

BALANCE, FLEXIBILITY, CONTROL

**TRANSAMERICA STRUCTURED INDEX
ADVANTAGE® ANNUITY NY PRODUCT GUIDE
A REGISTERED INDEX-LINKED ANNUITY
FOR NEW YORK**

Annuities issued in New York by Transamerica Financial Life Insurance Company, Harrison, N.Y. 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.

**INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY
FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR
GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS,
INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED**

For Broker-Dealer Use Only. Not for Use With the Public.



TRANSAMERICA®
Insurance / Investments / Retirement

PRODUCT HIGHLIGHTS

Summary information only. Please see prospectus for details.

TRANSAMERICA STRUCTURED INDEX ADVANTAGE® ANNUITY NY

PRODUCT HIGHLIGHTS	A 6-year surrender charge schedule
ISSUE AGE	0-85 annuitant and/or owner
SURRENDER CHARGE SCHEDULE Based on years since each premium payment	6-Year Surrender Charge: Year 1 2 3 4 5 6 7+ 8% 8% 7% 6% 5% 4% 0%
PREMIUM AMOUNTS¹	Minimum Initial Premium: \$25,000 Minimum Subsequent Premiums: \$50 Maximum Subsequent Premiums:¹ Lesser of \$60,000 or IRS contribution limit (qualified), \$25,000 (nonqualified)
DEATH BENEFIT Death Benefit — Policy Value	Policy Value Issue age: 0-85
CREDITING PERIOD	<ul style="list-style-type: none"> • 1-Year • 2-Year • 6-Year
BUFFER LEVELS	<ul style="list-style-type: none"> • 10% • 15% • 20%
FIXED ACCOUNT	Interest in a fixed account is credited daily based on a 1-year guaranteed fixed interest rate declared at the beginning of the Crediting Period. The Guaranteed Minimum Interest Rate will be equal to the nonforfeiture rate in effect for the quarter in which the policy is issued and will not change for the life of the policy.
INDEX See page 2 for more details	S&P 500®
ADDITIONAL FEATURES See page 2 for more information	<ul style="list-style-type: none"> • Performance Lock

¹ Initial and Subsequent premiums are deposited in the Fixed Holding Account and allocated to the allocation accounts on the 1st, 8th, 15th, and 22nd of each month.

CREDITING STRATEGIES

A solution designed for investment growth potential, and protection, amid today's volatile markets and high-fee investments for growth.

CREDITING PERIOD	INDEXES	PROTECTION BUFFERS	GROWTH OPPORTUNITY
6-Year	S&P 500®	10%, 20%	Cap
2-Year	S&P 500®	10%, 15%	Cap
1-Year	S&P 500®	10%, 15%	Cap
Fixed Account	Interest in a Fixed Account is credited daily based on a 1-year guaranteed fixed interest rate declared at the beginning of the Crediting Period. The Guaranteed Minimum Interest Rate will be equal to the nonforfeiture rate in effect for the quarter in which the policy is issued and will not change for the life of the policy.		

ADDITIONAL FEATURES

The Performance Lock feature lets the policyholder lock in an Interim Value automatically once it reaches a predefined growth target. The policyholder may also request a manual lock at any time. It's available for no charge, and can be elected with any Index Account Option.

Withdrawals will be deducted pro rata from the Allocation Accounts and the Performance Lock Account.

Performance Lock is referred to as the Interim Value Lock in the contract.

When the policyholder exercises the Performance Lock, their Interim Value will be "locked-in" and the investment will be transferred to a holding account (Performance Lock Account) until the next anniversary of the Crediting Period.

While in the holding account, the policyholder 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 the policyholder exercises the Performance Lock when the Interim Value is lower than the initial investment, they may be "locking-in" a loss.

The Index Account Option's Downside Protection may not fully protect from loss. The losses could be significant.

When your client invests in an Index Account Option, the upside potential of their investment may be limited by its Growth Opportunity Type.

Not all strategies are available at all firms.

WITHDRAWAL OPTIONS

WITHDRAWAL AMOUNT	The surrender charge-free amount each policy year is equal to the greater of 10% of the total premium payments, less any withdrawals taken in the same policy year or the earnings, plus premiums that have reached the end of the surrender charge period. Earnings may be withdrawn anytime, free of surrender charges. Withdrawals from the Fixed Holding Account are not permitted until all other Account Options have been depleted of value. Minimum withdrawal amount is \$500.
SYSTEMATIC PAYOUT	Monthly, quarterly, semiannual, or annual withdrawals (\$50 minimum)
NURSING CARE AND TERMINAL CONDITION	After the policy issue date, the policyholder may withdraw all or part of the Policy Value if they or their spouse were to be confined to a hospital or nursing facility for 30 consecutive days or diagnosed with a terminal condition with less than one year to live (a minimum withdrawal of \$1,000 applies).

