Transamerica®



Take control of your financial future

*Transamerica Advisory Annuity*SM

Annuities and the subaccounts may lose value and are not insured by the FDIC or any federal government agency. They are not a deposit of or guaranteed by any bank, bank affiliate, or credit union.

Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, Iowa, and 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. Member FINRA. References to Transamerica may pertain to one or all of these companies.

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Transamerica Advisory Annuity

Protecting your financial future lies at the heart of everything we do. As you prepare for retirement and the many adventures that await, you'll need flexible tools that can help you build a solid financial foundation for today and tomorrow. We created the *Transamerica Advisory Annuity* to help you do just that.

The *Transamerica Advisory Annuity* is as innovative as it is competitively priced. It's a variable annuity that offers a lower-cost investment platform, the opportunity to provide protection for loved ones by locking in death benefits, and the power of tax deferral – all in one versatile solution.

Take control of your financial future, and prepare to live life on your terms. Because your retirement years should be your best years.





Lower-cost investing

- Average annual costs are 70% lower than the industry average*
- No sales commissions or surrender charges
- Choose investments managed by some of the industry's top names



Lock in death benefits

- The opportunity to help take care of your loved ones after you're gone
- The flexibility to choose between two tax-advantaged legacy options
- Policy Value or Return of Premium Death Benefits



The power of tax deferral

- Manage your tax liability when moving investments among various subaccounts

***Transamerica Advisory Annuity* — At a Glance**			
Investment options	8 Dimensional Fund Advisors portfolios and 18 Vanguard portfolios (8 of which are index investment options)		
Sales commissions/surrender charges	None		
Policy Value Death Benefit	Mortality Expense: 0.17%	Administrative Expense: 0.10%	Total: 0.27%
Return of Premium Death Benefit Optional Return of Premium Death Benefit Fee: 0.20%	Mortality Expense: 0.17%	Administrative Expense: 0.10%	Total: 0.47%
Average Subaccount Expense	0.21%		
Minimum Premiums	$1,000 qualified, $5,000; nonqualified. Additional premiums can be made at any time. $50 minimum for all subsequent premiums		
Maximum Premiums	Policy Value Death Benefit: $5 million (issue ages 0–95) without prior approval. Return of Premium Death Benefit $1 million (issue ages 0–75) without prior approval.		
Additional Features	Online account access; automatic deposits and withdrawals; automatic rebalancing, annuitization (income stream option); selection of death benefit options		

* Source: Morningstar, Inc., as of May 2023, the most recent data available, the average annuity industry expense is 2.06% excluding fees for optional riders. The actual expense ratio for the *Transamerica Advisory Annuity* ranges from 0.30% to 2.30%. This range includes an administrative fee of 0.10%, a mortality and expense risk fee of 0.17%, and an investment expense range of 0.09%–0.39% which is dependent upon the investment allocation selected. The expense ratio excludes additional fees that would apply if the Return of Premium death benefit rider is elected. In addition, contracts with balances under $25,000 are subject to a $25 annual service charge. This charge is waived if the policy value, or the sum of premiums less all withdrawals, is equal to or greater than $25,000.



