

TRANSAMERICA LIFE INSURANCE COMPANY

Our Service Philosophy

Our mission is to provide customer service which is professional, courteous, accurate and timely.

The reason we are here is because of you.

We treat people with dignity and respect. We listen and understand our customers. We deliver quality products and service.

We are no more than a phone call away.

NOL13702 9/11

The Company Behind Your Policy



*Pictured above is the Home Office of
Transamerica Life Insurance Company,
Cedar Rapids, Iowa.
Transamerica Life Insurance Company is
an **AEGON** company*



Transamerica Life Insurance Company
HOME OFFICE: CEDAR RAPIDS, IA

Quality

Since our inception, Transamerica Life Insurance Company has been committed to delivering competitive products. We provide quality products and services. Our primary goal is to satisfy our policyholders by winning their confidence and building long-term relationships. Transamerica's agents have the experience and ability to help clients with their insurance planning.

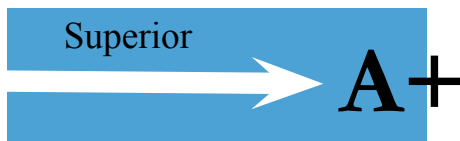
Financial Strength

as of October 1, 2011

Ratings of A.M. Best, Moody's, Fitch, and Standard & Poor's reflect the current opinion of the relative financial strength and operating performance of Transamerica Life Insurance Company:

A.M. BEST

(2nd of 16 categories A++ to S)



MOODY'S

(5th of 21 categories Aaa to C)



STANDARD & POOR'S

(4th of 21 categories AAA to R)



FITCH RATINGS

(4th of 19 categories AAA to C)



Copies of rating reports are available upon request.

Visit our website www.aegonins.com for current A.M. Best, Fitch, Standard & Poor's, and Moody's ratings.

Security

This quality and financial strength gives you the security you should expect from your insurance company.