

FOR IMMEDIATE RELEASE

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Transamerica launches first-of-its-kind voice biometrics and natural language understanding to increase security and enhance customer experience

New Voice Pass technology enables Transamerica customers to use their voice for authentication and easy, effective self-service

Transamerica announced today that it is launching *Transamerica Voice Pass*, a first-of-its-kind feature developed with Nuance Communications, Inc., that increases security and enhances the customer experience by leveraging voice biometrics technology within a natural language understanding system. Customers calling Transamerica's customer care service centers will be able to more easily and securely authenticate and access their accounts while also identifying the reason for their call, simply by speaking.

Transamerica is the first company in the U.S. to launch an interactive voice response experience that combines innovative voice biometrics technology and natural language – using the unique sound of the customer's voice for authentication. Once a customer is enrolled in the optional service, he or she simply speaks the passphrase, "At Transamerica, my voice is my password," to securely access their accounts, without the need for additional passwords, PINs, security questions or subsequent calls.

Voice Pass verifies the customer's voice against his or her unique voiceprint on file and, if matched, access is granted. Voice biometrics analyzes more than 100 physical and behavioral voice characteristics to identify and verify an individual by their unique voiceprint. While effective in reducing acts of fraud, voice biometrics is also 80 percent faster to authenticate compared to PINs, passwords and security questions.

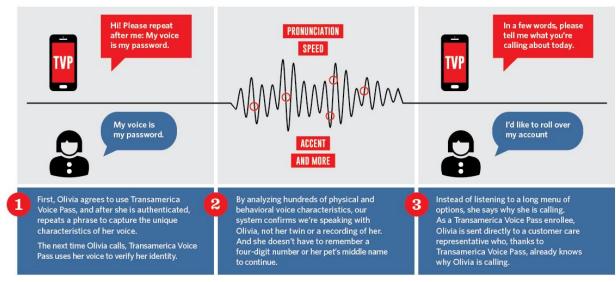
"At Transamerica, we're determined to make it as safe, simple and convenient as possible for our customers to interact with us," said Gerard Rescigno, Transamerica chief technology officer. "Implementing Voice Pass is an extension of that commitment – allowing our customers to communicate with us more easily, and with added security. We're excited to deliver this innovative and trusted technology to enrich the overall customer experience."

"Consumers today expect natural, effortless and secure experiences from the companies with whom they do business," said Robert Weideman, executive vice president and general manager, Enterprise Division, Nuance. "Transamerica's Voice Pass with Nuance's voice biometrics and natural language understanding provide a unique balance of convenient, conversational and secure experiences right from a customer's first point of contact. We are proud that Transamerica is the first organization in the U.S. to roll out this powerful enhancement to its customers."

A video further demonstrating the capabilities of Voice Pass can be <u>accessed here</u> while the infographic below further illustrates its functionality.



TRANSAMERICA VOICE PASS IN ACTION



Fewer hassles, faster service: Transamerica Voice Pass.

About Transamerica

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With a history that dates back more than 100 years, Transamerica is recognized as a leading provider of life insurance, retirement and investment solutions, serving millions of customers throughout the United States. Recognizing the necessity of health and wellness during peak working life in order to enhance the prospects for a lifetime of financial security, Transamerica's dedicated professionals work to help people take the steps necessary to live better today so they can worry less about tomorrow. Transamerica serves nearly every customer segment, providing a broad range of quality life insurance and investment products, individual and group pension plans, as well as asset management services. In 2016, Transamerica fulfilled its promises to customers, paying more than \$7.2 billion in insurance and annuity benefits, including return of annuity premiums paid by the customer. Transamerica's corporate headquarters is located in Baltimore, Maryland, with other major operations in Cedar Rapids, Iowa. Transamerica is part of the Aegon group of companies. Based in the Netherlands, Aegon is one of the world's largest providers of life insurance, pension solutions and asset management products, operating in more than 20 markets worldwide. For the full year of 2016, Aegon managed \$784 billion in revenue generating investments. For more information, please visit www.transamerica.com.

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