

STRENGTH FOR TODAY, FOCUSED ON TOMORROW

TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

People are living longer lives and need a financial services provider to help them prepare for their future amid today's challenges. They need a company they can trust to be there now and for the long haul.

Transamerica is committed to being with you throughout your financial journey with forward-thinking leadership and smart, innovative solutions that work today and down the road. You are our priority, which is why we're building on the strength of our 100-plus-year legacy to be the ones you can count on to help you live life on your terms and be ready for whatever lies ahead.

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.*
- 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.

* 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 2023.

FINANCIAL DATA

Statutory basis as of December 31, 2023

Total Assets	\$27.4 Billion
Total Liabilities*	\$26.4 Billion
Total Capital Surplus*	\$1.0 Billion

* Excludes asset valuation reserve

FINANCIAL STRENGTH RATINGS**

As of most recent report

Rating Agency	Rating	Category	Effective Dates
A.M. Best	A	3 rd of 16 Categories	December 20, 2023
Moody's	A1	5 th of 21 Categories	April 20, 2022
S&P Global	A+	5 th of 21 Categories	February 29, 2024

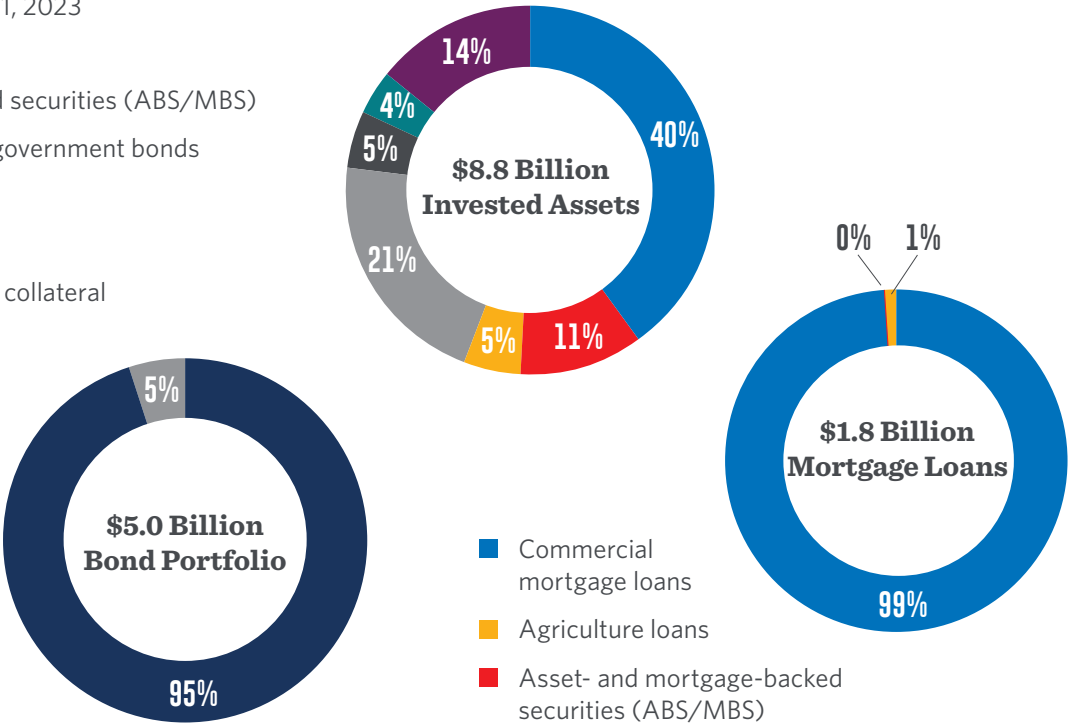
** A.M. Best Company, Moody's Investors Service, and S&P Global are credit rating organizations serving the insurance and other financial services industries. Ratings reflect the opinion of the relative financial strength and operating performance of the company. Copies of rating reports are available at transamerica.com.

TOTAL GENERAL ACCOUNT INVESTED ASSETS

Statutory basis as of December 31, 2023

- 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

The Transamerica companies are part of the worldwide group of Aegon companies. As an international life insurance, pensions, and asset management company based in The Hague, Aegon has businesses in over 20 markets in the Americas, Europe, and Asia. Insurance products issued by Transamerica Financial Life Insurance Company, Harrison, NY.

