





# RATE INCREASE ANNOUNCEMENT

## **TRANSAMERICA SECURE RETIREMENT INDEX ANNUITY® II (TSRI II) RATES: EFFECTIVE MAY 1, 2020**

Great news! As a part of our ongoing commitment to offer the most competitive rates economic conditions permit, we're pleased to inform you TSRI II will have a rate increase effective May 1, 2020 — giving your clients even more of an opportunity to protect and grow the retirement income they've worked so hard to create.

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

CREDITING PERIOD: ONE YEAR	
 <b>5-Year</b> Surrender Charge Period	<ul style="list-style-type: none"> <li>• NYSE 1-Year Term Strategy A:               <ul style="list-style-type: none"> <li>• Spread: 2.50%</li> <li>• Participant Rate: 100%</li> </ul> </li> <li>• NYSE 1-Year Term Strategy B:               <ul style="list-style-type: none"> <li>• Participant Rate: 60%</li> </ul> </li> <li>• NYSE 5-Year Term:               <ul style="list-style-type: none"> <li>• Spread: 3.00%</li> </ul> </li> </ul> <p style="text-align: right;"><a href="#" style="color: red; text-decoration: underline;">&gt; VIEW RATE SHEET</a></p>
 <b>10-Year</b> Surrender Charge Period	<ul style="list-style-type: none"> <li>• NYSE 2-Year Term Strategy A:               <ul style="list-style-type: none"> <li>• Spread: 3.50%</li> <li>• Participant Rate: 100%</li> </ul> </li> <li>• NYSE 2-Year Term Strategy B:               <ul style="list-style-type: none"> <li>• Participant Rate: 60%</li> </ul> </li> </ul> <p style="text-align: right;"><a href="#" style="color: red; text-decoration: underline;">&gt; VIEW RATE SHEET</a></p>

## **RATE LOCK GUIDELINES:**

In order to receive the current rates, applications must be signed by April 30, 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 April 26, 2020, would have a receipt deadline of May 11, 2020.
- An application signed on April 30, 2020, would have a receipt deadline of May 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 April 26, 2020, would have a receipt deadline of July 5, 2020.
- An application involving a transfer signed on April 30, 2020, would have a receipt deadline of July 9, 2020.

Completed applications 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.

**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.

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

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

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