

NOTICE OF PRIVACY PRACTICES TRANSAMERICA COMPANIES

This Notice is provided to you by the Transamerica companies listed at the end of this Notice. We value our customers and your trust in us, especially when you share your personal information with us. We understand that the privacy and security of that personal information is important to you. We call this information "customer data" or just "data". This Notice describes the customer data we collect and how we use, share and protect that data. If your relationship with us ends, we will continue to handle your data in accordance with this Notice.

Customer Data That We Collect

We collect the following types of customer data:

Data	Typical Sources
Name, email and physical address, age, social security and driver's license numbers, employment, financial and health data and history	From you directly, when you submit applications and forms and engage in communications with us. We may also receive this data from employers, healthcare providers and other insurance companies
Data about your transactions with us and unaffiliated third parties ("Third Parties"), such as account balances, coverages, premiums, payment and claims history and medical or health data	From our affiliates (companies under common ownership) and Third Parties
Credit history, employment information and other information about your creditworthiness, medical care and health	Consumer reporting agencies and other service providers we use. We may also receive this data from your employers, healthcare providers and other insurance companies
Information about products and services you obtain or in which you might be interested	You or possibly Third Parties with whom we have joint marketing arrangements or other Third Parties

How We Use Your Data

We use data for purposes allowed by law. For example, we may use your data to:

- Process claims and transactions,
- Maintain your accounts,
- Research, develop, provide and market products and services,
- Prevent and prosecute fraud or criminal activities,
- Comply with applicable laws, and
- Maintain, operate and market our business.

Sharing Data

We may share your data with Third Parties and affiliates as permitted or required by law, or when you authorize us to do so. We may also share your data with Third Parties in certain circumstances, such as:

- Those who provide services to support our business, including processing claims, account maintenance, and marketing and sales,
- Credit bureaus,
- Insurance regulators, law enforcement, governmental authorities and other Third Parties in response to legal process or as required by law,
- Health care professionals, including to verify coverage or to provide information relating to a medical condition,
- Governmental agencies so they can decide if you are eligible for public benefits,
- Other financial companies in connection with joint marketing efforts,
- Other insurance companies (including successor insurers), agents and insurance support organizations to coordinate your benefits or in connection with insurance transactions involving you,
- Group policyholders, for example, regarding claims experience or to support service audits,
- Certificate or policy holders regarding the status of an insurance transaction,
- Your representatives and lawyers,
- Those who have a legal or beneficial interest in your assets (such as creditors with a lien on your account),
- To prevent and prosecute fraud or criminal activities,

- To conduct actuarial or research studies, and
- In connection with the sale or merger of all or part of our business.

Our affiliates include a broad range of companies who provide financial services. These include insurance companies and agencies, and investment advisors. They also include mutual funds and broker/dealers. We do not share information about your creditworthiness among our affiliates. The Transamerica affiliated companies with whom we may share your other information may include our companies with a Transamerica, Stonebridge or Oncor name.

For example, we may share your data with our affiliates:

- For their everyday business purposes;
- So they can tell you about products and services they offer;
- So they can determine which of their products and services may be of interest to you;
- So they can provide various services to us to support our business, such as claims processing, maintaining your account, and marketing products and services to you;
- So they can audit themselves or their agents.

Your Choice To Limit Marketing by Transamerica Affiliates

You may limit our affiliates' use of certain types of data to market their own products and services to you. To do this, choose one of the Opt Out methods set forth below. This data relates to your transactions and experiences with us. For example, this may include the products you own and your account history. Your choice to limit marketing offers from our affiliates will apply for at least 5 years from when you Opt Out. Once that period expires, we will send you a renewal notice. That renewal notice will allow you to continue to limit marketing offers from our affiliates for at least another 5 years. If you have already Opted Out of marketing offers from our affiliates, you do not need to Opt Out again until you receive a renewal notice. When you are no longer our customer, we continue to share your data as described in this Notice. However, you may contact us at any time to limit our sharing.

To Opt Out: To limit our sharing of data with affiliates for marketing by affiliates as described above, you may:

- Call us at **877-257-4690** and our menu will prompt you through your choice(s), or
- Visit us online at **www.transamerica.com/optout**

If you hold a policy or account jointly with someone else, your Opt Out choices will apply to everyone on the account.

Your Right of Access and Correction. You have a right of access and correction with respect to data we collect, except data that relates to and is collected in connection with a claim or criminal or civil lawsuit involving you. You must make your request to us in writing listing the account or policy numbers with the data you are requesting to access. If you tell us of an error in the data, we will review it. If we agree, we will correct our records. If we don't agree, you may dispute our findings in writing and send your statement to us. We will include your statement whenever we provide your disputed information to anyone outside Transamerica. This is a summary of your rights. For a copy of our more detailed Notice of Insurance Information Practices as applicable to your product or service, please send a written request to 4333 Edgewood Rd NE, Cedar Rapids, IA 52499.

Protecting Your Data. We restrict access to customer data to persons who need access to it in order to do their jobs or to provide products and services to you. We train our workforce in the proper handling of customer data. In addition, we maintain other physical, electronic, and procedural safeguards to protect your data.

Other Privacy Protections

For Vermont Residents only.

We will not share data we collect about you with Third Parties, except as permitted by Vermont law or authorized by you. We may still share data about our transactions or experiences with you with our affiliates.

For California Residents only.

If you are a California resident, you will receive a separate notice. That separate notice will give you additional choices.

We may revise this privacy notice. If we make material changes, we will notify you as required by law. This Notice is provided by the following Transamerica companies and any separate accounts established for products they offer:

Transamerica Advisors Life Insurance Company
Transamerica Capital, Inc
Transamerica Casualty Insurance Company
Transamerica Financial Life Insurance Company
Transamerica Investors Securities Corporation
Transamerica Life Insurance Company
Transamerica Premier Life Insurance Company
Transamerica Retirement Advisors, LLC
Transamerica Retirement Insurance Agency, LLC
Transamerica Retirement Solutions, LLC
Stonebridge Benefit Services, Inc