

THE 'AND' BENEFIT

SEE HOW IT WORKS WITH
TRANSAMERICA INCOME EDGE 1.2
NEW YORK



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Help create a powerful personal pension: *Transamerica Income EdgeSM 1.2*

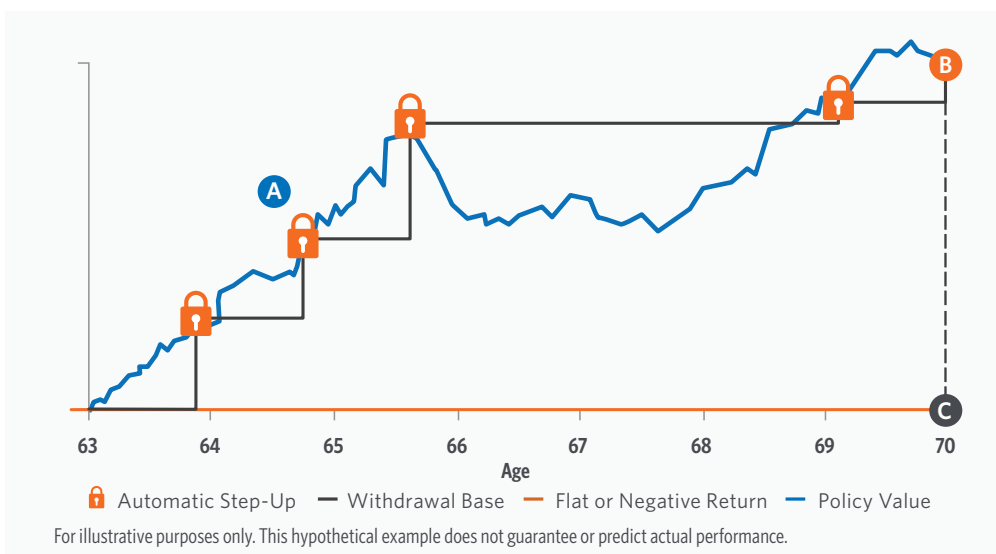
It's time to retire the notion that a variable annuity living benefit can only grow a client's income one way at a time — through a roll up **OR** potential market growth.

With *Transamerica Income Edge 1.2*, a living benefit available with a Transamerica variable annuity for an additional fee, higher withdrawal rates **AND** market gains work together to help create non-reducing, guaranteed retirement income for life as long as no excess withdrawals have been made.

CAPTURE MARKET GAINS AND 8.75% GUARANTEED LIFETIME RETIREMENT INCOME¹

Performance in up or down markets during a 7-year deferral period

- A Up Market:** *Transamerica Income Edge 1.2* automatically locks in your client's  current Policy Value on the living benefit anniversary date. This automatically steps up their Withdrawal Base to the new higher value
- B 'AND' Benefit:** On the 7th living benefit anniversary, the combination of market gains **'AND'** an 8.75% withdrawal percentage provides non-reducing guaranteed lifetime retirement income for your client.¹
- C Down or Flat Market:** Your client's Withdrawal Base will not decline if no excess withdrawals have occurred. Your client's future income is protected against market volatility.



ATTAINED AGE*	Before the living benefit's 4 th anniversary:		4 th until 7 th living benefit anniversary:		On or after the living benefit's 7 th anniversary:	
	WITHDRAWAL PERCENTAGE		WITHDRAWAL PERCENTAGE		WITHDRAWAL PERCENTAGE	
	SINGLE LIFE	JOINT LIFE	SINGLE LIFE	JOINT LIFE	SINGLE LIFE	JOINT LIFE
59-64	4.35%	3.85%	5.35%	4.85%	6.60%	6.10%
65-69	5.60%	5.10%	6.60%	6.10%	7.85%	7.00%
70-74	6.00%	5.50%	7.10%	6.60%	8.75%	8.05%
75-79	6.50%	6.00%	7.70%	7.20%	9.45%	9.00%
80-84	7.10%	6.60%	8.40%	7.90%	10.35%	9.85%
85-89	8.00%	7.50%	9.25%	8.75%	11.40%	10.90%
90-94	9.00%	8.50%	10.40%	9.90%	12.80%	12.30%
95+	-	-	-	-	14.60%	14.10%

If the living benefit is structured as joint life, the withdrawal percentage will be based on the younger of the annuitant or annuitant's spouse when withdrawals begin. Please call the Annuity Sales Desk at 800-851-755 for details.

