



*Transamerica Structured Index Advantage® Annuity NY
For New York*

Your future. Your way.



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

A simple and flexible solution designed for today

Are you seeking an innovative way to grow your portfolio amid today's volatile markets, inflation, and high-fee investments? The *Transamerica Structured Index Advantage*[®] Annuity NY offers growth potential and investment protection in a cost-effective solution to help make your financial future more predictable, so you can live your best life.

Upside potential

Take advantage of tax-deferred growth opportunities through the S&P 500.[®]

Downside protection

Built with buffers to protect the principal you invest from negative market performance, so you can feel better about staying invested no matter what the markets do.

Pay less

Strategies with no explicit fees keep more of your money working for you.



The *Transamerica Structured Index Advantage Annuity NY* is a registered index-linked annuity that offers a distinctive combination of benefits you can tailor to meet specific needs. Take advantage of opportunities for tax-deferred investment growth while limiting your risk to market downside.

In short, take control of your investing, and prepare for your future, your way.

If you invest in an Index Account Option, the Index Account Option's Downside Protection may not fully protect you from loss. Your losses could be significant. When you invest in an Index Account Option, the upside potential of your investment may be limited by its Growth Opportunity Type.

Lessons from history

Markets will go up and down over the average investor’s life. The challenge is to weather the bad times so you can take advantage of the good and help grow your portfolio.

Historical performance of S&P 500*

Based on 6-year rolling allocation from 1/1/1980-12/22/2023		Based on 2-year rolling allocation from 1/1/1980-12/22/2023		Based on 1-year rolling allocation from 1/1/1980-12/22/2023	
Average return	76%	Average return	21%	Average return	10%
Percentage of time you would have avoided market loss with a 10% buffer	97.4%	Percentage of time you would have avoided market loss with a 10% buffer	90%	Percentage of time you would have avoided market loss with a 10% buffer	88%
Percentage of time you would have avoided market loss with a 20% buffer	100%	Percentage of time you would have avoided market loss with a 15% buffer	91%	Percentage of time you would have avoided market loss with a 15% buffer	92%

Historical returns are hypothetical. Past performance does not guarantee future results. Outcomes were based on our allocation dates of the 1st, 8th, 15th, and 22nd. A simple average of a series of returns generated over a given period of time. Returns are price return only and exclude dividends.

Historically, equity indexes have posted gains more often than losses, providing opportunities for investment growth. The Transamerica Structured Index Advantage Annuity NY offers the potential for the type of equity returns that, historically, the markets have attained by tracking the performance of a stock market Index. And for the risk-averse investor who wants those returns but is less willing to stay invested during down markets, the *Transamerica Structured Index Advantage Annuity NY* offers a buffer that provides a level of protection from market losses.

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.

Putting it all together

The *Transamerica Structured Index Advantage*® Annuity NY provides the control that can help you tailor your strategy to meet your objectives. Consider these two simple steps to define your investment strategy.

STEP 1.

Select a crediting period

Choose how long you wish to invest – 1-, 2-, or 6-year Crediting Periods – to find the time frame and balance of performance opportunity and protection that suits your objectives.

STEP 2.

Set your protection

Set a level of protection that can help guard against market downturns. Choose between 10, 15, and 20% protection buffers.

Your growth opportunity

You have the opportunity to capture positive returns based on the performance of the S&P 500 Index, widely regarded as the best single gauge of large-cap U.S. equities.

