

Important Information About Your Retirement Savings Plan Account

Is my money safe with Transamerica?

You may have heard frightening stories in the news recently regarding customers of IndyMac Bank who held large deposits with the bank. Because of the failure of the bank, some accountholders may not be able to recover their full deposits from IndyMac Bank. You may similarly be concerned about your account with Transamerica Retirement Services (“Transamerica”). Is my money safe in my retirement account? Is my money insured by the FDIC or some other agency?

Transamerica’s sole business is providing retirement plan services, and as such, we take the job of administering the assets held in your account very seriously. Our role is to make sure that your contributions get directed to the investments selected and that the records regarding your account, including the value of your account and its performance, are correct.

Your Transamerica account is not a bank deposit.

It is important to know that your retirement account with Transamerica is not a bank account and Transamerica is not a banking company.

When you make a deposit in your checking or savings account with a bank, the bank then uses your deposit to lend money to other people through car loans, mortgages, or other types of loans. If a bank makes numerous “bad” loans that borrowers do not repay, the bank could become insolvent. The bank may not be able to return the money you deposited because it loaned the money to other people who defaulted on their loans.

The Federal Deposit Insurance Corporation (“FDIC”) was created to protect consumers against this risk, and insures most bank deposits up to \$100,000. In the case of IndyMac Bank, it made too many risky loans, and when borrowers did not repay those loans, the bank got into trouble.

Your Transamerica Retirement account is either invested in a group variable annuity contract issued by an insurance company or a mutual fund investment offering.

Transamerica’s sole business is providing retirement plan services, and as such, we take the job of administering the assets held in your account very seriously. The products we offer are designed to address the unique requirements of our retirement plan clients and their participants. When assets are directed to us for investment, Transamerica will invest those assets in either the general account of the insurance company for the group variable annuity, the separate account investment choices, or the mutual fund investment choices, based on the instructions we receive from the participant and/or the employer.

Variable Investment Choices.

Mutual funds or separate account investment choices available in your employer’s retirement plan are not insured by any government or regulatory agency and fluctuate in value based on market conditions. None of these investments are commingled with the general assets of Transamerica. You can see the value of your investments by logging on to your account at **www.TA-Retirement.com** or by contacting TransDirect® at **(800) 401-8726**.

You may have seen your retirement plan account go down in value recently because of poor performance in the financial markets, largely because of recent negative economic news, including the sub-prime mortgage crisis and more recent difficulties of Fannie Mae and Freddie Mac, the government-chartered companies that own or guarantee a substantial percentage of U.S. mortgages. While the FDIC and SIPC do not apply to your account, neither protects an account against these types of market fluctuations. However, there are other steps you can take to help protect your retirement account.

General Account Investment Choices.

Your retirement plan may also offer a stable value investment choice, which is designed to provide a guarantee of principal and credited interest. Stable value investment choices offered by Transamerica are backed by the assets in the insurer general account. This means they become part of the insurer’s general assets. You should understand that Transamerica is subject to comprehensive regulation by the state insurance departments, and is subject to ongoing review by credit rating agencies. These state laws and regulations are designed to prevent insurer insolvency and minimize the impact in the event insolvency does occur.

A.M. Best has currently assigned the insurers financial strength rating of A to Transamerica, a rating assigned to companies that have, in A.M. Best's opinion, an excellent ability to meet their ongoing insurance obligations. A.M. Best Company is a full-service credit rating organization dedicated to serving the financial services industries, including the banking and insurance sectors (Transamerica is not affiliated with A.M. Best Company).

Other Plan Investments.

If your plan offers other investment choices through a self-directed brokerage account, other protections may be available to protect your investment from fraud or embezzlement. They do not however, protect against market loss. Please contact TransDirect® for more information about these protections.

Diversification is Key.

Your best protection in difficult markets is to maintain a well-diversified account, selecting a mix of different types of investments available within your plan based on your time horizon. That way, you don't have too many "eggs in one basket". Diversification may provide additional protection against loss. Transamerica offers a number of tools and services, such as *Your Simple Solutions Workbook*® with risk tolerance questionnaire and investment mix worksheets, and *AdviceSolutions*, to help retirement plan investors develop and maintain a mix of investments.

Transamerica is part of the AEGON families of companies.

We want to assure you that Transamerica's ability to provide services to you has not been affected in any way by these recent negative financial market events. Transamerica is dedicated to providing you with the tools you need to develop smart investment strategies for achieving your retirement goals. Transamerica has been helping individuals save for retirement for more than 70 years, and we are continually enhancing our services to meet your retirement investment needs.

For more information, please log on to www.TA-Retirement.com or contact your plan administrator.

Important Disclosures:

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 other TFLIC and TLIC affiliates, specializes in the promotion of retirement plan products and services. These 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 is not authorized in New York and does not do business in New York. Fees and charges may apply. For complete information, contact your Transamerica representative.

The Transamerica Advisor Series plan administration services are provided by Diversified Investment Advisors and funds are distributed by Diversified Investors Securities Corporation. Investors should consider the investment objectives, risks, and charges and expenses of the fund carefully before investing. The prospectus for each fund contains this and other information about that fund. For copies of any prospectuses, please call (877) 234-9293. Read each prospectus carefully before investing.

Transamerica Financial Life Insurance Company and Transamerica Life Insurance Company are affiliates of Diversified Investors Securities Corporation.

Asset allocation and diversification do not assure or guarantee better performance and cannot eliminate the risk of investment losses.

A.M. Best: An insurer rated A is considered 'excellent.' Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders. This is the third highest rating of 16 ratings in the A.M. Best scale. Ratings are as of April 23, 2009.

Transamerica is part of AEGON, one of the world's leading life insurance and pension groups, and a provider of investment products. AEGON empowers local business units to identify and provide products and services that meet the evolving needs of customers, using distribution channels best suited to local markets. AEGON takes pride in balancing a local approach with the power of an expanding global operation. With headquarters in The Hague, the Netherlands, AEGON companies employ more than 30,000 people worldwide. AEGON's businesses serve millions of customers in over twenty markets throughout the Americas, Europe, and Asia, with major operations in the United States, the Netherlands and the United Kingdom. Respect, quality, transparency and trust constitute AEGON's core values as the company continually strives to meet the expectations of customers, shareholders, employees and business partners. AEGON is driven to deliver new thinking with the ambition to be the best in the industry.

