



# Top 10 reasons this annuity does more

## *Transamerica Structured Index Advantage® Annuity*

A registered index-linked annuity (RILA)



RILA benefits

Upside growth potential

Downside protection

Low or no explicit fee options

Ask us about

## THE TRANSAMERICA ADVANTAGE:

1. Market-based interim value calculation
2. Add additional premiums any time
3. Fee and no explicit fee options
4. Automatic or manual performance lock anytime
5. Eligible for:
  - Nonqualified stretch
  - Beneficiary IRAs
  - Trusts and qualified plans
6. Full liquidity waiver for unemployment, nursing home, and terminal illness.\*
7. Fees, if any, are based on total premiums paid, not policy value
8. Access 100% of earnings surrender charge free
9. Take income from any of the Index Account Options, including the interest-bearing fixed account
10. Ability to outperform index returns while protecting downside with participation rate strategy and a buffer

## Customizable

- Option to blend protection and growth opportunity strategies into one contract
- Choose your protection level – 10%, 15%, 20%
- Elect Crediting Period – Every year, 2 years, or 6 years with the option to blend the Crediting Period strategies
- Select the growth opportunity index – S&P 500®, Fidelity World Factor Leaders Index<sup>SM</sup>, iShares® U.S. Technology ETF, iShares® Russell 2000 ETF, or First Trust Equity Edge Index<sup>TM</sup>

\* Nursing Care and Terminal Condition and Unemployment Waiver may not be available in all states and may vary by state

**Not all strategies are available in all states or at all firms**

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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.

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

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

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.

Your clients 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.

This product has no explicit fees. Additional fees may apply to optional benefits including the Credit Advantage fee of 1.25%. The Credit Advantage fee applies only to the Index Account Options where the Credit Advantage is included. Surrender charge schedule 8%, 8%, 7%, 6%, 5%, 4%, 0% based on years since each premium payment.

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.

All policies, riders, and forms may vary by state and may not be available in all states. TPVA14FL-0720 (SC), TPVA14OR-0720 (SC), TRIA10OR-R0821, TRIA11OR-0720, TRIA11FL-0720, ICC24 TPVA14IC-0720 (SC), ICC24 TRIA10IC-0724 (CB), ICC24 TRIA10IC-0724 (PB), ICC24 TRIA11IC-0720.

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