



CONTROL THROUGH FLEXIBILITY

THE POWER TO CHANGE — TRANSAMERICA STRUCTURED INDEX ADVANTAGESM ANNUITY

Changing times require flexibility, and flexibility is built into every aspect of our registered index-linked annuity. Harness the flexibility of:

- **One- and two-year Crediting Periods** that give you the control to reassess your personal investment objectives and make changes¹
- **Performance Lock to capture gains** at any time and the possibility to choose a new Index Account Option strategy if your market outlook or goals have changed²

Give yourself the ability to take control of your investing and prepare for your future, your way.

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TAKE EMOTION OUT OF INVESTING

See one way to deal with volatility and uncertainty.



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FLEXIBILITY IN ACTION

See how this annuity can be customized to meet your individual needs. That's flexibility in action.

[SEE RATES](#)

ALL THE DETAILS

Our informative brochure gives you a compelling overview of this annuity.



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¹ The Crediting Period is 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. 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 that Allocation Account or another Allocation Account. Growth Opportunity rates may be higher or lower upon renewal.

² 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. The Interim Value is 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.

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 risk, and as a result of fees and charges under the policy, including surrender charges, other transaction charges, and periodic charges.

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.

You cannot directly invest in an index and the annuity does not participate directly in any stock or equity investments.

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.

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.

All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company. The policy may be referred to as a variable annuity, or modified guaranteed annuity in some states. Not available in New York or Oregon.

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.

All policies, riders, and forms may vary by state and may not be available in all states. TPVA1400-0720, TPVA14FL-0720 (SC), TRIA1000-R0821, TRIA1400-0821, TRIA14FL-0821, TRIA1300-0720, TRIA13FL-0720, TRIA1100-0720, TRIA11FL-0720

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Transamerica

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