

Transamerica Stable Value Advantage Account**

Transamerica Asset Classification

Cash Equivalents***

Investment Information

Not available

Investment Objective & Strategy

Best suited for investors seeking a stable return and safety of principal. The investment seeks to protect against any loss of principal while providing returns in excess of money market funds and one-year treasury bills. The investment has a portfolio investment rate design in which all deposits are credited with the same interest rate, credited on a daily basis, and there is no set maturity. The effective credited interest rate is set monthly and effective on the first day of the month. Contract charges may reduce this return.

Notes

The Transamerica Stable Value Advantage Account is available under contract form number TA-AP-2001-CONT, a group variable annuity contract issued by Transamerica Financial Life Insurance Company ("TFLIC"), 440 Mamaroneck Avenue, Harrison, New York 10528, and Transamerica Retirement Services, a marketing unit of TFLIC and other of its affiliates, which specializes in the promotion of retirement plan products and services. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. The Transamerica Stable Value Advantage Account is an investment choice held by the general account of TFLIC. The assets in the general account are supported by the financial stability of TFLIC. While TFLIC declares interest rates and backs the principal and interest of this investment choice, any guarantees are subject to the claims paying ability of the insurance company. This account is not guaranteed by the FDIC or any other government agency. Although plan participants generally may withdraw assets from the Stable Value investment choice without restrictions, a hold can apply on the plan's assets in a Stable Value investment choice. If a plan sponsor wishes to remove a Transamerica Stable Value investment choice as an option from the plan, then depending on the contract, TFLIC may impose a hold for up to a 270-day period on the Stable Value investment choice assets at the plan level if the most recently announced upcoming credited rate has increased or has not changed. Additionally, under limited circumstances, Transamerica may impose up to a 12-month delay period on all withdrawal requests from all plan sponsors at the plan level. Returns shown for the Transamerica Stable Value Advantage Account are the annual effective credited rates as set by TFLIC, for the periods shown. Historical returns prior to 12-31-06 reflect the annual effective credited rates of the Transamerica Stable Value Account, an investment in the same TFLIC general account, as set by TFLIC. No adjustments have been made to the returns shown for those periods. Application of the contract asset charge and any discontinuance charges or service fees deducted from an account would reduce a participants return.

**See Disclosure: Cash Equivalents Pages for a description of this type of Cash Equivalent investment choice under "Cash Equivalents Investment Risk."

***See Disclosure: Cash Equivalents Pages for a description of this asset class category under "Cash Equivalents Investment Risk."

Performance

	Investment Choice Annual Returns as of year-end		
	Total Ret %	Bmark %	Fund Rank %
2006	3.74	—	—
2007	4.29	—	—
2008	3.89	—	—
2009	3.49	—	—
2010	2.97	—	—
2011	2.70	—	—
2012	2.00	—	—

	Trailing Returns as of 03-31-13		
	Total Ret%	Bmark %	Fund Rank %
YTD	0.42	—	—
3Mo	0.42	—	—
1Yr	1.86	—	—
3Yr Avg	2.45	—	—
5Yr Avg	2.89	—	—
10Yr Avg	3.23	—	—
Since Incep	—	—	—

Hypothetical Growth of \$10,000 start date 12-31-02		
Investment Choice	03-31-13	
Investment Choice	\$13,844	
Benchmark	—	

Underlying Portfolio Analysis

Composition as of 03-31-13		% Assets
U.S. Stocks	0.0	0.0
Non-U.S. Stocks	0.0	0.0
Bonds	0.0	0.0
Cash	0.0	100.0
Other	0.0	100.0



Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value will fluctuate. Upon redemption, shares may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. Go to www.TA-Retirement.com to obtain performance current to the most recent month-end. See performance section of the disclosure page for more important information.

Investment choices are available from Transamerica Financial Life Insurance Company (TFLIC or Transamerica) under contract form # TA-AP-2001-CONT or TA-PC-2000-CONT, group variable annuity contracts underwritten by TFLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. Contract fees and charges may apply. For complete information, contact your Transamerica representative.

