



FOR IMMEDIATE RELEASE

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Transamerica Introduces Annuity Rider with Guaranteed Protection

Transamerica announced today the availability of an optional variable annuity rider for investors seeking protection from market downturns and the opportunity to grow assets and build wealth. The *Transamerica Principal Optimizer*SM offers protection from market losses on an investor's principal and earnings, the potential of uncapped investment growth, and the freedom to invest 70% of premiums into any investment option available within the annuity.

For an additional fee, Transamerica Principal Optimizer variable annuity customers can enjoy the benefits of:

- Protection from market downturns, with up to 100% protection of principal and earnings growth, depending on the length of the benefit elected.
- Simplicity from a straightforward strategy with gains credited daily and dividends automatically reinvested.
- The flexibility to allocate 70% of all premiums as they wish from a menu of diverse investment options from well-known money managers. The remaining 30% will be allocated to the annuity's stable value account that offers a guaranteed interest rate.
- An optional annual reset feature to lock in gains to their guaranteed future value.

Offered for waiting periods of either seven or ten years, Transamerica Principal Optimizer offers investors the opportunity to protect premium and growth. Even if the policy value falls due to down markets, investors are guaranteed to receive 100% of their initial premium back if they elect and complete the ten-year waiting period. If an investor chooses the seven-year waiting period, they are guaranteed to receive 90% of their initial premium at the end of that waiting period. Optional annual reset is required to lock in earnings growth. At the time of an optional annual reset, this protection level percentage could drop as low as 80%.

If an investor desires to lock in gains to their policy value, they can reset the guaranteed future value and waiting period on the annual rider anniversary. If selected, Transamerica would reset the rider's waiting period, principal protection with locked-in investment gains, and reset the rider with a different set of potential guarantees at that time.

"The Transamerica Principal Optimizer may help ease an investor's concern about a downside in market performance. The rider offers a guarantee of protected premiums alongside the opportunity to lock in future growth," said Blake Bostwick, CEO of Individual Solutions at Transamerica. "If people worry about time to make up for future unexpected market performance or outliving their savings, a Transamerica variable annuity with the additional Transamerica Principal Optimizer rider may provide the peace of mind they need."

To learn more about the Transamerica Principal Optimizer, please contact your financial professional, or visit www.transamerica.com.

About Transamerica

With a history that dates back more than 100 years, Transamerica is recognized as a leading provider of life insurance, retirement and investment solutions, serving millions of customers throughout the United States. Recognizing the necessity of health and wellness during peak working life, Transamerica's dedicated professionals work to help people take the steps necessary to live better today so they can worry less about tomorrow. Transamerica serves nearly every customer segment,



providing a broad range of quality life insurance and investment products, individual and group pension plans, as well as asset management services. In 2020, Transamerica fulfilled its promises to customers, paying more than \$49 billion in insurance, retirement, and annuity claims and 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 and Denver, Colorado. Transamerica is part of the Aegon group of companies. Based in the Netherlands, 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 2020, Aegon managed over \$1.1 trillion in revenue generating investments. For more information, please visit www.transamerica.com.

About Transamerica Variable Annuities

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

If the Transamerica Principal Optimizer rider is elected, Transamerica requires the policy value to be allocated in a manner described in the contract, which may include a volatility control strategy. **In periods of high market volatility, volatility control strategies could limit participation in market gains; this may conflict with investment objectives by limiting the ability to maximize potential growth of the policy value and, in turn, the value of any guaranteed benefit that is tied to investment performance.** Volatility control strategies are intended to help limit overall volatility and reduce the effects of significant market downturns during periods of high market volatility, providing policy owners with the opportunity for smoother performance and better risk-adjusted returns. **There is an additional fee for the rider which, in part, pays for protecting the benefit base from investment losses. Since the benefit base does not decrease as a result of investment losses, volatility control strategies might not provide a meaningful additional benefit to investors.** Underlying funds with volatility control strategies may not be consistent with all investment objectives. There may be other investment options available under the rider that do not invest in funds that utilize volatility control strategies.

While the rider is effective, quarterly rebalancing is required and will take place at the end of each quarter on the same date the rider fee is deducted. The guaranteed future value cannot be annuitized and is not payable as a death benefit. No further benefit is provided after the guaranteed future value date unless an optional reset is elected.

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, Inc., 1801 California St., Suite 5200, Denver CO 80202, FINRA member. References to Transamerica may pertain to one or all of these companies.

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

All policies, riders, and forms may vary by state, and may not be available in all states. Rider form numbers are ICC19 TRGL22IC-R0319(IS), ICC19 TRGL22IC-R0319(IJ), TRGL22FL-R0319(IS), TRGL22FL-R0319(IJ), FRGL22NY-R0319(IS), FRGL22NY-R0319(IJ)

For more information on a variable annuity please go to www.transamerica.com for prospectuses. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. Read them carefully before you invest.

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