

“We empower people to make sound financial decisions at all stages of their lives.”

— Mark Mullin
Chief Executive Officer, Transamerica

Transamerica Life Insurance Company

Transforming Tomorrow

It's never too early to start planning for tomorrow. At the Transamerica companies, we help our customers Transform Tomorrow® and reach their financial goals. Our strategies are focused on delivering the stability, financial security, and confidence that customers need, so they can focus on all the good that lies ahead.

“Be ready to help people when they need it most...it's the helping hand on a dark day that folks remember to the end of time.”

- A.P. Giannini, founder of Transamerica

A long-standing commitment to fulfilling customers' needs

Serving others is at the heart of everything we do. And we've been doing that for more than 100 years.

After the devastating San Francisco earthquake of 1906, a young banker named A.P. Giannini reopened his business on a sidewalk and extended credit to those in need with only a handshake. With this simple act of trust, a remarkable American story was born. Giannini went on to form the Transamerica Corporation, where we've upheld our founder's example of putting customers first and being there when they need us most.

Financial strength and reliability today

Our dedicated and talented professionals have both the experience and expertise to deliver on our promises and help our customers take control of their financial lives. In addition...

- 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 around for your family for generations to come.



Part of the **AEGON** Group

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. On October 1, 2015, Stonebridge Life Insurance Company merged into Transamerica Life Insurance Company. The merger may not be effective in all states at the time of publication.

¹S&P Global rated Aegon and its U.S. operations as strong in enterprise risk management in 2010 and affirmed this rating in 2011 through 2016.

Financial Data

Statutory Basis as of June 30, 2016 (in USD millions)

Total Assets	\$129,412
Total Liabilities*	\$122,692
Total Capital and Surplus*	\$6,720

*Excludes asset valuation reserve

Financial Strength Ratings*

As of Most Recent Report

A.M. Best	A+	(2nd of 16 categories)
Fitch	A+	(5th of 19 categories)
Moody's	A1	(5th of 21 categories)
S&P Global	AA-	(4th of 21 categories)

* A.M. Best Company, Fitch Ratings, Moody's Investors Service and Standard & Poor's Ratings Services 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 as of the following effective dates: A.M. Best – June 24, 2016; Moody's – May 27, 2016; Fitch – September 26, 2016; S&P Global – May 12, 2016. Copies of rating reports are available at www.transamerica.com.

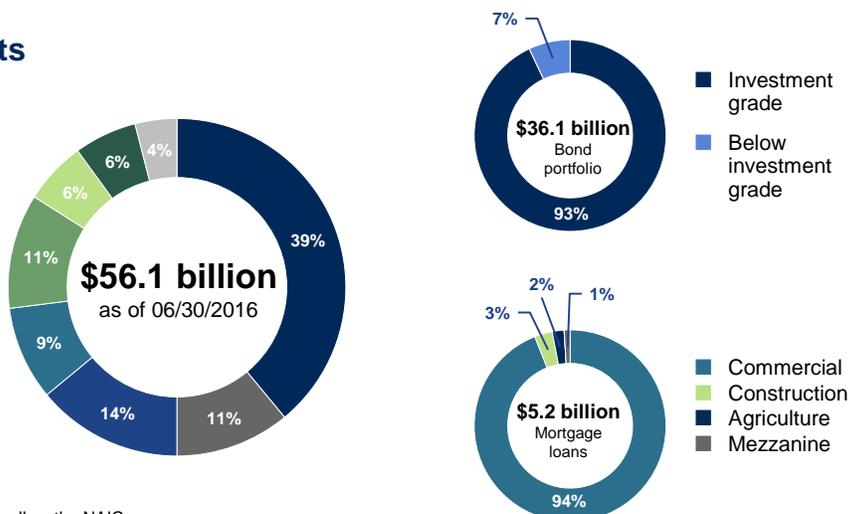
Total General Account Invested Assets

Statutory Basis as of June 30, 2016 (in USD billions)

- 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, cash equivalents and short-term investments
- Common and preferred stocks

* Other invested assets is comprised 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



From our very beginning, we've been committed to helping you build a solid financial foundation for now and the future. For more information, contact your financial professional or visit www.transamerica.com.

Insurance products issued by Transamerica Life Insurance Company, Cedar Rapids, IA.

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