

Paying it forward

Opportunity to grow assets and leave a legacy with the *Transamerica Advisory Annuity*SM



A life can't be measured in dollars and cents, but thoughtful legacy planning can have a lasting impact on loved ones. Continue to live for today while planning for tomorrow with the *Transamerica Advisory Annuity*.

The *Transamerica Advisory Annuity* provides a lower-cost investment option for people who want tax-deferred growth, tax-advantaged legacy planning, or both.

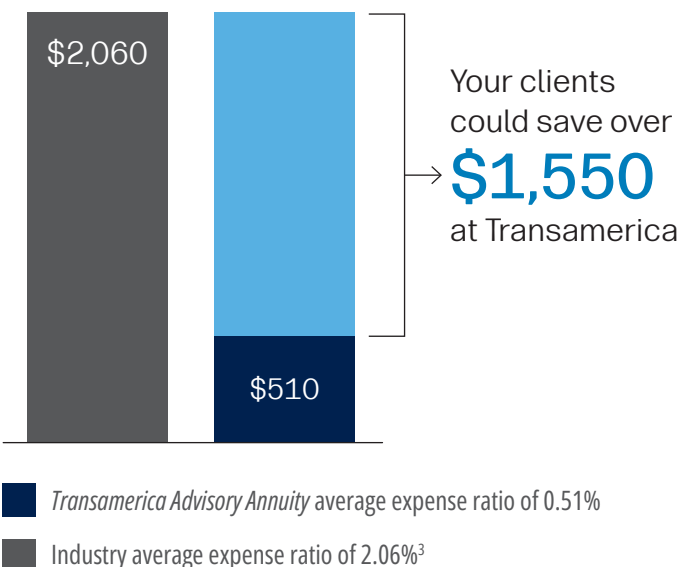
Leave more memories and less work

Probate is a lengthy, public process that can be costly, potentially consuming between 3–7% of the total estate value, depending on the state.¹ By placing a portion of your assets into a variable annuity and naming beneficiaries, your loved ones could gain quicker access to resources they may need while sorting out the rest of your estate.

Protect your beneficiaries' inheritances

Navigating taxes can be difficult. With the nonqualified stretch option, beneficiaries can help defer their tax exposure by opting for nonqualified stretch payments based on their life expectancy.² And, by leveraging the 1035 exchange process, you won't pay capital gains when transferring a current policy to the *Transamerica Advisory Annuity*.

An efficient annuity



¹ "How much does probate cost and how long does it take?," freeadvice.com, updated July 2023

² "How to Avoid Paying Taxes on an Inherited Annuity," smartasset.com, March 2025

³ Source: Morningstar, Inc., as of May 2023, the most recent data available, the average annuity industry expense is 2.06% excluding fees for optional riders. The actual expense ratio for the *Transamerica Advisory Annuity* ranges from 0.35% to 0.66%. This range includes an administrative fee of 0.10%, a mortality and expense risk fee of 0.17%, and an investment expense range of 0.08% – 0.39% which is dependent upon the investment allocation selected. The expense ratio excludes additional fees that would apply if the Return of Premium death benefit rider is elected. In addition, contracts with balances under \$25,000 are subject to a \$25 annual service charge. This charge is waived if the policy value, or the sum of premiums less all withdrawals, is equal to or greater than \$25,000.

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



Before you decide to switch to another annuity, including the *Transamerica Advisory Annuity*, you should consider all costs – such as annual maintenance fees, surrender charges, and death benefits – and the financial strength of the insurance carrier. Please be sure to contact your current insurance carrier for a comparison beyond cost structure.

Extend advice to future generations

A legacy isn't simply a bucket of assets – it's an enduring reminder of a life well lived. We all have to part with loved ones someday, but when that day comes, you can still help your beneficiaries inherit their estates wisely by designating how they will receive payments ahead of time.

A life lived well deserves remembering. Plan for tomorrow and live well today.

Contact Transamerica to learn more about the *Transamerica Advisory Annuity*.



Call **800-282-8842**

Before investing, consider a variable annuity's investment objectives, risks, charges, and expenses. Go to transamerica.com for prospectuses containing this and other information. Please read carefully.

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.

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.

Transamerica Advisory Annuity range of fees and charges include 0.27% to 0.47% mortality and expense risk fee and administrative charge (M&E&A), \$25 annual service charge, and investment option management fees.

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.

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.

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.