



# Grow, protect, renew.

## *Transamerica Structured Index Advantage Annuity* Renewal rates for 2023 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, 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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**NOT A DEPOSIT OF OR GUARANTEED BY ANY BANK.**

# Renewal rates – 2023 allocation dates

## 6-year crediting period index account options – 10% buffer – cap rates

### S&P 500® Index

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	100%	80%	90%	80%	90%	90%	90%	100%	-	-	-	-
2024	150%	125%	125%	125%	110%	90%	100%	Uncapped	Uncapped	Uncapped	Uncapped	150%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	200%	100%	100%	100%	175%	175%	175%	500%	-	-	-	-
2024	300%	300%	300%	300%	200%	150%	500%	Uncapped	Uncapped	Uncapped	Uncapped	200%

### iShares® Russell 2000 ETF

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	100%	90%	100%	100%	100%	100%	100%	100%	-	-	-	-
2024	N/A	N/A	N/A	N/A	100%	100%	100%	150%	200%	300%	300%	150%

### iShares® US Technology

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	80%	70%	90%	90%	80%	90%	90%	90%	-	-	-	-
2024	N/A	N/A	N/A	N/A	80%	90%	85%	100%	100%	150%	150%	125%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped	-	-	-	-
2024	N/A	N/A	N/A	N/A	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped

## 6-year crediting period index account options – 20% buffer – cap rates

### S&P 500® Index

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	75%	70%	80%	75%	85%	85%	85%	100%	-	-	-	-
2024	100%	100%	100%	100%	90%	80%	90%	Uncapped	Uncapped	Uncapped	Uncapped	125%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	100%	90%	80%	80%	100%	100%	100%	125%	-	-	-	-
2024	150%	150%	150%	150%	125%	100%	125%	Uncapped	Uncapped	Uncapped	Uncapped	150%

### iShares® Russell 2000 ETF

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	90%	80%	85%	85%	75%	80%	80%	80%	-	-	-	-
2024	N/A	N/A	N/A	N/A	75%	80%	80%	100%	125%	150%	150%	125%

### iShares® US Technology

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	70%	60%	85%	80%	65%	80%	80%	80%	-	-	-	-
2024	N/A	N/A	N/A	N/A	65%	80%	75%	80%	80%	125%	125%	100%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	250%	250%	250%	250%	250%	250%	250%	250%	-	-	-	-
2024	N/A	N/A	N/A	N/A	250%	250%	250%	250%	Uncapped	Uncapped	Uncapped	Uncapped

## 6-year crediting period best entry without credit advantage index account options – 10% buffer – cap rates

### S&P 500® Index

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	65%	60%	70%	65%	65%	65%	65%	75%	-	-	-	-
2024	70%	60%	60%	75%	75%	60%	70%	250%	250%	250%	250%	250%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	40%	50%	45%	60%	60%	60%	60%	80%	-	-	-	-
2024	45%	50%	50%	70%	70%	60%	75%	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped

## 6-year crediting period best entry with credit advantage index account options – 10% buffer – cap rates

### S&P 500® Index

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	100%	100%	75%	100%	80%	80%	80%	100%	-	-	-	-
2024	150%	150%	150%	150%	150%	80%	90%	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	250%	150%	100%	250%	250%	150%	150%	150%	-	-	-	-
2024	500%	500%	500%	500%	500%	100%	120%	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped

## 6-year credit advantage index account options – 15% buffer – participation rates

### S&P 500® Index

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	110%	115%	115%	110%	115%	115%	115%	120%	-	-	-	-
2024	110%	115%	120%	120%	115%	110%	120%	130%	135%	135%	135%	125%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	120%	125%	125%	120%	130%	130%	130%	135%	-	-	-	-
2024	120%	125%	130%	130%	130%	125%	135%	150%	165%	160%	160%	150%

### iShares® Russell 2000 ETF

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	105%	110%	110%	105%	110%	110%	110%	115%	-	-	-	-
2024	N/A	N/A	N/A	N/A	110%	105%	115%	125%	130%	130%	130%	120%

### iShares® US Technology

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	100%	105%	110%	100%	110%	110%	110%	110%	-	-	-	-
2024	N/A	N/A	N/A	N/A	105%	105%	105%	115%	120%	120%	120%	115%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	170%	160%	170%	170%	170%	170%	170%	175%	-	-	-	-
2024	N/A	N/A	N/A	N/A	160%	160%	170%	180%	190%	190%	195%	190%

## 2-year index account options – 10% buffer – cap rates

### S&P 500® Index

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	27%	27%	35%	30%	30%	35%	35%	40%	-	-	-	-
2024	32%	32%	35%	32%	30%	28%	30%	33%	35%	35%	40%	35%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	27%	27%	40%	40%	40%	50%	50%	60%	-	-	-	-
2024	32%	35%	40%	40%	30%	30%	30%	45%	45%	50%	55%	45%

### iShares® Russell 2000 ETF

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	35%	40%	45%	45%	45%	50%	50%	50%	-	-	-	-
2024	35%	40%	45%	45%	40%	40%	40%	40%	45%	50%	55%	45%

