



RATE CHANGE ANNOUNCEMENT

TRANSAMERICA SECURE RETIREMENT INDEX® II (TSRI II) RATES: EFFECTIVE MARCH 1, 2020

Transamerica is committed to offering the most competitive rates economic conditions permit. Given the current economic environment, it's necessary to adjust the below rates effective March 1, 2020.

Please check with your firm to verify which products it offers.

CREDITING PERIOD: ONE YEAR	
5-Year Surrender Charge Period	<ul style="list-style-type: none"> • NYSE 1-Year Term Strategy A: <ul style="list-style-type: none"> • Spread: 2.45% • NYSE 1-Year Term Strategy B: <ul style="list-style-type: none"> • Participant Rate: 40% • NYSE 5-Year Term: <ul style="list-style-type: none"> • Spread: 2.50% <p>> VIEW RATE SHEET</p>
10-Year Surrender Charge Period	<ul style="list-style-type: none"> • NYSE 2-Year Term Strategy A: <ul style="list-style-type: none"> • Spread: 2.45% • NYSE 1-Year Term Strategy B: <ul style="list-style-type: none"> • Participant Rate: 40% <p>> VIEW RATE SHEET</p>

RATE LOCK GUIDELINES:

In order to receive the current rates, applications must be signed by February 29, 2020.

CASH POLICIES:

Completed applications and funds must be received in good order within 15 days of signing the application (the "receipt deadline").

For example:

- An application signed on February 25, 2020, would have a receipt deadline of March 11, 2020.
- An application signed on February 29, 2020, would have a receipt deadline of March 15, 2020.

Completed applications and funds received after the receipt deadline will be issued with the most current interest rate.

TRANSFER POLICIES (INTERNAL OR EXTERNAL):

Completed applications, all transfer paperwork, and funds must be received in good order within 70 days of signing the application (the "receipt deadline").

For example:

- An application involving a transfer signed on February 25, 2020, would have a receipt deadline of May 5, 2020.
- An application involving a transfer signed on February 29, 2020, would have a receipt deadline of May 9, 2020.

Completed applications, transfer paperwork, and funds received after the receipt deadline will be issued with the most current interest rate.

Any subsequent premiums made during the first contract year will receive the rates effective at the time the premium is credited to the annuity.

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A FIXED INDEX ANNUITY IS NOT A SECURITY and fixed index annuity policies are not an investment in the stock market or in financial market 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.

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

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

Transamerica Secure Retirement Index® Annuity is issued by Transamerica Life Insurance Company in Cedar Rapids, Iowa. Available in all states except New York and Montana.

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