

NOTICE OF PRIVACY POLICY

Effective July 1, 2004

Information Only — No Response Necessary

At Transamerica Financial Advisors, Inc., protecting your privacy is very important to us. We want you to understand what information we collect and how we use it. We collect and use “nonpublic personal information” in order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible. We treat nonpublic personal information in accordance with our Privacy Policy.

What Information We Collect and From Whom We Collect It

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from non-affiliated third parties, including consumer report agencies.

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you.

What Information We Disclose and To Whom We Disclose It

We do not disclose any nonpublic personal information about you to either our “affiliates” or non-affiliates without your express consent, except as permitted by law. We may disclose the nonpublic personal information we collect, as described above, to persons or companies that perform services on our behalf and to other financial institutions with which we have joint marketing agreements.

“Our affiliates” are companies with which we share common ownership and which offer life and health insurance and pension and savings products.

Our Security Procedures

We restrict access to your nonpublic personal information and only allow disclosures to persons and companies as permitted by law to assist in providing products or services to you. We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information.

NOTICE OF PRIVACY POLICY
For California Residents Only
Effective July 1, 2004

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At Transamerica Financial Advisors, Inc., protecting your privacy is very important to us. We want you to understand what information we collect and how we use it.

What Information We Collect and From Whom We Collect It

We collect personal information about you from:

- Applications or other forms you complete;
- Your business dealings with us and other companies; and
- Other third parties such as consumer reporting agencies.

Categories of Information We Disclose and To Whom We Disclose It

We do not disclose any personal information about you to anyone unless allowed by law. The law allows us to share financial information about you with affiliates to market products or services to you. The law also allows us to share certain information about you with other financial institutions to market products or services to you. You cannot prevent these disclosures.

Your Right to Verify Accuracy of Information We Collect

You have the right of access and correction with respect to the information collected except information that relates to a claim or a criminal or civil proceeding.

Our Security Procedures

We protect your personal information. The only employees who have access to that information are those who must have it to provide products or services to you. Should your relationship with us end, we would not disclose any personal information about you to anyone except in accordance with this Privacy Policy.

Request for More Detailed Information

This Notice is a summary of our Privacy Policy. If you would like more detail, please send your request in writing to us at:

Transamerica Financial Advisors, Inc.
Attn: Privacy Officer
1150 South Olive St., T-25-06
Los Angeles, CA 90015