



## Portfolio Change Announcement

The following portfolio changes affect the Advisor's Edge, Advisor's Edge Select and the Advisor's Edge Select featuring Symmetry Partners Variable Annuities, issued by Monumental Life Insurance Company and Advisor's Edge NY Variable Annuity, issued by Transamerica Financial Life Insurance Company.

***Please note the following portfolio changes on or about December 11, 2009:***

On or about December 11, 2009, Credit Suisse International Equity Flex 1 will merge into Credit Suisse International Equity Flex III Portfolio.

***Please note the following portfolio changes on or about November 20th, 2009:***

On or about November 20, 2009, Transamerica Capital Guardian Value VP will merge into Transamerica BlackRock Large Cap Value VP.

**Your clients should carefully consider variable annuity investment objectives, risks, charges and expenses before investing. The contract and underlying fund prospectuses contain this and other information about the variable annuity. Please call 800-797-9177, option 2, to obtain a prospectus and encourage your clients to read it carefully before they invest.**

Variable annuities are subject to investment risk including loss of principal. Due to fluctuating market conditions, at the time of distribution, your annuity value may be more or less than the total of all premium payments.

The Advisor's Edge, Advisor's Edge Select and Advisor's Edge Select- featuring Symmetry Partners Variable Annuities are issued by Monumental Life Insurance Company, 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499. In New York, the Advisor's Edge NY Variable Annuity is issued by Transamerica Financial Life Insurance Company, 4 Manhattanville Road, Purchase, New York 10577. May not be available in all states. Annuity products are underwritten and distributed by Transamerica Capital, Inc.

May not be approved for use in Georgia, Mississippi, Oklahoma, or Oregon.