

“ We empower people to make sound financial decisions at all stages of their lives. ”
— Mark Mullin
Chief Executive Officer, Transamerica

Monumental Life Insurance Company

Transforming Tomorrow

Tomorrow is built on what we make today. At the Transamerica companies, we help our customers Transform Tomorrow[®]. Our products and services help people protect against financial risk, build financial security, create successful retirements and realize their dreams.

It's absolutely essential for the American people to face the future with optimism.”

- A.P. Giannini, founder of Transamerica



A Tradition of Transformation and Commitment

Monumental Life Insurance Company has been helping American families improve the quality of their lives since 1858. Together with the Transamerica companies, we've been making—and keeping—promises for over a century. In its list of the 100 most influential people of the 20th century, TIME magazine included Albert Einstein, Martin Luther King, Jr., Pablo Picasso, the Wright brothers and A.P. Giannini—the founder of Transamerica.¹ Why Giannini? Because he was the first to make banking and financial services available to everyone—not just those who had already achieved wealth.

Giannini founded his first bank in 1904 in San Francisco. When the 1906 earthquake reduced the city to rubble, Giannini reopened on a sidewalk, with a plank set on two barrels. He extended credit on a handshake. His commitment to helping people rebuild their lives led to the transformation of the banking business, and later, the founding of Transamerica which would eventually focus entirely on insurance and financial services.

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 responsibility for their financial future. In addition...

- **We have a prudent approach to risk management**
We are one of a select few companies rated “strong” in enterprise risk management.²
- **We follow a disciplined investment philosophy**
Our investment portfolio is broadly diversified with balanced risk/reward returns.
- **We maintain a strong balance sheet and capital position**
This supports our commitment to serving the long-term interests of our customers.



EGON[®] companies

Monumental Life Insurance Company is a Transamerica company. The Transamerica companies are part of the worldwide group of Aegon companies. Aegon is an international life insurance, pensions and asset management company headquartered in The Hague, The Netherlands. Aegon has businesses in over 20 markets in the Americas, Europe and Asia.

¹TIME magazine, Dec. 7, 1998.

²Standard & Poor's rated Aegon and its U.S. operations as strong in enterprise risk management in 2010 and affirmed this rating in 2011 and 2012.

Financial Data

Statutory Basis as of December 31, 2012 (in USD millions)

Total Assets	\$31,057
Total Liabilities*	\$30,054
Total Capital and Surplus*	\$1,003

*Excludes asset valuation reserve

Financial Strength Ratings*

As of December, 31, 2012

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

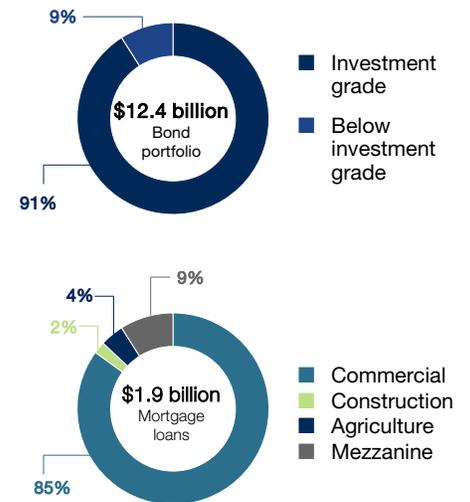
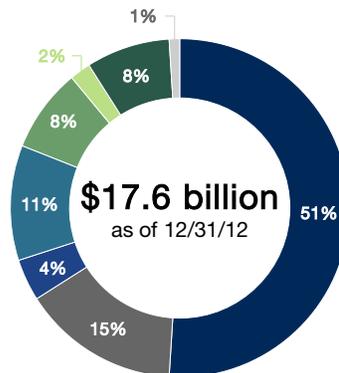
*Ratings reflect the opinion of the relative financial strength and operating performance of the company. A.M. Best, Fitch, Moody's and Standard & Poor's are credit rating organizations dedicated to serving the insurance and other financial services industries. Copies of rating reports are available at www.transamerica.com.

Total General Account Invested Assets

Statutory Basis as of December 31, 2012 (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



Monumental Life Insurance Company is a Transamerica company. Together with the Transamerica companies, we have more than a century of experience, and we have built a reputation on solid management, sound decisions and consumer confidence. For more information, contact your financial professional or visit www.transamerica.com.

Not insured by the FDIC or any federal government agency.

Not a deposit of or guaranteed by any bank, bank affiliate or credit union. May lose value.

Guarantees are based on the claims-paying ability of Monumental Life Insurance Company. Guarantees do not apply to the performance or safety of the investment options of its variable universal life insurance or variable annuity contracts.

Before investing in a variable annuity or variable universal life insurance policy, consider its investment objectives, risks, charges and expenses. Contact Monumental Life Insurance Company for a prospectus containing this and other important information and read it carefully.

Insurance products issued by Monumental Life Insurance Company, Cedar Rapids, IA. Transamerica Capital, Inc. is the underwriter and distributor for variable annuity and variable universal life insurance policies issued by Monumental Life Insurance Company.

