

# BALANCE, FLEXIBILITY, CONTROL

**TRANSAMERICA STRUCTURED INDEX ADVANTAGE®  
ANNUITY PRODUCT GUIDE  
A REGISTERED INDEX-LINKED ANNUITY**

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# PRODUCT HIGHLIGHTS

Summary information only. Please see prospectus for details.

## TRANSAMERICA STRUCTURED INDEX ADVANTAGE ANNUITY

|  |  |    |    |    |    |    |   |    |    |    |    |    |    |    |    |
|--|--|----|----|----|----|----|---|----|----|----|----|----|----|----|----|
| <b>PRODUCT HIGHLIGHTS</b>  | A 6-year surrender charge schedule   |    |    |    |    |    |   |    |    |    |    |    |    |    |    |
| <b>ISSUE AGE</b>   | 0-85 annuitant and/or owner  |    |    |    |    |    |   |    |    |    |    |    |    |    |    |
| <b>SURRENDER CHARGE SCHEDULE</b><br>Based on years since each premium payment                                      | <b>6-Year Surrender Charge:</b><br>Year <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7+</td> </tr> <tr> <td>8%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>0%</td> </tr> </table> | 1  | 2  | 3  | 4  | 5  | 6 | 7+ | 8% | 8% | 7% | 6% | 5% | 4% | 0% |
| 1  | 2  | 3  | 4  | 5  | 6  | 7+ |   |    |    |    |    |    |    |    |    |
| 8%   | 8%   | 7% | 6% | 5% | 4% | 0% |   |    |    |    |    |    |    |    |    |
| <b>PREMIUM AMOUNTS<sup>1</sup></b>   | <b>Minimum Initial Premium:</b> \$25,000<br><b>Minimum Subsequent Premiums:</b> \$50<br><b>Maximum Subsequent Premiums:<sup>1</sup></b> Lesser of \$60,000 or IRS contribution limit (qualified), \$25,000 (nonqualified)  |    |    |    |    |    |   |    |    |    |    |    |    |    |    |
| <b>DEATH BENEFIT OPTIONS</b><br>Default Death Benefit — Policy Value<br>Enhanced Death Benefit — Return of Premium | <b>Return of Premium</b><br>Issue age: 0-80<br>No fee (0-70), 0.5% (71-80). The fee is a percentage of the Guaranteed Minimum Death Benefit (GMDB) base and is deducted at the end of each rider quarter. <sup>2</sup><br><b>Policy Value</b><br>Issue age: 71-85                                      |    |    |    |    |    |   |    |    |    |    |    |    |    |    |
| <b>CREDITING PERIOD</b>  | <ul style="list-style-type: none"> <li>▪ 1-Year</li> <li>▪ 2-Year</li> <li>▪ 6-Year</li> </ul>   |    |    |    |    |    |   |    |    |    |    |    |    |    |    |
| <b>BUFFER LEVELS</b>   | <ul style="list-style-type: none"> <li>▪ 10%</li> <li>▪ 15%</li> <li>▪ 20%</li> </ul>  |    |    |    |    |    |   |    |    |    |    |    |    |    |    |
| <b>FIXED ACCOUNT</b>   | Interest in a fixed account is credited daily based on a 1-year guaranteed fixed interest rate declared at the beginning of the Crediting Period. The minimum 1-year guaranteed interest rate is 0.25%. <sup>3</sup>   |    |    |    |    |    |   |    |    |    |    |    |    |    |    |
| <b>INDEXES</b><br>See page 3 for more details  | S&P 500®<br>Fidelity World Factor Leaders Index <sup>SM</sup><br>iShares® Russell 2000 ETF<br>iShares® U.S. Technology ETF<br>First Trust Equity Edge Index <sup>TM</sup>  |    |    |    |    |    |   |    |    |    |    |    |    |    |    |
| <b>ADDITIONAL OPTIONS</b><br>See page 3 for more information   | <ul style="list-style-type: none"> <li>▪ Two Best Entry Index Account Options</li> <li>▪ Credit Advantage Index Account Options</li> <li>▪ Participation Rate Growth Opportunity Options</li> </ul>  |    |    |    |    |    |   |    |    |    |    |    |    |    |    |
| <b>ADDITIONAL FEATURES</b><br>See page 3 for more information  | <ul style="list-style-type: none"> <li>▪ Performance Lock</li> </ul>   |    |    |    |    |    |   |    |    |    |    |    |    |    |    |

<sup>1</sup> Initial and Subsequent premiums are deposited in the Fixed Holding Account and allocated to the allocation accounts on the 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup>, and 22<sup>nd</sup> of each month.

