	-	-

## iShares® U.S. Technology ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	30%	30%	35%	30%	27%	30%	30%	-	-	-	-	-

First Trust Equity Edge Index<sup>TM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	40%	35%	35%	-	-	-	-	-

## 2-YEAR CREDIT ADVANTAGE INDEX ACCOUNT OPTIONS — 15% BUFFER — CAP RATES

## S&amp;P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	45%	45%	60%	50%	45%	40%	40%	-	-	-	-	-

Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	60%	60%	80%	80%	80%	80%	80%	-	-	-	-	-

## iShares® Russell 2000 ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	50%	50%	65%	55%	55%	50%	50%	-	-	-	-	-

## iShares® U.S. Technology ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	40%	45%	55%	45%	45%	50%	50%	-	-	-	-	-

First Trust Equity Edge Index<sup>TM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	90%	100%	100%	-	-	-	-	-

## 1-YEAR INDEX ACCOUNT OPTIONS — 10% BUFFER — CAP RATES

## S&amp;P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	15.50%	15%	14.50%	14.50%	14.50%	15%	14%	-	-	-	-	-

Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	13%	11.50%	11.50%	11%	10%	12%	12.5%	-	-	-	-	-

## iShares® Russell 2000 ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	18%	18%	20%	19%	18%	20%	18.5%	-	-	-	-	-

## iShares® U.S. Technology ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	17%	17%	17%	16%	15%	18%	15.5%	-	-	-	-	-

First Trust Equity Edge Index<sup>TM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	14.50%	16%	15.5%	-	-	-	-	-

## 1-YEAR INDEX ACCOUNT OPTIONS — 15% BUFFER — CAP RATES

## S&amp;P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	12.50%	12%	12%	12%	11.50%	12.50%	11.5%	-	-	-	-	-

Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	10.50%	9.50%	9.50%	9%	8.50%	9.50%	10%	-	-	-	-	-

## iShares® Russell 2000 ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	14.50%	14.50%	16%	15%	14%	15.50%	14.5%	-	-	-	-	-

## iShares® U.S. Technology ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	14%	14%	14%	13%	12%	14.50%	12.5%	-	-	-	-	-

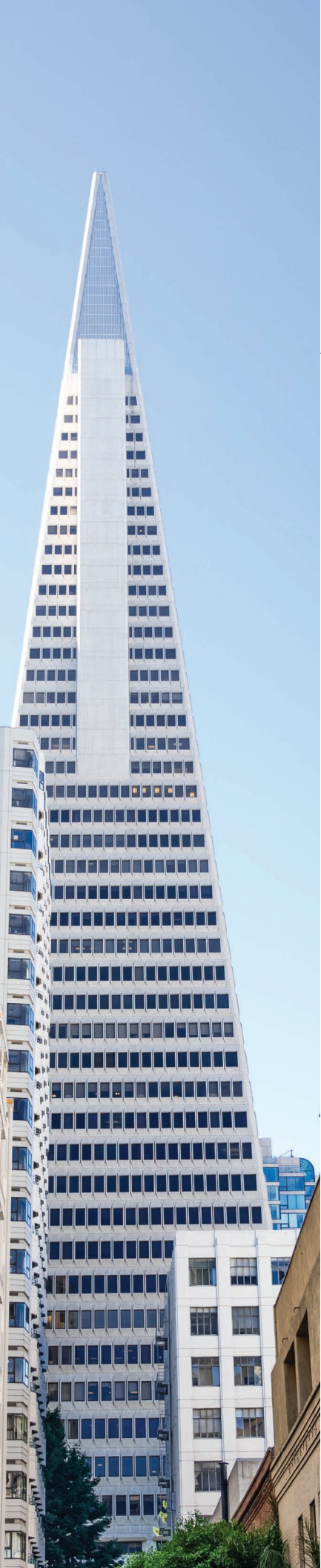
First Trust Equity Edge Index<sup>TM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	11.50%	12.50%	11.5%	-	-	-	-	-

## FIXED ACCOUNT 1-YEAR CREDITING PERIOD

## Fixed Account

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	-	-	-	-	-



# GLOSSARY OF KEY TERMS

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## **Best Entry**

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 Credit Advantage) crediting strategy offers a reset opportunity within the first three months of your Crediting Period on any of the three monthly Observation Days.

## **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.

## **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

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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). The daily performance of the Index is reduced by 0.5% annually. The reduction is not related to the annuity. 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 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 Annuity*, or the *Transamerica Structured Index Advantage Annuity* contract owners. The *Transamerica Structured Index Advantage Annuity* is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. FPS does not make any warranty or representation as to the accuracy, completeness, or availability of the Index or information included in the Index and shall have no responsibility or liability for the impact of any inaccuracy, incompleteness, or unavailability of the Index or such information. Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation or warranty, express or implied, to the *Transamerica Structured Index Advantage Annuity* contract owner, TLIC, or any member of the public regarding the advisability of purchasing annuities generally or the *Transamerica Structured Index Advantage Annuity* particularly, the legality of the *Transamerica Structured Index Advantage Annuity* under applicable federal securities, state insurance and tax laws, the ability of the *Transamerica Structured Index Advantage Annuity* to track the performance of the Index, any other index or benchmark or general market or other asset class performance, or the results, including, but not limited to, performance results, to be obtained by TLIC, the *Transamerica Structured Index Advantage Annuity*, *Transamerica Structured Index Advantage Annuity* contract owners, or any other person or entity. FPS does not provide investment advice to TLIC with respect to the *Transamerica Structured Index Advantage Annuity*, to the *Transamerica Structured Index Advantage Annuity*, or to *Transamerica Structured Index Advantage Annuity* contract owners. TLIC exercises sole discretion in determining whether and how the *Transamerica Structured Index Advantage Annuity* will be linked to the value of the Index. FPS does not provide investment advice to the *Transamerica Structured Index Advantage Annuity*, the *Transamerica Structured Index Advantage Annuity* contract owners, or any other person or entity with respect to the Index and in no event shall any *Transamerica Structured Index Advantage Annuity* contract owner be deemed to be a client of FPS. Neither FPS nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to TLIC with respect to the *Transamerica Structured Index Advantage Annuity*. In the event that the Index is no longer available to the *Transamerica Structured Index Advantage Annuity* or *Transamerica Structured Index Advantage Annuity* contract owners, TLIC may seek to replace the Index with another suitable index, although there can be no assurance that one will be available. **FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. FPS shall have no responsibility or liability with respect to the annuity.**

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