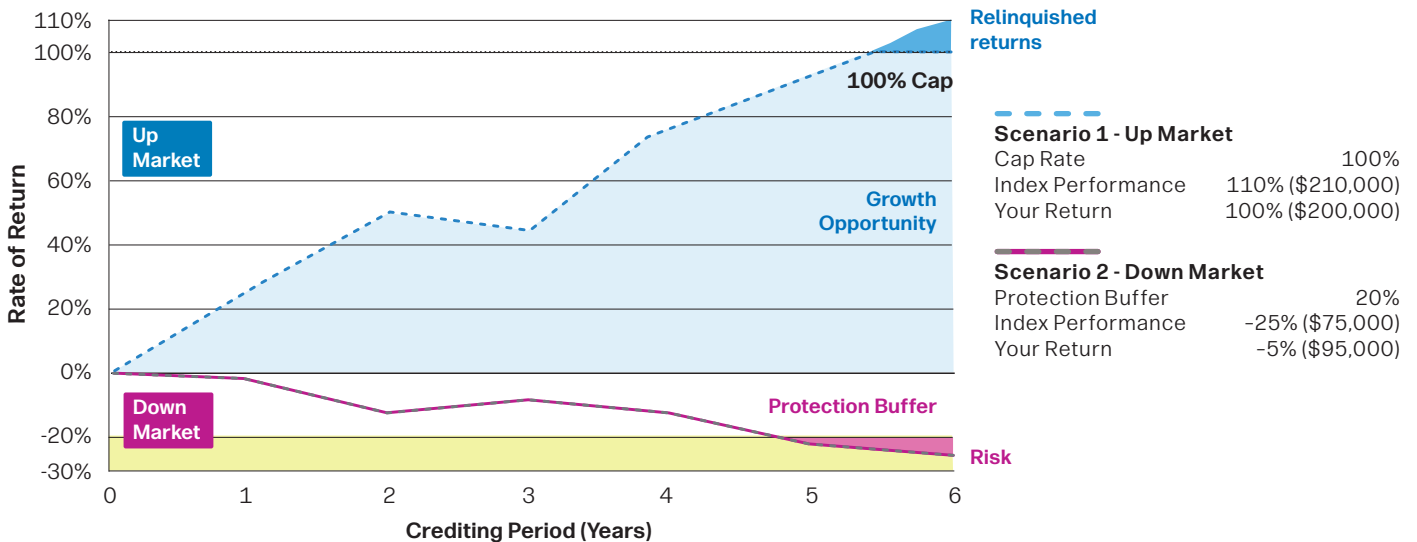
Growth and protection: working together



CAP GROWTH STRATEGY

The *Transamerica Structured Index Advantage® Annuity NY* lets you capture positive returns, up to a cap, by tracking the positive performance of a stock market Index. It also provides a level of protection, a buffer, if the Index Return is negative. Combined, they offer growth for your Index Account Option when markets perform well and protection when they don't.

Cap and Buffer



This chart is hypothetical and for illustrative purposes only.

This chart illustrates a sample up-market scenario, and the protection of a buffer in a sample down-market scenario. Each example illustrates \$100,000 invested in an Index tracking hypothetical performance over a six-year Crediting Period. This Index option strategy offers a 20% protection buffer to limit downside risk. This example also shows the impact of the 100% cap. The cap is the maximum amount the investment can earn during the Crediting Period.*

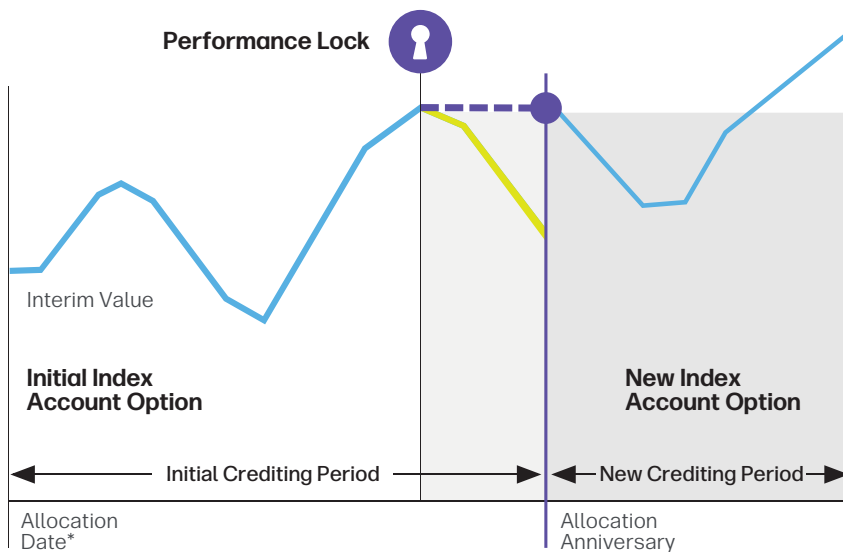
* Cap rates may vary based on the Index, Crediting Period, and Buffer chosen.



Flexibility and control

Performance lock:

Take the emotion out of investing



With the *Transamerica Structured Index Advantage® Annuity NY* there is an Interim Value calculated as of the close of each business day. As your Interim Value grows, there may be gains you want to capture and protect from losses. The Performance Lock benefit gives you the power to lock in your Interim Value to capture gains, so you can enjoy the comfort of making your financial future more predictable.

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

How it works

The Performance Lock feature lets you lock in an Interim Value for no charge at any time before the end of your Crediting Period. You can either set-it and forget-it by selecting a predefined growth target at the beginning of your Crediting Period, or if you prefer, set it manually during your journey. It's your choice.

When the Performance Lock feature is triggered, you will not participate in additional gains or losses your chosen Index may receive until your next Allocation Anniversary. Following your Performance Lock, and prior to your next Allocation Anniversary, you will be able to choose any Index Account Option available without having to wait for your Crediting Period to end.** What that means is you have the power to lock in gains at any time and the freedom to choose a new Index Account Option strategy if your goals or market outlook have changed.

