

TRANSAMERICA FINANCIAL
LIFE INSURANCE COMPANY

Creating Better Futures



TRANSAMERICA
FINANCIAL LIFE INSURANCE COMPANY

MISC 824NY 1205





AEGON USA's business profile is very strong with a top five position in the U.S. life and annuity marketplace.

— A.M. Best Co., May 13, 2005



Who **We Are**



Transamerica Financial Life Insurance Company is focused on helping you create and protect your financial future with a wide range of insurance and investment products.

We've built our business carefully by offering quality life insurance and investment products designed to help individuals, families, and businesses protect and preserve their hard-earned assets.



Transamerica Financial Life Insurance Company is a member of the AEGON Insurance Group, a multinational insurance organization headquartered in The Hague, The Netherlands.

We are committed to providing you with the highest level of personal service as we continue



to build on our tradition of developing and introducing bold, creative, economical financial strategies to the marketplace.



Exceptional **Protection**

We understand that everyone's objectives and goals are different. That's why we have developed financial products as varied as the objectives they help achieve. From traditional life insurance protection to wealth accumulation, Transamerica Financial Life Insurance Company proudly offers products designed to address the financial concerns that you, your loved ones, or your business might have.



Term Life Insurance¹

For individuals and families, term life insurance is especially useful to help support loved ones and help with financial obligations if you die prematurely. Our term life policies offer competitive premiums for a variety of coverage periods, coverage levels, and underwriting classes.

Universal Life Insurance¹

As goals come more into focus, and you begin seeking to provide for those close to you or to protect assets, universal life insurance offers many benefits and tax advantages. Our universal life policies offer competitive premiums, tax-deferred cash value accumulation, access to cash surrender values, and exceptional policy guarantees. They serve as valuable tools for effective estate planning.

¹ Term and universal life insurance policies are issued by Transamerica Financial Life Insurance Company, Purchase, NY 10577. Exclusions and limitations apply. Available only in New York.



Retirement Plans

Transamerica Retirement Services (Transamerica)² is dedicated to providing a comprehensive retirement strategy that exceeds expectations, today and in the future. We're committed to helping companies build strong retirement plans to benefit their employees—that's why superior customer service, ongoing compliance consulting, reliable plan administration, outstanding investment selections, and extensive employee communications are integral to every plan we offer. We market a wide range of products,³ including turn-key 401(k) plans, profit sharing, defined benefit, and new comparability plans for both clients and third-party administrators.



² *Transamerica or Transamerica Retirement Services (TRS) refers to Transamerica Financial Life Insurance Company (TFLIC). TRS markets the products and services of TFLIC and its affiliates.*

³ *Contract Form #CNT-TLIC 10-05 is a group annuity contract underwritten by Transamerica Financial Life Insurance Company (TFLIC), Purchase, NY 10577, and administered by Transamerica Retirement Services (TRS). Policy form and number may vary, and this product may not be available in all jurisdictions. Available only in New York. Fees and charges may apply.*



Estate Planning

Without a solid estate plan in place, any number of costs—probate, funeral and burial expenses, state and federal estate taxes, and professional advisor fees—can eat away at the legacy you've worked so hard to build. Life insurance can be an important component of your estate plan. Transamerica Financial Life Insurance Company offers the quality and flexibility you need to help protect your loved ones.

Business Planning

It takes a great deal of work to establish and run a successful business—so it makes sense to take the right steps to protect it. The retirement, disability, or death of an owner or key employee can create serious financial problems for a business. However, many of these business continuation problems can be avoided with sound planning that includes proper business valuation and life insurance for key personnel or to help fund buy-sell agreements. Your Transamerica representative can help you find the right product for your business goals.



Uncommon **Integrity**

At the heart of Transamerica Financial Life Insurance Company are the experienced sales professionals who represent us. These skilled individuals share immeasurable expertise and insight into personal and business financial products. Our customers know they can count on the professionals who sell our products for the kind of straight answers and assistance that have made Transamerica Financial Life Insurance Company a leading provider of insurance and investment products.

The AEGON Group is one of the world's leading pension, life insurance, and financial services organizations.

— AEGON NV annual report 2004



A Recognized **Leader**

Our consistently high ratings are a direct reflection of the care with which we manage our business. Transamerica Financial Life Insurance Company has received high ratings from the industry's most respected independent ratings services.

Financial Strength Ratings for Transamerica Financial Life Insurance Company

Agency	Rating	Description
A.M. Best	A+	Superior
Standard & Poor's	AA	Very Strong
Moody's	Aa3	Excellent
Fitch	AA+	Very Strong

Ratings as of November 2005.

The ratings shown represent current and independent opinions from the leading providers of ratings of insurance companies. After evaluating a company's financial condition and operating performance, these agencies assign ratings of a company's financial strength and ability to meet obligations to policy holders. A+ is the second highest of 16 ratings awarded by A.M. Best; AA is the third highest of 21 ratings awarded by Standard & Poor's; Aa3 is the fourth highest of 21 ratings awarded by Moody's; and AA+ is the second highest of 24 ratings awarded by Fitch.



Financial Strength

The following are figures for Transamerica Financial Life Insurance Company as of September 30, 2005:

Life Insurance in Force <i>(as of 12/31/04)</i>	\$ 231.8 Billion
Total Assets	\$ 16.3 Billion
Total Liabilities	\$ 15.5 Billion
Net Worth	\$ 0.8 Billion

Note: These figures are reported on a statutory basis, as prescribed by the National Association of Insurance Commissioners. The Asset Valuation Reserve is excluded from Total Liabilities. Net Worth includes Capital and Surplus plus Asset Valuation Reserve. Only the assets of the underwriting insurance company are available to pay claims under that policy.



A Name **You Know**

Transamerica Financial Life Insurance Company and its representatives are committed to upholding the highest standards of customer satisfaction.

Our commitment to these standards is demonstrated by the qualification of Transamerica Financial Life Insurance Company for membership in the prestigious Insurance Marketplace Standards Association (IMSA).

IMSA promotes ethical market conduct for companies offering individually sold life insurance, annuities, and long-term care insurance.



**INSURANCE MARKETPLACE
STANDARDS ASSOCIATION**





Transamerica Financial Life Insurance Company is dedicated to providing customized responses to your unique financial concerns.

- Life Insurance
- Estate Planning



Transamerica Financial Life Insurance Company

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