

# GROW, PROTECT, RENEW.

## TRANSAMERICA STRUCTURED INDEX ADVANTAGE ANNUITY RENEWAL RATES FOR 2022 ALLOCATION ACCOUNT EFFECTIVE DATES



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.

### RENEWAL RATE INFORMATION

These rates are for existing policies that are reaching the end of the Crediting Period for an Allocation Account within the policy. Renewal rates are based on the Allocation Account effective date, which is the starting date of the first Crediting Period and the first date your money can be allocated to an Allocation Account. Renewal rates can be different for policies issued in different years, so be sure you're referencing the correct rates based on your Allocation Account effective date. Rates may be higher or lower upon each renewal. Declared rates will not be lower than the minimum guarantees. See prospectus.

Downside Protection rates (such as Buffers and Floors) do not change after they are established, which is usually at issue, and they can be different between Allocation Account options. For Allocation Account options added after issue, the Downside Protection rates are established when the Allocation Account option is added to the policy.

During the Renewal Period, which is 21 days prior to the end of the Crediting Period, you will be sent notice of any expiring Allocation Account options along with the options available to you. In most instances, you will have the option to transfer the Policy Value in the expiring Allocation Account option to a different Allocation Account option, or you can choose to do nothing, and the Allocation Account option will renew in the same Allocation Account for a new Crediting Period. If the Allocation Account is no longer available, the Policy Value in the expiring Allocation Account will be transferred to the Fixed Account Option.

### PERFORMANCE LOCK

If a Performance Lock was exercised, the renewal rate will be based on the year of the Crediting Period that the Performance Lock occurred. For example, if you have an Allocation Account with a 6-year Crediting Period, and a Performance Lock is exercised in the third year of the Crediting Period, the renewal rate would be based on the third anniversary renewal rate.

The Renewal Period begins 21 days prior to the Allocation Anniversary after exercising and, as with the other Allocation Options, you will receive notice with the options available to you. If you choose to do nothing, the value in the Performance Lock Account will be automatically reinvested in the same Index Account Option that was Performance Locked. If the Index Account Option is no longer available, the value will be transferred to the Fixed Account Option. Growth Opportunity Rates may be higher or lower upon each renewal. Declared rates will not be lower than the minimum guarantees. See prospectus.

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.**



TRANSAMERICA®

# RENEWAL RATES — 2022 ALLOCATION DATES

## 6-YEAR CREDITING PERIOD INDEX ACCOUNT OPTIONS — 10% BUFFER — CAP RATES

### S&P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	100%	80%	70%	-	-	-	-	-

### Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	150%	100%	75%	-	-	-	-	-

### iShares® Russell 2000 ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	100%	80%	80%	-	-	-	-	-

### iShares® US Technology

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	80%	80%	70%	-	-	-	-	-

### First Trust Equity Edge Index<sup>TM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	Uncapped	Uncapped	Uncapped	-	-	-	-	-

## 6-YEAR CREDITING PERIOD INDEX ACCOUNT OPTIONS — 20% BUFFER — CAP RATES

### S&P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	70%	60%	55%	-	-	-	-	-

### Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	100%	80%	65%	-	-	-	-	-

### iShares® Russell 2000 ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	75%	60%	60%	-	-	-	-	-

### iShares® US Technology

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	65%	60%	55%	-	-	-	-	-

### First Trust Equity Edge Index<sup>TM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	250%	250%	250%	-	-	-	-	-

## 6-YEAR CREDITING PERIOD BEST ENTRY WITHOUT CREDIT ADVANTAGE INDEX ACCOUNT OPTIONS — 10% BUFFER — CAP RATES

### S&P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	70%	60%	55%	-	-	-	-	-

### Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	60%	50%	50%	-	-	-	-	-

**6-YEAR CREDITING PERIOD BEST ENTRY WITH  
CREDIT ADVANTAGE INDEX ACCOUNT OPTIONS — 10% BUFFER — CAP RATES**

## S&amp;P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	80%	70%	70%	-	-	-	-	-

Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	125%	75%	75%	-	-	-	-	-

**6-YEAR CREDIT ADVANTAGE INDEX ACCOUNT OPTIONS — 15% BUFFER — PARTICIPATION RATES**

## S&amp;P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	110%	100%	100%	-	-	-	-	-

Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	130%	125%	120%	-	-	-	-	-

## iShares® Russell 2000 ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	105%	95%	95%	-	-	-	-	-

## iShares® US Technology

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	100%	95%	95%	-	-	-	-	-

First Trust Equity Edge Index<sup>TM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	150%	140%	140%	-	-	-	-	-

