Online Privacy Statement

Effective Date: December 16, 2015

This Online Privacy Statement (Statement) applies to this website or mobile application and the websites or mobile applications of Transamerica Corporation, and any of its U.S. subsidiaries and affiliates (collectively "we", "us" or "our") that link to this Statement (each a Site and collectively, the Sites). This Statement describes how Sites may collect, use and share information about you.

The Sites are intended for a U.S. audience. If you access one of our Sites from outside the United States, your information may be transferred or processed in the United States.

Depending on how you interact with us, and which of our affiliates provide the products and services you chose, your policy or contract and additional Transamerica and Transamerica affiliate privacy practices may also be applicable.

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Information We Collect Online

Information You Provide. We collect information that you provide to us at the Sites, through applications, online forms and calculators, surveys and other communications. For example, we collect your information at the Sites when you:

- make information available to us via social networking logins, such as Facebook or Twitter;
- participate in chats, web forums or other interactive sessions;
- subscribe to newsletters or provide feedback;
- participate in surveys, sweepstakes or other promotions;
- conduct searches through the Site;
- purchase or request a quote for an insurance product or other service;
- use our e-Billing services or manage your account and investment options through the Site;
- access other applications and services from this site, such as applying for a job or using the Locate an Agent function;
- register for or manage a policy, contract or account; or
- request additional information.

This information may include name, address, telephone number, email address, date of birth, policy, contract or account numbers and, where reasonably required to complete the request or transaction, banking information, credit card number, Social Security number, driver's license numbers and other information.

Usage Metrics. Information regarding your use of this Site may be collected and/or aggregated through the use of automated means. This information may include:

- your IP address, and the type of browser and operating system used;
- date and time you access the Site and the pages you visit, and, if you linked from or to another website, the address of that website;
- email you open and links you click on within those emails;
- the duration of your use and the features and content you access; and

- information regarding your ISP or mobile carrier, and the type of handheld or mobile device that you used.

Data Technologies. Various technologies may be used to automatically collect information on the Site, such as cookies, web beacons and local shared objects. "Cookies" are small identifiers sent from a web server that are stored on your device for the purpose of identifying your browser or storing information or settings in your browser. A "web beacon," also known as an Internet tag, pixel tag or clear GIF, connects web pages to web servers and their cookies. "Local shared objects," sometimes known as Flash cookies, may be used to personalize your visit by storing your preferences or displaying content based upon what you have viewed on various websites. Anonymous advertising identifiers may be used on mobile devices and otherwise in a manner similar to cookies. We refer to these types of technologies generally as "Data Technologies," which include today's technologies and similar types of technologies as they evolve over time.

One or more Data Technologies may be used by us on this Site and other websites and mobile applications (including websites that may not be operated by Transamerica). Third parties, who may have their own privacy policies, may also use Data Technologies to collect information on this or other websites.

When you download or use apps or mobile-optimized websites to access our site or online services ("Mobile Sites"), we may receive information about your location and your mobile device, including a unique identifier for your device, device settings, analytical information about how you use your mobile device, and other information that may be stored on or accessed through your mobile device, including from apps not operated by Transamerica or from other devices connected to your mobile device. This information helps us provide you with location-based services, advertising, search results, and other personalized content. Most mobile devices allow you to turn off location services by accessing the device's settings menu.

Publicly Posted Information. Information that you make available to us and others via social media networks, forums, blogs, listserves, chat rooms or similar functionality is information that we or others may share or use in accordance with the law.

Information from Other Sources. We may also collect information about you from third party sources, including from commercially available third-party sources, such as credit reporting agencies or other companies that collect or analyze information about consumers or users. Examples of information we receive from other sources includes credit history information from credit bureaus, which we use to help prevent and detect fraud and to offer certain credit or financial services to some customers.

Combined Information. We may combine the information you provide us with the other information that we collect about you.

How We May Use the Information We Collect

We may use information we collect for a variety of purposes, including the following:

- for our everyday business purposes, such as establishing and administering your policy, contract or account, providing information you request and providing customer support;
- to evaluate your eligibility for such products or services;
- to provide you with up to date information regarding the Site, your policies, contracts or accounts, including changes to terms and conditions and/or other administrative information;
- for special events, programs, surveys, contests, sweepstakes and other offers or promotions, some of which may have additional rules or provisions addressing how your personal information is used or shared;
- to develop new products and services and analyze the effectiveness of products, services, applications and websites;
- to deliver marketing communications that we think may interest you, including, ads or offers tailored to you;
- to deliver content (including advertising) correlating to your interests and browsing and usage history, both within this Site and on other websites and applications;
- to provide retirement calculators and other financial planning tools on the Sites;
- to comply with the law and legal advice;

- to prevent fraud and enhance security;
- to allow you to utilize features within our Sites by granting us access to information from your device such as contact lists, or geolocation when you request certain services;
- to provide you with location-based services, advertising, search results, and other personalized content;
- to contact you via telephone, text or chat; and
- for other purposes permitted by law or to which you consent.

We may also use data that we collect on an aggregate or anonymous basis (such that it does not identify any individual visitor) for various business purposes, where permissible under applicable laws and regulations.

Social Media

We may include applications or widgets from social media providers on our Sites that allow you to interact with, or share content. These widgets, such as a Facebook "Share" or "Like" button, are visible to you on the web page you visit. Integration between this Site and social media networks such as Facebook, Twitter and others may allow the social media networks to collect information about your browsing on the pages of our Sites where the widgets are visible, even when you do not click on or otherwise activate the widget. Please visit the applicable social media network's privacy policy to better understand their data collection practices and choices that they make available to you. The privacy policy of the social media network controls the collection, use and disclosure of all personal information transmitted to that network.

