

# TRANSAMERICA STRUCTURED INDEX ADVANTAGE ANNUITY

## REGISTERED INDEX-LINKED ANNUITY



RATE SHEET: 1-, 2-, & 6-YEAR CREDITING PERIODS AS OF NOVEMBER 15, 2024

TRANSAMERICA STRUCTURED INDEX ADVANTAGE® ANNUITY ALLOCATION ACCOUNT OPTIONS							
Crediting Strategy	Crediting Period	Buffer	S&P 500®	Fidelity World Factor Leaders Index <sup>SM</sup>	iShares® Russell 2000 ETF	iShares® U.S. Technology ETF	First Trust Equity Edge Index <sup>TM</sup>
<b>Participation Rates with No Cap</b> <i>With Credit Advantage: 1.25% Fee</i>	6-year	15%	125% Participation Rate	150% Participation Rate	125% Participation Rate	115% Participation Rate	200% Participation Rate
<b>Cap Rates</b> <i>No explicit fee</i>	6-year	10% 20%	Uncapped 250%	Uncapped Uncapped	300% 125%	200% 110%	Uncapped Uncapped
	2-year	10% 15%	35% 27%	50% 37%	50% 42%	35% 32%	90% 65%
	1-year	10% 15%	14% 11.50%	13% 10.50%	20.50% 16%	17.50% 14.50%	17.50% 14%
<b>Cap Rates</b> <i>With Credit Advantage: 1.25% Fee</i>	2-year	15%	Uncapped	Uncapped	80%	55%	Uncapped
<b>Best Entry*</b> <i>With Credit Advantage: 1.25% Fee Reset threshold is -5% Reset maximum is -20%</i>	6-year	10%	Uncapped	Uncapped	-	-	-
<b>Best Entry**</b> <i>Without Credit Advantage Reset threshold is -5% Reset maximum is -5%</i>	6-year	10%	250%	Uncapped	-	-	-
FIXED ACCOUNT, FIXED HOLDING ACCOUNT, & PERFORMANCE LOCK ACCOUNT***							
Account				Interest Rate			
Fixed Account 1-Year Crediting Period				3.50%			
Fixed Holding Account				2.50%			
Performance Lock Account				2.50%			

\* The Best Entry with Credit Advantage crediting strategy provides the ability to reset your Initial Index Value on any of the six monthly Observation Days within the first six months of your Crediting Period.

\*\* The Best Entry (no fee) crediting strategy offers a reset opportunity within the first three months of your Crediting Period on any of the three monthly Observation Days.

\*\*\* The minimum guaranteed interest rate is 0.25% (1% in Oregon).

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, Participation Rate, Fixed Account, Fixed Holding Account, and Performance Lock 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.

**Not all strategies are available in all states and firms.**

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.

**NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY. MAY LOSE VALUE. NOT A DEPOSIT OF OR GUARANTEED BY ANY BANK.**

## GLOSSARY OF KEY TERMS

**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 Rate:** 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.

## 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](https://www.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. Stock dividends on the index are not included as a component of the Index Value.

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

When you exercise the Performance Lock, your Interim Value will be "locked-in" (less any remaining Credit Advantage fees and any other applicable charges) and your investment will be transferred to a holding account (Performance Lock Account) until the next anniversary of the Crediting Period. 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 Performance Lock when the Interim Value is lower than your initial investment, you may be locking-in a loss.

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 rates will not be lower than the minimum guarantees. See prospectus.

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

**Initial Index Value:** The value of an Index on the first day of the Crediting Period. If a reset occurs on any Observation Day, then this value will be changed to the greater of the lowest Index Value observed on any Observation Day or the Best Entry Reset Minimum Value.

**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.

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 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, TRIA1200-R0821, TRIA12FL-R0821, TRIA1400-0821, TRIA14FL-0821, TRIA1100-0720, TRIA11FL-0720.

## INDEX DISCLOSURES

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The Fidelity World Factor Leaders Index™ 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). The daily performance of the Index is reduced by 0.5% annually. The reduction is not related to the annuity. Fidelity is a trademark of FMR LLC. The Index has been licensed for use by Transamerica Life Insurance Company (TLIC) in connection with the *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 owners of the *Transamerica Structured Index Advantage Annuity*. 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. 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 owners of the *Transamerica Structured Index Advantage Annuity*, nor to any other person or entity with respect to the Index and in no event shall the *Transamerica Structured Index Advantage Annuity* contract owner be deemed to be a client of FPS.

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**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.

**Participation Rate:** A Growth Opportunity Type. The percentage of the return from a particular Index Account Option that may be credited as interest at the conclusion of the Crediting Period.

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