



## **FOR IMMEDIATE RELEASE**

BALTIMORE – January 19, 2017

### **Responding to recent market conditions Transamerica offers customers upside growth opportunities combined with principal protection and guaranteed lifetime income**

*Fixed index annuities combined with a living benefit help alleviate uncertainty for prospective retirees*

Transamerica is capitalizing on recent strong market conditions to the benefit of its customers who purchase fixed index annuities. Transamerica now offers index account cap rates ranging from 2.25% to 4.35%. This provides the potential to earn interest based on rates up to the cap, while continuing to offer protection of the policy value in fixed index annuities. Interest credited to the annuity is based, in part, on the performance of a market index – but will never lose value regardless of how the market performs.

When combined with the living benefit, Transamerica’s fixed index annuities can help address a primary concern shared by prospective retirees – outliving their financial resources – by providing a lifelong source of predictable income. Customers who choose the optional living benefit also can obtain tax-deferred growth before they begin withdrawing income.

“The opportunity to earn interest offered by Transamerica’s fixed index annuities, combined with our unique optional living benefit, are designed to take a lot of guesswork out of people’s retirement planning,” said Transamerica senior vice president Joe Boan. “These annuities provide upside potential with a guarantee that policy values will not be negatively impacted by market conditions – and the optional living benefit provides a guaranteed retirement income stream, which helps solve one of the greatest challenges that retirees and pre-retirees experience,” he said.

“Transamerica’s fixed index annuities now offer customers the ability to obtain higher interest rates on their annuity with 100% downside protection,” Boan said. “And by selecting the optional living benefit, individuals can have the confidence of knowing their income stream will be guaranteed to last throughout retirement.”

To learn more about Transamerica’s fixed index annuities and living benefits, visit [www.transamerica.com](http://www.transamerica.com).

#### **About Transamerica**

With a history that dates back more than 100 years, the Transamerica companies are recognized as leading providers of life insurance, savings, retirement and investment solutions, serving millions of customers throughout the United States. Transamerica works to Transform Tomorrow® for those who entrust its dedicated professionals with their financial needs, helping them take the necessary steps to achieve their long-term goals and aspirations. Transamerica’s 10,000 employees serve nearly every customer segment, providing a broad range of quality life insurance and savings products, individual and group pension plans, as well as asset management services. In 2015, Transamerica fulfilled its promises to customers, paying more than \$6.9 billion in insurance and annuity benefits, including return of annuity premiums paid by the customer. Transamerica’s corporate headquarters is located in Baltimore, Maryland, with other major operations in Cedar Rapids, Iowa. Transamerica is part of the Aegon group of companies. Aegon is one of the world’s largest providers of life insurance, pension solutions and asset management products, operating in more than 20 markets worldwide. For the full year of 2015, Aegon managed \$768 billion in revenue generating investments. For more information, please visit [www.transamerica.com](http://www.transamerica.com).

#### **About Transamerica Fixed Index Annuities**

**A FIXED INDEX ANNUITY IS NOT A SECURITY** and fixed index annuity policies are not an investment in the stock market or in the indexes. Index account interest is based, in part, on index performance. Past performance of an index is not an



indication of future index performance. **There is no guarantee that the index interest rate will be greater than zero percent.** Fixed index annuities are issued by Transamerica Life Insurance Company in Cedar Rapids, Iowa. They are not available in New York. All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing insurance company. For more information, visit [www.transamerica.com/individual/products/annuities](http://www.transamerica.com/individual/products/annuities). All policies, living benefits, and forms may vary by state, and may not be available in all states. Rider and policy form numbers are ICC14 FIA0214, NIC14 FIA0214(FL), ICC14 RGMB470214(IS), ICC14 RGMB470214(IJ), NIC14 RGMB470214 (IS)(FL), NIC14 RGMB470214 (IJ)(FL), ICC14 RDR50214.

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**Media inquiries:**

Jim Van Someren  
720-559-6886  
[jim.vansomeren@transamerica.com](mailto:jim.vansomeren@transamerica.com)

Julie Quinlan  
213-742-5134  
[julie.quinlan@transamerica.com](mailto:julie.quinlan@transamerica.com)

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