

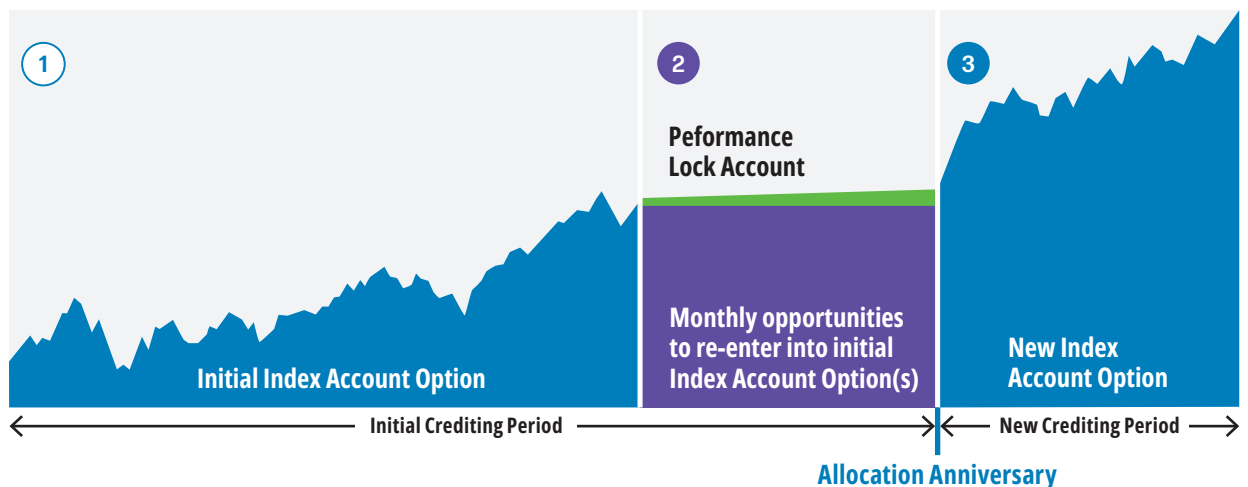
Performance Lock+



Help make market gains more predictable – and easier to manage.

Performance Lock+, available with Transamerica's registered index-linked annuities (RILAs) for no cost, helps limit the guesswork from investing by giving you the opportunity to lock in gains when they happen, rather than hoping the market stays up. And then helping protect them along the way.

Performance Lock+ in action



How You Can Use Performance Lock+?

- 1 Performance Lock+**
 - Lock in Index gains* at the end of the business day
 - Your money moves into the Performance Lock Account

- 2 Flexibility to re-enter initial Index Account Option**
 - Earn a fixed interest rate in the Performance Lock Account
 - Re-enter the same Index Account Option, at no cost, on any remaining Allocation Monthiversary before your Allocation Anniversary

- 3 Opportunity to reallocate at the Allocation Anniversary**
 - At the Allocation Anniversary, if you choose not to re-enter, you can choose any available Index Account Option, and a new Crediting Period begins**
 - New growth and protection opportunities at each Allocation Anniversary
 - Performance Lock+ can then be exercised again, between the first and last day of the Crediting Period

* The Interim Value at the end of a Business Day reflects all applicable remaining fees and charges. If you exercise the Performance Lock when the Interim Value is lower than the initial investment, you may be locking in a loss.

** If no instruction is provided, then the investment defaults back to the same Index Account Option and the Crediting Period starts over.

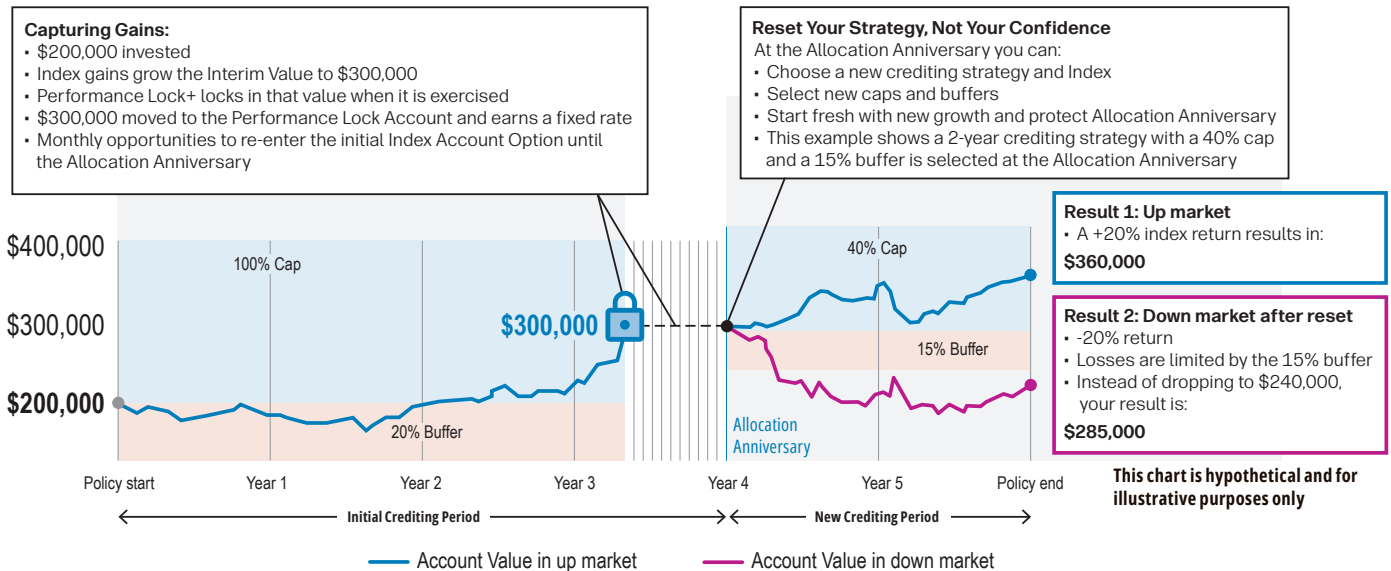
NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY. MAY LOSE VALUE. NOT A DEPOSIT OF OR GUARANTEED BY ANY BANK, BANK AFFILIATE, OR CREDIT UNION.

Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, Iowa and in New York by Transamerica Financial Life Insurance Company, Harrison, New York. Annuities are underwritten and distributed by Transamerica Capital, LLC, 1801 California St., Suite 5200, Denver CO 80202. Member FINRA. References to Transamerica may pertain to one or all of these companies.

Performance Lock+ in action

The chart below is a hypothetical example of how Performance Lock+ could help protect gains and limit downside risk.

- \$200,000 invested in a 6-year crediting strategy with 100% cap and 20% level of protection.



Allocation Anniversary:

The 12-month anniversary of an Index Account Option Allocation Date or any subsequent Allocation Anniversary.

Allocation Monthiversary:

After the Crediting Period start date, this day will be the same calendar day of each subsequent month during the Crediting Period (including the remaining Crediting Period after exercise of Early Re-Entry). If a certain date does not exist in a given month, the first day of the following month will be used.

Buffer:

A Downside Protection Type. 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:

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.

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.

Early Re-Entry:

A feature of Performance Lock+. Early Re-Entry, if available, allows you to reallocate into your previously locked Index Account Option for the remainder of the Crediting Period.

Index Account Option:

Each Index Account Option is linked to the performance of a specific market index or exchange-traded fund for a defined time period (a "Crediting Period").

Index Base:

The portion of the Policy Value allocated to an Index Account Option, minus the sum of any reductions for withdrawals or fees and charges (not applicable to New York) deducted from the Index Account Option since inception of a Crediting Period (or since reallocating into a previously locked Index Account Option for the remainder of the Crediting Period upon exercise of Early Re-Entry).

Interim Value:

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.

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.

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.

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.

When you exercises the Performance Lock feature, your Interim Value will be "locked in", (less any remaining Credit Advantage fees and other applicable charges-Not applicable in New York) and your investment will be transferred to a holding account (the Performance Lock Account) until the next Allocation Anniversary. **By locking in the current Interim Value, you will no longer participate in additional gains or losses your chosen Index may receive until the next Allocation Anniversary.** During this time, you may choose to exercise the Early Re-Entry feature to reinvest in the same Index Account Option on any Allocation Monthiversary prior to the next Allocation Anniversary. The number of Allocation Monthiversaries available corresponds to the number of months remaining until the next Allocation Anniversary. While in the holding account, you 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 you exercise the Performance Lock when the Interim Value is lower than the initial investment, you

may be "locking-in" a loss. **By exercising Early Re-Entry, you will be re-exposing your investment to the possibility of Index losses, negative Interim Value adjustments and reductions to your Index Base, as well as any applicable Credit Advantage fees.** Due to the shortened remaining length of the Crediting Period upon re-entry, the value of your investment could be more susceptible to loss from short-term negative Index performance.

Performance Lock+ is referred to as Interim Value Lock+ in New York. In New York, Early Re-Entry is not available on the 1-year crediting strategy or if the remaining Early Re-Entry time period is less than 12 months.

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

The policy is referred to as an index-linked variable annuity.

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.

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.

All policies, riders, and forms may vary by state and may not be available in all states. ICC24 TPVA141C-0720 (SC), TPVA14FL-0720 (SC), TPVA14OR-0720 (SC), TRIA10OR-R0821, FPVA14NY-0720, FRIA10NY-R0821, ICC25 TRIA16IC-0825 (PL), TRIA16FL-0825 (PL), TRIA16OR-0825 (PL), FRIA16NY-0825 (PL)

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