**2-YEAR INDEX ACCOUNT OPTIONS — 10% BUFFER — CAP RATES**

## S&amp;P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	22%	22%	18%	-	-	-	-	-

Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	20%	20%	20%	-	-	-	-	-

## iShares® Russell 2000 ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	30%	25%	25%	-	-	-	-	-

## iShares® U.S. Technology ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	30%	30%	25%	-	-	-	-	-

First Trust Equity Edge Index<sup>TM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	35%	30%	22%	-	-	-	-	-

## 2-YEAR INDEX ACCOUNT OPTIONS — 15% BUFFER — CAP RATES

## S&amp;P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	18%	18%	15%	-	-	-	-	-

Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	16%	15%	15%	-	-	-	-	-

## iShares® Russell 2000 ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	25%	23%	22%	-	-	-	-	-

## iShares® U.S. Technology ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	23%	22%	20%	-	-	-	-	-

First Trust Equity Edge Index<sup>TM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	25%	20%	18%	-	-	-	-	-

## 2-YEAR CREDIT ADVANTAGE INDEX ACCOUNT OPTIONS — 15% BUFFER — CAP RATES

## S&amp;P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	30%	30%	25%	-	-	-	-	-

Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	35%	35%	35%	-	-	-	-	-

## iShares® Russell 2000 ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	35%	35%	35%	-	-	-	-	-

## iShares® U.S. Technology ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	40%	40%	30%	-	-	-	-	-

First Trust Equity Edge Index<sup>TM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	30%	30%	45%	-	-	-	-	-

## 1-YEAR INDEX ACCOUNT OPTIONS — 10% BUFFER — CAP RATES

## S&amp;P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	11%	10%	9%	-	-	-	-	-

Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	9%	8.5%	8%	-	-	-	-	-

## iShares® Russell 2000 ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	13%	14%	13%	-	-	-	-	-

## iShares® U.S. Technology ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	13%	14%	11.50%	-	-	-	-	-

First Trust Equity Edge Index<sup>TM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	11%	10%	9%	-	-	-	-	-

## 1-YEAR INDEX ACCOUNT OPTIONS — 15% BUFFER — CAP RATES

## S&amp;P 500® Index

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	8.5%	8.5%	7.5%	-	-	-	-	-

Fidelity World Factor Leaders Index<sup>SM</sup>

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	7%	7%	7%	-	-	-	-	-

## iShares® Russell 2000 ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	11%	11%	10.5%	-	-	-	-	-

## iShares® U.S. Technology ETF

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	11%	11%	9.5%	-	-	-	-	-

First Trust Equity Edge Index<sup>TM</sup>

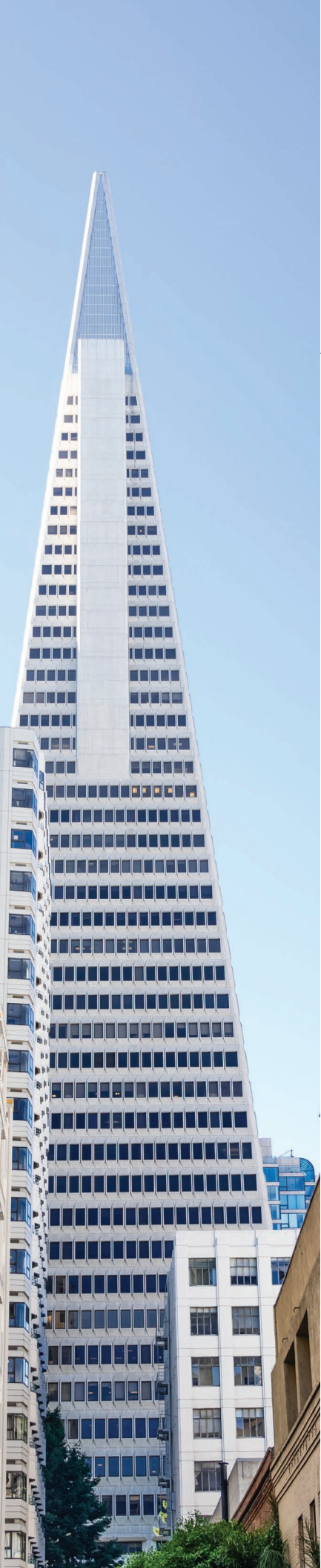
EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	9%	8%	7%	-	-	-	-	-

