

Transamerica Secure Foundation

A Flexible Premium Tax-deferred Fixed Annuity

This product is not available for new sales.

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Confidence with Growth

Fixed growth rates. Your client will know exactly what their rate of return will be during the initial interest-rate period, which will last for five years. After that, a renewal interest rate will be determined each year, and guaranteed to stay the same for one year.

Tax deferral. One of the main benefits of a fixed annuity is tax deferral. Tax deferral means your client will not pay any taxes on their investment until they take a withdrawal. This allows your client's money to accumulate faster than an annually taxed product—like a savings account—growing at the same rate.

Policy Value Credit. If your client's premium is \$100,000 or more on any premium payment anniversary, their interest rate will be increased for the next 12 premium months thanks to a policy value credit (PVC).

If your client's policy value reaches the \$100,000 mark due to an additional premium outside of a policy anniversary, only the additional premium will receive the PVC. For example, if their initial premium is \$40,000, and two months later they add a second premium of \$60,000, only the \$60,000 would receive an increased interest rate until the anniversary of their initial premium arrives.

Confidence with Guarantees

Guaranteed income options. Your client can choose from several options for receiving income during retirement, such as guaranteed income for life. Income for life can be an important feature of their annuity because it's impossible to predict how long they will live.

Return of premium guarantee. If your client decides they need to surrender their annuity, they will always receive at least 100% of the premium payments made, minus any previous withdrawals and applicable premium taxes.

Minimum interest rate guarantee. Your client's annuity's policy will state a minimum interest rate. Renewal interest rates are guaranteed to never fall below this rate.

Family security. If the annuitant passes away while the policy is in force, the primary beneficiary will receive the full policy value free of surrender charges. In addition, these proceeds will generally pass directly to the named primary beneficiary, helping to avoid the unnecessary delays and costs of probate.

All guarantees are based on the claims-paying ability of the issuing 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.

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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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Access to Your Client's Money

10% a year. Your client can receive up to 10% of their policy value each year without surrender charges. Your client can receive their money in one of two ways:

- Lump-sum withdrawals.¹ Minimum is \$500.
- Systematic payout options.¹ Choose to receive payments on a monthly, quarterly, semi annual, or annual basis. Minimum payout amount is \$50.

Withdrawal Options for Nursing Care or Terminal Conditions. If your client encounter one of the situations below, their surrender charge will be waived. These options are available even during years when the 10% withdrawal has been taken.

- Nursing Care Withdrawal Option. Surrender charge is waived if your client or your client's spouse is admitted to a qualified care facility for at least 30 consecutive days. Minimum distribution is \$1,000.
- Terminal Condition Withdrawal Option. Surrender charge is waived if your client or your client's spouse is diagnosed with a terminal condition and has less than 12 months to live. Minimum distribution is \$1,000.

Confinement must begin or diagnosis must be made on or after the policy date. Not available in all jurisdictions. Restrictions and limitations may apply. See policy for complete details.

Required Minimum Distributions. Take Required Minimum Distributions for qualified plans free of surrender charges.

Surrender Charges. Amounts withdrawn in excess of the surrender charge-free 10% of policy value are subject to the early withdrawal surrender charge schedule below.

Number of Years Since Premium Payment Date	1	2	3	4	5	6
Surrender Charge	7%	7%	6%	4%	2%	0%

¹ While multiple partial withdrawals are allowed each policy year, the total percentage distributed through lump sum and systematic payout withdrawals is surrender charge free only if it does not exceed 10% of policy value (as calculated immediately prior to withdrawal).

It's Easy to Get Started

To purchase Secure Foundation, a minimum initial premium of \$5,000 (\$2,000 for qualified plans) is required. It is available to owners/annuitants age 90 or younger. And because Secure Foundation is a flexible premium fixed annuity, additional contributions of \$1,000 can be added at any time. See policy for details.

Your client are not required to undergo medical testing or answer questions about your health.

For civil union partners, registered domestic partners, or other similar relationships as recognized by your state, please contact a qualified tax advisor prior to purchasing.

Transamerica Financial Life Insurance Company is licensed in New York.