

TRANSAMERICA STRUCTURED INDEX ADVANTAGE[®] ANNUITY

CASE STUDY: GROWTH AND PROTECTION WORKING TOGETHER

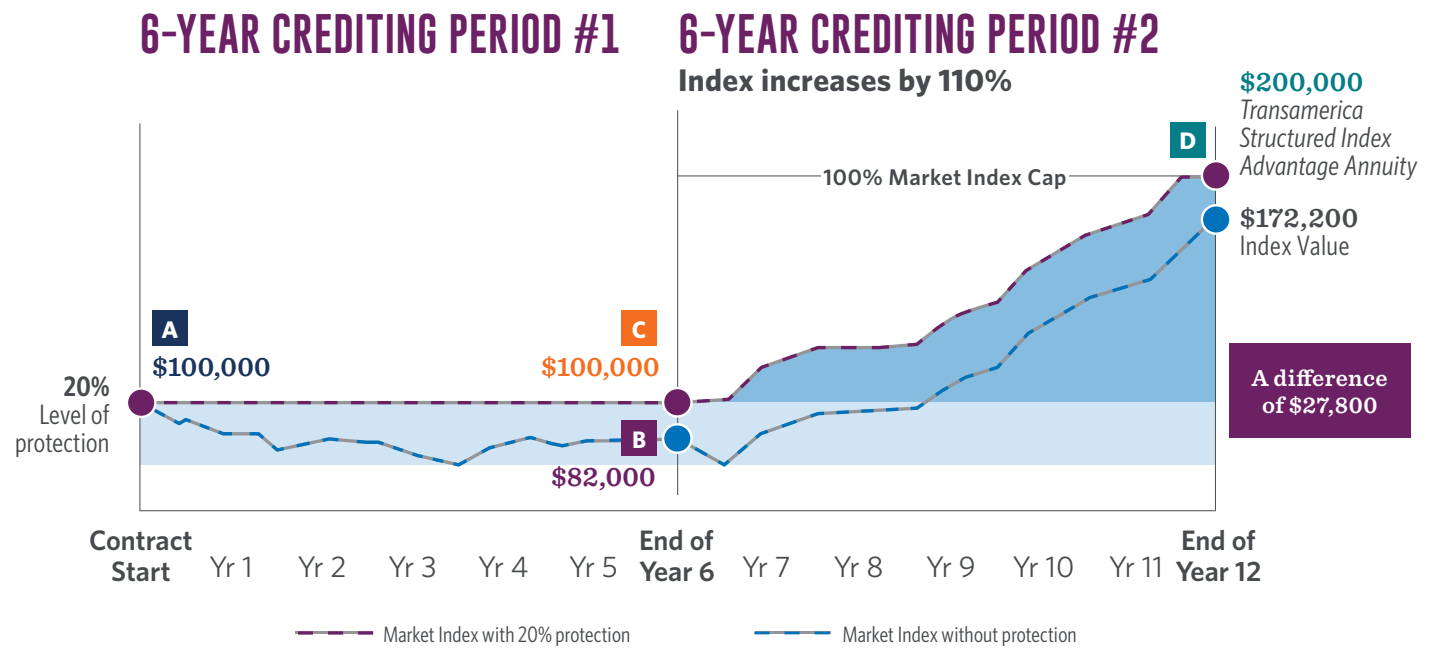
Your clients want the best possible financial future, but the markets don't always cooperate. The key is helping them stay in control by limiting losses, so they can take greater advantage of the gains.

Let's take a look at an example. Sally, 55, wants to protect the money she's saved for retirement, but she's also looking for growth opportunities. This example shows Sally invested **\$100,000** in the *Transamerica Structured Index Advantage Annuity*, a registered index-linked annuity, that tracks performance over a six-year crediting period with a 20% level of protection and a 100% Cap Rate.

HOW IT WORKS

- A** Sally invests **\$100,000** in the *Transamerica Structured Index Advantage Annuity* with a 20% level of protection.
- B** After the first 6-year period, the market index experienced a downturn by -18%. This would've resulted in an Index Account Option Value of **\$82,000**.
- C** However, with the 20% level of protection, Sally experiences no loss with the Index Account Option Value remaining at **\$100,000**.
- D** Sally decides to continue investing for another 6-year crediting period with a 20% level of protection and a 100% cap. During this time, the market index experiences upward growth with the Index increasing by 110%. With this growth and the 100% Market Index Cap, Sally's ending Index Account Option Value is **\$200,000**.

That's a difference of **\$27,800!**



This chart is hypothetical and for illustrative purposes only

THE TRANSAMERICA STRUCTURED INDEX ADVANTAGE ANNUITY OFFER YOUR CLIENTS THESE ADVANTAGES:

COST

- Strategies with no explicit fees to keep more of your clients' money working for them
- Return of Premium Death Benefit at no cost for extra savings and legacy protection (for issue ages 0-70)

ACCESS

Your clients can access 100% of earnings without a surrender charge or 10% of the total premiums, less any withdrawals, without paying a surrender charge

FLEXIBILITY

- Add more money at any time
- The choice to lock in the performance automatically or manually
- The flexibility to mix different investment time frames

Crediting Period The period of time following an allocation in which the current rates associated with the allocation will not change.

Index Account Option Value The value of the investment in an Index Account Option

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")



TRANSAMERICA®

Learn how *Transamerica Structured Index Advantage Annuity* can help boost your business.



Visit: transamerica.com/annuities/rila



Call: Transamerica annuity sales desk at **800-851-7555**.

IMPORTANT INFORMATION

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 for the prospectus containing this and other information.

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 risk, and as a result of fees and charges under the policy including surrender charges, other transaction charges, and periodic charges.

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

This product has no explicit fees. Additional fees may apply to optional benefits including the Credit Advantage fee of 1.25%.

The Credit Advantage fee applies only to the Index Account Options where the Credit Advantage is included. Surrender charge schedule 8%, 8%, 7%, 6%, 5%, 4%, 0% based on years since each premium payment.

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.

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When your client 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, your client 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 they exercise Performance Lock when the Interim Value is lower than the initial investment, they may be locking-in a loss.

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.

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, TRIA1400-0821, TRIA14FL-0821, TRIA1100-0720, TRIA11FL-0720

Visit: transamerica.com/annuities/annuity-solutions

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