

THE FINANCIAL STRENGTH OF AEGON AND TRANSAMERICA

Contracts with Transamerica Retirement Services are underwritten by one of the following AEGON companies: Transamerica Life Insurance Company, Transamerica Financial Life Insurance Company, or Transamerica Occidental Life Insurance Company.

As you can see below, these Transamerica companies maintain strong balance sheets and are well capitalized to meet all of their policyholder obligations. Each company's financial strength and operating performance are rated by independent "rating" companies who provide impartial ratings of insurer financial strength.

We have listed our ratings below, or you may find the ratings at <http://aegonins.com/>. On the Web site, please select "Our Insurance Companies" to view ratings for each company.

	<u>AM Best</u>	<u>Moody's</u>	<u>Fitch</u>	<u>S&P</u>
Transamerica Life Insurance Company	A+	Aa3	AA+	AA
Transamerica Financial Life Insurance Company	A+	Aa3	AA+	AA
Transamerica Occidental Life Insurance Company	A+	Aa3	AA+	AA

These ratings apply to the contract's general account investment choices. The separate account investment choice assets are segregated from the obligations of the insurer and are not subject to the claims of creditors of the insurer or the parent, AEGON USA.

The ratings definitions are shown below:

A.M. Best: An insurer rating A+ is considered '**superior**'. Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders. This is the second highest rating of 16 ratings in the A.M. Best scale.

Moody's: Insurance companies rated Aa offer '**excellent**' financial security. Together with the Aaa group, they constitute what are generally known as high-grade companies. The Aa3 rating is the fourth highest of 21 ratings in the Moody's scale.

Fitch: AA ratings indicate '**very strong**', denoting a very low expectation of ceased or interrupted payments. They indicate very strong capacity to meet policyholder and contract obligations on a timely basis. The AA+ rating is the second highest of 24 ratings on the Fitch scale.

Standard & Poor's: An insurer rated AA has '**very strong**' financial security characteristics, differing only slightly from those rated higher (AAA). This is the third highest rating of 21 ratings on the S&P scale.

Transamerica Retirement Services ("Transamerica"), a marketing unit of Transamerica Financial Life Insurance Company ("TFLIC"), 4 Manhattanville Road, Purchase, New York 10577, and Transamerica Life Insurance Company ("TLIC"), 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499, and Transamerica Occidental Life Insurance Company ("TOLIC"), 4333 Edgewood Road, NE, Cedar Rapids, IA 52499, and other TFLIC, TLIC and TOLIC affiliates, specializes in the promotion of retirement plan products and services. Investment choices are available from Transamerica Retirement Services under contract form number TA-AP-2001-CONT, a group variable annuity contract underwritten by TFLIC, or under contract form numbers TGP-439-194, TGP-416-192/194, TGP-430-192/194, CNT-TALIAC 05-02 or CNT-TLIC 10-05, group variable annuity contracts underwritten by TLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC and TOLIC are not authorized in New York and do not do business in New York. Fees and charges may apply. For complete information, please contact your Transamerica representative.