Transamerica participates in a number of social media platforms such as Facebook, Twitter and LinkedIn, which allow their users to create, share and exchange content and information. Any information that you post on a social media platform is also subject to the privacy policies of that social media network. These platforms may share your information with us in identifiable or aggregated form. Your use of any Transamerica social media sites is also subject to the Transamerica Social Media Participation Guidelines.

Advertising Networks

We may partner with advertising networks that deliver targeted advertisements to consumers, including advertisements with links to Transamerica websites, and generate related statistics and metrics. These ad networks may utilize information collected through a variety of Data Technologies to provide advertising placement, customization, auditing, research and reporting for us, our affiliates and other advertisers. This data collection takes place over time, both on this Site and on third-party websites and mobile applications and includes information such as number of page visits, pages viewed on our Sites, search engine referrals, browsing activities over time and across other sites following your visit to one of our Sites or apps, and responses to advertisements and promotions on the Sites and on sites and apps where we advertise. In some cases, we have access to the information gathered by the Data Technologies used by the ad networks on our Sites. This process allows us and third parties to deliver targeted advertising (online and offline), enhance marketing programs and help track the effectiveness of such efforts. Advertising networks, which may have their own privacy policies, determine how they use this information, including for purposes such as determining or predicting the characteristics and preferences of their advertising audiences and measuring the effectiveness of their advertising. As of the effective date set forth above, we do not respond to Do Not Track signals or other similar mechanisms.

Information We Share

We may share your personal information with third parties and affiliates as permitted or required by law, or when you authorize us to do so. For example, we may share your information:

- with our corporate affiliates, for example, for their everyday business purposes, to provide services or to perform marketing;
- with service providers who we engage to provide services offered through this site or on our behalf, including providers who help us operate our business and fulfill orders;
- with marketing partners, including analytics companies and advertising networks who provide Data Technologies on our website; and

- in order to protect the interests, property, or legal rights of ourselves, our affiliates, our customers, or members of the public.

Please note that policies and products offered by certain Transamerica companies may be subject to additional privacy notices. If you would like a copy of the privacy notice for your policy or product, please contact us at the number listed on your policy or account statement. We will limit sharing of your information in accordance with the choice(s) you have provided us in response to these further notices.

Your Choices

You are entitled to make certain choices about how we communicate with you.

- You may choose not to provide personal information, even though that might impact your ability to register or receive a particular product or service.
- If you do not want to receive marketing email from us, you can follow the unsubscribe link provided in those emails.
- You have a number of choices regarding certain Data Technologies. Most web browsers automatically accept cookies, but you can usually modify your browser's setting to notify you of cookie placement or decline cookies if you prefer. You may also render some web beacons unusable by rejecting their associated cookies and disabling or deleting similar data used by browser add-ons, such as Flash cookies, or by changing the add-on's settings or opting out at the website of the technology provider. If you choose to decline cookies or other Data Technologies, however, please note that certain features of this website may not function properly or at all as a result.
- You may be able to adjust the use of advertising identifiers on mobile devices through the settings on your device. In order for online behavioral advertising opt outs from our Sites and on other sites to work on your device, your browser must be set to accept cookies. If you delete cookies, buy a new device, access our Site or other sites from a different device, login under a different screen name, or change web browsers, you will need to opt-out again.
- If you do not want us to use information revealing your location, you may be able to configure your browser settings, or change the location services setting on your mobile device, to prevent the sharing of that information. Please note that certain features may not function properly or at all as a result if you opt out. Also note that in order for browser-based location services opt outs to work on your device, your browser must be set to accept cookies. If you delete cookies, buy a new device, access our Site or other sites from a different device, login under a different screen name, or change web browsers, you will need to opt-out again.
- If you have a financial product or service with us, we will use and share any information that we collect from or about you in accordance with the consumer privacy notice applicable to your product or service, as discussed above, which may offer you certain choices with respect to the use and sharing of your personal information.

Linking to Third Party Sites

We may provide links to websites that are owned or operated by other companies. When you use a link to visit a third-party website, you will be subject to that website's privacy and security practices, which may differ from ours. You should review the privacy policy, terms of use and security practices of the linked third-party website to understand how that site may use your information. Transamerica is not responsible for the privacy or security of these third party sites, or the accuracy, completeness, or reliability of the information they provide.

Children's Privacy Rights

Our online services are not directed to children under the age of 13. We do not knowingly collect personal information from children under age 13 without parental consent.

Accessing Your Data

Access to information that we collect and maintain about you may be available to you. For example, if you created an account, you can access that account to update the information you previously provided. Additionally, if you believe that information we maintain about you is inaccurate, subject to applicable law, you may request that we correct or amend the information by contacting us as indicated in the "How to Contact Us" section below.

Protecting Your Data

We use administrative, technical, and physical security measures designed to safeguard information about you in our possession against loss, theft and unauthorized use, disclosure or modification. Of course, despite these measures, no network or system is ever entirely secure and we cannot guarantee the security of networks and systems we operate or that are operated on our behalf.

Disputes

Your visit and any dispute regarding privacy is subject to this Online Privacy Statement and the dispute resolution provisions of our Terms of Use.

Updates to this Online Privacy Statement

We may update this Online Privacy Statement to provide clarification or notice of changes to our practices. If we make changes, we will revise the date at the top of this Online Privacy Statement. Material changes to this Online Privacy Statement will be effective 30 days after they are posted.

How to Contact Us

If you have any questions or comments about this Online Privacy Statement, or if you would like us to update information we have about you or your preferences, please contact us by email at Privacy@transamerica.com.

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