



# Retire with an edge

New York

The enhanced *Transamerica Income Edge*<sup>SM</sup> 1.2 living benefit, available with a Transamerica variable annuity for an additional fee, addresses multiple challenges in one convenient solution. Give your clients a tool to help them fight the income-reducing effects of inflation.

# 8.75%

## Non-reducing income at 70\*

### Clients can also take advantage of:

- Lifetime income that can not be reduced\*
- Annual Step-Up: opportunity for clients to grow their Withdrawal Base when their investments perform well
- More than 70 investment options from some of the industry's leading money managers

\* As long as withdrawals do not exceed the living benefit withdrawal amount

Attained Age**	Before the living benefit's 4 <sup>th</sup> anniversary:		4 <sup>th</sup> until 7 <sup>th</sup> living benefit anniversary:		On or after the living benefit's 7 <sup>th</sup> anniversary:	
	Withdrawal Percentage		Withdrawal Percentage		Withdrawal Percentage	
	Single Life	Joint Life	Single Life	Joint Life	Single Life	Joint Life
59–64	4.35%	3.85%	5.35%	4.85%	6.60%	6.10%
65–69	5.60%	5.10%	6.60%	6.10%	7.85%	7.00%
70–74	6.00%	5.50%	7.10%	6.60%	8.75%	8.05%
75–79	6.50%	6.00%	7.70%	7.20%	9.45%	9.00%
80–84	7.10%	6.60%	8.40%	7.90%	10.35%	9.85%
85–89	8.00%	7.50%	9.25%	8.75%	11.40%	10.90%
90–94	9.00%	8.50%	10.40%	9.90%	12.80%	12.30%
95+	–	–	–	–	14.60%	14.10%

If the living benefit is structured as joint life, the withdrawal percentage will be based on the younger of the annuitant or annuitant's spouse when withdrawals begin.

\*\* Age at time of first withdrawal. Issue ages are 0–85.

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

**The withdrawal percentages and living benefit fees along with required allocations, valuation frequency, and minimum benefit age listed within may change and may not be the most current.** The most current information is disclosed in the applicable Rate Sheet Prospectus Supplement, which may be amended by us from time to time. Please contact our administrative office to determine whether the information above has been amended. **Your client should not purchase this living benefit without first obtaining the applicable Rate Sheet Prospectus Supplement.**

Annuities and the subaccounts may lose value and are not insured by the FDIC or any federal government agency. They are not a deposit of or guaranteed by any bank, bank affiliate, or credit union.

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## 1. Straightforward

- Ability for higher withdrawal percentages
- Lifetime income that cannot be reduced<sup>1</sup>

## 2. Flexible

- 70+ investment options from well-known managers<sup>2</sup>
- Your client selects investment options to meet their investment needs<sup>3</sup>
- Potential to increase your client's Withdrawal Base when their investments perform well<sup>4</sup>

## 3. Cost-Efficient

- No M&E&A<sup>5</sup> charge on assets in the Stable Account
- Lower cost index investment options available
- Annual fees are competitive at 1.45% for single life and 1.55% for joint life of the Withdrawal Base<sup>6</sup>

<sup>1</sup> As long as withdrawals do not exceed the living benefit withdrawal amount

<sup>2</sup> May vary by product

<sup>3</sup> 75% of their premiums may be allocated in any of the available investment options and the remaining 25% goes into the Stable Account.

<sup>4</sup> The Withdrawal Base does not establish or guarantee Policy Value, surrender value, minimum death benefit, or return for an investment option.

<sup>5</sup> Mortality & expense risk fee & administrative charge (M&E&A) is an annual fee assessed daily and is a percentage of the subaccount Policy Value.

<sup>6</sup> Other fees may apply to individual investments held in the account and fees may go up.

The Stable Account is a fixed account option that is only available if you elect this optional living benefit. The guaranteed interest rate will be equal to the non-forfeiture rate declared each quarter. The Guaranteed Minimum Interest Rate will be equal to the non-forfeiture rate in effect for the quarter in which the policy is issued and will not change for the life of the policy. Please see prospectus for more information. Transfers to and from the Stable Account are not permitted.

**Your clients should consider a variable annuity's investment objectives, risks, charges, and expenses carefully before investing. Go to [transamerica.com](https://transamerica.com) for prospectuses containing this and other information. Encourage them to read it carefully.**

If your client elects a living benefit, there are certain underlying investment options offered in the policy that use a volatility control strategy. If your client elects the *Transamerica Income Edge*<sup>SM</sup> 1.2 living benefit, Transamerica requires the Policy Value to be allocated in a manner described in the contract, which may include a volatility control strategy. **In periods of high market volatility, volatility control strategies could limit your client's participation in market gains; this may conflict with their investment objectives by limiting the ability to maximize potential growth of your client's Policy Value and, in turn, the value of any guaranteed benefit that is tied to investment performance.** Volatility control strategies are intended to help limit overall volatility and reduce the effects of significant market downturns during periods of high market volatility, providing policy owners with the opportunity for smoother performance and better risk-adjusted returns. **Your client pays an additional fee for the living benefits that, in part, protects the living benefit base from investment losses. Since the living benefit base does not decrease as a result of investment losses, volatility control strategies might not provide meaningful additional benefit to them.** If your clients determine that underlying funds with volatility control strategies are not consistent with their investment objectives, other investment options are available under the living benefits that do not invest in funds that utilize volatility control strategies.

Transamerica variable annuities' range of fees and charges include 0.20%–1.50% M&E&A, 0%–8% surrender charges, current \$35 and maximum \$50 annual service charge, and investment option management fees. A fund facilitation fee of up to 0.6% may apply for certain investment options. An annual fee of 1.45% for single life and 1.55% for joint life of the Withdrawal Base will be deducted on a pro rata basis from the Select and Flexible Options at the end of each living benefit quarter in arrears. Once

the Select and Flexible Investment Options are exhausted, no living benefit fee will be deducted.

The living benefit fee percentage may increase beginning with the first living benefit anniversary with an Automatic Step-Up. The maximum living benefit fee percentage is 2.5%.

Same sex couples have the right to marry in all states. The parties to each marriage that is valid under the law of any state will each be treated as a spouse as defined in this policy. Individuals in other arrangements, such as civil unions, registered domestic partnerships, or other similar arrangements, that are treated as spouses under the applicable state law, will each be treated as a spouse as defined in this policy for state law purposes. However, individuals in other arrangements, such as civil unions, registered domestic partnerships, or other similar arrangements, that are not recognized as marriage under the relevant state law, will not be treated as married or as spouses as defined in this policy for federal tax purposes. Therefore, exercise of the spousal continuation provisions of this policy or any riders by individuals who do not meet the definition of "spouse" may have adverse tax consequences and/or may not be permissible. **Please consult a tax professional for more information on this subject.** While this living benefit is effective, quarterly rebalancing is required and will take place at the end of each living benefit quarter on the same date your client's living benefit fee is deducted. We will automatically transfer amounts among subaccounts according to the most recent rebalancing allocation instructions on file that comply with the required allocations for rebalancing.

Living benefit is referred to as rider in the contract.

All policies, benefits, and forms may vary by state, and may not be available in all states. FRGL16NY-0318(IS), FRGL16NY-0318(IJ)

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.

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

**To learn more about *Transamerica Income Edge 1.2* and to get support materials:**

Call the Transamerica Sales Desk: **800-851-7555**

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