

THE ADVISORY ANNUITY ADVANTAGE

AN ANNUITY MADE FOR ADVISORY ACCOUNTS

Enjoy the freedom to diversify your portfolio even more with an annuity built for the needs of today – the *Transamerica Advisory Annuity*SM.

We know product diversification is just as important as asset diversification, but many annuities are difficult to offer in a fee-based business model. The *Transamerica Advisory Annuity* variable annuity helps mitigate this issue and leaves you with some of the great benefits an annuity can provide.

LOWER-COST INVESTING

- Average annual costs are more than 70% lower than the industry average*
- No sales commissions or surrender charges
- Choose investments managed by some of the industry's well-known names

THE POWER OF TAX DEFERRAL

- Manage tax liability when moving investments between various subaccounts

LOCK IN DEATH BENEFITS

- Access legacy options for those most important to you
- The flexibility to choose between two, tax-advantaged legacy options
- Policy Value or Return of Premium death benefits

Transamerica Advisory Annuity
— dedicated support you
can rely on.



Our *Transamerica Advisory Annuity* Education Desk works with you to help you manage your annuity. And if you're working with a financial professional, they can easily draw their fees once the account is set up.

* Morningstar, Inc, as of December 2019 the *Transamerica Advisory Annuity* has an average expense ratio of 0.52 versus the annuity industry average of 2.26% excludes fee for optional riders. Actual expense ratios for the *Transamerica Advisory Annuity* range from 0.38% to 0.84% depending on the investment allocation. The expense ratio includes an administrative fee of 0.10% and a mortality and expense risk fee of 0.17%. The expense ratio excludes additional fees that would apply if the Return of Premium death benefit rider is elected. The mortality and expense risk fee and administrative fee for Return of Premium is 0.47%. In addition, contracts with balances under \$25,000 are subject to a \$25 annual maintenance fee. 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, Inc., 1801 California St., Suite 5200, Denver, CO 80202. FINRA member. References to Transamerica may pertain to one or all of these companies.





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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.

You should consider a variable annuity's investment objectives, risks, charges, and expenses carefully before investing.

Please call 866-799-6442 for prospectuses containing this and other information. Read it carefully.

Any withdrawals, reduce the variable annuity's policy value, death benefits, and other values.

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.