Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company
Stonebridge Life Insurance Company
Monumental Life Insurance Company
Western Reserve Life Assurance Co. of Ohio

Compliance Bulletin

Agent Use Only

July, 2009

To: All Appointed Agents

Subject: Protection and Security of Client Information

The purpose of this bulletin is to inform you of the importance of securing the sensitive information you may receive from clients. Sensitive information can include many types of information you may receive on a routine basis from your clients. Attached to this memo are Sensitive Information Examples for your reference.

Our companies are extremely concerned about the security and protection of all sensitive information we receive from clients, producers or any other party we work with in the course of doing business. As a producer, you are also likely in possession of sensitive client information. It may be in paper form or, more commonly, on your computer. The protection and security of this information is crucial for your clients, our companies and yourself.

Most states have enacted statutes relating to the security of sensitive information and the requirements for when a breach of that information occurs. Enforcement of the statutes is handled by a private right of action, the state's attorney general or the insurance department. There are potential civil penalties in some states depending on the circumstances of the breach.

In the event of a breach, notice to the affected clients is required if certain data is compromised, primarily if the data is in an electronic format, such as on your computer, PDA, flash drive, or external hard drive. Depending on the nature of the breach, you and/or our companies may incur liability and costs, such as mailing notices to clients and providing credit monitoring to the affected clients. In the event you were responsible for the breach, not only will you be liable for the legal consequences associated with the breach, but any and all costs related to responding appropriate to the breach will be passed on to you. One of the primary ways to limit your exposure to such liability and costs is to encrypt the hard drive/storage device on which any sensitive information is stored. We strongly urge you to invest in appropriate encryption tools.

If you are in possession of clients' sensitive information, we encourage you to take steps to secure this information if you have not already done so. Encryption of the data on your computer is the best method you can use to secure the data. Other helpful steps include:

- Always know where your laptop is at all times and do not leave it in a non-secure location. When traveling, use a plain laptop case and keep the serial number with you for the police report if stolen. While at the office, use a laptop cable/lock to secure your laptop to something.

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- Do not share your passwords with anyone. Use numbers or special characters to make a strong password to minimize guessing.
- Do not open e-mails from senders you do not recognize. And if you do, do not click on any links or open any attachments. Be sure to avoid sensitive information in emails unless protected.

We appreciate your assistance in helping ensure the privacy of your client's sensitive information. If you suspect or know that our companies' information assets or the personal financial, health or identifiable information of our customers under your control was or may have been exposed to unauthorized parties, you are required to contact one of these AEGON personnel below within 48 hours of the event.

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