### iShares® U.S. Technology ETF

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	30%	35%	40%	32%	35%	37%	37%	40%	-	-	-	-
2024	35%	35%	40%	35%	30%	35%	35%	33%	35%	35%	40%	35%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	80%	80%	100%	80%	80%	75%	75%	80%	-	-	-	-
2024	N/A	N/A	N/A	N/A	60%	55%	55%	60%	85%	90%	90%	90%

## 2-year index account options – 15% buffer – cap rates

### S&P 500® Index

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	22%	22%	30%	25%	25%	30%	30%	32%	-	-	-	-
2024	25%	25%	30%	28%	25%	25%	27%	28%	30%	30%	35%	27%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	22%	21%	30%	30%	30%	35%	35%	37%	-	-	-	-
2024	25%	23%	30%	30%	25%	25%	27%	30%	35%	40%	40%	30%

### iShares® Russell 2000 ETF

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	27%	33%	40%	35%	35%	40%	40%	42%	-	-	-	-
2024	27%	33%	40%	35%	30%	30%	32%	33%	37%	40%	45%	35%

### iShares® U.S. Technology ETF

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	25%	30%	35%	25%	30%	33%	33%	35%	-	-	-	-
2024	30%	30%	35%	30%	27%	30%	30%	30%	32%	32%	35%	32%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	60%	60%	80%	60%	60%	60%	60%	70%	-	-	-	-
2024	N/A	N/A	N/A	N/A	40%	35%	35%	40%	60%	70%	70%	70%

## 2-year credit advantage index account options – 15% buffer – cap rates

### S&P 500® Index

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	37%	35%	60%	45%	45%	50%	50%	70%	-	-	-	-
2024	45%	45%	60%	50%	45%	40%	40%	70%	Uncapped	Uncapped	Uncapped	Uncapped

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	55%	60%	80%	75%	90%	100%	100%	120%	-	-	-	-
2024	60%	60%	80%	80%	80%	80%	80%	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped

### iShares® Russell 2000 ETF

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	45%	50%	65%	50%	60%	60%	60%	80%	-	-	-	-
2024	50%	50%	65%	55%	55%	50%	50%	70%	75%	80%	85%	80%

### iShares® U.S. Technology ETF

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	37%	45%	55%	40%	50%	60%	60%	80%	-	-	-	-
2024	40%	45%	55%	45%	45%	50%	50%	50%	60%	60%	60%	55%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	90%	100%	250%	125%	125%	125%	125%	150%	-	-	-	-
2024	N/A	N/A	N/A	N/A	90%	100%	100%	90%	Uncapped	Uncapped	Uncapped	Uncapped

1-year index account options – 10% buffer – cap rates

S&P 500® Index

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	13.50%	14.50%	14.50%	15%	15.50%	17%	17%	17.50%	-	-	-	-
2024	15.50%	15%	14.50%	14.50%	14.50%	15%	14%	14.50%	16%	17%	17.50%	15%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	12%	11%	12.50%	11.50%	12%	14%	14%	14.50%	-	-	-	-
2024	13%	11.50%	11.50%	11%	10%	12%	12.50%	12.50%	13%	13%	15%	13.50%

iShares® Russell 2000 ETF

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	18%	19%	22%	19%	20%	22%	22%	22%	-	-	-	-
2024	18%	18%	20%	19%	18%	20%	18.50%	17.50%	19%	19%	22%	21%

iShares® U.S. Technology ETF

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	16%	18%	17%	16%	17%	20%	20%	19%	-	-	-	-
2024	17%	17%	17%	16%	15%	18%	15.50%	16.50%	18%	18%	20%	18%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	15.50%	18%	19%	19%	17%	18%	18%	18%	-	-	-	-
2024	N/A	N/A	N/A	N/A	14.50%	16%	15.50%	16%	17.50%	19%	19%	18.50%

1-year index account options – 15% buffer – cap rates

S&P 500® Index

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	11%	12%	12%	12%	12.50%	13.50%	13.50%	14%	-	-	-	-
2024	12.50%	12%	12%	12%	11.50%	12.50%	11.50%	12%	12%	12.50%	13.50%	12%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	10%	9%	10%	9.50%	9.50%	10.50%	10.50%	11.50%	-	-	-	-
2024	10.50%	9.50%	9.50%	9%	8.50%	9.50%	10%	10.50%	10.50%	11%	12.50%	11%

iShares® Russell 2000 ETF

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	14.50%	15%	17%	15%	15.50%	17.50%	17.50%	17.50%	-	-	-	-
2024	14.50%	14.50%	16%	15%	14%	15.50%	14.50%	15%	16%	16%	17.50%	16.50%

iShares® U.S. Technology ETF

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	13%	15%	14%	13%	14%	16.50%	16.50%	16%	-	-	-	-
2024	14%	14%	14%	13%	12%	14.50%	12.50%	14%	14.50%	15%	16.50%	15%

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

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	12%	14%	14.50%	13.50%	12.50%	14%	14%	14%	-	-	-	-
2024	N/A	N/A	N/A	N/A	11.50%	12.50%	11.50%	13%	14%	14.50%	15%	14%

Fixed account 1-year crediting period

Fixed Account

Renewal Date	January	February	March	April	May	June	July	August	September	October	November	December
2025	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	-	-	-	-
2024	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	4.00%



## 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

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