

Transamerica Structured Index Advantage® Annuity

Registered Index-Linked Annuity



Rate sheet: 1-, 2-, & 6-year crediting periods as of June 15, 2026

Transamerica Structured Index Advantage® Annuity Allocation Account Options							
Crediting Strategy	Crediting Period	Buffer	S&P 500® SPX	Fidelity World Factor Leaders Index SM FIDWFLEN	iShares® Russell 2000 ETF IWM	iShares® U.S. Technology ETF IYW	First Trust Equity Edge Index™ FTEQEDGE
Participation Rates with No Cap With Credit Advantage: 1.25% Fee	6-year	15%	110% Participation Rate	130% Participation Rate	110% Participation Rate	103% Participation Rate	155% Participation Rate
Cap Rates No explicit fee	6-year	10% 20%	225% 80%	Uncapped 500%	140% 100%	125% 90%	Uncapped 500%
	2-year	10% 15%	30% 25%	150% 30%	50% 35%	40% 30%	250% 50%
	1-year	10% 15%	16.50% 12.75%	13.75% 11%	22% 17%	19% 16%	18% 13%
Cap Rates With Credit Advantage: 1.25% Fee	2-year	15%	55%	Uncapped	65%	46%	Uncapped
Triple Edge Advantage No explicit fee	6-year	10%	Edge+ 45% Edge 30%	Edge+ 40% Edge 30%	Edge+ 50% Edge 30%	Edge+ 50% Edge 30%	Edge+ 50% Edge 30%
	2-year	10%	Edge+ 18% Edge 10%	Edge+ 15% Edge 10%	Edge+ 20% Edge 10%	Edge+ 20% Edge 10%	Edge+ 18% Edge 10%
	1-year	10%	Edge+ 10.25% Edge 5%	Edge+ 7.25% Edge 5%	Edge+ 12.25% Edge 5%	Edge+ 11.50% Edge 5%	Edge+ 9% Edge 5%
Best Entry* Without Credit Advantage	6-year	10%	70%	Uncapped	Reset Threshold: -5%	Reset Maximum: -5%	
Best Entry** With Credit Advantage: 1.25% Fee	6-year	10%	175%	Uncapped	Reset Threshold: -5%	Reset Maximum: -20%	
Fixed Account, Fixed Holding Account, and Performance Lock Account Interest Rate ¹							
Fixed Account 1-Year Crediting Period 3.50%			Fixed Holding Account 2.50%			Performance Lock Account 3.50%	

* 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 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.

¹ 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 on the first day of the crediting period. 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 Growth Opportunity rates, 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, LLC, 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

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.

Edge Rate: Rate used as the Index Credit Rate when the Index Change is less than zero, but greater than or equal to the negative of the Buffer Rate.

Edge+ Rate: Rate used as the Index Credit Rate when the Index Change is greater than or equal to zero. The Edge+ rate is the highest credited rate possible on the Triple Edge Advantage crediting strategy.

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.

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

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. 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) subject to regulatory approval. 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.

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.

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.

Triple Edge Advantage is not available in Oregon.

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