<sup>2</sup> The GMDB base equals the Guaranteed Minimum Death Benefit under the rider, including any increases for additional premium payments and reductions for withdrawals.

<sup>3</sup> The minimum guaranteed interest rate in Oregon is 1%.



# CORE CREDITING STRATEGY OPTIONS

A diverse range of Indexes and ETFs covering different geographies, sectors, and investment themes, designed to provide opportunities for growth.

| CREDITING PERIOD | INDEXES  |   | PROTECTION BUFFERS | GROWTH OPPORTUNITY |
|------------------|--|---|--------------------|--------------------|
| 6-Year           | S&P 500®   | iShares® Russell 2000 ETF                         | 10%, 20%           | Cap                |
|                  | iShares® U.S. Technology ETF   | Fidelity World Factor Leaders Index <sup>SM</sup> |                    |                    |
|                  | First Trust Equity Edge Index <sup>TM</sup>  |   |                    |                    |
| 2-Year           | S&P 500®   | iShares® Russell 2000 ETF                         | 10%, 15%           | Cap                |
|                  | iShares® U.S. Technology ETF   | Fidelity World Factor Leaders Index <sup>SM</sup> |                    |                    |
|                  | First Trust Equity Edge Index <sup>TM</sup>  |   |                    |                    |
| 1-Year           | S&P 500®   | iShares® Russell 2000 ETF                         | 10%, 15%           | Cap                |
|                  | iShares® U.S. Technology ETF   | Fidelity World Factor Leaders Index <sup>SM</sup> |                    |                    |
|                  | First Trust Equity Edge Index <sup>TM</sup>  |   |                    |                    |
| Fixed Account    | Interest in a Fixed Account is credited daily based on a 1-year guaranteed fixed interest rate declared at the beginning of the Crediting Period. The minimum 1-year guaranteed interest rate is 0.25%*. |   |                    |                    |

\* The minimum guaranteed interest rate in Oregon is 1%.

## CREDIT ADVANTAGE GROWTH OPPORTUNITY

If your clients choose to track an Index Account Option that offers Credit Advantage, for an additional fee, they can boost their account's upside potential with increased cap or participation rates.

| CREDITING PERIOD | INDEXES                                     |   | PROTECTION BUFFERS | GROWTH OPPORTUNITY                  | CREDIT ADVANTAGE | CREDIT ADVANTAGE FEE |
|------------------|---|---|--------------------|-------------------------------------|------------------|----------------------|
| 2-Year           | S&P 500®                                    | iShares® Russell 2000 ETF                         | 15%                | Cap with Credit Advantage           | ✓                | 1.25%                |
|                  | iShares® U.S. Technology ETF                | Fidelity World Factor Leaders Index <sup>SM</sup> |                    |                                     |                  |                      |
|                  | First Trust Equity Edge Index <sup>TM</sup> |   |                    |                                     |                  |                      |
| 6-Year           | S&P 500®                                    | iShares® Russell 2000 ETF                         | 15%                | Participation with Credit Advantage | ✓                | 1.25%                |
|                  | iShares® U.S. Technology ETF                | Fidelity World Factor Leaders Index <sup>SM</sup> |                    |                                     |                  |                      |
|                  | First Trust Equity Edge Index <sup>TM</sup> |   |                    |                                     |                  |                      |

