



# You can trust in Transamerica with our customer security policy



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.\*

## 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.**

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

## Safeguarding your information is a team effort

### Here's how Transamerica is keeping your personal information secure

Transamerica takes numerous steps to safeguard the confidentiality, integrity, and availability of our systems and your accounts. We're continually enhancing our cybersecurity infrastructure, and our security teams work together to protect your information, reduce your risk, and optimize the services we provide. You can learn more about our overall approach to security by visiting our website at [transamerica.com/security](https://transamerica.com/security).

### Recommended steps you should take to further protect your account and be covered by the policy:

- 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, correspondences, and confirmations upon receipt for accuracy or suspicious activity
- If you believe you may be the victim of identity theft or fraud or suspect any unauthorized or suspicious activity, contact Transamerica immediately and update your Transamerica username and password
- Maintain current 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 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 from further loss. You will be required to complete a notarized affidavit of fraud and identify items of unauthorized activity as part of the claim process. We may ask you to professionally clean your hard drive, sign a release, file a police report, or take other actions reasonably necessary to assist in assessing the losses.

## Unfortunately, some things aren't covered

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 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.**

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, are not covered by this policy.

### Other instances not covered:

- Losses from actions, or inactions, of authorized third-party entities such as an employer plan administrator or financial intermediary authorized to access your information, including losses due to security breaches on their systems
- Assets 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 your Transamerica-covered account

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

## Get in touch



Visit [transamerica.com/security](https://transamerica.com/security)



Call **800-755-5801**

\* Transamerica reserves the right to offset any amount we would otherwise pay you by the compensation you receive from other sources; and we may seek restitution for any reimbursement you receive from those who committed the misconduct. In addition, we may require you to assign certain rights over to us regarding the loss, and we limit you from assigning your rights over to another party. The Policy does not create or alter any rights or responsibilities of any person except as expressly set forth herein. The Policy is governed by the laws of the state of New York (without regard to conflict of laws principles) and may be modified or discontinued at any time.

\*\* Transamerica reserves the right to deny benefits under this policy if you fail to notify us within 60 days after the suspicious activity occurs.