



# Transamerica Structured Index Advantage Income Annuity

Product

<b>Company</b>	<b>Transamerica Life Insurance Company</b> Aegon
<b>A.M Best Rating</b>	A
<b>Standard and Poor's Rating</b>	A+
<b>Product Type</b>	Structured
<b>Product</b>	<b>Transamerica Structured Index Advantage Income Annuity</b> (FPDA)
<b>Policy Form Number</b>	ICC24 TPVA14IC-0720 (SC)
<b>Distribution Channels Sold In</b>	B/D: Full Service National B/D: Independent Bank
<b>Product Launch Date</b>	5/1/2026
<b>Bonus</b>	N/A
<b>Surrender Charge</b>	<b>6 Years</b> 8.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00%
<b>Share Class</b>	B Share
<b>Mortality and Expense Charge (M&amp;E)</b>	N/A
<b>Product Fee</b>	N/A
<b>Administration Charge</b>	N/A
<b>Other Charge</b>	N/A
<b>*Total Annual Expense</b>	N/A
<b>Annual Contract Fee</b>	N/A
<b>Annual Contract Fee Waived At</b>	N/A
<b>Minimum Guarantee/ Minimum Guaranteed Surrender Value</b>	N/A
<b>Strategies / Subaccounts Offered</b>	0 Indexed, 74 Structured, 0 Variable, 1 Fixed

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<b>Company</b>	<b>Transamerica Life Insurance Company</b> Aegon
<b>Product</b>	<b>Transamerica Structured Index Advantage Income Annuity</b> (FPDA)
<b>Net Subaccount Fee Range</b>	N/A
<b>Free Transfers per Year</b>	N/A
<b>Transfer Fee</b>	N/A
<b>Rate Banding</b>	No Banding
<b>Current Fixed Account Rate(s)</b>	3.00%
<b>Upcoming Fixed Account Rate(s)</b>	N/A
<b>Other Crediting Strategy Information</b>	N/A
<b>Penalty-Free Withdrawals</b>	<b>Greater of:</b> Earnings or 10% of the Premiums Paid  Must leave \$2,000 in account
<b>Death Benefit</b>	Full Account Value
<b>Surrender Charge Waivers Available</b>	Nursing Home Terminal Illness Unemployment
<b>Available Plan Types</b>	401(a), 401(k), IRA, NQ, Roth IRA, SEP IRA, SIMPLE IRA
<b>Issue Ages</b>	0 - 85
<b>Minimum Initial Premiums</b>	Q/NQ \$25,000
<b>Minimum Subsequent Premium</b>	Q/NQ \$5,000
<b>Guaranteed Lifetime Withdrawal Benefit (GLWB)</b>	<b>Actively Marketed</b> Income Advantage Rider Income Advantage Rider with Optional Step-Up Benefit

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<b>Product</b>	<b>Transamerica Structured Index Advantage Income Annuity</b> (FPDA)
<b>Guaranteed Minimum Withdrawal Benefit (GMWB)</b>	N/A
<b>Guaranteed Minimum Accumulation Benefit (GMAB)</b>	N/A
<b>Guaranteed Minimum Death Benefit (GMDB)</b>	<b>Actively Marketed</b> Guaranteed Minimum Death Benefit II Additional Death Distribution
<b>Guaranteed Minimum Income Benefit (GMIB)</b>	N/A
<b>Other</b>	Withdrawals from the structured strategies are subject to a Daily Adjustment, which may be negative.  Additional Premiums Paid are not allowed after age 90.
<b>State Approvals</b>	<b>Variations Approved In:</b> CA  <b>States Not Approved In:</b> NY, OR
<b>Street Level Compensation</b>	To be determined by the Broker/Dealer
<b>Data thought to be current as of:</b>	5/1/2026

\* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



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Structured Strategies

Rates Effective May 1, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Transamerica Life Insurance Company Aegon	Transamerica Structured Index Advantage Income Annuity (FPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	14.00% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	N/A
			Fidelity World Factor Leaders Index 0.5% AR	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	11.50% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	N/A
			iShares Russell 2000 ETF	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	19.50% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	N/A
			iShares U.S. Technology ETF	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	17.00% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	N/A
			First Trust Equity Edge Index	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	15.50% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	11.00% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / N/A	N/A
			Fidelity World Factor Leaders Index 0.5% AR	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	9.50% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / N/A	N/A
			iShares Russell 2000 ETF	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	15.50% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / N/A	N/A

