

Transamerica Savers Choice

A Single Premium Tax-deferred Fixed Annuity

Premium of \$100,000 and over

Rate Guarantee Period	No Return of Premium	Return of Premium
4-Year		
5-Year		
6-Year		
7-Year		
8-Year		

Premium under \$100,000

Rate Guarantee Period	No Return of Premium	Return of Premium
4-Year		
5-Year		
6-Year		
7-Year		
8-Year		

All rates and percentages are effective as of _____ and are subject to change without notice.

If the single premium payment equals or exceeds \$100,000, this interest enhancement percentage is included in the Initial Guaranteed Effective Annual Interest Rate and will be included in all renewal interest rates.

Guaranteed Minimum Interest Rate.

Guaranteed Minimum Interest Rate. The guaranteed minimum rate for the Transamerica Savers Choice fixed annuity is effective through the current calendar quarter and is recalculated each quarter thereafter. The guaranteed minimum rate you will receive, which is guaranteed for the life of the policy, is the rate that is in effect at the time you purchase the annuity.

All guarantees are based on the claims-paying ability of Transamerica Financial Life Insurance Company.

Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, a 10% Federal tax penalty may apply.

Surrender charge in policy years 1-8: 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, and 0% thereafter.

Effective annual yield or total return will fluctuate along with market and other economic conditions. Past performance does not guarantee future results. This policy meets the minimum cash value requirements for your state.

Available only in New York. Policy Form No. AS880 107 107 0506 (NY)(REV).

For more information about the Transamerica Savers Choice Fixed Annuity, please see your financial professional today, or call Transamerica at 1-800-553-5957.



Annuities issued by:
Transamerica Financial Life Insurance Company • Harrison, NY

Not insured by FDIC or any federal government agency.	May lose value.	Not a deposit of or guaranteed by any bank, bank affiliate, or credit union.
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