The Withdrawal Base does not establish or guarantee Policy Value, surrender value, minimum death benefit, or return for an investment option. Excess withdrawals beyond the living benefit withdrawal amount will reduce the Withdrawal Base.

¹ Applicable at attained age 70 if there are no withdrawals until, on, or after the seventh rider anniversary. Non-reducing guaranteed lifetime income is valid only when no excess withdrawals are taken.

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.**

* Age at time of first withdrawal. Issue ages are 0-85.

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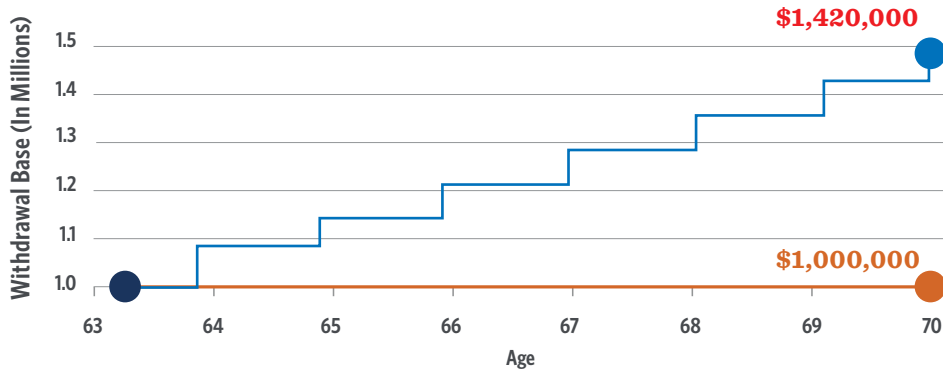
THE 'AND' BENEFIT:

Benefit Base Roll Up Vs. *Transamerica Income Edge*SM 1.2

\$1 Million Initial Investment

7-year deferral — Income at age 70

GUARANTEED LIFETIME INCOME



6% Simple Roll Up with 5.6% Income at 70

$\$1,420,000 \times 5.6\% = \$79,520$ per year

0% Growth with *Transamerica Income Edge* 1.2 with 8.75% Income at 70

$\$1,000,000 \times 8.75\% = \$87,500$ per year

● 6% Simple Roll Up with 5.6% Income at 70

● 0% Growth with *Transamerica Income Edge* 1.2 with 8.75% Income at 70

For illustrative purposes only. This hypothetical example does not guarantee or predict actual performance.

6% SIMPLE ROLL UP WITH 5.6% INCOME AT 70

Year	Age	Withdrawal Base	Payout	Lifetime Income
2024	63	\$1,000,000	0.00%	-
▼ 7-Year Deferral ▼				
2031	70	\$1,420,000	5.6%	\$79,520

0% Growth with *Transamerica Income Edge* 1.2 with 8.75% Income at 70

Year	Age	Withdrawal Base	Payout	Lifetime Income
2024	63	\$1,000,000	0.00%	-
▼ 7-Year Deferral ▼				
2031	70	\$1,000,000	8.75%	\$87,500

6% simple roll up with 5.6% income creates \$79,520 in retirement³

Transamerica Income Edge 1.2 creates \$87,500 in available income even if there is 0% growth from market performance³

³ Assumes policyholder has reached age 70 and no previous withdrawals taken.

Transamerica. Live your best lifeSM.



Visit: transamerica.com



Call: Transamerica Annuities Sales Desk today at **800-851-7555**

Variable annuities are long-term, tax-deferred vehicles designed for retirement purposes and are subject to investment risk, including possible loss of principal. Transamerica variable annuities' range of fees and charges include 0.20%-1.50% 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 0.60% 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 once the Select and Flexible Investment Options are exhausted, no living benefit fee will be deducted. The living benefit fee percentage may increase upon an Automatic Step-Up, but the maximum living benefit fee is 2.50%.

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.

The *Transamerica Income Edge 1.2* living benefit requires a percentage of all premiums be allocated the Stable Account and the remaining percentage to the Flexible and Select Investment Options. See 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 which, in part, pay for protecting 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 New York by Transamerica Financial Life Insurance Company, Harrison, New York. 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, riders, and forms may vary by state and may not be available in all states. FRGL16NY-0318(IS), FRGL16NY-0318(IJ)

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