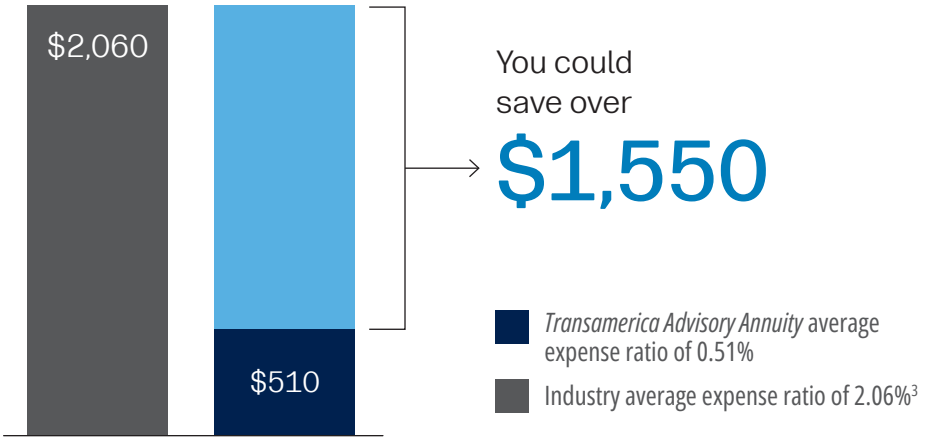
Lower-cost investing

All variable annuities share certain features, but not all variable annuities are alike. The fees and charges of some may be so high, they may cancel the benefits of tax deferral. The *Transamerica Advisory Annuity* offers a platform that aims to help you make the most of your investing dollars in various ways, including:

- **Lower costs.** The average annual charges are 70% lower than the industry average.[1]
- **No sales commissions.** Keep more of your money working for you by paying no sales commissions
- **No surrender charges.** If your plans change and you need to access the money you invested, you will not have to pay a surrender charge.[2]
- **Sound choices.** Tap into the experience and knowledge of top money managers to create a portfolio designed by you to meet your goals
- **Stability.** Enjoy the confidence that comes with knowing your variable annuity is backed by a highly rated insurer in Transamerica[3]

Keep more of your money working for you. That's one way to help build your financial foundation and be better prepared to cover retirement expenses, including costs related to healthcare, travel, or anything else your heart desires.

An efficient annuity



This example is for illustrative purposes only; it doesn't indicate the returns from any particular investment.

This example represents a $100,000 investment in a *Transamerica Advisory Annuity.*

[1] Source: Morningstar, Inc., as of May 2023, the most recent data available, the average annuity industry expense is 2.06% excluding fees for optional riders. The actual expense ratio for the *Transamerica Advisory Annuity* ranges from 0.30% to 2.30%. This range includes an administrative fee of 0.10%, a mortality and expense risk fee of 0.17%, and an investment expense range of 0.09%–0.39% which is dependent upon the investment allocation selected. The expense ratio excludes additional fees that would apply if the Return of Premium death benefit rider is elected. In addition, contracts with balances under $25,000 are subject to a $25 annual service charge. This charge is waived if the policy value, or the sum of premiums less all withdrawals, is equal to or greater than $25,000.

[2] Any withdrawal before age 59½ could be subject to a 10% federal penalty tax. Earnings will be taxed as ordinary income for qualified withdrawals.

[3] Financial strength ratings are associated with the insurance company and not specifically with the products the insurance company offers.

The flexibility to choose

Create a portfolio tailored for you, by you. Choose from up to 27 investment options. Investment options are subject to investment risk, including the possible loss of principal.

Subaccounts by asset class net fund	Net fund expense
Equity	
DFA VA Equity Allocation Portfolio	0.31%
DFA VA International Small Portfolio	0.39%
DFA VA International Value Portfolio	0.27%
DFA VA U.S. Large Value Portfolio	0.21%
DFA VA U.S. Targeted Value Portfolio	0.29%
TA S&P 500 Index	0.13%
Vanguard® VIF PRIMECAP Portfolio	0.34%
Vanguard® VIF Diversified Value Portfolio	0.28%
Vanguard® VIF Equity Income Portfolio	0.29%
Vanguard® VIF Equity Index Portfolio	0.14%
Vanguard® VIF International Portfolio	0.32%
Vanguard® VIF Mid-Cap Index Portfolio	0.17%
Vanguard® VIF Total International Stock Market Index Portfolio	0.09%
Vanguard® VIF Total Stock Market Index Portfolio	0.13%
Real estate	
Vanguard® VIF Real Estate Index Portfolio	0.26%
Fixed income	
DFA VA Global Bond Portfolio – Institutional Class	0.21%
DFA VA Short-Term Fixed Portfolio	0.12%
Vanguard® VIF Global Bond Index Portfolio	0.13%
Vanguard® VIF High Yield Bond Portfolio	0.24%
Vanguard® VIF Money Market Portfolio	0.15%
Vanguard® VIF Short-Term Investment-Grade Portfolio	0.14%
Vanguard® VIF Total Bond Market Index Portfolio	0.14%
Asset allocation	
DFA VA Global Moderate Allocation Portfolio	0.28%
Vanguard® VIF Balanced Portfolio	0.20%
Vanguard® VIF Conservative Allocation Portfolio	0.12%
Vanguard® VIF Growth Portfolio	0.36%
Vanguard® VIF Moderate Allocation Portfolio	0.12%



Investment option names may vary from their corresponding underlying portfolio names.

