

Orchestrating the Future

Transamerica Life Bermuda at a glance

Transamerica Life (Bermuda) Ltd. (Transamerica Life Bermuda) is a leading insurer specialising in high-net-worth (HNW) life insurance solutions with extensive experience in underwriting large sum assured and managing complex customer scenarios to support legacy and business planning for HNW individuals and families. We are committed to helping our customers achieve financial security and safeguard their wealth for future generations.

We are part of Aegon, an international financial services holding company. Aegon's ambition is to build leading businesses that offer customers investment, protection, and retirement solutions, united by one single purpose: Helping people live their best lives.

With a heritage spanning 180 years through Aegon, we have accumulated significant experience and knowledge in global life insurance. Proud of our past, we think for tomorrow. We are constantly pioneering innovative ways to help customers grow and protect their wealth, and pass on legacies that last well into the future.

S&P
Rating **A+***

 **over USD 5.77B**
in total assets**

 **180 years**
of heritage

 **paid USD 457M+**
in claims to customers
across 20+ nations in
the past 5 years***

 Trusted by
customers across
80+ nations***

 **40 years+**
of experience
in managing
universal life
insurance portfolios

Multi-location approach to support partners and serve global customers

Transamerica Life Bermuda is incorporated in Bermuda and has a presence in Hong Kong, Singapore, and the Dubai International Financial Centre (DIFC).



Notes:

* Per the credit rating agency's report issued in April 2026.

** As of 31 December 2025 and based on International Financial Reporting Standards.

*** As of 31 December 2025.

Product and strategy - Focus on excellence

To serve the evolving financial needs and life goals of HNW customers worldwide and across generations, we emphasise flexibility and customisability with our diversified suite of insurance solutions:

Variable Universal Life offers life protection alongside investment flexibility. Premiums are payable through a combination of cash (or cash equivalent) and asset holdings, enabling customers to align insurance planning with their broader wealth strategy.

Indexed Universal Life combines lifetime protection with wealth growth opportunities through a combination of Fixed Account and distinctive Index Account that offers various index account options for attractive growth potential and shields from market volatility.

Indexed Savings is a savings-oriented indexed universal life insurance plan designed for long-term growth and flexibility. It offers growth potential with protection against market volatility through its distinctive Index Account and Fixed Account structure to facilitate legacy growing, succession planning, and fulfil business purposes.

Universal Life offers life protection with competitive pricing and the flexibility to adjust premium payments or access policy funds as financial needs change, while supporting long-term policy value growth.

Term Life provides pure life benefits for a wide range of guaranteed protection periods to back HNW customers up with the financial support they would need on unpredictable occasions.

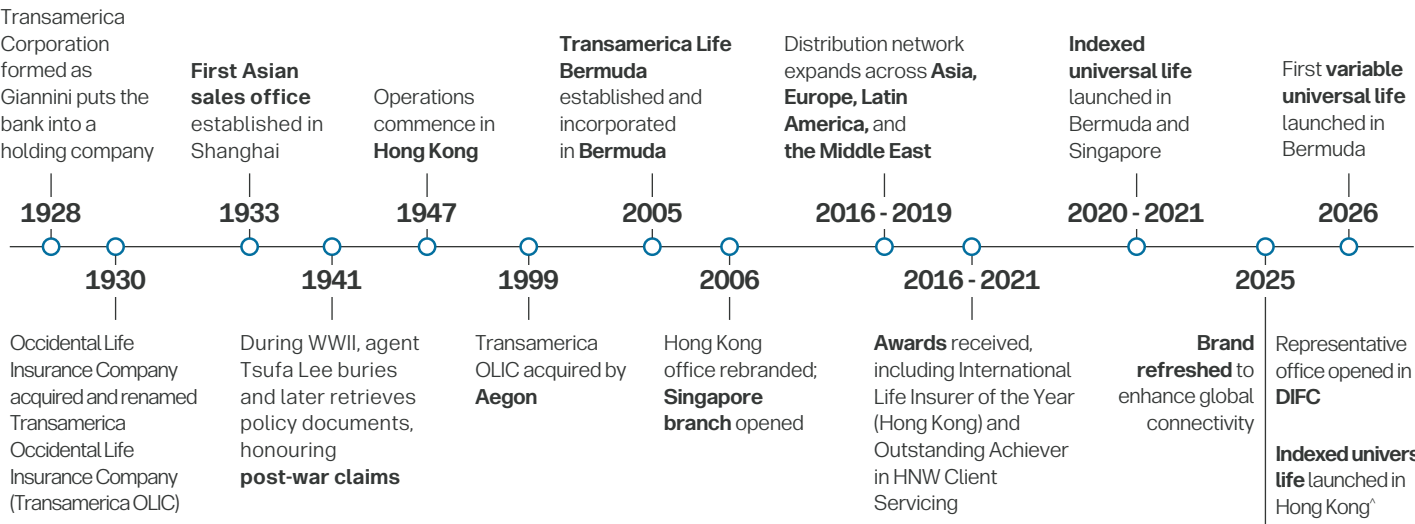
To learn more about our insurance solutions, please visit www.transamericalifebermuda.com.

Operational and service excellence

Streamlined underwriting with global expertise	Prompt claims payments
We serve diverse customer needs with international underwriting capabilities and streamlined services across our Bermuda, Hong Kong and Singapore offices. In 2025, we received insurance applications from 22 nations	Our priority is to pay all validated claims promptly and smoothly. Our claims payment performance in 2025: 100% of claims were paid within 10 business days upon receipt of complete documentation - We paid over USD457 million in claims to customers across 20+ nations in the past 5 years

Key milestones

The Transamerica story **begins** in the United States of America (U.S.) as Bank of Italy founded by A.P. Giannini in **1904**.



