



# Performance lock gives you

**Control** - Lock in gains at any time during your Crediting Period

**Flexibility** - Limit the time in your current Crediting Period by exercising Performance Lock and choosing a New Index Option at your next Allocation Anniversary

**Freedom** - Choose a new Index Account Option that aligns with your investment objectives at the Allocation Anniversary following a Performance Lock

**Protection** - Reset your protection Buffer off a higher locked-in Interim Value when you choose your new Index Account Option

## Key Terms

### Allocation Anniversary

The 12-month anniversary of an Index Account Option Allocation Date or any subsequent Allocation Anniversary

### 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

Each Index Account Option is linked to the performance of a specific market index or exchange-traded fund for a defined time period (a "Crediting Period").

### Interim Value

The value of the Index Account Option during the Crediting Period. The Interim Value is the amount available in the Index Account for withdrawals, surrender, annuitization, to pay fees and charges, and payable upon death.

### Performance Lock

A feature that allows you to lock in your current Interim Value. By locking in your current Interim Value, you will no longer be subject to any negative market performance nor will you participate in any future market growth. You can reinvest in a new Index Account Option or renew in the same Index Account Option on the next Allocation Anniversary.

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.

This flyer provides information about certain features associated with *Transamerica Structured Index Advantage Annuity* and *Transamerica Structured Index Advantage Annuity NY*. 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.

**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.**

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.

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.

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

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

Not available in all states.

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, FPVA14NY-0720, FRIA10NY-R0821, TRIA1400-0821, TRIA14FL-0821, FRIA14NY-0821, ICC24 TPVA14IC-0720 (SC), ICC24 TRIA10IC-0724 (CB), ICC24 TRIA10IC-0724 (PB), ICC24 TRIA14IC-0821.

## Stay in control of your investment

**When it comes to preparing for the future, there's no time like the present.**

Contact your financial professional today to learn about ways to grow and protect your investments and take emotion out of the process.



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