

Participation Growth Strategy

Give your retirement portfolio an advantage. The Participation Growth Strategy*, available with the *Transamerica Structured Index Advantage® Annuity*, offers the potential to outpace the return of your chosen index.



or other select indexes.

You have the potential to outpace

the return of the S&P 500®

Get 15% downside protection to help protect from market loss.

Participation rate allows you the potential to outpace market returns.

- Choose from our suite of Index Account Options, including the S&P 500 Index, Fidelity World Factor Leaders IndexSM, iShares[®] Russell 2000 ETF, iShares[®] U.S. Technology ETF, and the new First Trust Equity Edge Index[™].

additional Growth Opportunity Types that don't include a fee. Please see prospectus for more details.

*The Participation Strategy includes a Credit Advantage Fee and is only available with a 6-year Crediting Period. There are



tool now and see how you can customize your own solution.

Try the interactive

INTERACTIVE TOOL

I can help you plan for your best life in retirement.

Follow us

Let's talk soon about this strategy and other ways

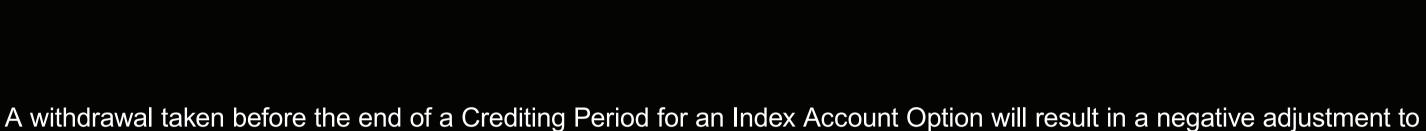


with the FTIS Index and Transamerica Structured Index Advantage Annuity.









significantly reduce your gains (if any) or contribute to losses at the end of the Crediting Period (because the Index rate of return will be applied to a smaller Index Base). 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 (TLIC). 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 TLIC.

the Index Base for that Index Account Option. A negative adjustment could be greater than the amount withdrawn, and could

Transamerica Structured Index Advantage® Annuity 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. 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 whatsoever with respect to the Transamerica Structured Index Advantage Annuity.

The First Trust Equity Edge Index ("FTIS Index") is a product of FT Indexing Solutions LLC ("FTIS") and is administered and

EQUITY EDGE INDEX™ are trademarks of First Trust Portfolios L.P. (collectively, with FTIS and its respective affiliates, "First

calculated by Bloomberg Index Service Limited and its affiliates (collectively, "BISL"). FIRST TRUST® and FIRST TRUST

Trust"). The foregoing index and trademarks have been licensed for use for certain purposes by Bloomberg, Transamerica Life Insurance Company (TLIC), Money Services, Inc. and Transamerica Capital, Inc. ("Transamerica") in connection with the FTIS Index and the *Transamerica Structured Index Advantage Annuity*. The Nasdaq U.S. Rising Dividend Achievers™ INDEX ("Nasdaq Index") is a product of Nasdaq, Inc. (which with its affiliates

is referred to as the "Nasdaq"). NASDAQ® and NASDAQ U.S. RISING DIVIDEND ACHIEVERS™ are trademarks of Nasdaq.

The foregoing index and trademarks have been licensed for use for certain purposes by FTIS and Transamerica in connection

The Value Line Dividend Index ("Value Line Index") is a product of Value Line, Inc. ("Value Line"). VALUE LINE® and VALUE LINE DIVIDEND INDEX™ are trademarks of Value Line. The foregoing index and trademarks have been licensed for use for certain purposes by FTIS and Transamerica in connection with the FTIS Index and Transamerica Structured Index Advantage Annuity. The FTIS Index is not sponsored, endorsed, recommended, sold, or promoted by Value Line and Value Line makes no representation regarding the advisability of investing in the FTIS Index.

BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. Bloomberg Finance L.P., BISL, and their affiliates

("Bloomberg") are not affiliated with First Trust. Bloomberg's relationship to First Trust is only (1) in the licensing of the FIRST

TRUST® and FIRST TRUST EQUITY EDGE INDEX™ trademarks and (2) to act as the administrator and calculation agent of

the FTIS Index. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the FTIS Index or any data

or information relating thereto and shall have no liability in connection with the FTIS Index or any data or information relating thereto. Transamerica Structured Index Advantage Annuity is not issued, sponsored, endorsed, sold, recommended, or promoted by First Trust, Bloomberg, Nasdaq, Value Line, or their respective affiliates (collectively, the "Companies"). The Companies do not make any representation regarding the advisability of investing in Transamerica Structured Index Advantage Annuity or products based on the FTIS Index, Nasdaq Index, or Value Line Index, do not make any warranties or bear any liability with

respect to such products, and do not make any warranties or bear any liability with respect to *Transamerica Structured Index*

corresponding logos, are registered trademarks of BlackRock, Inc., (BlackRock) and its affiliates and are used under license.

The iShares® U.S. Technology ETF is distributed by BlackRock Investments, LLC. iShares® and BlackRock®, and the

The iShares® Russell 2000 ETF is distributed by BlackRock Investments, LLC. iShares® and BlackRock®, and the

BlackRock has licensed certain trademarks and trade names of BlackRock to Transamerica Life Insurance Company (TLIC) for certain purposes. TLIC's products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and purchasers of such products do not acquire any interest in the iShares® U.S. Technology ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by TLIC or any member of the public regarding the advisability of purchasing any product or service offered by TLIC. BlackRock has no obligation or liability for any errors, omissions, interruptions, or use of the iShares® U.S. Technology ETF or any data related thereto, or in connection with the operation, marketing, trading, or sale of any TLIC product or service offered by TLIC.

corresponding logos, are registered trademarks of BlackRock, Inc., (BlackRock) and its affiliates and are used under license.

BlackRock has licensed certain trademarks and trade names of BlackRock to Transamerica Life Insurance Company (TLIC) for certain purposes. TLIC's products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and purchasers of such products do not acquire any interest in the iShares® Russell 2000 ETF nor enter any relationship of any kind with BlackRock. BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by TLIC or any member of the public regarding the advisability of purchasing any product or service offered by TLIC. BlackRock has no obligation or liability for any errors, omissions, interruptions, or use of the iShares® Russell 2000 ETF or any data related thereto, or in connection with the operation, marketing, trading, or sale of any TLIC product or service offered by TLIC. Not all strategies are available in all states and firms. 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.

Advantage® Annuity or another party's index.

Transamerica reserves the right to add or remove any Index and/or Index Account Option(s). Not all Indices and/or Index Account Option(s) will be available at all times. Please consult with your financial professional or the prospectus. 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

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

member. References to Transamerica may pertain to one or all of these companies.

fees and charges under the policy including surrender charges, other transaction charges, and periodic charges. 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.

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. All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

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. TPVA1400-0720, TRIA1000-R0821 TPVA14FL-0720 (SC), TPVA14OR-0720 (SC), TRIA10OR-R0821, TRIA1100-0720, TRIA11FL-0720 The Fidelity World Factor Leaders IndexSM 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 by Transamerica Life Insurance Company (TLIC) in connection with the 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 owners of the Transamerica Structured Index Advantage Annuity. 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. 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 owners of the Transamerica Structured Index Advantage Annuity, nor to any other person or entity with respect to the Index and in no event shall the 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. Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Transamerica Structured Index Advantage Annuity particularly. 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 whatsoever with respect to the Transamerica

Structured Index Advantage Annuity.

To opt out of future emails, please reply with your request. © 2024 Transamerica Corporation. All Rights Reserved. 2957941R1