

NOTICE OF PRIVACY POLICY

(See the reverse side for a complete listing of financial institutions covered by this notice)

Information Only - No Response Necessary

Protecting your privacy is very important to us. We want you to understand what information we collect and how we use it. We collect and use nonpublic personal information in order to provide our customers with a broad range of financial products and services. We treat your information with the utmost respect and in accordance with our Privacy Policy.

WHAT INFORMATION WE COLLECT AND FROM WHOM WE COLLECT IT

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from non-affiliated third parties, including consumer reporting agencies and insurance support organizations.

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you. In some states, personal information may include your name, address and medical record information but not privileged information. This information may be collected in person, by mail, fax, or by other electronic means, or as permitted by law or as expressly authorized by you.

WHAT INFORMATION WE DISCLOSE AND TO WHOM WE DISCLOSE IT

Depending upon the product or service offered, we may disclose nonpublic personal information we collect to the following:

- Persons or companies that perform services on our behalf.
- Other financial institutions with which we have joint marketing agreements as permitted by law. In Vermont this includes only your name, contact information, policy coverage and information about your transactions with us or our affiliates.
- A medical professional for the purpose of disclosing a medical problem of which you may not be aware.
- Other insurance support organizations for use in connection with an insurance transaction or to prevent fraud.
- An insurance regulatory authority.
- A law enforcement or other government authority to prevent or prosecute fraud or other unlawful activities.
- Organizations conducting actuarial research studies.
- If applicable, a group policyholder for reporting claims experience or conducting an audit.

We do not disclose any nonpublic personal information about you to either our affiliates or non-affiliates, except as permitted by law. Our affiliates are companies with which we share common ownership. They offer life and health insurance and pension and savings products.

Nonpublic personal information about you that we obtain from a report prepared by an insurance support organization may be retained by that organization and disclosed to other persons.

YOUR RIGHT TO VERIFY ACCURACY OF INFORMATION WE COLLECT

Keeping your information accurate and up to date is very important to us. You have the right to write to us to request reasonable access to your nonpublic personal information (this includes a record of any subsequent disclosures of medical record information). You may not access your personal information that relates to and is collected in connection with or in reasonable anticipation of a claim or a criminal or civil proceeding. If you believe the information we collected about you is inaccurate, you have the right to request in writing that we amend, correct or delete it. We will notify you of our decision, give you our reasons and you will have the right to file a concise statement of dispute with us if you do not agree. Your statement will be made a part of our file and sent to persons or organizations that received your information in the past and in the future as required by law. For a copy of our more detailed Notice of Information Practices as applicable to your product or service, please send a written request to 4333 Edgewood RD NE Cedar Rapids, IA 52499.

OUR SECURITY PROCEDURES

We restrict access to the nonpublic personal information and only allow disclosures to persons and companies as permitted or required by law to assist in providing products or services to you. We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information. Should your relationship with us end, we will maintain and only disclose your nonpublic personal information in accordance with this Privacy Policy.

This notice applies to the following companies and any separate accounts established for the products they may offer:

Transamerica Series Trust
Transamerica Financial Life Insurance Company (for New York Residents)
Transamerica Advisors Life Insurance Company
Transamerica Premier Life Insurance Company
Transamerica Capital, Inc.
Transamerica Life Insurance Company
Western Reserve Life Assurance Co. of Ohio