

Transamerica Life Ins Co

Company Information

4333 Edgewood Road N.E.
Cedar Rapids IA 52499
319-355-8511

Domicile: IA
NAIC Number: 86231
Year Established: 1961
Company Type: Stock

Ratings

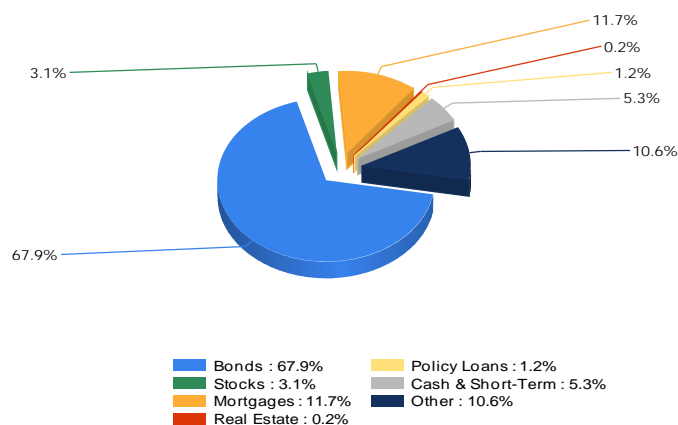
A. M. Best Company(Statutory Financial)	A+ (2)
Standard & Poor's(Financial Strength)	AA- (4)
Moody's(Claims Paying)	A1 (5)
Fitch Ratings(Financial Strength)	AA- (4)
Weiss(Financial Strength)	C (8)
Comdex Ranking(Percentile in Rated Companies)	93

Assets & Liabilities

Total Admitted Assets	102,718,295
Total Liabilities	97,596,652
Separate Accounts	41,473,473
Total Surplus & AVR (Asset Valuation Reserve)	6,001,122
As % of General Account Assets	9.8%

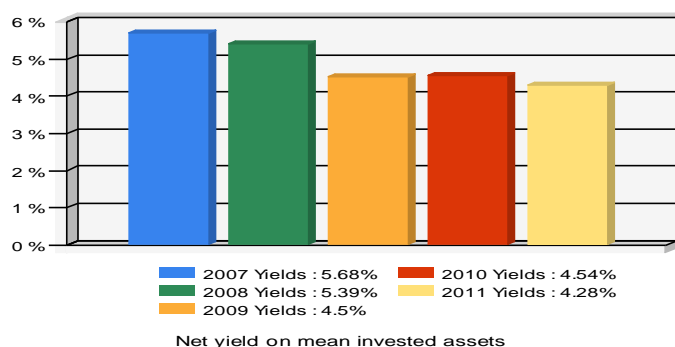
Invested Asset Distribution

Total Invested Assets 58,598,826



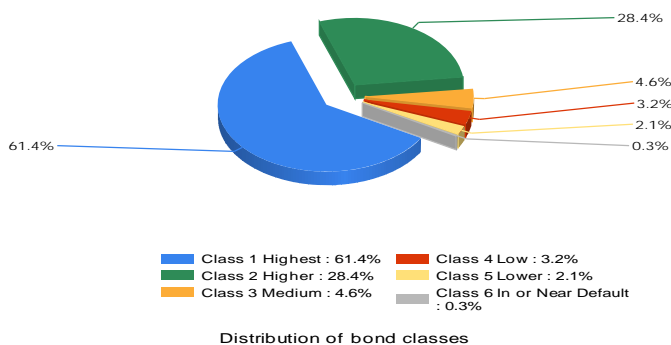
Distribution of the invested assets

5 Year Investment Yields



5 Year Average 4.88%

Bond Quality



Non-Performing Assets

Bonds In or Near Default	1.9%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.1%
Total Non-Perf. Assets/Surplus & AVR	1.9%
As a Percent of Invested Assets	0.2%

Income & Earnings

Total Income	11,742,760
Net Premiums Written	9,844,953
Earnings Before Div. and Taxes	-3,048,224
Net Operating Earnings	-2,882,802

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Source: Summary statutory financial Data for Year-End 2011 as reported by the life insurance companies' statutory annual statements. Classifications contained herein are defined by the NAIC. All dollar amounts are in thousands. All ratings shown are current as of May 01, 2013.

Presented by: Lynn Poplsterin, 23500 Mercantile, Beachwood, OH 44122 Phone: 216-464-1542 Email: lynn@berson-sokol.com

List of Company Ratings

Company: Transamerica Life Ins Co
Domicile: IA
Established: 1961

A.M. Best Company Rating

A+ (2)

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

AA- (4)

An insurer rated 'AA' has VERY STRONG financial security characteristics, differing only slightly from those rated higher.

Moody's Financial Strength Rating

A1 (5)

Insurance companies rated A offer good financial security. However, elements may be present which suggest a susceptibility to impairment sometime in the future.

Fitch Ratings' Insurer Financial Strength Rating

AA- (4)

Very strong. 'AA' IFS ratings denote a very low expectation of ceased or interrupted payments. They indicate very strong capacity to meet policyholder and contract obligations. This capacity is not significantly vulnerable to foreseeable events.

Weiss Safety Rating

C (8)

Fair. The company offers fair financial security and is currently stable. But during an economic downturn or other financial pressures, we feel it may encounter difficulties in maintaining its financial stability.

Comdex Ranking - VitalSigns Composite Index

93

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of May 01, 2013. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

Presented by: Lynn Poplsterin, 23500 Mercantile, Beachwood, OH 44122 Phone: 216-464-1542 Email: lynn@berson-sokol.com

List of Possible Ratings

	A.M. Best	Standard & Poor's	Moody's	Fitch Ratings	Weiss
1.	A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong	A+ Excellent
2.	A+ Superior	AA+ Very Strong	Aa1 Excellent	AA+ Very Strong	A Excellent
3.	A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong	A- Excellent
4.	A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong	B+ Good
5.	B++ Very Good	A+ Strong	A1 Good	A+ Strong	B Good
6.	B+ Good	A Strong	A2 Good	A Strong	B Good
7.	B Fair	A- Strong	A3 Good	A- Strong	C+ Fair
8.	B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good	C Fair
9.	C++ Marginal	BBB Good	Baa2 Adequate	BBB Good	C- Fair
10.	C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good	D+ Weak
11.	C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak	D Weak
12.	C- DWeak	BB Marginal	Ba2 Questionable	BB Moderately Weak	D- Weak
13.	D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak	E+ Very Weak
14.	E Under State Supervision	B+ Weak	B1 Poor	B+ Weak	E Very Weak
15.	F In Liquidation	B Weak	B2 Poor	B Weak	E- Very Weak
16.		B- Weak	B3 Poor	B- Weak	F Failed
17.		CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak	
18.		CCC Very Weak	Caa2 Very Poor	CCC Very Weak	
19.		CCC- Very Weak	Caa3 Very Poor	CCC- Very Weak	
20.		CC Extremely Weak	Ca Extremely Poor	CC Extremely Weak	
21.			C Lowest	C Distressed	