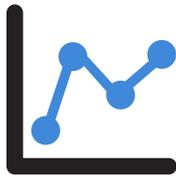


Taxes are a part of life, but you have more control over them than you might think. A Transamerica fixed index annuity can provide tax advantages that can make a big difference in your retirement planning over the long term.

Growth

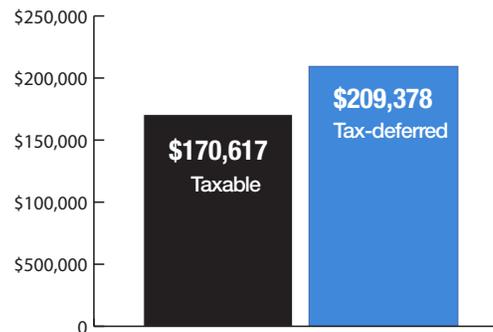


The power of taxed-deferred growth

Inside a fixed index annuity, the interest credited on your money is tax-deferred, meaning it **isn't taxed until you begin taking withdrawals**. This allows you to put more of your money to work, which can be a big advantage over taxable accounts when growing your assets over the long term.

The Difference

\$38,761 (28% tax bracket)



A difference that matters

A \$100K investment in a tax-deferred account grew to **\$209,378 over a 25-year period**, while the same amount in a taxable account grew to only \$170,617. That amounts to a **difference of \$38,761**.

Control



Taxes on your terms

Because you don't pay income taxes on interest credited on a fixed index annuity until you take withdrawals, you may be able to **delay paying taxes** until you've moved to a lower tax bracket. And unlike IRAs and 401(k)s, you have **no IRS contribution limits with a fixed index annuity**. This type of control can have a significant impact on your retirement savings.

Talk to your financial professional today to learn more about how a Transamerica fixed index annuity can give you a tax advantage.

This hypothetical illustration assumes an initial investment of \$100,000 with an annual interest rate of 3%. Accumulation amount with 3% interest are taxed at 28%. Withdrawals of tax-deferred accumulations are subject to ordinary income tax. This is for illustrative purposes only and does not guarantee or predict actual results.

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.

Annuities 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, IA.

Tax treatment of capital gains and dividends could favorably impact the investment return for the taxable investment, thereby limiting the difference in performance between the hypothetical investments shown.

Fluctuations in tax rates and tax treatment of investment earnings may affect comparative results.

Personal investment time frames and income tax brackets, both current and projected, should be considered as they could further impact the comparison.

Annuities are long-term, tax-deferred vehicles designed for retirement purposes, and are subject to investment risk, including possible loss of principal.

Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, a 10% additional federal tax may apply.

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