## BEST ENTRY CREDITING STRATEGY

The Best Entry with Credit Advantage crediting strategy provides the ability to reset your client's Initial Index Value on any of the six monthly Observation Days within the first six months of your Crediting Period. The Best Entry (no fee) crediting strategy offers a reset opportunity within the first three months of their Crediting Period on any of the three monthly Observation Days. Observation days for both strategies are based on the Allocation Date of the policy. The Observation Day will be predetermined on the Allocation Date as the 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup>, or 22<sup>nd</sup>, and will be the same day each month.

| CREDITING PERIOD | INDEX OPTIONS |   | PROTECTION BUFFERS | BEST ENTRY                           | CREDIT ADVANTAGE | CREDIT ADVANTAGE FEE | BEST ENTRY RESET THRESHOLD | BEST ENTRY RESET MAXIMUM |
|------------------|---------------|---|--------------------|--------------------------------------|------------------|----------------------|----------------------------|--------------------------|
| 6-Year           | S&P 500®      | Fidelity World Factor Leaders Index <sup>SM</sup> | 10%                | Cap                                  |                  | None                 | -5%                        | -5%                      |
| 6-Year           | S&P 500®      | Fidelity World Factor Leaders Index <sup>SM</sup> | 10%                | Best Entry Cap with Credit Advantage | ✓                | 1.25%                | -5%                        | -20%                     |

### Additional Features

**The Performance Lock feature** lets the policyholder lock in an Interim Value automatically once it reaches a predefined growth target. The policyholder may also request a manual lock at any time. It's available for no charge, and can be elected with any Index Account Option.

Withdrawals will be deducted pro rata from the Allocation Accounts and the Performance Lock Account.

When the policyholder exercises the Performance Lock, their Interim Value will be "locked-in" (less any remaining Credit Advantage fees and any other applicable charges) and the investment will be transferred to a holding account (Performance Lock Account) until the next anniversary of the Crediting Period. While in the holding account, the policyholder 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 fees, charges, or withdrawals deducted from the Performance Lock Account. If the policyholder exercises the Performance Lock when the Interim Value is lower than the initial investment, they may be "locking-in" a loss.

The Index Account Option's Downside Protection may not fully protect from loss. The losses could be significant.

When your client invests in an Index Account Option, the upside potential of their investment may be limited by its Growth Opportunity Type.

The Credit Advantage fee is an annualized percentage of the Policy Value allocated to that Index Account Option. It applies only to the Index Account Option strategy where the Credit Advantage is included.

**Not all strategies are available in all states or at all firms.**

## WITHDRAWAL OPTIONS

|  |   |
|--|---|
| <b>Withdrawal Amount</b>                   | The surrender charge-free amount each policy year is equal to 10% of the total premium payments, less any withdrawals taken in the same policy year. Earnings may be withdrawn free of surrender charges. Withdrawals from the Fixed Holding Account are not permitted until all other Account Options have been depleted of value. Minimum withdrawal amount is \$500. |
| <b>Systematic Payout</b>                   | Monthly, quarterly, semiannual, or annual withdrawals (\$50 minimum)  |
| <b>Nursing Care and Terminal Condition</b> | After the policy issue date, the policyholder may withdraw all or part of the Policy Value if they or their spouse were to be confined to a hospital or nursing facility for 30 consecutive days or diagnosed with a terminal condition with less than one year to live (a minimum withdrawal of \$1,000 applies).  |
| <b>Unemployment Waiver</b>                 | Allows for withdrawals from their policy under certain conditions due to termination, layoff, or other involuntary job loss. A \$5,000 minimum cash value is required at time of surrender. Minimum withdrawal of \$1,000.  |

Nursing Care and Terminal Condition and Unemployment Waiver may not be available in all states and may vary by state.

A withdrawal taken before the end of a Crediting Period for an Index Account Option will result in a negative adjustment to the Index Base for that Index Account Option.