You could lose money by investing in Vanguard VIF Money Market Portfolio. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.



Paying it forward

A legacy isn't simply a bucket of assets; it's an enduring reminder of a life well lived. The *Transamerica Advisory Annuity* offers you the chance to lock in a death benefit and help your loved ones with the support they deserve even after you're gone.

Unlike many other variable annuities, the *Transamerica Advisory Annuity* offers you the choice of two death benefits. Select the one that best meets your needs.

Policy value

Our lower-cost death benefit option will pay your beneficiaries the policy value at the time that we receive due proof of death.

- Issue age 0–95
- Irrevocable once issued
- Available at policy issue only
- Mortality and Expense Fee and Administrative Charge (M&E&A) is 0.27%.

Return of premium

Our most popular guaranteed death benefit option will pay your beneficiaries the total of all premiums paid, less any adjusted partial withdrawals.

- Issue age 0–75
- Irrevocable once issued
- Available at policy issue only
- Mortality and Expense Fee and Administrative Charge (M&E&A) is 0.47%.

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

Leave more memories, less work

By placing a portion of your assets in the *Transamerica Advisory Annuity* and naming your beneficiaries, your loved ones can gain access to resources they may need and avoid probate – a lengthy, public process. You can also help beneficiaries avoid a large tax bill by spreading their distributions over time and maintaining a lower level of taxable income each year.

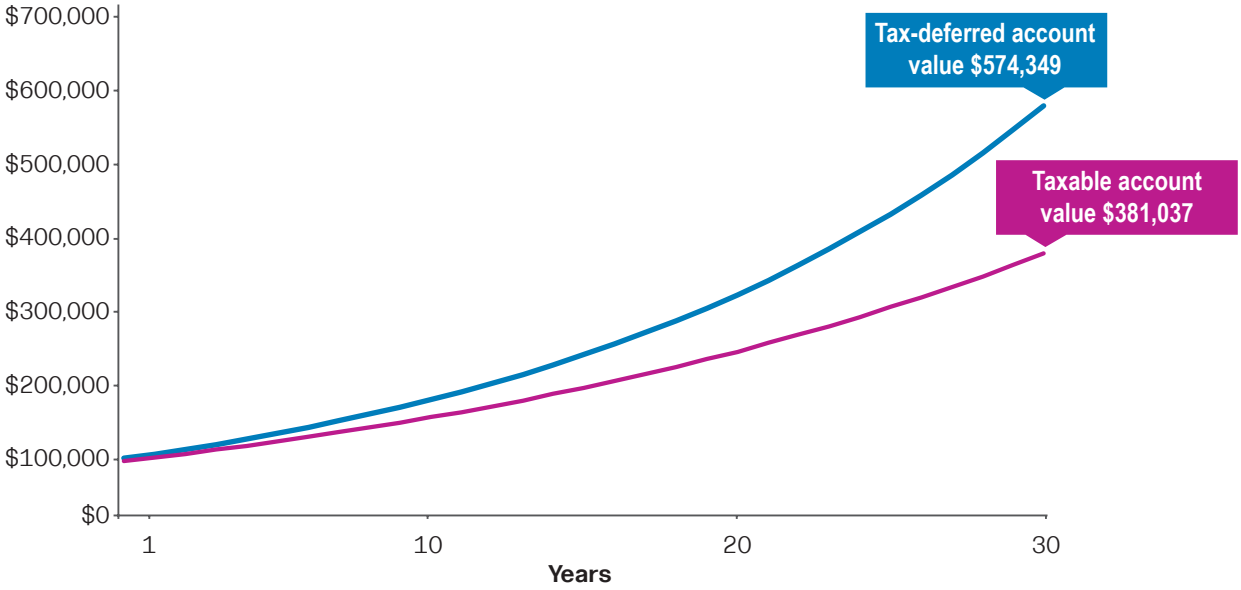
The power of tax deferral

By managing your tax liability, your investments have the potential to grow faster and larger, providing you with the possibility of an even stronger financial foundation as you prepare for the future.

