

Strength for today, focused on tomorrow

Transamerica Financial Life Insurance Company



For more than 120 years, Transamerica has provided innovative financial solutions to help people from all walks of life reach their financial goals.

We're proud of the trust our customers have in us, and we're committed to helping them live life to the fullest – now and in the future. Guided by forward-thinking leadership, we strive to deliver innovative products designed to meet today's needs and tomorrow's challenges.

Financial strength and reliability today

Our dedicated and talented professionals have the experience and knowledge to help our customers take control of their financial lives.

- Our prudent approach to risk management helps protect customers' money. We are one of a select few companies rated "strong" in enterprise risk management.¹
- Our disciplined investment philosophy ensures that our broadly diversified investment portfolio balances risk and reward.
- We maintain a strong balance sheet and capital position so that we'll be here for generations to come.

¹ S&P Global rated Aegon and its U.S. operations as strong in enterprise risk management in 2010 and affirmed this rating in 2011 through 2025.



Financial data

Statutory basis as of December 31, 2025

Total Assets	\$30.1 Billion
Total Liabilities*	\$29.2 Billion
Total Capital Surplus*	\$0.9 Billion

* Excludes asset valuation reserve

Financial strength ratings**

As of most recent report

Rating Agency	Rating	Category	Effective Dates
AM Best	A	3 rd of 16 Categories	February 13, 2026
Moody's	A1	5 th of 21 Categories	December 5, 2025
S&P Global	A+	5 th of 21 Categories	April 6, 2026

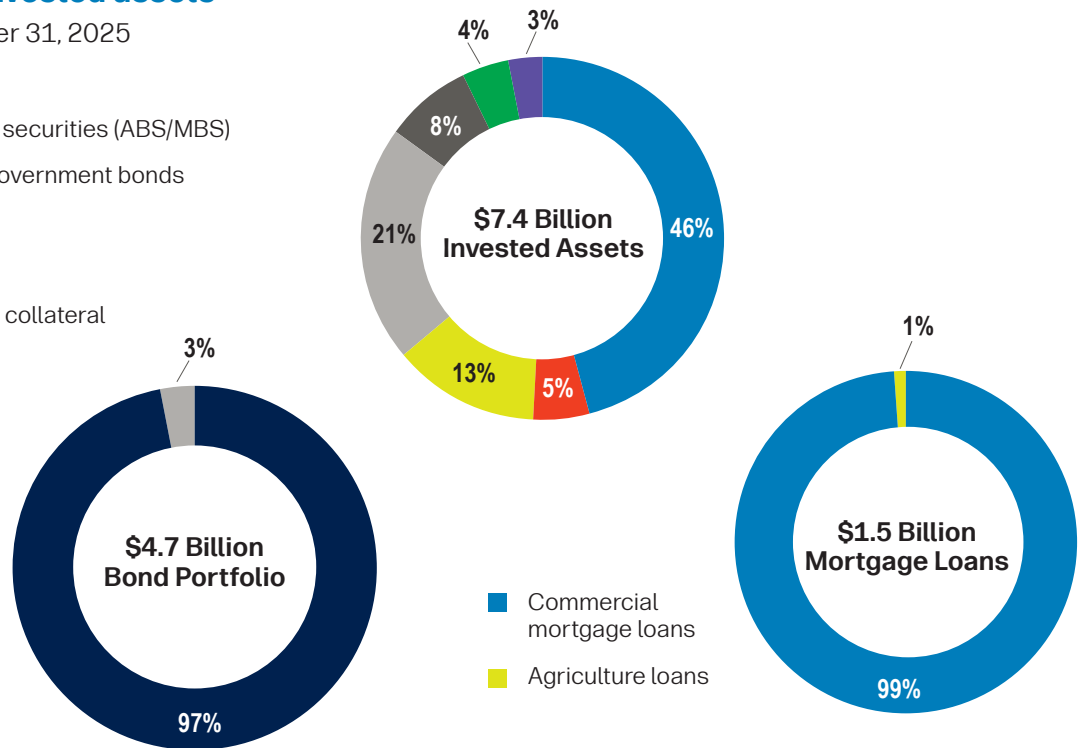
** AM Best Company, Moody's Investors Service, and S&P Global are credit rating organizations serving the insurance and other financial services industries. Ratings reflect the opinion of the relative financial strength and operating performance of the company. Copies of rating reports are available at [transamerica.com](https://www.transamerica.com).

Total general account invested assets

Statutory basis as of December 31, 2025

- Corporate and other bonds
- Asset- and mortgage-backed securities (ABS/MBS)
- Treasury, agency, and other government bonds
- Mortgage loans
- Other invested assets***
- Securities lending reinvested collateral
- Cash and cash equivalents

- Investment grade
- Below investment grade



*** Other invested assets consists primarily of alternative investments, contract loans, and real estate.

Bond ratings are sourced from S&P, Moody's, Internal Analysis, as well as the NAIC.

For more information, contact your financial professional.

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

Transamerica is a leading provider of life insurance, retirement, and investment solutions. Transamerica is part of the Aegon group of companies. Each Aegon company is solely responsible for its own financial conditions and contractual obligations. Based in the Netherlands, Aegon is an international financial services holding company.

Insurance products issued by Transamerica Financial Life Insurance Company, Harrison, NY.

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