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Structured Strategies

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Transamerica Life Insurance Company Aegon	Transamerica Structured Index Advantage Income Annuity (FPDA)	N/A	iShares U.S. Technology ETF	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	13.50% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / N/A	N/A
			First Trust Equity Edge Index	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	12.00% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / N/A	N/A
			S&P 500	Biennial	Term End Point	Losses Covered Up To	10.00%	100.00%	25.00% Biennially	N/A	N/A	10.00% / 100% / 4.00% Biennially / N/A	N/A
			Fidelity World Factor Leaders Index 0.5% AR	Biennial	Term End Point	Losses Covered Up To	10.00%	100.00%	35.00% Biennially	N/A	N/A	10.00% / 100% / 4.00% Biennially / N/A	N/A
			iShares Russell 2000 ETF	Biennial	Term End Point	Losses Covered Up To	10.00%	100.00%	40.00% Biennially	N/A	N/A	10.00% / 100% / 4.00% Biennially / N/A	N/A
			iShares U.S. Technology ETF	Biennial	Term End Point	Losses Covered Up To	10.00%	100.00%	30.00% Biennially	N/A	N/A	10.00% / 100% / 4.00% Biennially / N/A	N/A
			First Trust Equity Edge Index	Biennial	Term End Point	Losses Covered Up To	10.00%	100.00%	45.00% Biennially	N/A	N/A	10.00% / 100% / 4.00% Biennially / N/A	N/A
			S&P 500	Biennial	Term End Point	Losses Covered Up To	15.00%	100.00%	22.00% Biennially	N/A	N/A	15.00% / 100% / 3.00% Biennially / N/A	N/A

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Transamerica Life Insurance Company Aegon	Transamerica Structured Index Advantage Income Annuity (FPDA)	N/A	Fidelity World Factor Leaders Index 0.5% AR	Biennial	Term End Point	Losses Covered Up To	15.00%	100.00%	30.00% Biennially	N/A	N/A	15.00% / 100% / 3.00% Biennially / N/A	N/A
			iShares Russell 2000 ETF	Biennial	Term End Point	Losses Covered Up To	15.00%	100.00%	32.00% Biennially	N/A	N/A	15.00% / 100% / 3.00% Biennially / N/A	N/A
			iShares U.S. Technology ETF	Biennial	Term End Point	Losses Covered Up To	15.00%	100.00%	25.00% Biennially	N/A	N/A	15.00% / 100% / 3.00% Biennially / N/A	N/A
			First Trust Equity Edge Index	Biennial	Term End Point	Losses Covered Up To	15.00%	100.00%	40.00% Biennially	N/A	N/A	15.00% / 100% / 3.00% Biennially / N/A	N/A
			S&P 500	Biennial	Term End Point	Losses Covered Up To	15.00%	100.00%	30.00% Biennially	N/A	1.25%	15.00% / 100% / 5.00% Biennially / N/A	N/A
			Fidelity World Factor Leaders Index 0.5% AR	Biennial	Term End Point	Losses Covered Up To	15.00%	100.00%	35.00% Biennially	N/A	1.25%	15.00% / 100% / 5.00% Biennially / N/A	N/A
			iShares Russell 2000 ETF	Biennial	Term End Point	Losses Covered Up To	15.00%	100.00%	50.00% Biennially	N/A	1.25%	15.00% / 100% / 5.00% Biennially / N/A	N/A
			iShares U.S. Technology ETF	Biennial	Term End Point	Losses Covered Up To	15.00%	100.00%	38.00% Biennially	N/A	1.25%	15.00% / 100% / 5.00% Biennially / N/A	N/A

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Transamerica Life Insurance Company Aegon	Transamerica Structured Index Advantage Income Annuity (FPDA)	N/A	First Trust Equity Edge Index	Biennial	Term End Point	Losses Covered Up To	15.00%	100.00%	45.00% Biennially	N/A	1.25%	15.00% / 100% / 5.00% Biennially / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	85.00% Sexennially	N/A	N/A	10.00% / 100% / 10.00% Sexennially / N/A	N/A
			Fidelity World Factor Leaders Index 0.5% AR	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	90.00% Sexennially	N/A	N/A	10.00% / 100% / 10.00% Sexennially / N/A	N/A
			iShares Russell 2000 ETF	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	100.00% Sexennially	N/A	N/A	10.00% / 100% / 10.00% Sexennially / N/A	N/A
			iShares U.S. Technology ETF	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	90.00% Sexennially	N/A	N/A	10.00% / 100% / 10.00% Sexennially / N/A	N/A
			First Trust Equity Edge Index	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	125.00% Sexennially	N/A	N/A	10.00% / 100% / 10.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	60.00% Sexennially	N/A	N/A	20.00% / 100% / 8.00% Sexennially / N/A	N/A

