

WEALTH TRANSFER PLAN FOR ELIGIBLE¹ FOREIGN NATIONALS

Leverage your assets by transferring CD / Money Market / Savings Account to a Transamerica universal life insurance policy and benefit from the following advantages:²

1. Convert an asset producing taxable to income to an asset with tax-deferred growth which may be accessible in a tax-favored manner; also death benefit proceeds are generally received federal income tax free.
2. Guaranteed interest rate of 4%, tax deferred.
3. "U.S. life insurance provides death benefit and cash value in U.S. dollar denomination. Diversify your portfolio with wealth transfer using US life insurance."
4. The policy is fully guaranteed by claims-paying ability of Transamerica Life Insurance Company, an AEGON company, with the following Financial Strength Ratings:

- A.M. Best A+ Superior Second highest of 16 ratings (A++ - S)
- Standard & Poor's AA- Very Strong Fourth highest of 21 ratings (AAA - D)
- Moody's A1 Good Fifth highest of 21 ratings (AAA - R)
- Fitch AA- Very Strong Fourth highest of 19 ratings (Aaa3 - C)

Ratings reflect the current opinion of the relative financial strength and operating performance of the company. Copies of rating reports are available at www.aegonins.com. Ratings are current as of December 2010.

The contract will be a universal life insurance policy. It will require a medical examination, at no cost to you, subject to review, evaluation and approval by Transamerica Life Insurance Company. Not all applicants will qualify.

For more information or if you have any specific concern or questions, please contact Radi Miranda at (714) 552-3993 or by email at radi.miranda@gmail.com.

¹ Based on Transamerica Life Insurance Company's Underwriting Guidelines.

² If the policy is considered a Modified Endowment Contract (MEC), distributions are treated first as taxable distributions of earnings in the policy. Withdrawals, loans, and assignments are considered distributions. Taxable distributions from a MEC prior to age 59½ may also be subject to a 10% federal income tax penalty.

TransACE[®] is a non-participating flexible-premium universal life insurance policy (Policy Form #1-12611107 (CVAT), Group Certificate #2-72336107 (CVAT) for certificates issued under a group policy issued to the Rhode Island National Consumer Protection Trust) and TransACE Survivor[®] is a nonparticipating, flexible-premium universal life insurance policy issued. Policy Form No. 1-1211108 (CVAT), Group Certificate No. 2-72136108 (CVAT) for certificates issued under a group policy issued to the Rhode Island National Consumer Protection Trust. Policies are issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy forms and numbers may differ, and these policies may not be available in all jurisdictions. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.

Transamerica Life Insurance Company and its representatives do not give tax or legal advice. This material is for informational purposes only and should not be construed as tax or legal advice. Clients and other interested parties should be urged to consult with and rely solely upon their own independent advisors regarding their particular situation and the concepts presented here.



Transamerica Life Insurance Company

an **AEGON** company