



BE WELL.

BUILD WEALTH.™

TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

At Transamerica, we're dedicated to helping people live better today and worry less tomorrow. To us, it's more than just business. We want to inspire people to improve their financial and personal well-being, so they can add more years to their lives, and more life to their years.

We've seen that wealth and health are undeniably linked and that living well tomorrow starts with the financial and health habits we form today. This is nothing new for us. We've been helping people feel better about the future for over 100 years, and we're proud of the trust we've earned. But the way we see it, our responsibility goes beyond insurance, investments, and retirement accounts. Quite simply, we're in the business of helping people live well.

We make wellness a central part of everything we do and encourage others to do the same. Whether it's saving a little bit more each day, packing a healthy lunch, or just taking the stairs instead of the elevator, every small step can build toward a brighter future.

Let's think of wealth and health as the little steps we can take today that can help us feel better tomorrow.
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.

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 2018.

FINANCIAL DATA

Statutory Basis as of June 30, 2018

Total Assets	\$32.2 Billion
Total Liabilities*	\$31.1 Billion
Total Capital Surplus*	\$1.1 Billion

*Excludes asset valuation reserve

FINANCIAL STRENGTH RATINGS*

As of Most Recent Report

Rating Agency	Rating	Category	Effective Dates
A.M. Best	A+	2nd of 16 Categories	February 1, 2018
Fitch	A+	5th of 19 Categories	March 30, 2018
Moody's	A1	5th of 21 Categories	July 23, 2018
S&P Global	AA-	4th of 21 Categories	June 28, 2018

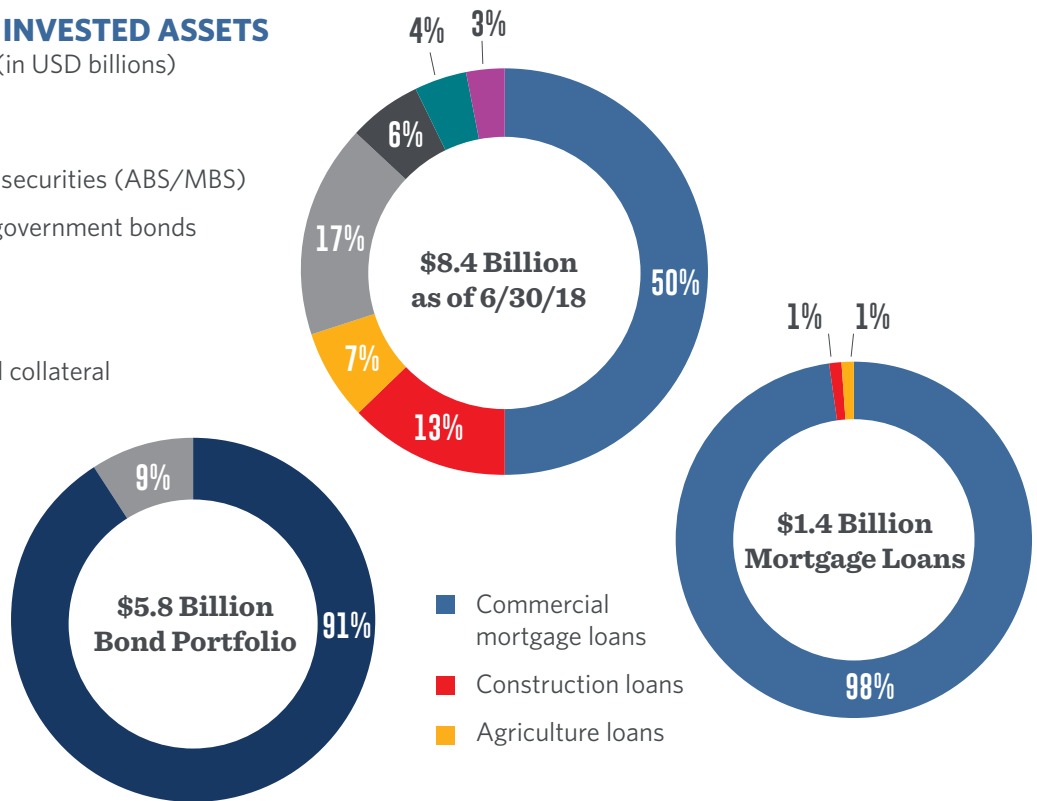
*A.M. Best Company, Fitch Ratings, Moody's Investors Service and S&P Global are credit rating organizations serving the insurance and other financial services industries. Ratings reflect the opinion of the relative financial strength and operating performance of the company. Copies of rating reports are available at Transamerica.com.

TOTAL GENERAL ACCOUNT INVESTED ASSETS

Statutory Basis as of June 30, 2018 (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 and cash equivalents

- Investment grade
- Below investment grade



**Other invested assets is comprised primarily of alternative investments and contract loans.

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.

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