04/24

A SMART WAY TO HELP CREATE RETIREMENT INCOME

HELP REDUCE STRESS ON YOUR CLIENTS' MANAGED ACCOUNTS

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TRANSAMERICA®

The 4% rule may or may not still be a safe retirement income strategy to use with managed accounts — it depends on whom you ask. But with uncertainty in the economy and markets and the risks investment portfolios face, no one knows for sure.

By creating guaranteed lifetime income with a variable annuity to complement a managed account, you can reduce the withdrawal requirements needed to generate income from a managed account, and thereby lower the reliance on a managed account for that income.

ONE WAY TO ADDRESS RETIREMENT RISKS

RETIREMENT RISKS	VARIABLE ANNUITY WITH *TRANSAMERICA INCOME EDGE 1.2*
Longevity risk	Risk mitigated
Market risk	Risk mitigated
Interest rate risk	Risk mitigated
Sequence of returns risk	Risk mitigated

Transamerica Income Edge*SM *1.2, an optional living benefit available for an extra fee with a Transamerica variable annuity, can provide guaranteed retirement income at withdrawal rates up to 8.5% at age 65 **AND** the ability to capture market gains. It offers the opportunity for income guarantees that essentially lower withdrawal requirements needed from assets in a client's portfolio, reducing some of the stress on it.

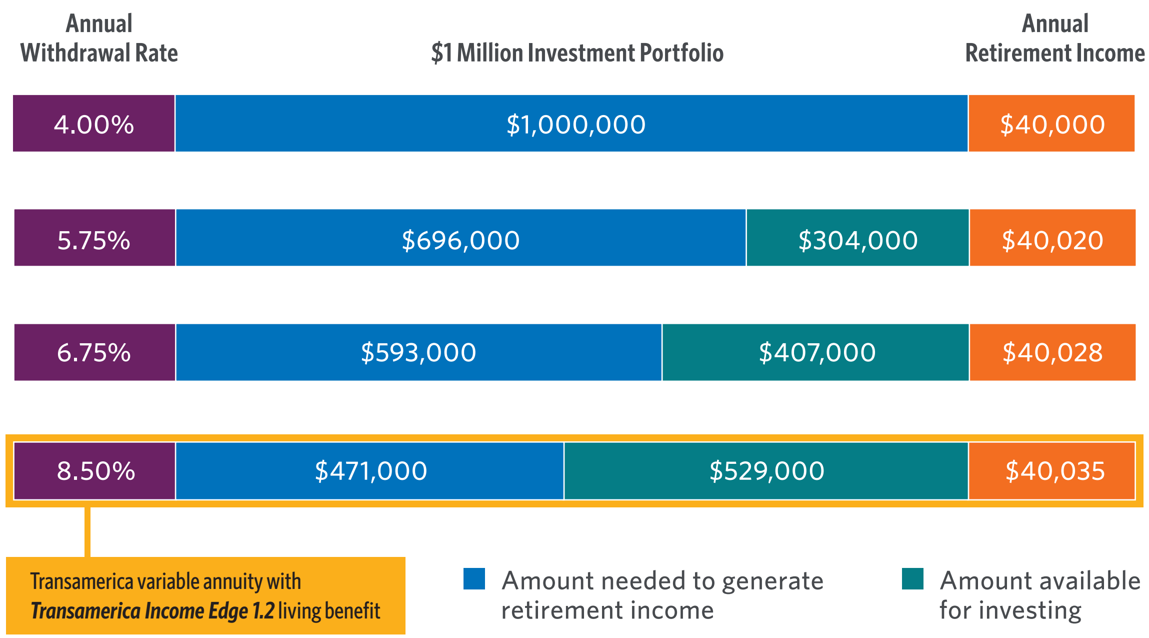
HERE'S HOW IT WORKS

Assume your client has a $1 million portfolio. A standard 4% withdrawal would result in $40,000 annual retirement income. However, **a $471,000 Transamerica variable annuity combined with *Transamerica Income Edge 1.2* and its 8.5% withdrawal rate at age 65 results in $40,035 annual retirement income.**

Withdrawal Scenarios:

The amount of investment dollars needed to generate retirement income can vary depending on the withdrawal rate.