## KEY TERMS

|  |   |
|--|---|
| <b>Best Entry Reset Maximum:</b>       | The percentage that represents the maximum Initial Index Value change allowed for a reset   |
| <b>Best Entry Reset Minimum Value:</b> | The lowest value to which the Initial Index Value can be reset. The Best Entry Reset Minimum Value equals the Index Value at the beginning of the Crediting Period multiplied by 1 plus the Best Entry Reset Maximum.   |
| <b>Best Entry Reset Threshold:</b>     | The percentage that is compared to the lowest observed Index Value, as a percentage of the Initial Index Value at the beginning of the Crediting Period, to determine whether a reset of the Initial Index Value is applicable. This percentage is declared at the beginning of a Crediting Period. |
| <b>Buffer Rate:</b>                    | A Downside Protection Type. The negative index performance that Transamerica absorbs over the duration of the period before applying any negative performance to their Index Account Option.  |
| <b>Cap Rate:</b>                       | A Growth Opportunity Type. The maximum rate of interest that may be credited at the conclusion of the Crediting Period for a particular Index Account Option.   |
| <b>Initial Index Value:</b>            | The value of an Index on the first day of the Crediting Period. If a reset occurs on any Observation Day, then this value will be changed to the greater of the lowest Index Value observed on any Observation Day or the Best Entry Reset Minimum Value.   |
| <b>Interim Value:</b>                  | The value of the Index Account Option during the Crediting Period. The Interim Value is the amount available in the Index Account for withdrawals, surrender, annuitization, to pay fees and charges, and payable upon death.   |
| <b>Observation Day(s):</b>             | The day(s), based on the Observation Frequency, on which Transamerica observes their Index Value to determine applicability of a reset of the Initial Index Value on the final Observation Day. The Initial Index Value may be reset to the lowest Index Value observed on any Observation Day.     |
| <b>Observation Frequency:</b>          | How often the Index Value is observed for determining applicability of a reset. This frequency is declared at the inception of a Crediting Period.  |
| <b>Participation Rate:</b>             | 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.  |

# IMPORTANT INFORMATION

## Death benefit options

Policy Value = Policy value at the time death proceeds are paid.

Return of Premium GMDB = The Guaranteed Minimum Death Benefit (GMDB) is paid to the beneficiary upon the death of the annuitant. The proceeds will be equal to Policy Value as of the rider date, plus subsequent premium payments, less Adjusted Withdrawals, as of the annuitant's date of death.

A withdrawal adjustment will apply to withdrawals on the Return of Premium death benefit. The adjustment may be a different amount than the gross withdrawal. If at the time of withdrawal, the Policy Value equals the death proceeds, the adjusted withdrawal will equal the gross withdrawal. If at the time of the withdrawal, the Policy Value is less than the death proceeds, the adjusted withdrawal will be greater than the gross withdrawal. No adjustment applies to withdrawals taken after the date of death.

## Annuitization options

Standard Options: Income for a specified period; life income; income of a specified amount; joint and survivor annuity

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 your client if they have a long investment time horizon. This Policy is not designed for people who expect to take early or frequent withdrawals.

## 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](http://transamerica.com) for the prospectus containing this and other information.**

## 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. Stock dividends on the index are not included as a component of the Index Value.

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 amount withdrawn will be deducted pro rata from their Allocation Accounts unless they instruct us otherwise. Withdrawals will not be taken from the Fixed Holding Account unless all other Accounts have been exhausted of value.

Withdrawals reduce the Policy Value, Death Benefit, and other annuity values.

Your client 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.

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, your client 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.

Transamerica reserves the right to add or remove any index and/or Index Account Option(s). Not all Indexes and/or Index Account Option(s) will be available at all times.

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.

The policy may be referred to as a variable annuity, or modified guaranteed annuity in some states.

Not available in Missouri, New York, or Oregon.

All policies, riders, and forms may vary by state and may not be available in all states. *Transamerica Structured Index Advantage*® Annuity Policy Form TPVA1400-0720, TRIA1000-R0821, TPVA14FL-0720 (SC), TPVA14OR-0720 (SC), TRIA100R-R0821, TRMD1400-R0821, TRMD14FL-R0821 (SC), TRMD1400-R0821 (SC), TRIA1200-R0821, TRIA12FL-R0821, TRIA1400-0821, TRIA14FL-0821, TRIA1100-0720, TRIA11FL-0720.

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