

YOU CAN TRUST IN TRANSAMERICA'S CUSTOMER SECURITY POLICY

Money worries can be stressful, but losses due to unauthorized account activity shouldn't be.

We at Transamerica are dedicated to helping you feel confident that your accounts are protected. We feel so strongly about the security of your accounts that we pledge to cover all of your losses due to unauthorized account activity (that occur through no fault of your own, and as further described below) ("Losses") in any covered Transamerica account.

100% That's right.
100% protected
from losses.

LEARN HOW TRANSAMERICA'S CUSTOMER SECURITY POLICY ("POLICY") WORKS

Q: WHAT KIND OF PLAN ACCOUNTS ARE COVERED BY THE POLICY?

A: Assets in retirement accounts such as 401(k), money purchase, profit sharing, 403(b) and 457(b) plan accounts and Individual Retirement Accounts ("IRAs") **for which Transamerica is the account recordkeeper** ("Transamerica Covered Accounts").

Q: ARE THERE ANY ACCOUNTS FOR WHICH TRANSAMERICA IS THE ACCOUNT RECORDKEEPER THAT ARE NOT COVERED BY THE POLICY?

A: Yes, accounts managed or maintained by entities other than Transamerica are not covered by the Policy. For example, assets held in a self-directed brokerage account would not be covered by the Policy. Similarly assets that are held away from Transamerica, or maintained by someone other than Transamerica would not be covered by the Policy.

Q: DO I HAVE TO DO ANYTHING TO BE COVERED BY THE POLICY?

A: Your Transamerica Covered Account(s) are automatically covered, so long as you follow the Protection Practices outlined below.

Q: WHAT DO I NEED TO DO TO REMAIN PROTECTED BY THE POLICY?

A: In order to receive the protection of the Policy, you need to take steps to ensure that any Losses are not the result of your own actions, or inactions. Specifically, at a minimum, the following practices need to be followed:

- Maintain up-to-date security software and regularly run virus checks on your computer,
- Do not share the username and passwords for your Transamerica Covered Account(s), or any other account related information,
- Avoid providing personal information via emails, texts and pop-ups,
- Check your Transamerica Covered Account statements, correspondence and confirmations regularly upon receipt for accuracy or suspicious activity,
- If you believe you may be a victim of identity theft or fraud, or suspect any unauthorized or suspicious activity for a Transamerica Covered Account, contact Transamerica immediately and update your Transamerica username and passwords,
- Maintain up-to-date contact information for your Transamerica Covered Accounts, and
- Cooperate with Transamerica in investigating any Losses in your Transamerica Covered Account.

Collectively, "Protection Practices". Failure to follow any of these Protection Practices may lead Transamerica to decline coverage.

Q: WHAT DOES THE POLICY COVER?

A: The Policy covers reimbursement of account values to make your Transamerica Covered Account whole in the event of any Losses. It does not include reimbursement for taxes, legal fees, lost opportunity costs, consequential/non-monetary damages or amounts that have been or are eligible to be reimbursed by another entity - for example, by a depository bank or through insurance.



Q: WHAT ABOUT LOSSES CAUSED BY MY FINANCIAL PROFESSIONAL?

A: Any Losses related to actions taken, or not taken, by your financial professional are not covered by the Policy. The Policy also does not cover Losses related to recommendations provided by your financial professional.

Q: WHAT IF I FILE A CLAIM?

A: We'll review your claim promptly and determine the applicability of the Policy and reimbursement amount based on facts. We may ask you to professionally clean your hard drive, complete an affidavit, sign a release, file a police report, or other actions reasonably necessary to assist in assessing the Losses.

Q: WHAT'S NOT COVERED?

- A:**
- Losses related to actions of any person you have given authority to access your Transamerica Covered Account (i.e., you shared your username and password with someone),
 - Losses from actions, or inactions, of authorized third party entities such as an employer plan administrator, or financial intermediary who are authorized to access your information as well as any losses due to security breaches on their systems,
 - Losses related to you sharing your Transamerica Covered Account information,
 - Assets that are transferred from a Transamerica Covered Account to an outside account where you have a beneficial interest,
 - Losses related to actions taken by your financial professional unless it is from unauthorized account activity, and
 - Losses for annuities and insurance product accounts that are not issued by Transamerica, or are issued outside of your Transamerica Covered Account.

Q: WHO IS CONSIDERED AUTHORIZED BY ME TO ACCESS A TRANSAMERICA COVERED ACCOUNT?

A: If you share your Transamerica Covered Account credentials with a third party, whether they be your financial service provider, an account aggregator, or an accountant, they will be deemed authorized users of the Transamerica Covered Account, and any action or inaction taken by them regarding a Transamerica Covered Account will be deemed to be performed by you and not covered by the Policy.

Q: HOW DO I REPORT A SUSPECTED LOSS?

A: If you think your Transamerica Covered Account has been compromised, call Transamerica immediately at **800-797-2643**. We will promptly review your claim and help you take measures to protect you from further loss. You will be required to complete a notarized affidavit of fraud and to identify items of unauthorized activity as part of the claim process.

SAFEGUARDING YOUR INFORMATION IS A TEAM EFFORT

Let's work together to protect your assets and give you the confidence that we're doing everything we can to stay safe. There are a few important things you can do:

- Follow the Protection Practices referenced above,
- Keep your Transamerica Covered Account information secure,
- Understanding what it means when you authorize someone else to access to your Transamerica Covered Account, and only authorize those you trust,
- Stay vigilant, and
- Create your online account, sign in regularly, and keep your online profile up to date.

Get in touch:



CALL
800-755-5801



VISIT
Transamerica.com

This Policy may be updated from time to time by Transamerica, without notice.