## FIXED ACCOUNT 1-YEAR CREDITING PERIOD

## Fixed Account

EFFECTIVE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2024 Renewal Rate	N/A	N/A	N/A	N/A	1.25%	1.25%	1.25%	-	-	-	-	-





# GLOSSARY OF KEY TERMS

---

## **Best Entry**

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 Credit Advantage) crediting strategy offers a reset opportunity within the first three months of your Crediting Period on any of the three monthly Observation Days.

## **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.

## **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.

## **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.

# IMPORTANT INFORMATION

The S&P 500® Index is a product of S&P Dow Jones Indices LLC (SPDJ) or its affiliates and has been licensed for use by Transamerica Life Insurance Company (TLIC). S&P®, S&P 500, US 500, The 500, iBoxx®, iTraxx®, and CDX® are trademarks of S&P Global, Inc., (S&P) or its affiliates; Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (Dow Jones); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by TLIC. Transamerica Structured Index Advantage® Annuity is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

The Fidelity World Factor Leaders Index<sup>SM</sup> 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. FPS does not make any warranty or representation as to the accuracy, completeness, or availability of the Index or information included in the Index and shall have no responsibility or liability for the impact of any inaccuracy, incompleteness, or unavailability of the Index or such information. Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation or warranty, express or implied, to the *Transamerica Structured Index Advantage Annuity* contract owner, TLIC, or any member of the public regarding the advisability of purchasing annuities generally or the *Transamerica Structured Index Advantage Annuity* particularly, the legality of the *Transamerica Structured Index Advantage Annuity* under applicable federal securities, state insurance and tax laws, the ability of the *Transamerica Structured Index Advantage Annuity* to track the performance of the Index, any other index or benchmark or general market or other asset class performance, or the results, including, but not limited to, performance results, to be obtained by TLIC, the *Transamerica Structured Index Advantage Annuity*, *Transamerica Structured Index Advantage Annuity* contract owners, or any other person or entity. FPS does not provide investment advice to TLIC with respect to the *Transamerica Structured Index Advantage Annuity*, to the *Transamerica Structured Index Advantage Annuity*, or to *Transamerica Structured Index Advantage Annuity* contract owners. 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 the *Transamerica Structured Index Advantage Annuity*, the *Transamerica Structured Index Advantage Annuity* contract owners, or any other person or entity with respect to the Index and in no event shall any *Transamerica Structured Index Advantage Annuity* contract owner be deemed to be a client of FPS. Neither FPS nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to TLIC with respect to the *Transamerica Structured Index Advantage Annuity*. In the event that the Index is no longer available to the *Transamerica Structured Index Advantage Annuity* or *Transamerica Structured Index Advantage Annuity* contract owners, TLIC may seek to replace the Index with another suitable index, although there can be no assurance that one will be available. **FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. FPS shall have no responsibility or liability with respect to the annuity.**

The iShares® Russell 2000 ETF is distributed by BlackRock Investments, LLC. iShares® and BlackRock®, and the corresponding logos, are registered trademarks of BlackRock, Inc., (BlackRock) and its affiliates and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to Transamerica Life Insurance Company (TLIC) for certain purposes. TLIC's products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and purchasers of such products do not acquire any interest in the iShares® Russell 2000 ETF nor enter any relationship of any kind with BlackRock. BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by TLIC or any member of the public regarding the advisability of purchasing any product or service offered by TLIC. BlackRock has no obligation or liability for any errors, omissions, interruptions, or use of the iShares® Russell 2000 ETF or any data related thereto, or in connection with the operation, marketing, trading, or sale of any TLIC product or service offered by TLIC.