The 8.50% withdrawal scenario with a Transamerica variable annuity and the ***Transamerica Income Edge 1.2*** living benefit, for an additional fee, assumes the investment begins at age 58 with withdrawals starting after the seventh living benefit anniversary (i.e., age 65).



These examples are for illustrative purposes only and is not indicative of any specific investment, and does not guarantee or predict actual performance. All examples assume withdrawals begin at age 65. The first three scenarios assume $1M investment portfolio without a variable annuity. The last scenario assumes the purchase of a Transamerica variable annuity with the optional *Transamerica Income Edge 1.2* living benefit rider. Any withdrawals from the annuity are subject to surrender charges, if applicable. Returns and principal are not guaranteed. The living benefit withdrawal percentage may vary in New York. Investors should consider their individual investment time horizon and income tax brackets, both current and anticipated, when making an investment decision. Not all investment strategies are the same.

Contact our Transamerica Annuity Sales Desk today to discuss how *Transamerica Income Edge 1.2* may be a beneficial complement to a managed account.

Call: 800-851-7555

Visit: transamerica.com/annuities/living-benefits

Variable annuities are long-term, tax-deferred vehicles designed for retirement purposes and are subject to investment risk, including possible loss of principal.

Your clients should consider a variable annuity's investment objectives, risks, charges, and expenses carefully before investing. Go to transamerica.com for prospectuses containing this and other information. Encourage them to read it carefully.

Transamerica variable annuities' range of fees and charges include 0.2%–1.5% mortality and expense risk fee and administrative charge (M&E&A), 0%–8% surrender charges, current $35 and maximum $50 annual service charge, and investment option management fees. A fund facilitation fee of up to 0.6% annually may apply for certain investment options.

Transamerica Income Edge 1.2 living benefit annual fee of 1.45% for single life, and 1.55% for joint life of the Withdrawal Base will be deducted on a pro rata basis from the Select and Flexible Options at the end of each living benefit quarter and only deducted from the Stable Account if the other options are exhausted. The living benefit fee percentage may increase upon an Automatic Step-Up, but the maximum living benefit fee is 2.5%.

85% of the premiums may be allocated in any of the available investment options and the remaining 15% goes into the Stable Account.

The withdrawal percentages and living benefit fees along with required allocations, valuation frequency, and minimum benefit age listed within may change and may not be the most current. The most current information is disclosed in the applicable Rate Sheet Prospectus Supplement, which may be amended by us from time to time. Please contact our administrative office to determine whether the information above has been amended. **Your client should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

Withdrawals reduce the policy value, death benefit, and other annuity values.

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.

If your client elects an optional living benefit, there are certain underlying investment options offered in the policy that use a volatility control strategy. If they elect one of the optional living benefits, Transamerica requires the Policy Value to be allocated in a manner described in the contract, which may include a volatility control strategy. **In periods of high market volatility, volatility control strategies could limit your client's participation in market gains; this may conflict with their investment objectives by limiting the ability to maximize potential growth of the Policy Value and, in turn, the value of any guaranteed benefit that is tied to investment performance.** Volatility control strategies are intended to help limit overall volatility and reduce the effects of significant market downturns during periods of high market volatility, providing policy owners with the opportunity for smoother performance and better risk-adjusted returns. **Your client pays an additional fee for the living benefits that, in part, protects the living benefit base from investment losses. Since the living benefit base does not decrease as a result of investment losses, volatility control strategies might not provide any meaningful additional benefit.** If they determine that underlying funds with volatility control strategies are not consistent with their investment objectives, other investment options are available under the living benefits that do not invest in funds that utilize volatility control strategies.

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.

Living benefits are referred to as riders in the contract.

All policies, living benefits, and forms may vary by state and may not be available in all states: ICC18 TRGL16IC-0318(IS), ICC18 TRGL16IC-0318(IJ), TRGL16FL-0318(IS), TRGL16FL-0318(IJ)

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