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\*Source: Morningstar, Inc. as of December 2018 **The Transamerica Advisory Annuity** has an average expense ratio of 0.52% versus the annuity industry average of 2.24% excludes fee for optional riders. Actual expense ratios for the Transamerica Advisory Annuity range from 0.39% to 0.93% depending on the investment allocation.

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