

# TRANSAMERICA STRUCTURED INDEX ADVANTAGE ANNUITY

1-, 2-, & 6-YEAR  
CREDITING PERIODS

## Wells Fargo Growth Opportunity and Downside Protection Index Account Options: Current rates as of June 15, 2024.

The Transamerica Structured Index Advantage<sup>®</sup> Annuity is a registered index-linked annuity that offers the ability to customize your annuity to fit your individual needs. This provides you with the opportunity to grow and protect the retirement you've worked so hard to achieve.

1-YEAR INDEX ACCOUNT OPTIONS - CAP RATES	10% Protection Buffer	15% Protection Buffer
S&P 500 <sup>®</sup>	15.00%	11.50%
Fidelity World Factor Leaders Index <sup>SM</sup>	13.00%	10.50%
iShares <sup>®</sup> Russell 2000 ETF	19.50%	15.00%
iShares <sup>®</sup> U.S. Technology ETF	16.50%	13.50%
First Trust Equity Edge Index <sup>TM</sup>	16.50%	13.00%

2-YEAR INDEX ACCOUNT OPTIONS - CAP RATES	10% Protection Buffer	15% Protection Buffer
S&P 500 <sup>®</sup>	35.00%	27.00%
Fidelity World Factor Leaders Index <sup>SM</sup>	45.00%	32.00%
iShares <sup>®</sup> Russell 2000 ETF	45.00%	37.00%
iShares <sup>®</sup> U.S. Technology ETF	35.00%	32.00%
First Trust Equity Edge Index <sup>TM</sup>	80.00%	55.00%

2-YEAR CREDIT ADVANTAGE INDEX ACCOUNT OPTIONS - CAP RATES	15% Protection Buffer	Credit Advantage Fee
S&P 500 <sup>®</sup>	Uncapped	1.25%
Fidelity World Factor Leaders Index <sup>SM</sup>	Uncapped	
iShares <sup>®</sup> Russell 2000 ETF	75.00%	
iShares <sup>®</sup> U.S. Technology ETF	55.00%	
First Trust Equity Edge Index <sup>TM</sup>	Uncapped	

6-YEAR INDEX ACCOUNT OPTIONS - CAP RATES	10% Protection Buffer	20% Protection Buffer
S&P 500 <sup>®</sup>	Uncapped	Uncapped
Fidelity World Factor Leaders Index <sup>SM</sup>	Uncapped	Uncapped
iShares <sup>®</sup> Russell 2000 ETF	300.00%	150.00%
iShares <sup>®</sup> U.S. Technology ETF	200.00%	125.00%
First Trust Equity Edge Index <sup>TM</sup>	Uncapped	Uncapped

6-YEAR NO FEE BEST ENTRY INDEX ACCOUNT OPTIONS - CAP RATES	10% Protection Buffer	Fee	Number of Observation Days	Best Entry Threshold/Best Entry Maximum
S&P 500 <sup>®</sup>	250%	None	3	-5%/-5%
Fidelity World Factor Leaders Index <sup>SM</sup>	Uncapped			

FIXED ACCOUNTS AND FIXED HOLDING ACCOUNTS	Interest Rate
Fixed Account 1-Year Crediting Period	4.00%*
Fixed Holding Account	3.00%*
Performance Lock Account	3.00%*

### GLOSSARY OF KEY TERMS

<b>Best Entry Reset Maximum:</b>	The percentage that represents the maximum Initial Index Value change allowed for a reset
<b>Best Entry Reset Threshold:</b>	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.
<b>Buffer:</b>	The negative index performance that Transamerica absorbs over the duration of the period before applying any negative performance to your Index Account Option
<b>Cap Rate:</b>	The maximum rate of interest that may be credited at the conclusion of the Crediting Period for a particular Index Account Option
<b>Crediting Period:</b>	The period of time following an allocation in which the current rates associated with the allocation will not change. It is also the period of time used to determine the Index Change and the corresponding interest to be credited.
<b>Observation Day(s):</b>	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.
<b>Observation Frequency:</b>	How often the Index Value is observed for determining applicability of a reset. This frequency is declared at the inception of a Crediting Period.

\* The minimum guaranteed interest rate is 0.25%. 1% in Oregon.

The Credit Advantage fee is an annualized percentage of the Policy Value allocated to that Index Account Option. The fee is a percentage of the Index Account Value and applies only to the Index Account Option strategy where the Credit Advantage is included.

The Cap Rate, Fixed Account, Fixed Holding Account, and Performance Lock Interest rates are set at the beginning of each Crediting Period and guaranteed for the Crediting Period. The rates are subject to change. Please see prospectus for minimum guarantees. Please check with your financial professional for current rates.

Not all strategies are available in all states and firms.

Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, Iowa. 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.

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## IMPORTANT INFORMATION

**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.**

### What is a Registered Index-Linked Annuity?

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.

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, you 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.

You 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.

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. Please consult with your financial professional or the prospectus.

When you exercise the Performance Lock, your Interim Value will be "locked-in" (less any remaining Credit Advantage fees and any other applicable charges) and your investment will be transferred to a holding account (Performance Lock Account) until the next anniversary of the Crediting Period. While in the holding account, you 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 you exercise Performance Lock when the Interim Value is lower than your initial investment, you may be locking-in a loss.

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.

Subsequent rates may be higher or lower than the initial rates and may differ from those used for new contracts or for contracts issued at different times. Declared rates will not be lower than the minimum guarantees. See prospectus.

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

Financial institutions that sell our products may have their own guidelines to determine the appropriateness of our registered index-linked annuity policies and/or benefits.

Some financial institutions may not sell all of our products, may have specific issue ages for our registered index-linked annuity policies, and may not have all death benefits available. This flyer provides information about certain rates 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.

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.

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

Not available in Missouri, New York, or Oregon.

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, TRIA1400-0821, TRIA14FL-0821, TRIA1100-0720, TRIA11FL-0720.

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