



Transamerica Structured Index Advantage® Annuity
with a 2-year crediting period strategy

Unlock flexible protection and growth



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Today's volatile markets demand flexibility. A 2-year Crediting Period means your clients could benefit from a powerful combination of earlier protection, greater agility, and the potential to take greater advantage of gains during market rebounds.

These benefits come into focus with a 2-year Crediting Period, available exclusively with a *Transamerica Structured Index Advantage® Annuity*, a registered index-linked annuity. This annuity, where protection and growth potential meet, is designed to help protect your clients' investments during down markets with a 10% or 15% Buffer level of protection against losses.

Growth Opportunity

Performance of 2-year Crediting Period Strategy Over Past 30 years

Based on Buffer 15%, Cap 25%, historical S&P 500® Index returns from January 1992–March 2025. Rolling 6-year periods with three back-to-back 2-year Crediting Periods. Historical returns are hypothetical. Past performance does not guarantee future results.

Annualized Average Return		Frequency of Return	
Best	+11.8%	Positive	+99.6%
Average	+7.42%	Zero	0%
Worst	-1.68%	Negative	0.4%

The values displayed do not include any rider fees, product level fees or adjustments that may apply at the product level, if included, would lower the values. The values displayed do not include any Account Value bonuses which if included would increase the values shown. Backtesting results are provided by SIMON subject to the limitations described below, are for consideration by financial professionals only, are not advertising for or an illustration of any particular annuity contract, and are not intended or permitted for use with consumers.

Downside Protection

Performance of S&P 500® and 2-year Crediting Period Strategy¹

As seen in the table below, a 2-year crediting strategy with a 15% Buffer limits the losses of a declining market, allowing your clients to capture growth during positive years.

Period Ending	S&P 500® Index Return ²	S&P 500® Investment Value	Client Return ³ (with 15% buffer)	Guaranteed Death Benefit Value	Cash Value	Index Account Option Value / Policy Value	
2000	-	\$1,000,000	-	\$1,000,000	\$928,000	\$1,000,000	
2001	-21.86%	\$781,405	-6.86%	\$1,000,000	\$868,405	\$931,405	Value after first 2-year Crediting Period with 15% Buffer applied
2002	-	-	-	\$1,000,000	\$877,405	\$931,405	
2003	-3.15%	\$756,794	0.00%	\$1,000,000	\$886,405	\$931,405	Value after second 2-year Crediting Period with 15% Buffer applied
2004	-	-	-	\$1,000,000	\$895,405	\$931,405	
2005	12.26%	\$849,610	12.26%	\$1,045,637	\$1,045,637	\$1,045,637	Final value with 15% Buffer applied. A difference of \$196,027.

Final value of investment without a Buffer (net -15.0% return over 6-year period)

Based on Buffer 15%, Cap 25%, historical S&P 500® Index returns from 2000–2005. Other Crediting Period available. Please explore all options.

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Key benefits of a 2-year crediting period

- 1. The comfort of responsiveness**
The Buffer on a 2-year Crediting Period provides downside protection sooner than longer Crediting Periods, potentially reducing the amount of loss from which to recover.
- 2. Less turbulence**
The illustration on the previous page shows how much smoother a turbulent 6-year period would have been when taking advantage of a buffered 2-year Crediting Period.
- 3. More flexibility means opportunity**
By applying the Buffer earlier, it can help limit the negative impact of a declining market and take advantage of growth during market rebounds.

Glossary of key terms

Buffer: The negative index performance that Transamerica absorbs over the duration of the period before applying any negative performance to the Index Account Option.

Cap: The maximum rate of interest that may be credited at the conclusion of the Crediting Period for a particular Index Account Option.

Cash Value: Equals the Policy Value less any surrender charges that apply during the six years following the date of each premium payment of 8%, 8%, 7%, 6%, 5%, 4%, respectively, and 0% thereafter and represents the amount that would be received if your client surrendered their contract at the end of the policy year. If the Cash Value is lower than the Minimum Required Cash Value upon surrender, the client will receive the Minimum Required Cash Value.

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.

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

Policy Value: Equals the total premium payments, less gross withdrawals, increased by accumulated gains less accumulated losses allocated to the Index Account.

¹ The values illustrated are hypothetical and assume that the current Growth Opportunity rates were in effect throughout the time period shown. The *Transamerica Structured Index Advantage Annuity* was first available 05/02/2022. Your clients' actual Growth Opportunity rates may be higher or lower and may change significantly upon renewal. The illustration assumes the annuitant lives to the age shown.

The purpose of this illustration is to show how the performance of the Index Account Options could affect the Policy Value, Cash Value and death benefit. The illustration and the returns are hypothetical and may not be used to project or predict investment results.

Past performance is not a guarantee of future results. Actual performance may be lower or higher than the performance shown.

This illustration assumes the index will repeat historical experience and the annuity's current non-guaranteed elements, such as Caps, participation rates or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical experience, the non-guaranteed elements will change, and actual values will be higher or lower than those in this illustration, but will not be less than minimum guarantees.

The Interim Value is not illustrated.

Guaranteed death benefits and values available upon surrender, if any, for the illustrated contract premiums shall be shown and clearly labeled guaranteed.

² This column shows the rate of return for the selected Index using actual historical index experience for each Crediting Period. These values are not guarantees of what would be credited to your clients policy, which takes into account Growth Opportunity rates and Downside Protection rates. Current and Guaranteed Growth Opportunity rates are subject to change by the insurance company and may be different from the rates that would apply if the contract is purchased.

³ This column shows the values for the Index Account Option using actual historical index experience and the current Growth Opportunity and Downside Protection rates. These values are not guarantees of what would be credited to your clients Policy. Current and Guaranteed Growth Opportunity rates are subject to change by the insurance company and may be different from the rates that would apply if the contract is purchased.

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.

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.

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.

The Policy is designed primarily for investors who expect to remain invested in an Allocation Account until the end of its Crediting Period and may be appropriate for your clients if they have a long investment time horizon. This Policy is not designed for people who expect to take early or frequent withdrawals.

At the end of a Crediting Period for an Allocation Account, your clients may choose to reinvest in the same Allocation Account or transfer the Policy Value into that Allocation Account or another Allocation Account. Growth Opportunity rates may be higher or lower upon renewal. Transamerica reserves the right to add, remove or suspend any Index and/or Index Account Option(s). Not all Indices and/or Index Account Option(s) will be available at all times.

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.

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.

The Policy may be referred to as a variable annuity in some states.

All policies, riders, and forms may vary by state and may not be available in all states.

TPVA14FL-0720 (SC), TPVA14OR-0720 (SC), TRIA10OR-R0821, ICC24 TPVA14IC-0720 (SC), ICC24 TRIA10IC-0724 (CB).

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See how the *Transamerica Structured Index Advantage Annuity* can help your clients stay in control of their investments.



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