A withdrawal taken before the end of a Crediting Period for an Index Account Option will result in a negative adjustment to the Index Base for that Index Account Option.

KEY TERMS

- BUFFER RATE:** A Downside Protection Type. The negative index performance that Transamerica absorbs over the duration of the period before applying any negative performance to their Index Account Option.
- CAP RATE:** A Growth Opportunity Type. The maximum rate of interest that may be credited at the conclusion of the Crediting Period for a particular Index Account Option.
- 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.

IMPORTANT INFORMATION

Death benefit

Policy Value = Policy value at the time death proceeds are paid.

Annuitization options

Standard Options: Income for a specified period; life income; income of a specified amount; joint and survivor annuity

The Policy is designed primarily for investors who expect to remain invested in an Allocation Account until the end of its Crediting Period and may be appropriate for your client if they have a long investment time horizon. This Policy is not designed for people who expect to take early or frequent withdrawals.

Your clients should consider the investment objectives, risks, charges, and expenses.

Before your client invests, they should carefully read the prospectus and other documents the issuer filed with the SEC. Go to [transamerica.com](https://www.transamerica.com) for the prospectus containing this and other information.

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

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. Stock dividends on the index are not included as a component of the Index Value.

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.

The amount withdrawn will be deducted pro rata from their Allocation Accounts unless they instruct us otherwise. Withdrawals will not be taken from the Fixed Holding Account unless all other Accounts have been exhausted of value.

Withdrawals reduce the Policy Value, Death Benefit, and other annuity values.

Your client 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.

Additional premiums may be invested in one or more of the selected Allocation Accounts. Growth Opportunity Rates may be higher or lower at the time of the addition.

At the end of a Crediting Period for an Allocation Account, your client may choose to reinvest in the same Allocation Account or transfer the Policy Value into another Allocation Account. Growth Opportunity Rates may be higher or lower upon renewal.

Important information continues on page 4.

IMPORTANT INFORMATION CONTINUED

Transamerica reserves the right to add, remove, or suspend any index and/or Index Account Option(s). Not all Indexes and/or Index Account Option(s) will be available at all times.

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.

All policies, riders, and forms may vary by state and may not be available in all states. *Transamerica Structured Index Advantage*[®] Annuity NY Policy Form FPVA14NY-0720, FRIA10NY-R0821, FRIA14NY-0821.

INDEX DISCLOSURES

S&P 500[®] Index

The S&P 500[®] Index is a product of S&P Dow Jones Indices LLC (SPDJI) or its affiliates and has been licensed for use by Transamerica Financial Life Insurance Company (TFLIC). 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 TFLIC. It is not possible to invest directly in an index. *Transamerica Structured Index Advantage*[®] Annuity NY is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or any of their respective affiliates (collectively S&P Dow Jones Indices). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the *Transamerica Structured Index Advantage*[®] Annuity NY or any member of the public regarding the advisability of investing in securities generally or in *Transamerica Structured Index Advantage*[®] Annuity NY particularly or the ability of the S&P 500[®] Index to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to TFLIC with respect to the S&P 500[®] Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. S&P 500[®] Index is determined, composed, and calculated by S&P Dow Jones Indices without regard to TFLIC or the *Transamerica Structured Index Advantage*[®] Annuity NY. S&P Dow Jones Indices have no obligation to take the needs of TFLIC or the owners of *Transamerica Structured Index Advantage*[®] Annuity NY into consideration in determining, composing, or calculating the S&P 500[®] Index. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing, or trading of *Transamerica Structured Index Advantage*[®] Annuity NY. There is no assurance that investment products based on the S&P 500[®] Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor, commodity trading advisory, commodity pool operator, broker-dealer, fiduciary, promoter (as defined in the Investment Company Act of 1940, as amended), "expert" as enumerated within 15 U.S.C § 77k(a), or tax advisor. Inclusion of a security, commodity, crypto currency, or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency, or other asset, nor is it considered to be investment advice or commodity trading advice.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS, AND/OR THE COMPLETENESS OF THE S&P 500[®] INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING, BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY TFLIC, OWNERS OF THE *TRANSAMERICA STRUCTURED INDEX ADVANTAGE*[®] ANNUITY NY, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500[®] INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES, INCLUDING, BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME, OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE LICENSEE PRODUCT REGISTRATION STATEMENT, PROSPECTUS, OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND TFLIC OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.



TRANSAMERICA[®]

Insurance / Investments / Retirement

**When it comes to preparing for the future,
there's no time like the present.**

Let's get started today.



Visit: transamerica.com/annuities/rila

**SCAN FOR
PRODUCT PROSPECTUS**