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Transamerica Life Insurance Company Aegon	Transamerica Structured Index Advantage Income Annuity (FPDA)	N/A	Fidelity World Factor Leaders Index 0.5% AR	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	75.00% Sexennially	N/A	N/A	20.00% / 100% / 8.00% Sexennially / N/A	N/A
			iShares Russell 2000 ETF	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	75.00% Sexennially	N/A	N/A	20.00% / 100% / 8.00% Sexennially / N/A	N/A
			iShares U.S. Technology ETF	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	65.00% Sexennially	N/A	N/A	20.00% / 100% / 8.00% Sexennially / N/A	N/A
			First Trust Equity Edge Index	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	115.00% Sexennially	N/A	N/A	20.00% / 100% / 8.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	60.00% Sexennially	N/A	N/A	10.00% / 100% / 8.00% Sexennially / N/A	N/A
			Fidelity World Factor Leaders Index 0.5% AR	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	65.00% Sexennially	N/A	N/A	10.00% / 100% / 8.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	75.00% Sexennially	N/A	1.25%	10.00% / 100% / 12.00% Sexennially / N/A	N/A

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Transamerica Life Insurance Company Aegon	Transamerica Structured Index Advantage Income Annuity (FPDA)	N/A	Fidelity World Factor Leaders Index 0.5% AR	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	70.00% Sexennially	N/A	1.25%	10.00% / 100% / 12.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	N/A	N/A	1.25%	15.00% / 50% / N/A / N/A	N/A
			Fidelity World Factor Leaders Index 0.5% AR	Six Years	Term End Point	Losses Covered Up To	15.00%	110.00%	N/A	N/A	1.25%	15.00% / 50% / N/A / N/A	N/A
			iShares Russell 2000 ETF	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	N/A	N/A	1.25%	15.00% / 50% / N/A / N/A	N/A
			iShares U.S. Technology ETF	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	N/A	N/A	1.25%	15.00% / 50% / N/A / N/A	N/A
			First Trust Equity Edge Index	Six Years	Term End Point	Losses Covered Up To	15.00%	125.00%	N/A	N/A	1.25%	15.00% / 50% / N/A / N/A	N/A
			S&P 500	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	5.00%
			S&P 500	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	9.25%

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Transamerica Life Insurance Company Aegon	Transamerica Structured Index Advantage Income Annuity (FPDA)	N/A	Fidelity World Factor Leaders Index 0.5% AR	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	5.00%
			Fidelity World Factor Leaders Index 0.5% AR	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	6.25%
			iShares Russell 2000 ETF	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	5.00%
			iShares Russell 2000 ETF	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	11.25%
			iShares U.S. Technology ETF	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	5.00%
			iShares U.S. Technology ETF	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	10.50%
			First Trust Equity Edge Index	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	5.00%
			First Trust Equity Edge Index	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	8.00%

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# Transamerica Structured Index Advantage Income Annuity

Structured Strategies

Rates Effective May 1, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Transamerica Life Insurance Company Aegon	Transamerica Structured Index Advantage Income Annuity (FPDA)	N/A	S&P 500	Biennial	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	10.00%
			S&P 500	Biennial	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	16.00%
			Fidelity World Factor Leaders Index 0.5% AR	Biennial	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	10.00%
			Fidelity World Factor Leaders Index 0.5% AR	Biennial	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	13.00%
			iShares Russell 2000 ETF	Biennial	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	10.00%
			iShares Russell 2000 ETF	Biennial	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	18.00%
			iShares U.S. Technology ETF	Biennial	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	10.00%
			iShares U.S. Technology ETF	Biennial	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	18.00%

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# Transamerica Structured Index Advantage Income Annuity

Structured Strategies

Rates Effective May 1, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Transamerica Life Insurance Company Aegon	Transamerica Structured Index Advantage Income Annuity (FPDA)	N/A	First Trust Equity Edge Index	Biennial	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	10.00%
			First Trust Equity Edge Index	Biennial	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	16.00%
			S&P 500	Six Years	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	30.00%
			S&P 500	Six Years	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	40.00%
			Fidelity World Factor Leaders Index 0.5% AR	Six Years	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	30.00%
			Fidelity World Factor Leaders Index 0.5% AR	Six Years	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	35.00%
			iShares Russell 2000 ETF	Six Years	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	30.00%
			iShares Russell 2000 ETF	Six Years	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	42.00%

