

NOTICE OF PRIVACY POLICY

Information Only - No Response Necessary

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. We may disclose personal information about you as authorized by law. This could include information to allow for servicing of the product you have purchased or to prevent fraud. These are only examples and there may be other disclosures authorized by law. 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 4333 Edgewood RD N.E. Cedar Rapids, IA 52499.

This notice applies to the following companies and any separate accounts established for the products they may offer.

Advisor Resources
Transamerica Series Trust
Transamerica Financial Life Insurance Company (for New York Residents)
Investment Company Insurance Solutions
Merrill Lynch Life Insurance Company
ML Life Insurance Company of New York
Monumental Life Insurance Company
Transamerica Capital, Inc.
Transamerica Life Insurance Company
Western Reserve Life Assurance Co. of Ohio