Performance Lock is referred to as Interim Value Lock in the policy.

** If a new Index Account Option is not selected, you will be allocated into the same Index Account Option originally selected and a new Crediting Period will begin.

Protected growth opportunities

The focus on a robust index provides you the opportunity for growth and protection even in the face of an evolving market.

CREDITING STRATEGIES

A no cost solution designed for growth potential, and protection, amid today's market volatility and high-fee investments.

Crediting Period	Index	Protection Buffers	Growth Opportunity
6-Year	S&P 500®	10%, 20%	Cap
2-Year	S&P 500®	10%, 15%	Cap
1-Year	S&P 500®	10%, 15%	Cap
Fixed Account	Interest in a Fixed Account is credited daily based on a 1-year guaranteed fixed interest rate declared at the beginning of the Crediting Period.*		

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

* 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.

Building on a century of trust

Helping to protect your financial future lies at the heart of everything we do. That means adapting to the times with innovative solutions designed to help you build a solid financial foundation. It means providing flexible strategies so you can prepare for the future with confidence. Just as we've done for more than 100 years.

The Transamerica companies are part of the Aegon group of companies. Aegon is an international life insurance, pension solutions, and asset management company based in the Netherlands.

By the numbers**

Top-five financial strength ratings from A.M. Best, Moody's, and S&P Global – but it is the trust that our customers give us every day that matters the most.

10.3 million
Transamerica customers**

23.9 million
Aegon customers worldwide**

\$912 billion
Aegon's revenue generating investments**

12.1 million
Transamerica's total number of policies in force**

\$47+ billion
Transamerica paid in insurance, retirement, and annuity claims and benefits**

\$427 billion
Aegon's revenue generating investments**

3.1 million
Transamerica's claims processed**

** As of 12/31/23

Additional benefits

Death benefit

Death Benefit – Policy Value:

Issue age 0–85

Withdrawal options without surrender charges – access your money when you need it

The *Transamerica Structured Index Advantage® Annuity NY* has a variety of ways to receive your withdrawals, intended to help you stay in control of your income. But we understand sometimes life happens and plans change. If an unforeseen situation arises and you need some of your money earlier than expected, you have options.

Surrender charge schedule

Based on years since each premium payment

6-Year Surrender Charge:

Year	1	2	3	4	5	6	7+
Year	8%	8%	7%	6%	5%	4%	0%

Withdrawal Amount

The surrender charge-free amount each policy year is equal to the greater of 10% of the total premium payments, less any withdrawals taken in the same policy year or the earnings, plus premiums that have reached the end of the surrender charge period. Earnings may be withdrawn anytime, free of surrender charges. Withdrawals from the Fixed Holding Account are not permitted until all other Account Options have been depleted of value. Minimum withdrawal amount is \$500.

Systematic Payout

Monthly, quarterly, semiannual, or annual withdrawals (\$50 minimum)

Nursing Care and Terminal Condition

After the policy issue date, you may withdraw all or part of the policy value if you or your spouse were to be confined to a hospital or nursing facility for 30 consecutive days or diagnosed with a terminal condition with less than one year to live (a minimum withdrawal of \$1,000 applies)

A withdrawal taken before the end of a Crediting Period for an Index Account Option will result in a negative adjustment to the Index Base for that Index Account Option. All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

Glossary of key terms

Allocation Anniversary:

The 12-month anniversary of an Index Account Option Allocation Date or any subsequent Allocation Anniversary

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.

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.

Index Account Option Value:

The value of the investment in an Index Account Option

Interim Value:

The value of the Index Account Option during the Crediting Period. The Interim Value is the amount available in the Index Account for withdrawals, surrender, or annuitization, to pay fees and charges, and payable upon death.

Performance Lock:

A feature that allows you to lock in your current Interim Value. By locking in your current Interim Value, you will no longer be subject to any negative market performance nor will you participate in any future market growth. You can reinvest in a new Index Account Option or renew in the same Index Account Option on the next Allocation Anniversary.

Important information

The Policy is designed primarily for investors who expect to remain invested in an Allocation Account until the end of its Crediting Period and may be appropriate for you if you have a long investment time horizon. This Policy is not designed for people who expect to take early or frequent withdrawals.

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.

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

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.

When you exercise the Performance Lock, your Interim Value will be "locked-in" 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.

The maximum annuity commencement date is generally the annuitant's age 99. 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.

Withdrawals reduce the policy value, death benefit and other annuity values. 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.

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.

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FPVA14NY-0720, FRIA10NY-R0821, FRIA14NY-0821

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S&P® 500 Index

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