

# Smart Protection for Market Volatility

## Transamerica Structured Index Advantage Annuity Best Entry Crediting Strategy

### Resetting your Initial Index Value

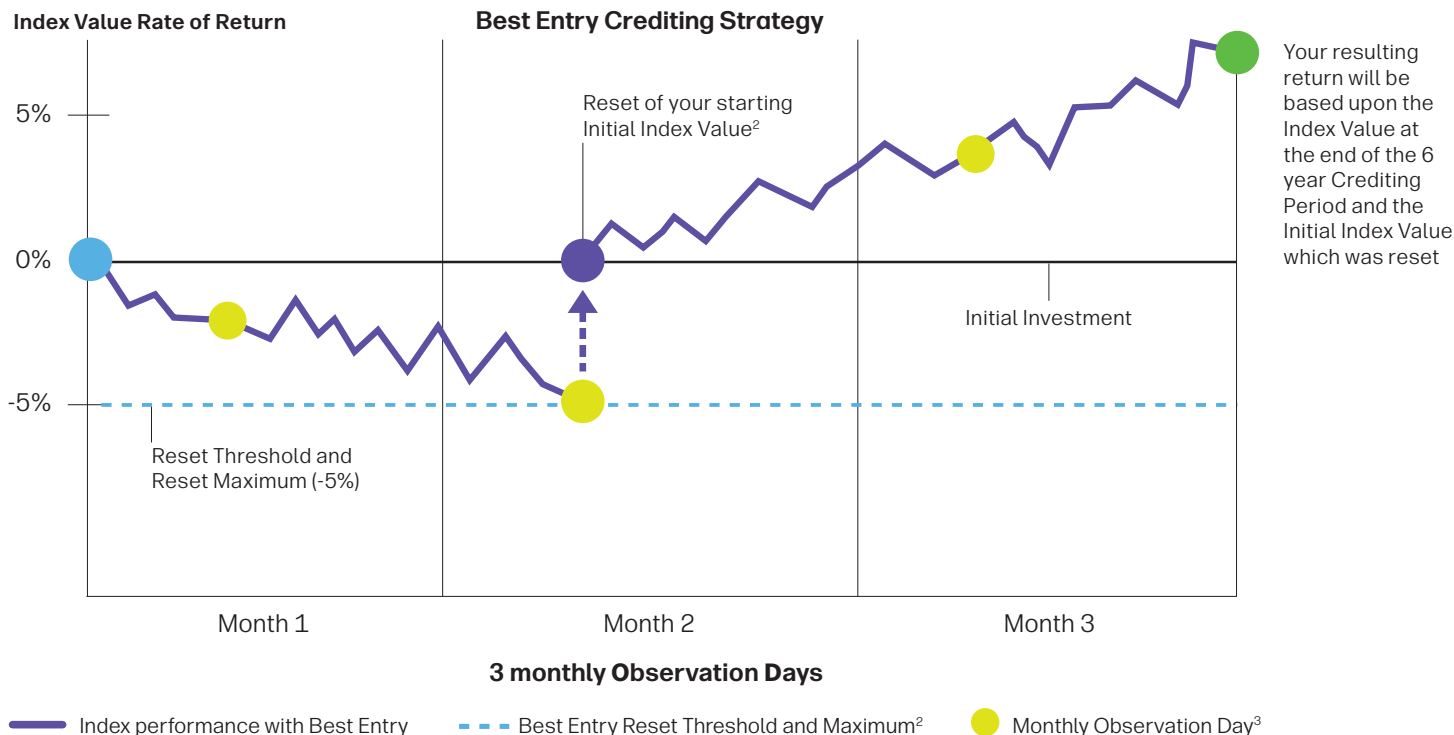
Resetting your Initial Index Value entry point during a market downturn has never seemed possible. With the easy Best Entry crediting strategy available for no explicit fee<sup>1</sup> with the *Transamerica Structured Index Advantage*<sup>®</sup> Annuity, a registered index-linked annuity, the control and confidence of a reset – a do-over – is automatic.

### Best Entry crediting strategy

the Best Entry crediting strategy gives you the confidence to get and stay invested regardless of what the market does next. Combining investment protection with growth potential, this solution helps make any time the right time to reach your retirement goals.

### How it works

- A** Let's say you enter the market and your selected Index immediately experiences a downturn.
- B** On the Observation Day in month 2, the Index Value had declined 5% from your starting Initial Index Value.
- C** Since the Index Value on the Observation Day had met the Reset Threshold, your starting Initial Index Value will automatically be reset to that Index Value.
- D** After the 3 Observation Days, the performance of your selected Index will continue to the end of the 6 Year Crediting Period.



<sup>1</sup> There is no explicit fee for this Best Entry crediting strategy however some Index Account Options that include the Best Entry crediting strategy are available with the Credit Advantage feature for an additional fee.<sup>2</sup> Best Entry Reset Threshold and Reset Maximum is -5%. The Initial Index Value cannot be reset lower than the Best Entry Reset Maximum. If the Observation Day falls on a day the markets are closed, the Observation Day will occur on the next business day.<sup>3</sup> Opportunity for reset is based on your monthly Observation Day predetermined by the Allocation Date (Either the 1st, 8th, 15th, or 22nd, and will be the same day each month)

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 or guaranteed by any bank, bank affiliate, or credit union.**

The innovative Best Entry crediting strategy is designed to help make it easier to recover from a loss in a down market when necessary. But it's more than protection, it can also help you capture positive index returns.



### Primary Benefits

- **Upfront protection** with potential for 5% Initial Index Value Reset
- **Back-end protection** with buffer<sup>4,5</sup>
- Resets offer greater potential to achieve positive returns
- Confidence to invest

### Primary Features

- No explicit fee<sup>1</sup>
- First 3 months of the Crediting Period on any of the 3 monthly Observation Days

Observation days are based on the Allocation Date of the policy. The Observation Day will be predetermined on the Allocation Date as the 1st, 8th, 15th, or 22nd, and will be the same day each month.

**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.

<sup>4</sup>**Buffer:** the negative index performance Transamerica absorbs over the duration of the period before applying any negative performance to your Index Account option.

**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.

<sup>5</sup>If the Initial Index Value is reset due to a market downturn and subsequent triggering of the Best Entry crediting strategy, the buffer protection level for the remainder of the Crediting Period will also have been reset.

**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://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 products are available in all jurisdictions, and not all features are available at all broker-dealers.

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, TPVA14FL-0720 (SC), TRIA1000-R0821, TPVA14OR-0720 (SC), TRIA10OR-R082, TRIA1200-R0821, TRIA12FL-R0821, ICC24 TPVA14IC-0720 (SC), ICC24 TRIA10IC-0724 (CB), ICC24 TRIA12IC-R0821.

## Retirement solutions for any market.

See how the *Transamerica Structured Index Advantage Annuity* can help you prepare for a financially confident retirement.



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[transamerica.com/annuities/rila](https://transamerica.com/annuities/rila)

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