



FOR IMMEDIATE RELEASE

Transamerica and Annexus Launch Enhanced Suite of Fixed Index Annuities

BALTIMORE, March 25, 2019 — Transamerica announced enhancements to its current fixed index annuities and the launch of a new product suite in an alliance with Annexus to expand distribution. The Transamerica Secure Retirement Index® II Annuity is designed to help address Americans' objectives for consistency and flexibility while providing a source of guaranteed lifetime retirement income.

"We see fixed index annuities as a huge opportunity to expand our leadership position in the annuities market," said Joe Boan, Transamerica Chief Sales Officer. "We chose to work with Annexus because of their thought leadership, proven ability to capture market share, and exceptional record of innovation with fixed index annuities."

The new Transamerica Secure Retirement Index II Annuity features the NYSE® Expanded Opportunities™ Index, which mimics the advanced quantitative finance techniques used by Morgan Stanley Investment Management to manage assets on behalf of large pension funds, endowments and other institutional investors worldwide. The NYSE® Expanded Opportunities™ Index is administered by ICE Data Indices, part of the Intercontinental Exchange, which is the parent company of the New York Stock Exchange.

Enhancements were also made to the Transamerica Income Plus® living benefit which offers, for a fee, lifetime income guaranteed that grows during the first 10 policy years at a 10% simple annual rate in each policy year without a withdrawal. Once withdrawals begin, the annual income will be paid for life.

"Financial professionals feel strongly about the value of being able to offer a consistent stream of retirement income to their clients," Mr. Boan noted. "Our enhanced living benefit rider creates a source of income clients can count on for the rest of their lives, even if they live to be age 100 or older."

"People nearing or in retirement have two major concerns: market volatility and whether they'll run out of money in retirement," said Annexus Co-Founder, Don Dady. "The Transamerica Secure Retirement Index II Annuity offers financial professionals and their clients a powerful product for both challenges."

"Annexus is focused on expanding client-centered fixed index annuities to a broader market," Annexus Co-Founder, Ron Shurts added. "This product suite, especially the shorter-term 5-year Contingent Deferred Surrender Charge design, is intuitive to Registered Investment Advisors who need to de-risk portfolios as clients near retirement."

It's always important to remember that guaranteed income is subject to the claims-paying ability of the issuing insurance company.

Financial professionals seeking additional information should contact their Transamerica representative or an Annexus-affiliated independent distribution company. If you're preparing for or are in retirement and want more information, please contact your financial professional.

About the Transamerica Secure Retirement Index® II Annuity

The Transamerica Secure Retirement Index® II Annuity is a modified flexible premium annuity that offers principal protection, growth potential and lifetime retirement income. It is underwritten by Transamerica and available through Transamerica and the exclusive Annexus network of independent distribution companies.



About Transamerica Income Plus®

This optional benefit is available with both Transamerica Secure Retirement Index® Annuity and Transamerica Secure Retirement Index® II Annuity for a 1% annual fee based on the Withdrawal Base and deducted from the Policy Value. The Withdrawal Base is different from the Policy Value, cannot be withdrawn in a lump sum and is used only for the calculation of lifetime withdrawals. The guaranteed lifetime withdrawal benefit will not increase in any given year in which a withdrawal is taken, if it is after the 10th living benefit anniversary or prior to age 50. The living benefit withdrawal amount is guaranteed as long as there are no excess withdrawals. While excess withdrawals are permitted, they will reduce the living benefit withdrawal amount. If a withdrawal in excess of the living benefit withdrawal amount causes the policy value to reach zero, the living benefit and policy will terminate, and no more benefits are payable.

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. There is no guarantee that the Company will declare an interest rate greater than the guaranteed minimum effective interest rate.

Fixed index annuity issued by Transamerica Life Insurance Company in Cedar Rapids, Iowa. Not available in New York or Montana.

All policies, living benefits, and forms may vary by state, and may not be available in all states: ICC14 FIA0214, NIC14 FIA0214(FL), ICC14 RGMB470214(IS), ICC14 RGMB470214(IJ), NIC14 RGMB470214 (IS) (FL), NIC14 RGMB470214 (IJ)(FL), ICC14 RDR50214.

About the NYSE® Expanded Opportunities™ Index

This index is based on its stated methodology which is available upon request. Morgan Stanley Investment Management licensed intellectual property to ICE Data Indices, LLC for the creation of the index methodology but does not act as portfolio manager, nor recommend to buy or sell any asset class used by the Index. It is not possible to invest directly in an index.

Source ICE Data Indices, LLC, is used with permission. "NYSE®" is a trademark of ICE Data Indices, LLC or its Affiliates ("ICE Data") which is licensed, along with the NYSE® Expanded Opportunities™ Index ("Index") for use by Transamerica in connection with the Transamerica Secure Retirement Index II Annuities (the "Product"). ICE Data shall be the Index Sponsor, Index owner and the Index Administrator. The intellectual and other property rights to the methodology and formula of the Index which shall be utilized under license by ICE Data are owned by or licensed to Morgan Stanley Investment Management Inc. ("MSIM") or its Affiliates (collectively "Morgan Stanley"). Neither Transamerica nor the Product, as applicable, is sponsored, endorsed, sold or promoted by ICE Data, its affiliates, Morgan Stanley or any of their third party suppliers including data licensors ("ICE Data and its Suppliers"). ICE Data and its Suppliers make no representations or warranties regarding the advisability of adopting a strategy or purchasing the Product or the ability of the Index to track general market performance. Past performance of an Index is not an indicator of or a guarantee of future results. Use and distribution of the Index, Index data and ICE Data's trademarks are prohibited without ICE Data's express written permission.

ICE DATA AND ITS SUPPLIERS DISCLAIM ANY AND ALL WARRANTIES AND REPRESENTATIONS, EXPRESS AND/OR IMPLIED, INCLUDING ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, INCLUDING THE INDICES, INDEX DATA AND ANY INFORMATION INCLUDED IN, RELATED TO, OR DERIVED THEREFROM ("INDEX DATA"). ICE DATA AND ITS SUPPLIERS SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY WITH RESPECT TO THE ADEQUACY, ACCURACY, TIMELINESS OR COMPLETENESS OF THE INDICES AND THE INDEX DATA, WHICH ARE PROVIDED ON AN "AS IS" BASIS AND YOUR USE IS AT YOUR OWN RISK.

About Annexus

Annexus is the leading independent developer of index-based retirement solutions, including fixed index annuities and IUL insurance. The Annexus product development team provides insurance carrier partners with patent-protected solutions and turnkey actuarial modeling, pricing and hedging strategies. We also partner with leading academics, asset managers and the world's largest investment banks to design industry leading index solutions. Annexus designed products are distributed through insurance carriers to leading financial institutions and through the Annexus network of Independent Distribution Companies. Find out more about Annexus and its products at www.annexus.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 2018, Transamerica fulfilled its promises to customers, paying more than \$42.6 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. 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 2018, Aegon managed \$920 billion in revenue generating investments. For more information, please visit www.transamerica.com.

Media inquiries:

Media.Relations@transamerica.com

Hank Williams
(319) 355-7789
Email: hank.williams@transamerica.com

Julie Quinlan
(303) 383-5923
julie.quinlan@transamerica.com