



# Turn volatility into opportunity



## The Best Entry with Credit Advantage enhanced crediting strategy, available with the Transamerica Structured Index Advantage® Annuity, a registered index-linked annuity.

If market volatility makes you wonder when, or if, you should invest, the innovative Best Entry strategy with Credit Advantage is designed to help reduce concern about entering the market at the wrong time. It can help you capture positive index returns, minimize losses, and invest with even more confidence.

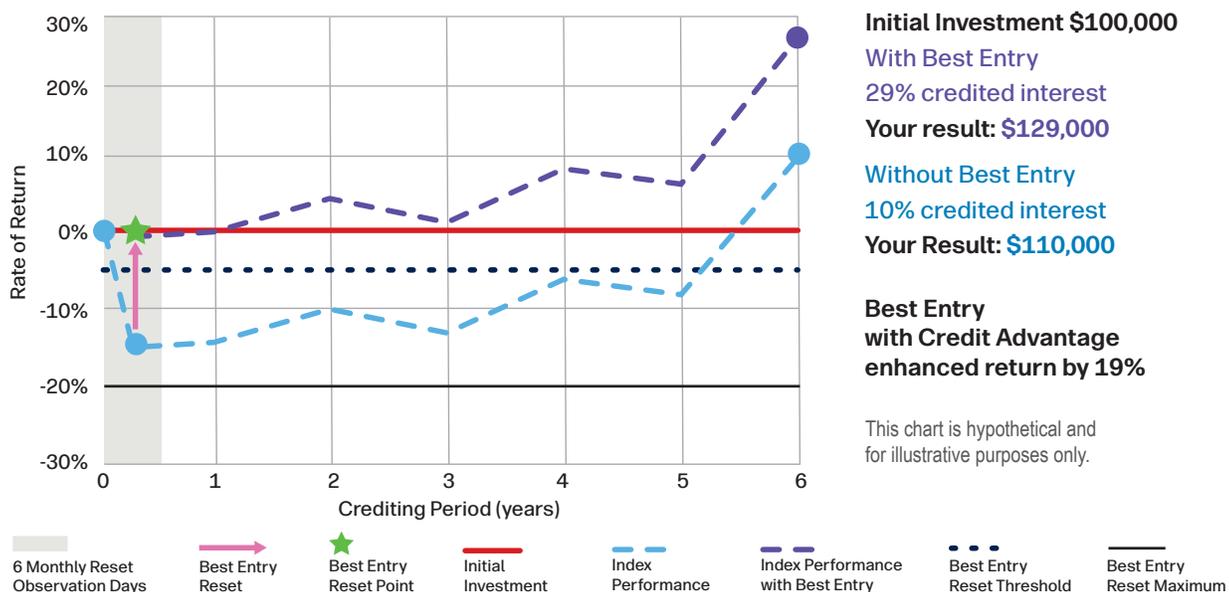
Credit Advantage, available for an additional fee, offers the possibility of capturing even higher index returns. It gives you the opportunity to boost your Index Account's upside potential with increased cap rates.

### How Best Entry with Credit Advantage works:

The tables and chart below illustrate a hypothetical example of how a \$100,000 initial investment can be impacted with and without Best Entry. Once a month over the first six months of your investment, there is an Observation Day predetermined by your Allocation Date.\* If on any of the six monthly Observation Days your Initial Index Value has fallen by 5% or more, you will be able to reset to the new, lower, Initial Index Value. The potential to reset your Initial Index Value puts you in a better position to realize gains when markets are volatile or in a downturn at the beginning of your investment.

\* Allocation Date can be the 1st, 8th, 15th, or 22nd of the month.

