TRANSAMERICA LIFE INSURANCE COMPANY

TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

TRANSAMERICA'S FINANCIAL STRENGTH

The strength and security of Long Term Care insurance is only as sound as the company behind it. Transamerica Long Term Care insurance is underwritten by Transamerica Life Insurance Company³, ranked among the highest in the industry in financial strength and operating performance as recognized by independent rating services:

FINANCIAL STRENGTH*

(as of June 30, 2013)

Agency	Rating	Description
A.M. Best	A+	(2nd of 16 categories)
Fitch	AA-	(4th of 19 categories)
Moody's	A1	(5th of 21 categories)
Standard & Poor's	AA-	(4th of 21 categories)
Comdex Score**	93	

^{*}Ratings reflect the opinion of the relative financial strength and operating performance of the company. A.M. Best, Fitch, Moody's and Standard & Poor's are credit rating organizations dedicated to serving the insurance and other financial services industries Copies of rating reports are available at www.transamerica.com.

^{**}Comdex as of 4/23/2013. Copies are available at Transamerica Life Insurance Company.