

THE POWER OF THE PYRAMID®

Transamerica's aspiration to be your brand of choice is accomplished in part by our excellent reputation for fiscal responsibility and integrity. Our industry ratings and financial strength speak volumes!

INDUSTRY RATINGS

Transamerica's consistently high ratings are a direct reflection of the care with which we manage our business. Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company have received high ratings from the industry's most respected independent rating services.

Agency	Rating	Description	Ranking
A.M. Best	A+	Superior	Second highest of 16 ratings
Standard & Poor's	AA-	Very Strong	Fourth highest of 21 ratings
Moody's	A1	Good	Fifth highest of 21 ratings
Fitch	AA	Very Strong	Third highest of 24 ratings

Ratings as of March 2009. Ratings shown represent current and independent opinions from the leading providers of ratings of insurance companies. After evaluating a company's financial condition and operating performance, these agencies assign ratings of a company's financial strength and ability to meet obligations to policyholders.

FINANCIAL STRENGTH

The following figures are for Transamerica Life Insurance Company (TLIC) and Transamerica Financial Life Insurance Company (TFLIC) as of December 31, 2008.¹

(in billions)	TLIC	TFLIC
Life Insurance in Force	\$1,107.3	\$296.4
Total Assets	\$ 103.9	\$ 18.8
Liabilities less AVR	\$ 97.7	\$ 17.9
Capital & Surplus	\$ 4.9	\$ 0.8
Net Worth	\$ 6.2	\$ 0.9

¹The above figures are reported on a statutory basis, as prescribed by the National Association of Insurance Commissioners. The Asset Valuation Reserve is excluded from Total Liabilities and is included in Net Worth. The assets of the parent company, holding company, or company combinations are not available to pay the claims of individual policies and contracts issued by the insurance companies.

Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company are members of the AEGON Insurance Group, a multinational insurance organization headquartered in The Hague, The Netherlands. Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states.



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company