NOT FDIC INSURED. MAY LOSE VALUE. NO BANK GUARANTEE.

Financial Strength Ratings

A.M. Best (06-29-10)	A+ (Superior)	2nd of 16
Fitch (07-26-10)	AA- (Very Strong)	4th of 19
Standard & Poor's (03-31-09)	AA- (Very Strong)	4th of 21
Moody's (08-18-10)	A1 (Good)	5th of 21

TFLIC has received the above high claims paying ability ratings from the top four financial ratings agencies. Data provided by Transamerica Corporation. Dates in parentheses indicate the last time the rating was changed.

Financial Strength Ratings (as defined by each individual rating agency)

A.M. Best: The A+ (Superior) rating is assigned to companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.

Fitch: The AA- (Very Strong) rating denotes expectations of very low default risk. They indicate very strong capacity for payment of financial commitments. This capacity is not significantly vulnerable to foreseeable events.

Standard & Poor's: The AA- (Very Strong) rating denotes a very strong capacity to meet financial commitments.

Moody's: The A1 (Good) rating is considered upper-medium grade and is subject to low credit risk.

Principal Risks

Credit and Counterparty, Extension, Prepayment (Call),
Reinvestment, Not FDIC Insured, Active Management, Issuer,
High-Yield Securities, U.S. Government Obligations,
Fixed-Income Securities, Maturity/Duration, Cash Drag,
Investment-Grade Securities, Management, Unrated
Securities, Variable-Rate Securities

.....
For more information please see the Principal Risk
Definitions section of the Disclosure Page.

Disclosure

When used as sales literature, the investment fact sheets must be preceded or accompanied by this disclosure statement. The performance data given represents past performance and should not be considered indicative of future results. An investment in these investment choices, other than the Transamerica Stable Value investment choice(s), is subject to market risk. Principal value and investment return will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than the original investment. Current performance may be lower or higher than the performance data quoted herein. Separate account investment choice statistics change over time. The investment choice is not FDIC insured, may lose value and is not guaranteed by a bank or other financial institution.

The separate account investment choices offered are exempt from registration with the SEC; therefore, no prospectuses are filed for them. However, certain of the separate account investment choices, other than the Stable Value investment choices, invest in mutual funds which are subject to SEC registration.

Prospectuses and summary prospectuses, if applicable, for these mutual funds can be ordered directly from the fund company or obtained upon request from Transamerica Retirement Solutions at www.TA-Retirement.com. Investors should consider the investment objectives, risks, and charges and expenses of the fund carefully before investing. The prospectus and summary prospectus, if applicable, for each fund contains this and other important information about that fund. Read each prospectus carefully before investing. Additional information on all the investment choices is available on the investment fact sheets.

Effective January 1, 2013, any reference to Transamerica Retirement Services Corporation has been replaced with Transamerica Retirement Solutions Corporation.

The accounts are operated by persons who have claimed an exclusion, granted to operators of insurance companies and their separate accounts, from registration as a "commodity pool operator" with respect to the accounts under the Commodity Exchange Act, and therefore, are not subject to registration or regulation with respect to the accounts under the Commodity Exchange Act.

Performance

Unless otherwise noted, all data is shown as of the release date of these investment fact sheets. Performance shown is average annual total separate account investment choice returns (except 3 months and year-to-date) for the period indicated, net of the total operating expenses of the separate account and underlying investment (if applicable) as listed on the individual investment fact sheets. Performance returns reflect reinvestment of dividends and capital gains distributions. Performance does not reflect application of the contract asset charge and any discontinuance charges or service fees deducted from an account: such charges and fees would reduce a participant's return.

For separate account investment choices invested in mutual fund shares, except as otherwise indicated, historical performance prior to the separate account investment choice inception date is calculated utilizing past performance for the underlying mutual fund.

Performance shown since inception is from the inception

date of the separate account or underlying investment as described on the individual investment fact sheets. See individual investment fact sheet for the date of inception.

The benchmarks are unmanaged indices and have no fees or expense charges. One cannot invest directly in an index.

