

### Current Growth Opportunity and Downside Protection Types as of June 15, 2022.

The *Transamerica Structured Index Advantage Annuity* is a registered index-linked annuity that offers the ability to customize your annuity to fit your individual needs. This provides you with the opportunity to grow and protect the retirement you've worked so hard to achieve.

#### 6-YEAR CREDITING PERIOD INDEX ACCOUNT OPTIONS

Index	Growth Opportunity/Rate		Downside Protection/Rate		Credit Advantage Fee (Annualized)
	Type	Rate	Type	Rate	
S&P 500®	Cap	300%	Buffer	10%	-
S&P 500®	Cap	80%	Buffer	20%	-
Fidelity World Factor Leaders Index <sup>SM</sup>	Cap	500%	Buffer	10%	-
Fidelity World Factor Leaders Index <sup>SM</sup>	Cap	200%	Buffer	20%	-

#### 2-YEAR CREDITING PERIOD INDEX ACCOUNT OPTIONS

Index	Growth Opportunity/Rate		Downside Protection/Rate		Credit Advantage Fee (Annualized)
	Type	Rate	Type	Rate	
S&P 500®	Cap	35%	Buffer	10%	-
S&P 500®	Cap	27.5%	Buffer	15%	-
S&P 500®	Cap	50%	Buffer	15%	1.25%
Fidelity World Factor Leaders Index <sup>SM</sup>	Cap	35%	Buffer	10%	-
Fidelity World Factor Leaders Index <sup>SM</sup>	Cap	25%	Buffer	15%	-
Fidelity World Factor Leaders Index <sup>SM</sup>	Cap	70%	Buffer	15%	1.25%
iShares® Russell 2000 ETF	Cap	40%	Buffer	10%	-
iShares® Russell 2000 ETF	Cap	30%	Buffer	15%	-
iShares® Russell 2000 ETF	Cap	50%	Buffer	15%	1.25%
iShares® U.S. Technology ETF	Cap	33.5%	Buffer	10%	-
iShares® U.S. Technology ETF	Cap	25%	Buffer	15%	-
iShares® U.S. Technology ETF	Cap	50%	Buffer	15%	1.25%

#### 1-YEAR CREDITING PERIOD INDEX ACCOUNT OPTIONS

Index	Growth Opportunity/Rate		Downside Protection/Rate		Credit Advantage Fee (Annualized)
	Type	Rate	Type	Rate	
S&P 500®	Cap	18%	Buffer	10%	-
Fidelity World Factor Leaders Index <sup>SM</sup>	Cap	17.5%	Buffer	10%	-
iShares® Russell 2000 ETF	Cap	22%	Buffer	10%	-
iShares® U.S. Technology ETF	Cap	17.5%	Buffer	10%	-

#### 6-YEAR CREDITING PERIOD BEST ENTRY INDEX ACCOUNT OPTIONS

Index	Growth Opportunity Type/Rate		Downside Protection Type/Rate		Credit Advantage Fee (Annualized)*	Number of Observation Day(s)	Observation Frequency	Best Entry Reset Threshold/ Best Entry Reset Maximum
	Type	Rate	Type	Rate				
S&P 500®	Cap	500%	Buffer	10%	1.25%	6	Monthly	-5%/-20%
Fidelity World Factor Leaders Index <sup>SM</sup>	Cap	888%	Buffer	10%	1.25%	6	Monthly	-5%/-20%

#### FIXED ACCOUNTS AND FIXED HOLDING ACCOUNT

Account	Interest Rate
Fixed Account 1-Year Crediting Period	1%
Fixed Holding Account	0.25%

\* The Credit Advantage fee is an annualized percentage of the Policy Value allocated to that Index Account Option. The fee is a percentage of the Index Account Value and applies only to the Index Account Option strategy where the Credit Advantage is included. The Cap rate, Fixed Account, and Fixed Holding Account Interest rates are set at the beginning of each Crediting Period and guaranteed for the Crediting Period. The rates are subject to change. Please see prospectus for minimum guarantees. Please check with your financial professional for current rates.

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.