The iShares® U.S. Technology ETF is distributed by BlackRock Investments, LLC. iShares® and BlackRock®, and the corresponding logos, are registered trademarks of BlackRock, Inc., (BlackRock) and its affiliates and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to Transamerica Life Insurance Company (TLIC) for certain purposes. TLIC's products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and purchasers of such products do not acquire any interest in the iShares® U.S. Technology ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by TLIC or any member of the public regarding the advisability of purchasing any product or service offered by TLIC. BlackRock has no obligation or liability for any errors, omissions, interruptions, or use of the iShares® U.S. Technology ETF or any data related thereto, or in connection with the operation, marketing, trading, or sale of any TLIC product or service offered by TLIC.

The First Trust Equity Edge Index (FTIS Index) is a product of FT Indexing Solutions LLC (FTIS) and is administered and calculated by Bloomberg Index Service Limited and its affiliates (collectively, BISL). FIRST TRUST® and FIRST TRUST EQUITY EDGE INDEX™ are trademarks of First Trust Portfolios L.P. (collectively, with FTIS and its respective affiliates, First Trust). The foregoing index and trademarks have been licensed for use for certain purposes by Bloomberg, Transamerica Life Insurance Company (TLIC), Money Services, Inc., and Transamerica Capital, Inc., (Transamerica) in connection with the FTIS Index and the *Transamerica Structured Index Advantage Annuity*.

The Nasdaq U.S. Rising Dividend Achievers™ INDEX (Nasdaq Index) is a product of Nasdaq, Inc., (which, with its affiliates, is referred to as the Nasdaq). NASDAQ® and NASDAQ U.S. RISING DIVIDEND ACHIEVERS™ are trademarks of Nasdaq. The foregoing index and trademarks have been licensed for use for certain purposes by FTIS and Transamerica in connection with the FTIS Index and *Transamerica Structured Index Advantage Annuity*.

The Value Line Dividend Index (Value Line Index) is a product of Value Line, Inc., (Value Line). VALUE LINE® and VALUE LINE DIVIDEND INDEX™ are trademarks of Value Line. The foregoing index and trademarks have been licensed for use for certain purposes by FTIS and Transamerica in connection with the FTIS Index and *Transamerica Structured Index Advantage Annuity*. The FTIS Index is not sponsored, endorsed, recommended, sold, or promoted by Value Line and Value Line makes no representation regarding the advisability of investing in the FTIS Index.

BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. Bloomberg Finance L.P., BISL, and their affiliates (Bloomberg) are not affiliated with First Trust. Bloomberg's relationship to First Trust is only (1) in the licensing of the FIRST TRUST® and FIRST TRUST EQUITY EDGE INDEX™ trademarks and (2) to act as the administrator and calculation agent of the FTIS Index. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the FTIS Index or any data or information relating thereto and shall have no liability in connection with the FTIS Index or any data or information relating thereto.

*Transamerica Structured Index Advantage Annuity* is not issued, sponsored, endorsed, sold, recommended, or promoted by First Trust, Bloomberg, Nasdaq, Value Line, or their respective affiliates (collectively, the Companies). The Companies do not make any representation regarding the advisability of investing in *Transamerica Structured Index Advantage Annuity* or products based on the FTIS Index, Nasdaq Index, or Value Line Index, do not make any warranties or bear any liability with respect to such products, and do not make any warranties or bear any liability with respect to *Transamerica Structured Index Advantage Annuity* or another party's index.

## 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](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. 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 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.

## 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 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, TRIA1100-0720, TRIA11FL-0720, TRIA1400-0821, TRIA14FL-0821.



TRANSAMERICA®

## Stay in control of your investment.

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](https://www.transamerica.com)