

Financial strength to count on. For your family. For your future.

We've always stood behind a simple idea: we do what we say we're going to do. We've done so for over 100 years, and we'll keep delivering on our promises – so we can keep making the things that make Tomorrow better.

Consistently high ratings are a direct reflection of the care with which we manage our business. Transamerica's life insurance subsidiaries have received high ratings from the industry's most respected independent rating services.

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

The financial strength ratings are subject to change and are not guarantees of future financial strength.

Before investing, consider a variable annuity's investment objectives, risks, charges, and expenses. Call 1-800-525-6205 for a contract and fund prospectus containing this and other information. Please read it carefully.

All ratings shown measure financial strength for Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. Ratings are as of 4/15/2012. For current rating information, visit www.transamerica.com.

While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company and do not apply to any underlying variable investment options. The broker/dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased and any affiliates of those entities make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.

Variable annuities issued by Transamerica Life Insurance Company in Cedar Rapids, Iowa, and Transamerica Financial Life Insurance Company in Harrison, New York (Transamerica). Annuities are underwritten and distributed by Transamerica Capital, Inc. Transamerica Financial Life Insurance Company is licensed in New York.

Annuities may lose value and are not insured by the FDIC or any federal government agency. They are not a deposit of or guaranteed by any bank, bank affiliate, or union.