Hypothetical Growth: The value of a hypothetical \$10,000 investment over the past 10 years (or since inception for investment choices lacking 10-year history). Data assumes reinvestment of dividends and capital gains. Results reflect past performance and do not guarantee future results.

Adjusted Historical Returns and Extended Performance Rating: Morningstar provides adjusted historical returns and an extended performance rating for some mutual funds in its universe. This means that any share class that doesn't have a 10-year performance history may show adjusted returns and receive a hypothetical Morningstar Rating based on the oldest surviving share class of the fund. Morningstar will adjust the performance history of the original portfolio to reflect any differences in fees between the original share class and the new share class. Because share classes are based on the same underlying portfolio of securities, the only differences in performance can be attributable to fees. First, Morningstar computes the funds' new return stream by appending an adjusted return history of the oldest share class. Next, the Extended Performance Rating is determined by comparing the adjusted-historical returns to the current open-end mutual fund universe to identify placement in the bell curve used to assign the Morningstar Rating.

Asset Classes

The investment choices have been assigned to various asset classes based solely on Transamerica Retirement Solutions' assessment of their investment policies; additionally, they may not be representative of that particular asset class in the future. The asset classes are described under "Investment Risk".

Risk Measures

R-squared reflects the percentage of an investment choice's movements that are explained by movements in its benchmark index, showing the degree of correlation between the investment choice and the benchmark.

Beta is a measure of an investment choice's sensitivity to market movements. A portfolio with a beta greater than 1 is more volatile than the market, and a portfolio with a beta less than 1 is less volatile than the market.

Alpha measures the difference between an investment choice's actual returns and its expected performance, given its level of risk (as measured by beta). Alpha is often considered to represent the value that a portfolio manager adds by actively managing the portfolio.

Sharpe ratio is the average return, less the risk free return, divided by the standard deviation of return. The ratio measures the relationship of reward to risk in an investment strategy. The higher the ratio, the safer the strategy.

Standard deviation is a statistical measure of the degree to which an individual value in a probability distribution tends to vary from the mean of the distribution. It is widely applied in modern portfolio theory, for example, where the past performance of securities is used to determine the range of

possible future performances and a probability is attached to each performance. The standard deviation of performance can then be calculated for each security and for the portfolio as a whole. The greater the degree of dispersion, the greater the risk. Standard deviation, therefore, is a statistical measure of the volatility of the investment choice's returns.

Morningstar Style Box™

The Morningstar Style Box reveals an investment choice's investment strategy as of the date noted on this report.

For equity funds the vertical axis shows the market capitalization of the long stocks owned and the horizontal axis shows investment style (value, blend, or growth).

For fixed-income funds, the vertical axis shows the credit quality of the long bonds owned and the horizontal axis shows interest rate sensitivity as measured by a bond's effective duration.

Morningstar seeks credit rating information from fund companies on a periodic basis (e.g., quarterly). In compiling credit rating information Morningstar accepts credit ratings reported by fund companies that have been issued by all Nationally Recognized Statistical Rating Organizations (NRSROs). For a list of all NRSROs, please visit <http://www.sec.gov/divisions/marketreg/ratingagency.htm>. Additionally, Morningstar accepts foreign credit ratings from widely recognized or registered rating agencies. If two rating organizations/agencies have rated a security, fund companies are to report the lower rating; if three or more organizations/agencies have rated a security, fund companies are to report the median rating, and in cases where there are more than two organization/agency ratings and a median rating does not exist, fund companies are to use the lower of the two middle ratings. PLEASE NOTE: Morningstar, Inc. is not itself an NRSRO nor does it issue a credit rating on the fund. An NRSRO or rating agency ratings can change from time-to-time.

