

TRANSAMERICA STRUCTURED INDEX ADVANTAGE ANNUITY

1-, 2-, & 6-YEAR
CREDITING PERIODS

Current Growth Opportunity and Downside Protection Index Account Types as of November 15, 2023

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.

1-YEAR INDEX ACCOUNT OPTIONS - CAP RATES

Index	10% Protection Buffer	15% Protection Buffer
S&P 500 [®]	17.50%	14.50%
Fidelity World Factor Leaders Index SM	15.50%	13.50%
iShares [®] Russell 2000 ETF	21%	18%
iShares [®] U.S. Technology ETF	21%	18%

2-YEAR INDEX ACCOUNT OPTIONS - CAP RATES

Index	10% Protection Buffer	15% Protection Buffer
S&P 500 [®]	45%	35%
Fidelity World Factor Leaders Index SM	50%	35%
iShares [®] Russell 2000 ETF	50%	40%
iShares [®] U.S. Technology ETF	45%	40%

2-YEAR CREDIT ADVANTAGE INDEX ACCOUNT OPTIONS - CAP RATES

Index	15% Protection Buffer	Credit Advantage Fee
S&P 500 [®]	Uncapped	1.25%
Fidelity World Factor Leaders Index SM	Uncapped	
iShares [®] Russell 2000 ETF	80%	
iShares [®] U.S. Technology ETF	65%	

6-YEAR INDEX ACCOUNT OPTIONS - CAP RATES

Index	10% Protection Buffer	20% Protection Buffer
S&P 500 [®]	Uncapped	Uncapped
Fidelity World Factor Leaders Index SM	Uncapped	Uncapped

6-YEAR CREDIT ADVANTAGE INDEX ACCOUNT OPTIONS - UNCAPPED PARTICIPATION RATES

Index	15% Protection Buffer	Credit Advantage Fee
S&P 500 [®]	135%	1.25%
Fidelity World Factor Leaders Index SM	160%	

6-YEAR BEST ENTRY INDEX ACCOUNT OPTIONS - CAP RATES

Index	10% Protection Buffer	Credit Advantage Fee	Number of Observation Days	Best Entry Threshold/ Best Entry Maximum
S&P 500 [®]	250%	None	3	-5%/-5%
Fidelity World Factor Leaders Index SM	Uncapped			
S&P 500 [®]	Uncapped	1.25%	6	-5%/-20%
Fidelity World Factor Leaders Index SM	Uncapped			

FIXED ACCOUNTS AND FIXED HOLDING ACCOUNTS

Account	Interest Rate
Fixed Account 1-Year Crediting Period	4%
Fixed Holding Account	2.50%

* 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, 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.

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

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 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.
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.
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.

IMPORTANT INFORMATION

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The Fidelity World Factor Leaders IndexSM 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 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.

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

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.

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



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PRODUCT PROSPECTUS

SCAN ME

TRANSAMERICA®

Insurance / Investments / Retirement