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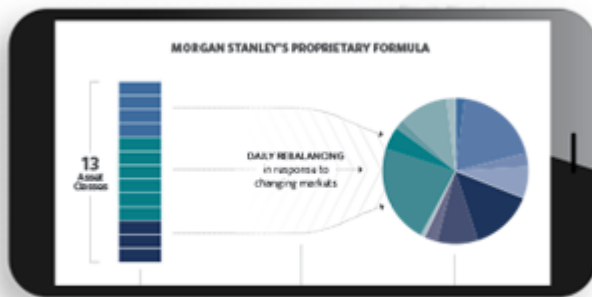
## GROWTH AND PROTECTION

Show clients how to protect their principal from negative market performance while seeking a growth opportunity tied to an index¹

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## GUARANTEED INCOME¹

Demonstrate the importance of a growing stream of future income they can't outlive²



## PROPRIETARY INDEX

Introduce the first index built on the proprietary quantitative finance techniques of Morgan Stanley Investment Management<sup>3</sup>

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Call us today at 877-645-4939 to request an illustration for your next client meeting.

<sup>1</sup>All guarantees are subject to the claims-paying ability of Transamerica Life Insurance Company.

<sup>2</sup>Lifetime income is available through the optional *Transamerica Income Plus*<sup>®</sup> Living Benefit rider for an additional cost or annuitization at no additional cost. Certain restrictions and limitations apply.

<sup>3</sup>This index is rules-based and unmanaged. Morgan Stanley designed the index methodology but does not act as portfolio managers and does not recommend or buy any asset class used by the index. "Morgan Stanley" refers to the asset management division of the firm Morgan Stanley Investment Management.

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

Fixed annuities are long term products designed for retirement needs. Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% additional federal tax if withdrawn before age 59½. These products are not suitable for everyone. Your clients should carefully evaluate their needs, including their potential liquidity needs, goals and objectives.

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