* Available to Professional Investors only.

Financial highlights

Financial strength ratings

	A.M. Best	Moody's	Standard & Poor's
Transamerica Life Insurance Company (Aegon's insurance business in the U.S.)	A (3rd highest of 16 ratings)	A1 (5th highest of 21 ratings)	A+ (5th highest of 21 ratings)
Transamerica Life Bermuda	--	--	A+ (5th highest of 21 ratings)

Ratings reflect the opinion of the relative strength and operating performance of the company as of the following effective dates:

- Transamerica Life Insurance Company: A.M. Best - 13 February 2026; Moody's Investors Service - 5 December 2025.
- Transamerica Life Insurance Company and Transamerica Life Bermuda: Standard & Poor's - 6 April 2026.

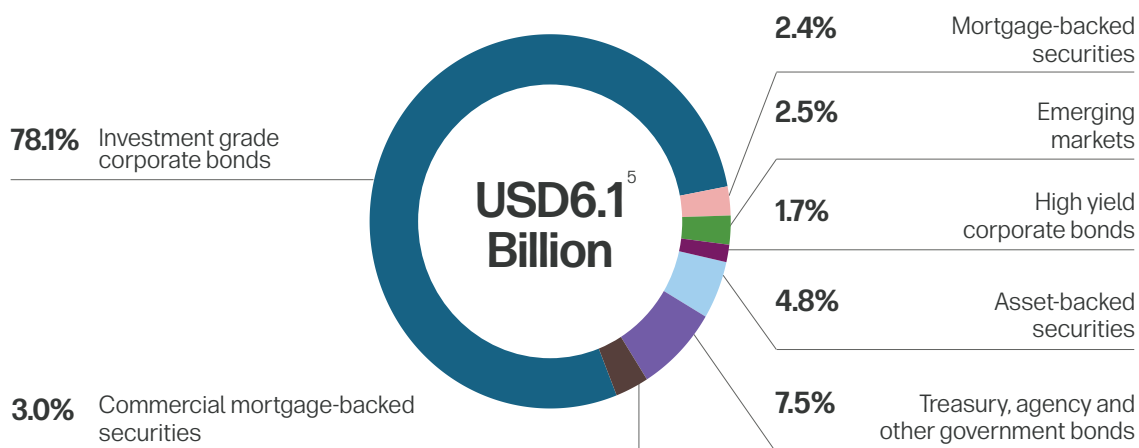
Copies of rating reports are available at www.transamerica.com.

Strong financial base

	Total assets	Net worth
Aegon	EUR317.23 billion ⁺¹	EUR9.50 billion ⁺¹
Transamerica Life Insurance Company	USD183.84 billion ⁺²	USD6.57 billion ⁺²
Transamerica Life Bermuda	USD5.77 billion ⁺³	USD0.23 billion ⁺³

Prudent company investment portfolio⁴

We invest primarily in fixed-income assets which are well diversified across classes, sectors, and industries. 94.6% of the fixed-income assets in our investment portfolio are of investment grade.



¹ All data are as of 31 December 2025 based on Aegon Ltd.'s Integrated Annual Report 2025, with figures presented on a consolidated basis as reported in the 2025 consolidated financial statements.

² All data are as of 31 December 2025, per the U.S. Statutory Basis.

³ All data are as of 31 December 2025 based on International Financial Reporting Standards.

⁴ All data are as of the market value on 31 December 2025 and exclude cash, derivatives, and private equity.

⁵ This figure represents the aggregate value of Transamerica Life Bermuda's investment and the Transamerica Life Bermuda trust account.

Multi-jurisdictional governance

Transamerica Life Bermuda is incorporated in Bermuda, a stable and globally respected financial hub with a strong record in compliance and transparency. It is also subject to the European Union's Solvency II regulatory regime and has a "qualified jurisdiction" status from the National Association of Insurance Commissioners (NAIC)[#].

Our operations are governed prudently to meet the respective statutory and solvency requirements of multiple regulatory authorities:

- **Bermuda Monetary Authority**
- **Insurance Authority of Hong Kong**
- **Monetary Authority of Singapore**

We are also backed by the committed financial support of Transamerica Life Insurance Company, a subsidiary of Aegon which offers an array of innovative products and services in the U.S.



[#] The NAIC is the standard-setting and regulatory support organisation in the U.S. created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories.

Bermuda Office

Mintflower Place, 5th floor West,
8, Par-la-Ville Road
Hamilton, HM 08, Bermuda

T: +1 441 705 8282

Hong Kong Branch Office

Suites 5802-11, 58/F, One Island East
Taikoo Place, 18 Westlands Road
Quarry Bay, Hong Kong

T: +852 2506 0311
F: +852 2506 1455

Singapore Branch Office

18 Cross Street
#12-02, 18 Cross
Singapore 048423

T: +65 6212 0620
F: +65 6223 2001

Co. Reg. No. T05FC6768E

DIFC Representative Office (Regulated by the DFSA as a Representative Office)

Office 324, 3rd Floor, South Tower
Emirates Financial Towers,
DIFC, Dubai, U.A.E.

T: + 971 4 2790705



www.transamericalifebermuda.com

Incorporated in Bermuda with limited liability

July 2026

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