

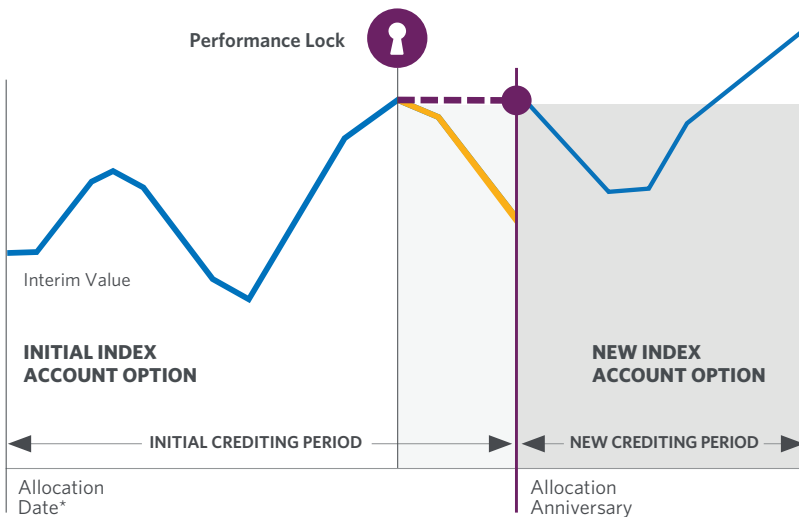
TAKE EMOTION OUT OF INVESTING

CAPTURE GAINS, MINIMIZE LOSSES WITH PERFORMANCE LOCK

Transamerica Structured Index Advantage® Annuity and *Transamerica Structured Index Advantage® Annuity NY*, are registered index-linked annuities that provide investment protection and growth potential by tracking the performance of a stock market index. They also offer a Performance Lock feature that gives flexibility to capture gains, so you can enjoy the comfort of making your financial future more predictable.

PERFORMANCE LOCK

Hypothetical chart for illustrative purposes only.



WHAT IS PERFORMANCE LOCK?

With the Transamerica registered index-linked annuities, there is an Interim Value calculated at the close of each business day. Performance Lock allows you to capture the Interim Value to lock in gains at any time during the Crediting Period at no charge. What's more, you can set it and forget it by selecting a predefined value you wish to target at the beginning of your Crediting Period, or you can manually capture gains along your journey. It's your choice.

* In this hypothetical example, the policyholder chose to lock in the Interim Value once it reached a predefined target. Even though the Index decreased after the Interim Value locked in, that decrease did not affect the locked Interim Value. The policyholder then has until the following Allocation Anniversary to choose a new Index Account Option. If a new Index Account Option is not chosen, the current Index Account Option allocation will be renewed on a new Crediting Period.

HOW PERFORMANCE LOCK WORKS

If you trigger the Performance Lock feature, either through an automatic predefined growth target or manually, you will lock in your Interim Value. When Performance Lock is triggered, you will not participate in additional gains or losses your chosen Index may receive until your next Allocation Anniversary. Following your Performance Lock, and prior to your next Allocation Anniversary, you will be able to choose any Index Account Option available without having to wait for your Crediting Period to end.* That gives you the power to lock in gains at any time and the freedom to choose a new Index Account Option strategy if your goals or market outlook have changed.

* If a new Index Account Option is not selected, you will be allocated into the same Index Account Option originally selected and a new Crediting Period will begin.

Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, Iowa and in New York by Transamerica Financial Life Insurance Company, Harrison, New York. Annuities are underwritten and distributed by Transamerica Capital, Inc. 1801 California St., Suite 5200, Denver CO 80202, Member FINRA. References to Transamerica may pertain to one or all of these companies.

In New York, Performance Lock is referred to as Interim Value Lock in the policy.

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



TRANSAMERICA®

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



TRANSAMERICA®

STAY IN CONTROL OF YOUR INVESTMENT

When it comes to preparing for your financial 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.

 **Visit:** transamerica.com

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 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.

