



Grow, protect, renew

Transamerica Structured Index Advantage Annuity NY renewal rates for 2024 allocation account effective dates



The ***Transamerica Structured Index Advantage® Annuity NY*** 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.

Renewal rate information

These rates are for existing policies that are reaching the end of the Crediting Period for an Allocation Account within the policy. Renewal rates are based on the Allocation Account effective date, which is the starting date of the first Crediting Period and the first date your money can be allocated to an Allocation Account. Renewal rates can be different for policies issued in different years, so be sure you're referencing the correct rates based on your Allocation Account effective date. Rates may be higher or lower upon each renewal. Declared rates will not be lower than the minimum guarantees. See prospectus.

Downside protection rates (such as Buffers and floors) do not change after they are established, which is usually at issue, and they can be different between Allocation Account options. For Allocation Account options added after issue, the downside protection rates are established when the Allocation Account option is added to the policy.

During the renewal period, which is 21 days prior to the end of the Crediting Period, you will be sent notice of any expiring Allocation Account options along with the options available to you. In most instances, you will have the option to transfer the Policy Value in the expiring Allocation Account option to a different Allocation Account option, or you can choose to do nothing, and the Allocation Account option will renew in the same Allocation Account for a new Crediting Period. If the Allocation Account is no longer available, the Policy Value in the expiring Allocation Account will be transferred to the Fixed Account option.

Performance Lock

If a Performance Lock was exercised, the renewal rate will be based on the Allocation Account effective date, which is the starting date of the first Crediting Period and the first date your money can be allocated to an Allocation Account.

The renewal period begins 21 days prior to the allocation anniversary after exercising and, as with the other allocation options, you will receive notice with the options available to you. If you choose to do nothing, the value in the Performance Lock account will be automatically reinvested in the same Index Account Option that was Performance Locked. If the Index Account Option is no longer available, the value will be transferred to the Fixed Account option. Growth opportunity rates may be higher or lower upon each renewal. Declared rates will not be lower than the minimum guarantees. See prospectus.

Not all strategies are available in all firms.

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.

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

Performance Lock is referred to as Interim Value Lock in the policy. Triple Edge Advantage is referred to as Dual Direction in your policy.

Renewal rates – 2024 allocation dates

6-year Crediting Period Index Account Options – 10% Buffer – Cap Rates

S&P 500® Index

Effective Date	January	February	March	April	May	June	July	August	September	October	November	December
2025 Renewal Rate	-	-	-	-	-	-	-	-	-	-	-	-

6-year Crediting Period Index Account Options – 20% Buffer – Cap Rates

S&P 500® Index

Effective Date	January	February	March	April	May	June	July	August	September	October	November	December
2025 Renewal Rate	-	-	-	-	-	-	-	-	-	-	-	-

6-year Triple Edge Advantage Crediting Strategy Index Account Options – 10% Buffer

S&P 500® Index

Effective Date	January	February	March	April	May	June	July	August	September	October	November	December
2025 Renewal Rate	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -

2-year Index Account Options – 10% Buffer – Cap Rates

S&P 500® Index

Effective Date	January	February	March	April	May	June	July	August	September	October	November	December
2025 Renewal Rate	-	-	-	-	-	-	-	-	-	-	-	-

2-year Index Account Options – 15% Buffer – Cap Rates

S&P 500® Index

Effective Date	January	February	March	April	May	June	July	August	September	October	November	December
2025 Renewal Rate	-	-	-	-	-	-	-	-	-	-	-	-

2-year Triple Edge Advantage Crediting Strategy Index Account Options – 10% Buffer

S&P 500® Index

Effective Date	January	February	March	April	May	June	July	August	September	October	November	December
2025 Renewal Rate	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -

1-year Index Account Options – 10% Buffer – Cap Rates

S&P 500® Index

Effective Date	January	February	March	April	May	June	July	August	September	October	November	December
2025 Renewal Rate	-	-	-	-	-	-	-	-	-	-	-	-

1-year Index Account Options – 15% Buffer – Cap Rates

S&P 500® Index

Effective Date	January	February	March	April	May	June	July	August	September	October	November	December
2025 Renewal Rate	-	-	-	-	-	-	-	-	-	-	-	-

1-year Triple Edge Advantage Crediting Strategy Index Account Options – 10% Buffer

S&P 500® Index

Effective Date	January	February	March	April	May	June	July	August	September	October	November	December
2025 Renewal Rate	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -	Edge+ - Edge -

Fixed Account 1-year Crediting Period

Fixed Account

Effective Date	January	February	March	April	May	June	July	August	September	October	November	December
2025 Renewal Rate	-	-	-	-	-	-	-	-	-	-	-	-



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.

Edge Rate

Rate used as the Index Credit Rate when the Index Change is less than zero, but greater than or equal to the negative of the Buffer Rate.

Edge+ Rate

Rate used as the Index Credit Rate when the Index Change is greater than or equal to zero.

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

Important information

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A current prospectus for this product should either precede or accompany this material.

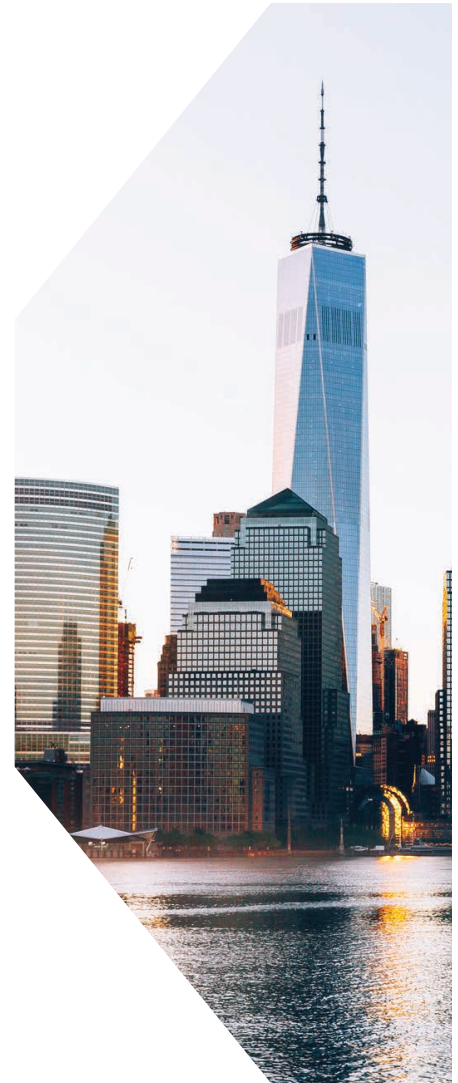
Before investing, consider the investment objectives, risks, charges, and expenses carefully before investing. Go to transamerica.com for prospectuses containing this and other information. Please read carefully.

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Additional information

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