For credit quality, Morningstar combines the credit rating information provided by the fund companies with an average default rate calculation to come up with a weighted-average credit quality. The weighted-average credit quality is currently a letter that roughly corresponds to the scale used by a leading NRSRO. Bond funds are assigned a style box placement of "low", "medium", or "high" based on their average credit quality. Funds with a low credit quality are those whose weighted-average credit quality is determined to be less than "BBB-"; medium are those less than "AA-", but greater or equal to "BBB-"; and high are those with a weighted-average credit quality of "AA-" or higher. When classifying a bond portfolio, Morningstar first maps the NRSRO credit ratings of the underlying holdings to their respective default rates (as determined by Morningstar's analysis of actual historical default rates). Morningstar then averages these default rates to determine the average default rate for the entire bond fund. Finally, Morningstar maps this average default rate to its corresponding credit rating along a convex curve.

For interest-rate sensitivity, Morningstar obtains from fund companies the average effective duration. Generally, Morningstar classifies a fixed-income fund's interest-rate sensitivity based on the effective duration of the Morningstar Core Bond Index (MCBI), which is currently three years. The classification of Limited will be assigned to those funds whose average effective duration is between 25% to 75% of

Disclosure

MCBI's average effective duration; funds whose average effective duration is between 75% to 125% of the MCBI will be classified as Moderate; and those that are at 125% or greater of the average effective duration of the MCBI will be classified as Extensive.

For municipal bond funds, Morningstar also obtains from fund companies the average effective duration. In these cases static breakpoints are utilized. These breakpoints are as follows: (i) Limited: 4.5 years or less; (ii) Moderate: more than 4.5 years but less than 7 years; and (iii) Extensive: more than 7 years. In addition, for non-US taxable and non-US domiciled fixed income funds static duration breakpoints are used: (i) Limited: less than or equal to 3.5 years; (ii) Moderate: greater than 3.5 and less than equal to 6 years; (iii) Extensive: greater than 6 years.

Cash Equivalents Investment Risk

Cash Equivalents: This category seeks to protect against loss of principal while providing returns comparable to money market funds and short-term Treasury instruments. An investment in a cash equivalent investment choice is not insured or guaranteed by the FDIC or any other government agency. Although the investment seeks to preserve the value of your principal, it is possible to lose money by investing in the investment choice. These investment choices have generally provided a dependable level of stability and liquidity; nevertheless, the investment is still subject to credit risk and to liquidity risk.

Stable Value Investment Choices: The Transamerica stable value investment choices are backed by the general account of Transamerica Life Insurance Company ("TLIC") or Transamerica Financial Life Insurance Company ("TFLIC"). While TLIC or TFLIC declare rates and back the principal and interest of these investment choices, any guarantees are subject to the claims paying ability of the insurance company. This investment choice is not guaranteed by the FDIC or any other government agency. Although plan participants generally may withdraw assets from the stable value investment choice without restrictions, TLIC/TFLIC may impose a hold period at the contract level in the event of a full contract discontinuance, partial contract discontinuance, or certain transfers. Certain unaffiliated separate account stable value investment choices (which are not supported by an insurance company general account) also may be available for investment under your plan. These stable value investment choices instead invest in stable value fund bank collective trusts.

Please note that not all stable value investment choices may be available for your plan, and some are only available when combined with a specified investment choice line-up. Stable value investment choices may be subject to book value adjustments for withdrawals under certain circumstances, and the fees associated with stable value investment choices generally reflect different crediting rate/charge structure combinations. Please consult your financial advisor for more information regarding the stable value investment choices available for your plan, including any alternative investment choice line-ups.

AEGON Cash Management or Cash Reserve Investment Choices: These investment choices are not federally guaranteed, and you could lose money with this investment. Although this investment generally is considered less risky than other types of investments, such as equity funds or fixed income funds, and has generally provided a dependable

level of stability and liquidity; nevertheless, the investment is still subject to credit risk and liquidity risk. Although this investment seeks to preserve the value of your principal, it is possible to lose money by investing in this investment choice. The AEGON Cash Management or Cash Reserve investment choices are not managed to maintain a stable net asset value of \$1.00 per share and do not declare dividends on a daily basis (many money market funds do).

Benchmark Index Descriptions

The Citigroup Three-month Treasury Bill Index are government-backed short-term investments considered to be risk-free and as good as cash because the maturity is only three months. Morningstar collects yields on the T-bill on a monthly basis from the Treasury Department.