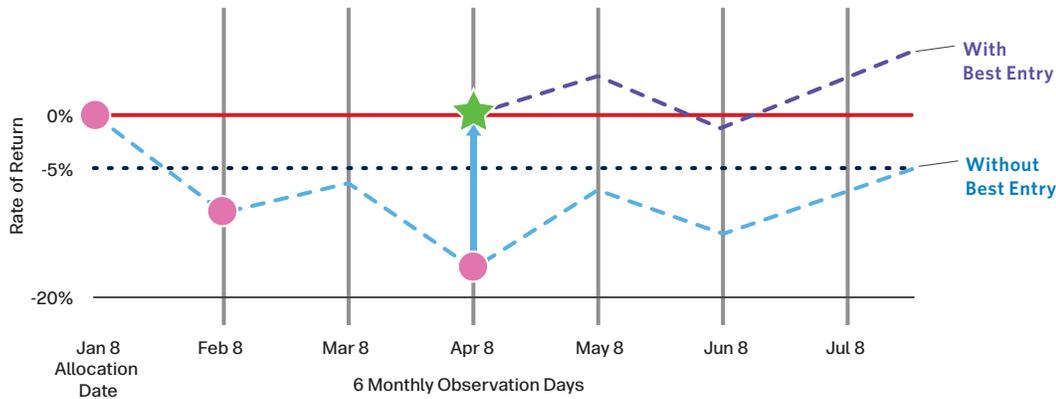
Investment with Best Entry:		Investment without Best Entry:	
Initial Investment:	\$100,000	Initial Investment:	\$100,000
Crediting Period End Investment Value:	\$129,000	Crediting Period End Investment Value:	\$110,000
Interest Credited:	29%	Interest Credited:	10%
Return Enhancement With Best Entry:	19%	Return Enhancement Without Best Entry:	0%



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 federal government agency. May lose value. Not a deposit of or guaranteed by any bank, bank affiliate, or credit union.**

## Observation days: close up



Here is a close up of the six monthly Observation Days to show how Best Entry with Credit Advantage can help if you invest at the beginning of a down market. Let's say the Allocation Date is January 8. That means the Best Entry with Credit Advantage Initial Index Value will be checked on the eighth of the month for the next six months.\*\* If the Initial Index Value meets or exceeds the Best Entry Reset Threshold of -5% on an Observation Day, a new Initial Index Value will be captured. The lowest Initial Index Value of the six monthly Observation Days will be the new Best Entry Initial Index Value and locks occur automatically, so there's no need to track the market to ensure you receive the benefit. The maximum Initial Index Value change allowed for a reset is -20%\*\*\*

That means, by resetting to a lower Initial Index Value, your investment has a better opportunity to result in a higher return at the end of the Crediting Period. What's more is your protection buffer is also reset to your new lower Best Entry Initial Index Value, extending your level of protection on downside risk.

\*\* If the Observation Day falls on a day the markets are closed, the Observation Day will occur on the next business day.

\*\*\* If the Best Entry Initial Index Value is lower than the Best Entry Reset Maximum on an Observation Day, it will be reset at the Best Entry Reset Maximum of -20%.



## Scan for Product Prospectus

**Allocation Date:** On the Allocation Date, the premiums held in the Fixed Holding Account will be allocated among the Allocation Account(s) according to your instructions.

**Best Entry Reset Maximum:** The percentage that represents the maximum Initial Index Value change allowed for a reset.

**Best Entry Reset Threshold:** The percentage that is compared to the lowest observed Index Value, as a percentage of the Initial Index Value at the beginning of the Crediting Period, to determine whether a reset of the Initial Index Value is applicable. This percentage is declared at the beginning of a Crediting Period.

**Initial Index Value:** The value of an Index on the first day of the Crediting Period. If a reset occurs on any Observation Day, then this value will be changed to the greater of the lowest Index Value observed on any Observation Day or the Best Entry Reset Minimum Value.

**Observation Day(s):** The day(s), based on the Observation Frequency, on which Transamerica observes your Index Value to determine applicability of a reset of the Initial Index Value on the final Observation Day. The Initial Index Value may be reset to the lowest Index Value observed on any Observation Day.

**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.**

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.

The policy may be referred to as a variable annuity, or modified guaranteed annuity in some states.

**Not all strategies are available in all states and firms.**

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.

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), TRIA100R-R0821, TRIA1200-R0821, TRIA12FL-R0821, TRIA1100-0720, TRIA11FL-0720, TRIA11OR-0720, ICC24 TPVA14IC-0720 (SC), ICC24 TRIA12IC-R0821, ICC24 TRIA11IC-0720.