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# Transamerica Structured Index Advantage Income Annuity

Structured Strategies

Rates Effective May 1, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Transamerica Life Insurance Company Aegon	Transamerica Structured Index Advantage Income Annuity (FPDA)	N/A	iShares U.S. Technology ETF	Six Years	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	30.00%
			iShares U.S. Technology ETF	Six Years	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	42.00%
			First Trust Equity Edge Index	Six Years	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	30.00%
			First Trust Equity Edge Index	Six Years	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	42.00%
<b>Current Fixed Account Rate(s)</b>		3.00%											
<b>Upcoming Fixed Account Rate(s)</b>		N/A											

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Rates Effective May 1, 2026

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													<p>Premiums are held in a Holding Account before they're transferred to the structured strategies on either the 1st, 8th, 15th or 22nd of the month. The Holding Account earns interest daily. Transfers between structured strategies are allowed at the end of a strategy term. A structured strategy is not available if it extends beyond the Annuity Date.</p> <p>Several structured strategies assess a 1.25% charge at the beginning of each term and deducts it at the end of the term. This charged is annualized for the length of the term.</p> <p>Performance Triggered and Dual Performance Triggered structured strategies for each index listed above credit one rate. If the index return is negative and not in excess of the buffer percentage, the Dual Performance Triggered rate above will be credited. If the index return is zero or positive, the Performance Triggered rate above will be credited. If the Index return declines more than the buffer percentage, the annuitant will experience a loss. For example, if the buffer is 10.00% and the index declines 11.00%, the annuitant will experience a loss of 1.00%.</p> <p>Policy provides a "Best Entry Option" where the initial index value automatically resets to a lower level, thus increasing the potential for index gains. The Buffer Rate will reset based of the new index values. The reset is available if index performance is down at least 5.00%. The index value cannot be reset by more than a 20.00%. For example: if the initial index value is 1,000, then drops to 900 and is reset, it then finishes at 1,050. The Account Value would be increased by 16.67% <math>[(1,050/900)-1 = 16.67\%]</math> rather than 5.00% <math>[(1,050/1,000)-1 = 5.00\%]</math>, subject to the current Cap Rate. The index must be between 950 and 800 to be eligible to reset in this example. These values and the number of days that these values are available are declared at the beginning of the structured strategy term. "Observation Days" are the first day of the month since the beginning of the structured strategy term. The Annual Point-to-Point structured strategies have one "Observation Day", the Two-Year Point-to-Point structured strategies have two "Observation Days" and he six-year Term End Point with a fee structured strategies have six "Observation Days and three "Observation Days" without the fee." The structured strategies with the "Best Entry Option" are the last two S&amp;P 500 and Fidelity World Factor Leaders Index 0.5% AR listed for each of the three structured strategy options available.</p> <p>Structured strategies provide the ability to lock-in the interim Account Value on any business day during the index term, less any applicable fee, in the event of a gain or loss, once annually. The lock-in can either be requested or done automatically. Once a lock-in has occurred, the funds are transferred to the "Performance Lock Account" and are credited compound interest daily, subject to a minimum of 0.25%. Funds can be reallocated to a new structured strategy on the allocation anniversary. The "Performance Lock Account" will be reduced dollar-for-dollar for any withdrawals, fees or charges. Withdrawals from the "Performance Lock Account" are not subject to a Daily Adjustment. The "Performance Lock+" feature allows re-entry into the original strategy on any monthly anniversary, prior to the end of the term. The buffer will remain the same, however a new cap, participation rate and performance triggered rate will apply for the remainder of the original strategy's term. The minimum participation rate and performance triggered rate upon re-entry is 0.10%. There is no limit to how often a Performance Lock can be exercised and reentry can occur during a strategies term. For strategies with a fee, the fee will continue to be charged for the remainder of the term after a reentry. Example: a 6 year term with a 1.25% annualized fee and \$10,000 initial strategy amount (total fee for the term is \$750 <math>(\\$10,000 \times 1.25) \times 6</math>). Upon a Performance Lock in year 2, the remaining fee of \$500 would be applied (\$250 would have been applied to the interim value for years 1 and 2). After the charges were applied, \$11,000 was the Performance Locked amount. In year 3, reentry was elected, the full amount of the fee that would be assessed for the remainder of the strategies term is \$412.50 <math>(\\$11,000 \times 1.25\%) \times 3</math>. The total fee assessed for the six year term would be \$1,162.50.</p> <p>The Daily Adjustment is used to create an interim Account Value used in the calculation of withdrawals, the Death Benefit and annuitization. The Interim Value formula includes valuing the options, Bond Reference Portfolio Yield Rate and the days remaining in the structured strategies and Surrender Charge periods. The Bond Reference Portfolio Yield Rate only applies within the Surrender Charge period and each Premium Paid has its own Surrender Charge period. The Daily Adjustment is not applicable on the structured strategy</p>
	<b>Other Crediting Strategy Information</b>												

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# Transamerica Structured Index Advantage Income Annuity

Structured Strategies

Rates Effective May 1, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
		term end date.											



Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company
Benefit Name	Income Advantage Rider	Income Advantage Rider with Optional Step-Up Benefit
Products Available On	Transamerica Structured Index Advantage Income Annuity	Transamerica Structured Index Advantage Income Annuity
Is Benefit a Rider?	Yes	Yes
Benefit Launch Date	5/1/2026	5/1/2026
Can Benefit Be Terminated?	No	No
Benefit Issue Ages	0 - 85	0 - 85
Minimum Age at Which GLWB Payments Can Commence	59	59
Waiting Period to Exercise Benefit	N/A	N/A
Step-Up	No	Yes
Step-Up Frequency	N/A	N/A
Spousal Continuation	Yes	Yes
Benefit Base Bonus on GLWB	N/A	N/A
Increasing Income after Income Commencement	No	No
Current Annual Benefit Charge	N/A	1.45%
Maximum Annual Benefit Charge	N/A	2.50%
Charge Frequency	N/A	Quarterly
Charge Based on	N/A	Greater of Account Value or Benefit Base
Rollup Interest Type	N/A	N/A
Rollup	N/A	N/A
Initial Rollup Period	N/A	N/A
Reset on Rollup Period Permitted	No	No

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## Side-by-Side Comparison

Guaranteed Lifetime Withdrawal Benefit

Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company
Benefit Name	Income Advantage Rider	Income Advantage Rider with Optional Step-Up Benefit
Maximum Rollup Period	N/A	N/A
Impact of Withdrawals Prior to Income Commencement	Pro Rata	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Benefit Base: Pro Rata Account Value: Dollar-for-Dollar	Benefit Base: Pro Rata Account Value: Dollar-for-Dollar
Investment Restrictions	N/A	N/A
Benefit Conflicts	Rider is not available for most retirement plans.	Rider is not available for most retirement plans.



Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company
Benefit Name	Income Advantage Rider	Income Advantage Rider with Optional Step-Up Benefit
<p><b>Guaranteed Lifetime Withdrawal Benefit</b></p>	<p>Mandatory Income Advantage Rider provides annual withdrawals at one of two a specified levels (see below*), regardless if the Account Value goes to zero. On any the sixth fifth rider anniversary and any rider anniversary thereafter, a "Rider Reset" may occur. Upon a "Rider Reset", the existing rider is terminated and a rider is added with a new minimum age, withdrawal percentage and rider fee. At that time, if income has commenced, it will stop and the owner will re-elect an income start date. Income declaration could be delayed if the new minimum age has increased under the new rider. Any withdrawal prior to income declaration are considered excess withdrawals. If a "Rider Reset" is elected and the Additional Death Benefit was elected, it will also reset. Surrender charges may apply to withdrawals under the rider if they exceed the free withdrawal amount. Any surrender charges assessed to a withdrawal of the Guaranteed Withdrawal Payment will count towards the available Guaranteed Withdrawal Amount for the remainder of that year. Spousal continuation is available if the surviving spouse is eligible to purchase a new rider upon policy continuation. Rider cannot be terminated at client's request. Rider will terminate for an excess withdrawal that reduces the Account Value to zero.</p>	<p>Mandatory Income Advantage Rider with Step-Up provides annual withdrawals at one of two specified levels (see below*), regardless if the Account Value goes to zero. Each year, the Guaranteed Withdrawal Payment is based on the greater of the Account Value or Benefit Base. Automatic step-up at time of income declaration, if Account Value exceeds Benefit Base. If a step-up occurs on any day other than a structured strategy's term end date, the step-up value is based on the Interim Values of any strategies not on a term end date. On the sixth rider anniversary and any rider anniversary thereafter, a "Rider Reset" may occur. Upon a "Rider Reset", the existing rider is terminated and a new rider is added with a new minimum age, withdrawal percentage and rider fee. At that time, if income has commenced, it will stop and the owner will re-elect an income start date. Income declaration could be delayed if the new minimum age has increased under the new rider. Any withdrawal prior to income declaration are considered excess withdrawals. If a "Rider Reset" is elected and the optional Additional Death Benefit GMDB was elected, it will also reset. Surrender charges may apply to withdrawals under the rider if they exceed the free withdrawal amount. Any surrender charges assessed to a withdrawal of the Guaranteed Withdrawal Payment will count towards the available Guaranteed Withdrawal Amount for the remainder of that year. Spousal continuation is available if the surviving spouse is eligible to purchase a new rider upon policy continuation. A partial rider charge refund may occur if the policy is terminated in certain years prior to income declaration. Joint Life Income % is based on the youngest Designated Life at rider issue. Joint</p>

