

Strength.  
Performance.  
Purpose.

Myga Mark<sup>SM</sup> 5

Flexible Premium Fixed Deferred Annuities

### First-Year Additional Interest Rate

You automatically receive an additional 1.5% interest rate for the first year on each premium payment and any restarts.

### Interest Crediting

When a premium payment is allocated to the Five-Year Guaranteed Term Option, a declared interest rate is guaranteed\* and locked in for the duration of the five-year term. At the end of the term, you may:

- Restart for another term, based on the then-current interest rate. This begins a new five-year term and a new surrender charge schedule.
- Do nothing, and allow the term value to roll over automatically to the Guaranteed Annual Term.\*\* With this option:
  - 100% of your value is available for withdrawal at any time, without surrender charge or market value adjustment. The minimum withdrawal amount is \$500 (\$100 for systematic withdrawal options).
  - A “checkbook” gives you convenient access.
  - Your term values continue to grow tax-deferred.
  - You can restart some, or all, of your term value into another five-year term at any time.

### Issue Ages

0-90 in most states. Please confirm with your agent.

If the annuity is owned jointly, the issue age is based on the age of the older owner. If an entity, such as a trust or corporation, owns the annuity, the age of the older annuitant determines the issue age.

### Surrender Charge-Free Withdrawals<sup>†</sup>

You may withdraw up to 5% of your Guaranteed Term Option values (plus 100% of any values in the Guaranteed Annual Term) yearly, starting 30 days after the contract effective date, without incurring a surrender charge. The minimum withdrawal amount is \$500 (\$100 for systematic withdrawal options), and no withdrawal may exceed the annuity’s surrender value.

### Surrender Charge Schedule

Withdrawals over the surrender charge-free amount are subject to a surrender charge, depending on the number of years since your premium was received or restarted.

Premium or Restart Year:	1	2	3	4	5	6+
Surrender Charge:	9%	8%	7%	6%	5%	0%

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### Market Value Adjustment

A market value adjustment, which can be positive or negative, applies to withdrawals from the Guaranteed Term Option that exceed the surrender charge-free amount. If negative, the adjustment will never exceed the interest credited (plus any previously assessed adjustments). This adjustment is based on a formula that recognizes changes in the Constant Maturity Treasury Rate over time. The formula resets whenever premium is restarted in a Guaranteed Term Option. Market value adjustments may not apply in all states. See your contract for details.

### Annuity Statement

A statement is provided annually.

MygaMark<sup>SM</sup> flexible premium fixed deferred annuities are issued by



Cedar Rapids, IA

Products are distributed and administered by Legacy Marketing Group<sup>SM</sup>

LEGACY

Your future is our business.<sup>SM</sup>

dba: Legacy Marketing Insurance Services (CA Only)  
P.O. Box 7873, San Francisco, CA 94120-7873  
Telephone: 877-549-7663 • Fax: 800-211-5642

Policy Form No: TLIC-PMYA-0806-5, TLIC-PMYA-0806-5(FI)

Certificate Form No: TLIC-CMYA-0806-5

Endorsement Nos: TLIC-5YR-0806, TLIC-5YR-0806(B), TLIC-GAT-0806, TLIC-GAT-0806(B)

Policy forms and numbers may vary by state.

 **No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early.**

\* Guarantees are based on the claims-paying ability of Transamerica.

\*\* Available only for premiums that have reached the end of a Guaranteed Term Option.

† Withdrawals in excess of the surrender charge-free amount may be subject to applicable surrender charges and/or market value adjustments. Withdrawals are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal tax penalty may apply.

This insert describes features unique to MygaMark<sup>SM</sup> 5. For exact terms and conditions, please refer to the contract.

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