

# YOU CAN TRUST IN TRANSAMERICA WITH OUR CUSTOMER SECURITY POLICY

**Money worries can be stressful, but losses due to unauthorized account activity shouldn't be.**

You deserve to work with a company dedicated to protecting your retirement account. We feel so strongly about the security of your account that we pledge to cover any losses due to unauthorized account activity that occur through no fault of your own in any covered Transamerica account.

**100%**  
That's right.  
**100% protected  
from losses.**

## **WHAT'S A COVERED ACCOUNT?**

A covered account is a retirement account that Transamerica maintains in its recordkeeping system. This includes retirement account types such as 401(k), money purchase, profit-sharing, 403(b), 457(b), defined benefit, and individual retirement accounts (IRAs).

**This policy covers reimbursement of account values to make your Transamerica covered account whole in the event of any losses.**

## **SAFEGUARDING YOUR INFORMATION IS A TEAM EFFORT**

**Your Transamerica covered accounts are automatically covered by this policy, as long as any losses occur through no fault of your own, and at a minimum you follow these common-sense practices:**

- Maintain up-to-date security software and regularly run virus checks on your computer
- Do not share the username and password for your Transamerica covered accounts, or any other account-related information
- Avoid providing personal information over email, text, or through pop-ups
- Check your Transamerica account statements, correspondence, and confirmations upon receipt for accuracy or suspicious activity
- If you believe you may be a victim of identity theft or fraud, or suspect any unauthorized or suspicious activity, contact Transamerica immediately and update your Transamerica username and password
- Maintain up-to-date contact information for your Transamerica covered accounts
- Cooperate with Transamerica in investigating any losses to your account

**In addition to these protection practices, we recommend you also stay vigilant by:**

- Understanding what it means when you authorize someone else to access your Transamerica account
- Only authorizing access to someone you trust
- Creating your online account, so you can sign in regularly and keep your online profile up to date

## **UNDERSTAND WHAT IT MEANS TO GIVE SOMEONE ELSE ACCESS TO YOUR ACCOUNT**

**If you share your Transamerica covered account credentials with a third party**, whether it be your financial service provider, an account aggregator, or an accountant, they will be considered authorized users of the Transamerica covered account, and any action or inaction taken by them regarding your account will be treated as if performed by you and not covered by this policy.

## REPORT SUSPECTED LOSS AND SUSPICIOUS ACTIVITY IMMEDIATELY

**If you think your Transamerica covered account has been compromised, call us immediately at 800-797-2643.**

We will promptly review your claim and help you take measures to protect you from further loss. You will be required to complete a notarized affidavit of fraud and to identify items of unauthorized activity as part of the claim process. We may ask you to professionally clean your hard drive, complete an affidavit, sign a release, file a police report, or other actions reasonably necessary to assist in assessing the losses.

## UNFORTUNATELY, SOME THINGS AREN'T COVERED. HERE THEY ARE:

Accounts managed or maintained by entities other than Transamerica are not covered by this policy. For example, assets held in a self-directed brokerage account would not be covered. Similarly, assets that are held away from Transamerica, or maintained by someone other than Transamerica, would not be covered by the policy.

**Any losses related to actions taken, or not taken, by your financial professional are not covered by this policy.**

This policy does not cover losses related to recommendations provided by your financial professional.

We won't reimburse your covered account for taxes, legal fees, lost opportunity costs, consequential or non-monetary damages, or amounts that have been or are eligible to be reimbursed by another entity — for example, by a depository bank or through insurance.

### Other instances not covered:

- Losses from actions, or inactions, of authorized third-party entities such as an employer plan administrator, or financial intermediary that is authorized to access your information, including losses due to security breaches on their systems
- Assets that are transferred from a Transamerica covered account to an outside account where you have a beneficial interest
- Losses for annuities and insurance product accounts that are not issued by Transamerica, or are issued outside of your Transamerica covered account

Let's work together to protect your accounts and help you be confident we're doing everything we can to keep your assets safe.

### Get in touch:



**CALL**  
800-755-5801



**VISIT**  
[transamerica.com/security](https://transamerica.com/security)

This policy may be updated from time to time by Transamerica, without notice.