

# Lessons from history



**Markets will go up and down over the average investor's life. The challenge is to keep calm, stay in the market, and protect your investment.**



*The Transamerica Structured Index Advantage® Annuity*, a registered index-linked annuity, is an innovative solution built to offer growth opportunities while addressing the challenges of volatile markets, fluctuating interest rates, and high inflation.

History clearly shows the benefit of staying in the market. In today's environment though, hesitancy is understandable. What if there were a way to help protect yourself from down markets? *Transamerica Structured Index Advantage Annuity* includes a buffer offering a level of protection from market losses giving you the confidence to go the distance. Enjoy flexible protection with a 10, 15, or 20% buffer.

## See the difference a buffer could make

Historical performance of S&P 500®					
Based on <b>6-year</b> rolling allocation from 1/1/1980-12/22/2023		Based on <b>2-year</b> rolling allocation from 1/1/1980-12/22/2023		Based on <b>1-year</b> rolling allocation from 1/1/1980-12/22/2023	
<b>Average Return</b>	<b>76%</b>	<b>Average Return</b>	<b>21%</b>	<b>Average Return</b>	<b>10%</b>
Percentage of time you would have avoided market loss with a 10% buffer	<b>97.4%</b>	Percentage of time you would have avoided market loss with a 10% buffer	<b>90%</b>	Percentage of time you would have avoided market loss with a 10% buffer	<b>88%</b>
Percentage of time you would have avoided market loss with a 15% buffer	<b>99.7%</b>	Percentage of time you would have avoided market loss with a 15% buffer	<b>91%</b>	Percentage of time you would have avoided market loss with a 15% buffer	<b>92%</b>
Percentage of time you would have avoided market loss with a 20% buffer	<b>100%</b>	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.			

**Not insured by FDIC or any government agency. May lose value. Not a deposit of or guaranteed by any bank, bank affiliate, or credit union.** Historical returns are hypothetical. Past performance does not guarantee future results. Outcomes were based on our allocation dates of the 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup>, and 22<sup>nd</sup>. A simple average of a series of returns generated over a given period of time. Returns are price return only and exclude dividends. You cannot directly invest in an index and the annuity does not participate directly in any stock or equity investments. Other indexes are available with this annuity. Stock dividends on the index are not included as a component of the Index Value.





# Your future your way

## Potential to avoid loss with a buffer

### Historical Performance of iShares® U.S. Technology ETF

Based on 1-year rolling allocation from 1/1/2001-12/22/2023

<b>Average Return</b>	<b>12%</b>
Percentage of time you would have avoided market loss with a 10% buffer	85%
Percentage of time you would have avoided market loss with a 15% buffer	87%

### Historical Performance of iShares® Russell 2000 ETF

Based on 1-year rolling allocation from 1/1/2001-12/22/2023

<b>Average Return</b>	<b>8.6%</b>
Percentage of time you would have avoided market loss with a 10% buffer	81%
Percentage of time you would have avoided market loss with a 15% buffer	88%

### Historical Performance of iShares® U.S. Technology ETF

Based on 2-year rolling allocation from 1/1/2001-12/22/2023

<b>Average Return</b>	<b>26.1%</b>
Percentage of time you would have avoided market loss with a 10% buffer	90%
Percentage of time you would have avoided market loss with a 15% buffer	92%

### Historical Performance of iShares® Russell 2000 ETF

Based on 2-year rolling allocation from 1/1/2001-12/22/2023

<b>Average Return</b>	<b>17.8%</b>
Percentage of time you would have avoided market loss with a 10% buffer	83%
Percentage of time you would have avoided market loss with a 15% buffer	87%

### Historical Performance of iShares® U.S. Technology ETF

Based on 6-year rolling allocation from 1/1/2001-12/22/2023

<b>Average Return</b>	<b>106%</b>
Percentage of time you would have avoided market loss with a 10% buffer	98%
Percentage of time you would have avoided market loss with a 15% buffer	98.7%
Percentage of time you would have avoided market loss with a 20% buffer	99.1%

### Historical Performance of iShares® Russell 2000 ETF

Based on 6-year rolling allocation from 1/1/2001-12/22/2023

<b>Average Return</b>	<b>55.9%</b>
Percentage of time you would have avoided market loss with a 10% buffer	99.8%
Percentage of time you would have avoided market loss with a 15% buffer	100%
Percentage of time you would have avoided market loss with a 20% buffer	100%

# Important information

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 risk, and as a result of fees and charges under the policy including surrender charges, other transaction charges, and periodic charges.

**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](http://transamerica.com) for prospectuses containing this and other information. Please read carefully.**

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

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.

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.

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.

This flyer provides information about certain features 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.

The policy may be referred to as a variable annuity, or modified guaranteed annuity in some 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, ICC24 TPVA14IC-0720 (SC), ICC24 TRIA10IC-0724 (CB), ICC24 TRIA10IC-0724 (PB).

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), 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. or its affiliates ("S&P"); 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 iShares® Russell 2000 ETF is distributed by BlackRock Investments, LLC. iShares® and BlackRock®, and the corresponding logos, are registered trademarks of BlackRock, Inc. and its affiliates ("BlackRock") 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 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® 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. and its affiliates ("BlackRock") 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.

**Contact your financial professional today to learn how *Transamerica Structured Index Advantage Annuity* could add growth, protection, and flexibility to your financial journey.**



Visit  
[transamerica.com/  
annuities/rila](http://transamerica.com/annuities/rila)



Scan for  
**Product Prospectus**