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Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company
Benefit Name	Income Advantage Rider	Income Advantage Rider with Optional Step-Up Benefit
		Life annual charge of 1.55% is deducted quarterly from the Account Value, but based on the greater of the Account Value or Benefit Base. Rider cannot be terminated at client's request. Rider will terminate for an excess withdrawal that reduces the Account Value to zero.
Benefit Payout Table	*Current Guaranteed Withdrawal Payment amounts are available through Transamerica Life and may vary based on factors such as issue age and the number of years that income is deferred.	*Current Guaranteed Withdrawal Payment amounts are available through Transamerica Life and may vary based on factors such as issue age and the number of years that income is deferred.
Benefit Close Date	N/A	N/A



Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company
Benefit Name	Guaranteed Minimum Death Benefit II	Additional Death Distribution
Products Available On	Transamerica Structured Index Advantage Annuity Transamerica Structured Index Advantage Income Annuity	Transamerica Structured Index Advantage Income Annuity
Benefit Launch Date	5/1/2024	5/1/2026
Benefit Type	Return of Principal	Earnings Enhancement Benefit
Can Benefit Be Terminated?	No	Yes
Rider Issue Ages	0 - 80	0 - 75
Step-Up	No	No
Step-Up Frequency	N/A	N/A
Spousal Continuation	Yes	Yes
Current Annual Benefit Charge	0.50%	0.35%
Maximum Annual Benefit Charge	0.50%	1.00%
Charge Frequency	Quarterly	Annually
Charge Based on	Benefit Base	Account Value
Rollup Interest Type	N/A	N/A
Rollup	N/A	N/A
Initial Rollup Period	N/A	N/A
Reset on Rollup Period Permitted	No	No
Maximum Rollup Period	N/A	N/A
Impact of Withdrawals	Pro Rata	Dollar-for-Dollar
Investment Restrictions	N/A	Must purchase be purchased in conjunction with the Income Advantage GLWB rider.
Benefit Conflicts	N/A	N/A



Company	Transamerica Life Insurance Company	Transamerica Life Insurance Company
Benefit Name	Guaranteed Minimum Death Benefit II	Additional Death Distribution
<b>Guaranteed Minimum Death Benefit</b>	<p>Optional Guaranteed Minimum Death Benefit provides a minimum death benefit that is equal to:</p> <p><b>Greater of:</b></p> <ol style="list-style-type: none"> <li>1. Full Account Value, or</li> <li>2. Premiums Paid, adjusted for withdrawals.</li> </ol> <p><b>Rider Charge</b> Ages 0 - 70: 0.00% Ages 71 - 80: 0.50%</p> <p>Death Benefit will equal the Full Account Value upon the death of an owner who is not also an annuitant. Rider must be elected at issue or upon spousal continuation only. If elected upon spousal continuation, the Benefit Base is equal to the Account Value when the rider is elected.</p>	<p>Optional Additional Death Benefit provides an additional Death Benefit that is equal to a percentage of any Earnings (see below*) as a result of the annuitant's death. Earnings equals the Account Value as of the date of death, less Premiums Paid, plus withdrawals that exceed the earnings on the date of the withdrawal. A client elected "Rider Reset" is available on the sixth anniversary and every anniversary thereafter until age 75. The percentage of earnings and the rider charge may change with a reset. If the Income Advantage Rider is reset, the Additional Death Benefit will also be reset.</p> <p><b>*Percentage of Earnings</b></p> <p><b>Issue Ages 0 - 65</b> 40% of Earnings</p> <p><b>Issue Ages 66 - 75</b> 20% of Earnings</p> <p>Rider must be elected at issue. Rider will terminate if an excess withdrawal reduces the Account Value to zero.</p>
<b>Benefit Close Date</b>	N/A	N/A