

# UNLOCK HIGHER GROWTH

## PARTICIPATION GROWTH STRATEGY

### It pays to give your clients every advantage.

The Participation Growth Strategy that's available with the *Transamerica Structured Index Advantage*® Annuity allows your client to unlock higher growth potential and outperform their chosen index.

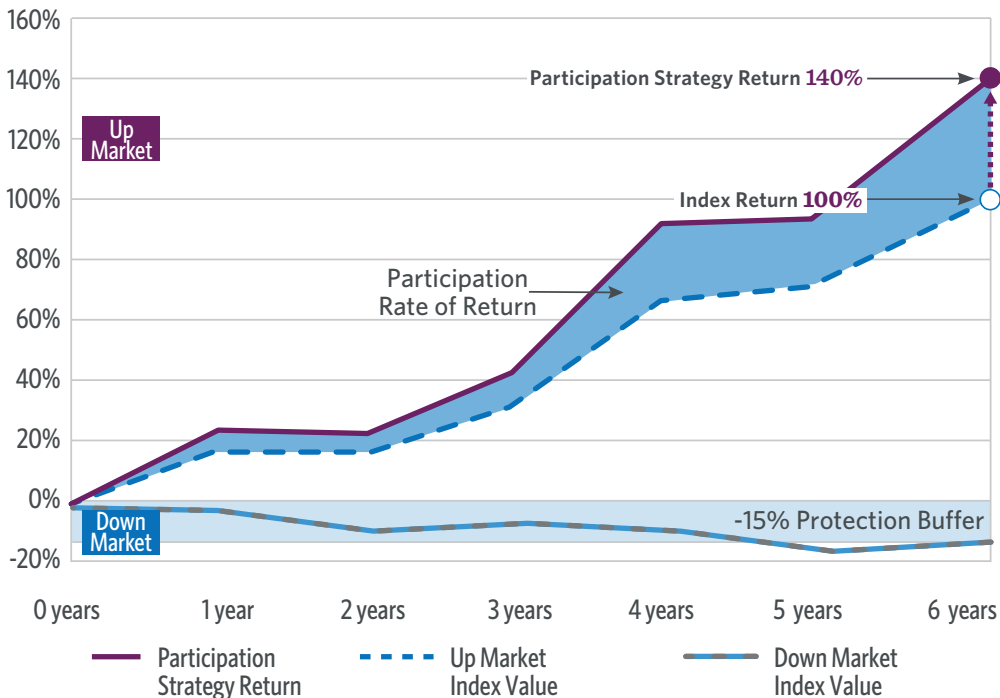
This strategy offers clients a diverse range of indexes and the opportunity to outpace them.\*



Effective date: 5/15/2024

### 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. The 1.25% Credit Advantage fee is an annualized percentage of the Policy Value allocated to that Index Account Option.



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## Not all strategies are available in all states and firms.

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Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% additional federal tax if withdrawn before age 59½.

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.

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