



A great way to prepare for the future

Transamerica Advisory AnnuitySM

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, New York. Annuities are underwritten and distributed by Transamerica Capital, LLC, 1801 California St., Suite 5200, Denver, CO 80202. FINRA member. References to Transamerica may pertain to one or all of these companies.

Annuities may lose value and are not insured by the FDIC or any federal government agency. They are not a deposit of or guaranteed by any bank, bank affiliate, or credit union.

Lower cost investing with no surrender charges

The *Transamerica Advisory Annuity* offers a lower-cost investment platform, the opportunity to lock in death benefits, and the power of tax deferral.

Premium amounts	
Minimum Initial Premium:	\$1,000 (Qualified), \$5,000 (Nonqualified)
Minimum Subsequent Premiums:	\$50
Maximum Subsequent Premiums:	Lesser of \$60,000 or IRS contribution limit (Qualified), \$25,000 (Nonqualified)
Maximum Cumulative Premiums:	Policy Value Death Benefit: \$5 million (issue ages 0–95) without prior approval. Return of Premium Death Benefit \$1 million (issue ages 0–75) without prior approval.

Fees and charges	
Service charge at time of issue and with a maximum of:	\$25
Waiver Threshold:	\$25,000

Surrender charge schedule	
No surrender charges	

Death benefit options (investment options may be limited.)	
Policy Value:	Issue age: 0–95, M&E&A fee: 0.27%. Mortality and Expense Risk Fee, and Administrative Charge (M&E&A) is an annual fee assessed daily and is a percentage of the subaccount Policy Value.
Return of Premium:	Issue age: 0–75, M&E&A fee: 0.47%. M&E&A is an annual fee assessed daily and is a percentage of the subaccount Policy Value.

Investment options

A comprehensive lineup of investment options from some of the most-recognized money managers in the industry. Investment option management fees vary.

Withdrawal options

Withdrawals can be made at any time on or before the Annuity Commencement Date. The minimum withdrawal is \$500, with the exception of systematic payout options and required minimum distributions. Withdrawals can be specified to be taken from one or more specific investment options or pro rata from all investment options. Pro rata will be the default if not specified in the request.

Some features may vary and may not be available in all states. Conditions and restrictions may apply. See prospectus for details.

Subaccounts by asset class	Net fund expense
Equity	
DFA VA Equity Allocation Portfolio	0.31%
DFA VA International Small Portfolio	0.39%
DFA VA International Value Portfolio	0.28%
DFA VA U.S. Large Value Portfolio	0.21%
DFA VA U.S. Targeted Value Portfolio	0.28%
TA S&P 500 Index	0.12%
Vanguard® VIF Capital Growth Portfolio	0.34%
Vanguard® VIF Diversified Value Portfolio	0.28%
Vanguard® VIF Equity Income Portfolio	0.29%
Vanguard® VIF Equity Index Portfolio	0.14%
Vanguard® VIF International Portfolio	0.31%
Vanguard® VIF Mid-Cap Index Portfolio	0.17%
Vanguard® VIF Total International Stock Market Index Portfolio	0.08%
Vanguard® VIF Total Stock Market Index Portfolio	0.13%
Real estate	
Vanguard® VIF Real Estate Index Portfolio	0.26%
Fixed income	
DFA VA Global Bond Portfolio – Institutional Class	0.21%
DFA VA Short-Term Fixed Portfolio	0.12%
Vanguard® VIF Global Bond Index Portfolio	0.13%
Vanguard® VIF High Yield Bond Portfolio	0.24%
Vanguard® VIF Money Market Portfolio	0.15%
Vanguard® VIF Short-Term Investment-Grade Portfolio	0.14%
Vanguard® VIF Total Bond Market Index Portfolio	0.14%
Asset allocation	
DFA VA Global Moderate Allocation Portfolio	0.28%
Vanguard® VIF Balanced Portfolio	0.20%
Vanguard® VIF Conservative Allocation Portfolio	0.12%
Vanguard® VIF Growth Portfolio	0.34%
Vanguard® VIF Moderate Allocation Portfolio	0.12%

Investment option names may vary from their corresponding underlying portfolio names.

You could lose money by investing in the Vanguard VIF Money Market Portfolio. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.





When it comes to preparing for the future, there's no time like the present.

Let's get started today.

 Visit [transamerica.com](https://www.transamerica.com)

Before investing, consider a variable annuity's investment objectives, risks, charges, and expenses. Please call 800-282-8842 for prospectuses containing this and other information. Please read carefully.

What is a variable annuity?

Variable annuities are long-term, tax-deferred vehicles designed for retirement purposes and contain underlying investment portfolios that are subject to market fluctuation, investment risk, and possible loss of principal.

Withdrawals

Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% additional federal tax if withdrawn before age 59½.

Additional information

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

Same sex couples have the right to marry in all states. The parties to each marriage that is valid under the law of any state will each be treated as a spouse as defined in this policy. Individuals in other arrangements, such as civil unions, registered domestic partnerships, or other similar arrangements, that are treated as spouses under the applicable state law, will each be treated as a spouse as defined in this policy for state law purposes. However, individuals in other arrangements, such as civil unions, registered domestic partnerships, or other similar arrangements, that are not recognized as marriage under the relevant state law, will not be treated as married or as spouses as defined in this policy for federal tax purposes. Therefore, exercise of the spousal continuation provisions of this policy or any riders by individuals who do not meet the definition of "spouse" may have adverse tax consequences and/or may not be permissible. **Please consult a tax professional for more information on this subject.**

There is no additional tax-deferral benefit derived from placing IRA or other tax-qualified funds into an annuity. Features other than tax-deferral should be considered in the purchase of a qualified annuity.

All policies, living benefits, and forms may vary by state, and may not be available in all states. ICC19 TPVA11IC-0819, ICC19 TRMD12IC-0819, TRMD1200-0819, FRMD12NY-0819, TPVA11FL-0819, and FPVA11NY-0819.

The preceding information should not be considered to be, and does not constitute, personalized investment advice. It is intended for educational and informational purposes only.

The *Transamerica Advisory Annuity* is a direct response variable annuity that cannot be purchased based on the advice or recommendation of Transamerica or other financial professionals.