When income (such as interest, dividends, or capital gains) is generated in a taxable account, the taxes you may have to pay on that income will result in less money working for you. Some call this tax drag. Investments in the *Transamerica Advisory Annuity* grow tax-deferred – it is not a taxable account, meaning you do not pay taxes on their growth until you take withdrawals. There is no additional tax-deferral benefit derived from placing IRA or other tax-qualified funds into an annuity. Features other than tax deferral should be considered in the purchase of a qualified annuity. It's important to remember that variable annuities are long-term, tax-deferred vehicles designed for retirement purposes and are subject to investment risk, including possible loss of principal.

Additionally, when you sell an investment, or move money from one investment to another within a taxable account, it triggers a taxable event on any realized gain within the investment. That means with most accounts, you may not have control over how much in capital gains will be generated in each year. The *Transamerica Advisory Annuity* allows you to transfer among the various subaccounts without triggering a tax liability.[1]

Tax deferral can help your savings grow faster



This chart is hypothetical and for illustrative purposes only. The hypothetical rates of return shown in this chart are not guaranteed and should not be viewed as indicative of the past or future performance of any particular investment.

Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or IRA. This example assumes a single, hypothetical contribution of nonqualified $100,000, a 6% annual return, and a 24% tax rate. The actual tax results of any distribution will depend on an individual's personal tax circumstances. This hypothetical example illustrates tax deferral and does not represent the past or future performance of any particular product. This example does not assume subsequent investment or withdrawals and also does not include mortality and expense charges, sales charges, and administrative fees typically associated with variable annuities; inclusion of these items would lower the performance shown.

Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in performance between the accounts shown. Changes in tax rates and tax treatment earnings may impact the comparison shown. Investors should consider their individual investment time horizon and income tax brackets, both current and anticipated, when making an investment decision, as these further impact the results of the comparison.

[1] You can transfer at any time.

Transamerica®

When it comes to preparing for the future, there's no time like the present.

Let's get started today.

Visit **transamerica.com**

Before investing, consider a variable annuity's investment objectives, risks, charges, and expenses. Please call 800-282-8842 for prospectuses containing this and other information. Please read carefully.

Variable annuities are long-term, tax-deferred vehicles designed for retirement purposes and contain underlying investment portfolios that are subject to market fluctuation, investment risk, and possible loss of principal.

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.

Same sex couples have the right to marry in all states. The parties to each marriage that is valid under the law of any state will each be treated as a spouse as defined in this policy. Individuals in other arrangements, such as civil unions, registered domestic partnerships, or other similar arrangements, that are treated as spouses under the applicable state law, will each be treated as a spouse as defined in this policy for state law purposes. However, individuals in other arrangements, such as civil unions, registered domestic partnerships, or other similar arrangements, that are not recognized as marriage under the relevant state law, will not be treated as married or as spouses as defined in this policy for federal tax purposes. Therefore, exercise of the spousal continuation provisions of this policy or any riders by individuals who do not meet the definition of "spouse" may have adverse tax consequences and/or may not be permissible. **Please consult a tax professional for more information on this subject.**

All policies, living benefits, and forms may vary by state, and may not be available in all states. ICC19 TPVA11IC-0819, ICC19 TRMD12IC-0819 TRMD1200-0819, FRMD12NY-0819, TPVA11FL-0819, and FPVA11NY-0819.

The preceding information should not be considered to be, and does not constitute, personalized investment advice. It is intended for educational and informational purposes only. The *Transamerica Advisory Annuity* is a direct response variable annuity that cannot be purchased based on the advice or recommendation of Transamerica or other financial professionals.

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