

*Transamerica Secure Retirement Index*<sup>SM</sup> Annuity works to protect your policy value from day one to keep it from decreasing due to market downturns. It also gives you the ability to earn interest based, in part, on the performance of an index. This gives you the opportunity to grow and protect your retirement assets.

### How *Transamerica Secure Retirement Index Annuity* works for you:

In this example, the interest credited to the index account option is determined by an annual point-to-point crediting method by comparing the starting index value to the ending index value.

If the ending index value is greater than the starting index value, your policy's index account is credited interest.

If the ending index value is lower, your policy receives no additional interest but your policy value remains protected.

Interest credited to the index account is credited at the end of the crediting period and is based on the change in the index value, the spread (the rate deducted from the percentage change in the index value), the index participation rate, and the cap.



*This hypothetical example does not guarantee or predict actual results.*

Talk to your financial advisor today to learn how a Transamerica fixed index annuity can help you take control of your retirement assets.

*Fixed index annuity issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, IA. All guarantees are backed by the claims-paying ability of Transamerica Life Insurance Company.*

*There is a maximum annual service charge of \$10. The annuity offers 5-, 8-, and 10-year surrender charge and premium enhancement recapture schedules.*

*The potential for increased interest earnings is affected by changes in the index (excluding dividend income) over the contract year. Even though changes in the index affect the index interest credited to the annuity policy, this product is not an investment in the stock market and does not participate in equities, commodities, fixed income or currencies.*

*This annuity may be appropriate for those individuals who do not need the premiums paid for the annuity to meet short-term financial needs or goals. Purchasers must understand that the interest credited based on the changes in index values will not be known until the end of the crediting period and the interest may be zero. In the event zero interest or low interest is credited, due to the charges and fees deducted from the policy value, you may receive less than the premiums paid.*

*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 policies, riders, and forms may vary by state, and may not be available in all states: ICC14 FIA0214, NIC14 FIA0214(FL), ICC14 RDR50214*

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