



<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 Annuity</b> (FPDA)
<b>Policy Form Number</b>	TPVA1400-0720
<b>Distribution Channels Sold In</b>	B/D: Full Service National B/D: Independent Bank
<b>Product Launch Date</b>	5/16/2022
<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 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>	3.50%
<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, Inherited NQ, Inherited 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>	N/A

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<b>Product</b>	<b>Transamerica Structured Index Advantage 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
<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, MA, UT  <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>	4/15/2026

\* 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.



Rates Effective April 15, 2026

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Transamerica Life Insurance Company Aegon	Transamerica Structured Index Advantage Annuity (FPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	16.00% 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%	14.75% 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%	23.00% 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%	20.00% 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%	19.00% 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%	12.25% 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%	11.00% 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%	18.00% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / N/A	N/A

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# Transamerica Structured Index Advantage Annuity

Structured Strategies

Rates Effective April 15, 2026

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Transamerica Life Insurance Company Aegon	Transamerica Structured Index Advantage Annuity (FPDA)	N/A	iShares U.S. Technology ETF	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	16.00% 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%	14.00% 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%	30.00% 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%	150.00% 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%	50.00% 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%	40.00% 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%	250.00% 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%	25.00% 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 Annuity (FPDA)	N/A	Fidelity World Factor Leaders Index 0.5% AR	Biennial	Term End Point	Losses Covered Up To	15.00%	100.00%	45.00% 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%	38.00% 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%	30.00% 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%	80.00% 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%	N/A 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%	N/A 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%	80.00% 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%	46.00% 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 Annuity (FPDA)	N/A	First Trust Equity Edge Index	Biennial	Term End Point	Losses Covered Up To	15.00%	100.00%	N/A 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%	250.00% 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%	N/A 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%	150.00% 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%	125.00% 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%	N/A 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%	85.00% 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 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%	500.00% 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%	100.00% 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%	90.00% 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%	500.00% 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%	75.00% 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%	N/A 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%	175.00% 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 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%	N/A 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%	112.00%	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%	130.00%	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%	110.00%	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%	105.00%	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%	155.00%	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	10.25%

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Structured Strategies

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Transamerica Life Insurance Company Aegon	Transamerica Structured Index Advantage 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	7.25%
			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	12.25%
			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	11.50%
			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	9.00%

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Rates Effective April 15, 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 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	18.00%
			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	15.00%
			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	20.00%
			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	20.00%

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Transamerica Life Insurance Company Aegon	Transamerica Structured Index Advantage 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	18.00%
			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	45.00%
			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	40.00%
			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	50.00%

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# Transamerica Structured Index Advantage Annuity

Structured Strategies

Rates Effective April 15, 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 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	50.00%
			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	50.00%
<b>Current Fixed Account Rate(s)</b>		3.50%											
<b>Upcoming Fixed Account Rate(s)</b>		N/A											

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<p><b>Other Crediting Strategy Information</b></p>		<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>Withdrawals reduce the initial structured strategies Account Value, pro rata.</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 the 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 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. If no allocation instructions are received, the funds will be allocated to the same structured strategy. 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>											

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		<p>A maximum of 97 structured strategies can be elected at any one time.</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 term end date.</p>											



# Guaranteed Minimum Death Benefit II

Guaranteed Minimum Death Benefit

<b>Company</b>	<b>Transamerica Life Insurance Company</b>
<b>Benefit Name</b>	<b>Guaranteed Minimum Death Benefit II</b>
<b>Products Available On</b>	Transamerica Structured Index Advantage Annuity Transamerica Structured Index Advantage Income Annuity
<b>Benefit Launch Date</b>	5/1/2024
<b>Benefit Type</b>	Return of Principal
<b>Can Benefit Be Terminated?</b>	No
<b>Rider Issue Ages</b>	0 - 80
<b>Step-Up</b>	No
<b>Step-Up Frequency</b>	N/A
<b>Spousal Continuation</b>	Yes
<b>Current Annual Benefit Charge</b>	0.50%
<b>Maximum Annual Benefit Charge</b>	0.50%
<b>Charge Frequency</b>	Quarterly
<b>Charge Based on</b>	Benefit Base
<b>Rollup Interest Type</b>	N/A
<b>Rollup</b>	N/A
<b>Initial Rollup Period</b>	N/A
<b>Reset on Rollup Period Permitted</b>	No
<b>Maximum Rollup Period</b>	N/A
<b>Impact of Withdrawals</b>	Pro Rata
<b>Investment Restrictions</b>	N/A
<b>Benefit Conflicts</b>	N/A

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# Guaranteed Minimum Death Benefit II

Guaranteed Minimum Death Benefit

<b>Company</b>	<b>Transamerica Life Insurance Company</b>
<b>Benefit Name</b>	<b>Guaranteed Minimum Death Benefit II</b>
<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>
<b>Benefit Close Date</b>	N/A