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## GLOSSARY OF KEY TERMS

- Best Entry Reset Maximum:** The percentage that represents the maximum Initial Index Value change allowed for a reset.
- Best Entry Reset Threshold:** The percentage that is compared to the lowest observed Index Value, as a percentage of the Initial Index Value at the beginning of the Crediting Period, to determine whether a reset of the Initial Index Value is applicable. This percentage is declared at the beginning of a Crediting Period.
- Buffer:** The negative index performance that Transamerica absorbs over the duration of the period before applying any negative performance to your 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.
- 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.
- Observation Day(s):** The day(s), based on the Observation Frequency, on which Transamerica observes your Index Value to determine applicability of a reset of the Initial Index Value on the final Observation Day. The Initial Index Value may be reset to the lowest Index Value observed on any Observation Day.
- Observation Frequency:** How often the Index Value is observed for determining applicability of a reset. This frequency is declared at the inception of a Crediting Period.

## IMPORTANT INFORMATION

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The Fidelity World Factor Leaders Index<sup>SM</sup> 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"). Fidelity is a trademark of FMR LLC. The Index has been licensed for use for certain purposes by Transamerica Life Insurance Company (TLIC) on behalf of *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 the *Transamerica Structured Index Advantage Annuity* contract owners. 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. FPS does not make any warranty or representation as to the accuracy, completeness, or availability of the Index or information included in the Index and shall have no responsibility or liability for the impact of any inaccuracy, incompleteness, or unavailability of the Index or such information. Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation or warranty, express or implied, to the *Transamerica Structured Index Advantage Annuity* contract owner, TLIC, or any member of the public regarding the advisability of purchasing annuities generally or the *Transamerica Structured Index Advantage Annuity* particularly, the legality of the *Transamerica Structured Index Advantage Annuity* under applicable federal securities, state insurance and tax laws, the ability of the *Transamerica Structured Index Advantage Annuity* to track the performance of the Index, any other index or benchmark or general market or other asset class performance, or the results, including, but not limited to, performance results, to be obtained by TLIC, the *Transamerica Structured Index Advantage Annuity*, *Transamerica Structured Index Advantage Annuity* contract owners, or any other person or entity. FPS does not provide investment advice to TLIC with respect to the *Transamerica Structured Index Advantage Annuity*, to the *Transamerica Structured Index Advantage Annuity*, or to *Transamerica Structured Index Advantage Annuity* contract owners. 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 the *Transamerica Structured Index Advantage Annuity*, the *Transamerica Structured Index Advantage Annuity* contract owners, or any other person or entity with respect to the Index and in no event shall any *Transamerica Structured Index Advantage Annuity* contract owner be deemed to be a client of FPS.

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## MORE IMPORTANT INFORMATION

**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](http://transamerica.com) for prospectuses containing this and other information. Please read carefully.**

### What is a Registered Index-Linked Annuity?

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.

Additional premiums may be invested in one or more of the selected Allocation Accounts. Growth Opportunity Rates may be higher or lower at the time of the addition.

At the end of a Crediting Period for an Allocation Account, you may choose to reinvest in the same Allocation Account or transfer the Policy Value into another Allocation Account. Growth Opportunity Rates may be higher or lower upon renewal.

You cannot directly invest in an index and the annuity does not participate directly in any stock or equity investments.

Transamerica reserves the right to add or remove any index and/or Index Account Option(s). Not all Indexes and/or Index Account Option(s) will be available at all times. This illustration may not include all available Index Account Options. Please consult with your financial professional or the prospectus.

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.

Subsequent rates may be higher or lower than the initial rates and may differ from those used for new contracts or for contracts issued at different times. Declared cap rates will not be lower than 2% for the 1-year term, 3% for the 2-year term, 8% for 6-year term while the surrender charge percentage exceeds 0%.

## ADDITIONAL INFORMATION

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

Financial institutions that sell our products may have their own guidelines to determine the appropriateness of our registered index-linked annuity policies and/or benefits.

Some financial institutions may not sell all of our products, may have specific issue ages for our registered index-linked annuity policies, and may not have all death benefits available. This flyer provides information about certain rates associated with *Transamerica Structured Index Advantage Annuity*. Some product features may be subject to firm approval and availability. For complete information about the annuity, please refer to the consumer brochure and the prospectus.

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, or modified guaranteed annuity in some states.

Not available in New York or Oregon.

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

TPVA1400-0720, TPVA14FL-0720 (SC), TRIA1000-R0821, TRIA1200-R0821, TRIA12FL-R0821, TRIA1100-0720, TRIA11FL-0720, TRIA1300-0720, TRIA13FL-0720

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PRODUCT PROSPECTUS

