People want to live long, healthy lives with the financial means to do so — and we’re here to help. To us, dependable financial guidance should go beyond numbers.

Our customers come from many walks of life, but we realize they share common concerns: healthcare costs, retirement readiness, and protecting their family's quality of life. No matter your personal goals or what you envision for your family, we’re here to listen, offer the right strategies, and take the time necessary to help you pursue your ideal future.

We’re blazing a new trail in the financial industry and pushing for recognition of the bigger picture. After all, what good is wealth without the health and the peace of mind to enjoy it? Enough talk, let's get started.

FINANCIAL STRENGTH AND RELIABILITY TODAY

Our dedicated and talented professionals have both the experience and knowledge to help our customers take control of their financial lives.

- Our prudent approach to risk management helps protect customers’ money. We are one of a select few companies rated “strong” in enterprise risk management.¹
- Our disciplined investment philosophy ensures that our broadly diversified investment portfolio balances risk and reward.
- We maintain a strong balance sheet and capital position so that we’ll be here for generations to come.

FINANCIAL STRENGTH RATINGS**
As of most recent report

<table>
<thead>
<tr>
<th>Rating Agency</th>
<th>Rating</th>
<th>Category</th>
<th>Effective Dates</th>
</tr>
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<tbody>
<tr>
<td>A.M. Best</td>
<td>A</td>
<td>3rd of 16 Categories</td>
<td>September 12, 2019</td>
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<tr>
<td>Fitch</td>
<td>A+</td>
<td>5th of 19 Categories</td>
<td>October 11, 2019</td>
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<tr>
<td>Moody’s</td>
<td>A1</td>
<td>5th of 21 Categories</td>
<td>November 7, 2019</td>
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<tr>
<td>S&amp;P Global</td>
<td>A+</td>
<td>5th of 21 Categories</td>
<td>February 21, 2020</td>
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</tbody>
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** A.M. Best Company, Fitch Ratings, Moody’s Investors Service, and S&P Global are credit rating organizations serving the insurance and other financial services industries. Ratings reflect the opinion of the relative financial strength and operating performance of the company. Copies of rating reports are available at transamerica.com.

TOTAL GENERAL ACCOUNT INVESTED ASSETS
Statutory basis as of December 31, 2019

- Corporate and other bonds
- Asset and mortgage backed securities (ABS/MBS)
- Treasury, agency, and other government bonds
- Mortgage loans
- Other invested assets***
- Securities lending reinvested collateral
- Cash and cash equivalents

$8.3 Billion Invested Assets
- Investment grade: 45%
- Below investment grade: 5%

$5.3 Billion Bond Portfolio
- Commercial mortgage loans: 97%
- Construction loans: 2%
- Agriculture loans: 1%

$1.5 Billion Mortgage Loans
- Commercial mortgage loans: 91%
- Construction loans: 7%
- Agriculture loans: 12%

***Other invested assets consists primarily of alternative investments, contract loans and real estate.

Bond ratings are sourced from S&P, Moody’s, Fitch, Internal Analysis, as well as the NAIC.

For more information, contact your financial professional.

Visit: transamerica.com

The Transamerica companies are part of the worldwide group of Aegon companies. As an international life insurance, pensions, and asset management company based in The Hague, Aegon has businesses in over twenty markets in the Americas, Europe, and Asia. Insurance products issued by Transamerica Financial Life Insurance Company, Harrison, NY.