

# TRANSAMERICA STRUCTURED INDEX ADVANTAGE ANNUITY

REGISTERED INDEX-LINKED ANNUITY - **WELLS FARGO**



**RATE SHEET: 1-, 2-, & 6-YEAR CREDITING PERIODS AS OF DECEMBER 15, 2024**

<b>TRANSAMERICA STRUCTURED INDEX ADVANTAGE® ANNUITY ALLOCATION ACCOUNT OPTIONS</b>							
<b>Crediting Strategy</b>	<b>Crediting Period</b>	<b>Buffer</b>	<b>S&amp;P 500®</b>	<b>Fidelity World Factor Leaders Index<sup>SM</sup></b>	<b>iShares® Russell 2000 ETF</b>	<b>iShares® U.S. Technology ETF</b>	<b>First Trust Equity Edge Index<sup>TM</sup></b>
<b>Participation Rates with No Cap</b> <i>With Credit Advantage: 1.25% Fee</i>	6-year	15%	120% Participation Rate	145% Participation Rate	120% Participation Rate	110% Participation Rate	200% Participation Rate
<b>Cap Rates</b> <i>No explicit fee</i>	6-year	10% 20%	Uncapped 130%	Uncapped Uncapped	300% 110%	200% 100%	Uncapped Uncapped
	2-year	10% 15%	30% 25%	45% 32%	45% 37%	30% 27%	85% 60%
	1-year	10% 15%	14% 11.5%	13% 10.50%	20.50% 16%	17.50% 14.50%	17.50% 14%
<b>Cap Rates</b> <i>With Credit Advantage: 1.25% Fee</i>	2-year	15%	Uncapped	Uncapped	75%	50%	Uncapped

<b>FIXED ACCOUNT, FIXED HOLDING ACCOUNT, &amp; PERFORMANCE LOCK ACCOUNT*</b>	
<b>Account</b>	<b>Interest Rate</b>
Fixed Account 1-Year Crediting Period	3.50%
Fixed Holding Account	2.50%
Performance Lock Account	2.50%

\* 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. Other Indexes are available with this annuity.

The Cap Rate, Participation Rate, Fixed Account, Fixed Holding Account, and Performance Lock Account 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.

**NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY. MAY LOSE VALUE. NOT A DEPOSIT OF OR GUARANTEED BY ANY BANK.**

## GLOSSARY OF KEY TERMS

**Buffer:** The negative index performance that Transamerica absorbs over the duration of the period before applying any negative performance to your Index Account Option.

**Cap Rate:** The maximum rate of interest that may be credited at the conclusion of the Crediting Period for a particular Index Account Option.

**Crediting Period:** 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.

**Participation Rate:** A Growth Opportunity Type. The percentage of the return from a particular Index Account Option that may be credited as interest at the conclusion of the Crediting Period.

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

## INDEX DISCLOSURES

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Transamerica Life Insurance Company (TLIC). 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 Life Insurance Company (TLIC). 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 TLIC. *Transamerica Structured Index Advantage® Annuity* is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

The Fidelity World Factor Leaders Index™ 0.5% AR (the Index) is an equity index, offering exposure to U.S. and developed non-U.S. companies with attractive valuations, high-quality profiles, positive momentum signals, and lower volatility than the broader world market and is a product of Fidelity Product Services LLC (FPS). The daily performance of the Index is reduced by 0.5% annually. The reduction is not related to the annuity. Fidelity is a trademark of FMR LLC. The Index has been licensed for use by Transamerica Life Insurance Company (TLIC) in connection with the *Transamerica Structured Index Advantage Annuity*. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of TLIC, the *Transamerica Structured Index Advantage Annuity*, or owners of the *Transamerica Structured Index Advantage Annuity*. The *Transamerica Structured Index Advantage Annuity* is not sold, sponsored, endorsed, or promoted by FPS or any other party involved in, or related to, making or compiling the Index. TLIC exercises sole discretion in determining whether and how the *Transamerica Structured Index Advantage Annuity* will be linked to the value of the Index. FPS does not provide investment advice to owners of the *Transamerica Structured Index Advantage Annuity*, nor to any other person or entity with respect to the Index and in no event shall the *Transamerica Structured Index Advantage Annuity* contract owner be deemed to be a client of FPS.

Neither FPS nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to TLIC with respect to the *Transamerica Structured Index Advantage Annuity*. Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally, or the *Transamerica Structured Index Advantage Annuity* particularly.

**FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. FPS shall have no responsibility or liability whatsoever with respect to the *Transamerica Structured Index Advantage Annuity*.**

The iShares® Russell 2000 ETF is distributed by BlackRock Investments, LLC. iShares® and BlackRock®, and the corresponding logos, are registered trademarks of BlackRock, Inc., (BlackRock) and its affiliates and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to Transamerica Life Insurance Company (TLIC) for certain purposes. TLIC's products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and purchasers of such products do not acquire any interest in the iShares® Russell 2000 ETF nor enter any relationship of any kind with BlackRock. BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by TLIC or any member of the public regarding the advisability of purchasing any product or service offered by TLIC. BlackRock has no obligation or liability for any errors, omissions, interruptions, or use of the iShares® Russell 2000 ETF or any data related thereto, or in connection with the operation, marketing, trading, or sale of any TLIC product or service offered by TLIC.

The iShares® U.S. Technology ETF is distributed by BlackRock Investments, LLC. iShares® and BlackRock®, and the corresponding logos, are registered trademarks of BlackRock, Inc., (BlackRock) and its affiliates and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to Transamerica Life Insurance Company (TLIC) for certain purposes. TLIC's products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and purchasers of such products do not acquire any interest in the iShares® U.S. Technology ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by TLIC or any member of the public regarding the advisability of purchasing any product or service offered by TLIC. BlackRock has no obligation or liability for any errors, omissions, interruptions, or use of the iShares® U.S. Technology ETF or any data related thereto, or in connection with the operation, marketing, trading, or sale of any TLIC product or service offered by TLIC.

The First Trust Equity Edge Index (FTIS Index) is a product of FT Indexing Solutions LLC (FTIS) and is administered and calculated by Bloomberg Index Service Limited and its affiliates (collectively, BISL). FIRST TRUST® and FIRST TRUST EQUITY EDGE INDEX™ are trademarks of First Trust Portfolios L.P. (collectively, with FTIS and its respective affiliates, First Trust). The foregoing index and trademarks have been licensed for use for certain purposes by Bloomberg, Transamerica Life Insurance Company (TLIC), Money Services, Inc., and Transamerica Capital, Inc., (Transamerica) in connection with the FTIS Index and the *Transamerica Structured Index Advantage Annuity*.

The Nasdaq U.S. Rising Dividend Achievers™ INDEX (Nasdaq Index) is a product of Nasdaq, Inc., (which, with its affiliates, is referred to as the Nasdaq). NASDAQ® and NASDAQ U.S. RISING DIVIDEND ACHIEVERS™ are trademarks of Nasdaq. The foregoing index and trademarks have been licensed for use for certain purposes by FTIS and Transamerica in connection with the FTIS Index and *Transamerica Structured Index Advantage Annuity*.

The Value Line Dividend Index (Value Line Index) is a product of Value Line, Inc., (Value Line). VALUE LINE® and VALUE LINE DIVIDEND INDEX™ are trademarks of Value Line. The foregoing index and trademarks have been licensed for use for certain purposes by FTIS and Transamerica in connection with the FTIS Index and *Transamerica Structured Index Advantage Annuity*. The FTIS Index is not sponsored, endorsed, recommended, sold, or promoted by Value Line and Value Line makes no representation regarding the advisability of investing in the FTIS Index.

BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. Bloomberg Finance L.P., BISL, and their affiliates (Bloomberg) are not affiliated with First Trust. Bloomberg's relationship to First Trust is only (1) in the licensing of the FIRST TRUST® and FIRST TRUST EQUITY EDGE INDEX™ trademarks and (2) to act as the administrator and calculation agent of the FTIS Index. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the FTIS Index or any data or information relating thereto and shall have no liability in connection with the FTIS Index or any data or information relating thereto.

*Transamerica Structured Index Advantage Annuity* is not issued, sponsored, endorsed, sold, recommended, or promoted by First Trust, Bloomberg, Nasdaq, Value Line, or their respective affiliates (collectively, the Companies). The Companies do not make any representation regarding the advisability of investing in *Transamerica Structured Index Advantage Annuity* or products based on the FTIS Index, Nasdaq Index, or Value Line Index, do not make any warranties or bear any liability with respect to such products, and do not make any warranties or bear any liability with respect to Transamerica Structured Index Advantage® Annuity or another party's index.