FINANCIAL CONDITION REPORT ON EXAMINATION

OF THE

TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

AS OF DECEMBER 31, 2024

EXAMINER: **NEAL RISCHALL, CFE**

DATE OF REPORT: **JUNE 23, 2026**

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June 26, 2026

Honorable Kaitlin Asrow
Acting Superintendent of Financial Services
New York, New York 10004

Dear Kaitlin Asrow:

In accordance with instructions contained in Appointment No. 32806, dated May 2, 2025, and annexed hereto, an examination has been made into the condition and affairs of Transamerica Financial Life Insurance Company, hereinafter referred to as "the Company." The Company's home office is located at 440 Mamaroneck Avenue, Harrison, NY 10528.

Wherever "Department" appears in this report, it refers to the New York State Department of Financial Services.

The report indicating the results of this examination is respectfully submitted.

1. SCOPE OF EXAMINATION

The examination of the Company was a full-scope examination as defined in the National Association of Insurance Commissioners' ("NAIC") *Financial Condition Examiners' Handbook*, *2025 Edition* (the "Handbook"). The examination covers the five-year period from January 1, 2020 through December 31, 2024. The examination was conducted observing the guidelines and procedures in the Handbook and, where deemed appropriate by the examiner, transactions occurring subsequent to December 31, 2024, but prior to the date of this report (i.e., the completion date of the examination) were also reviewed.

The examination was conducted on a risk-focused basis in accordance with the provisions of the Handbook published by the NAIC. The Handbook guidance provides for the establishment of an examination plan based on the examiner's assessment of risk in the insurer's operations and utilizing that evaluation in formulating the nature and extent of the examination. The examiner planned and performed the examination to evaluate the current financial condition as well as identify prospective risks that may threaten the future solvency of the insurer. The examiner identified key processes, assessed the risks within those processes and evaluated the internal control systems and procedures used to mitigate those risks. The examination also included assessing the principles used and significant estimates made by management, evaluating the overall financial statement presentation, and determining management's compliance with New York statutes and Department guidelines, Statutory Accounting Principles as adopted by the Department, and annual statement instructions.

The examination was called by the State of Iowa, in accordance with the NAIC Handbook guidelines, through the NAIC's Financial Examination Electronic Tracking System. The examination was conducted as part of the Aegon US Holding Group coordinated examination. Iowa served as the lead state with participation from the State of New York. Since the lead state and participating state are both accredited by the NAIC, both states deemed it appropriate to rely on each other's work.

Information about the Company's organizational structure, business approach and control environment was utilized to develop the examination approach. The Company's risks and management activities were evaluated incorporating the NAIC's nine branded risk categories. These categories are as follows:

- Pricing/Underwriting
- Reserving
- Operational
- Strategic
- Credit
- Market
- Liquidity
- Legal
- Reputational

The Company was audited annually, for the years 2020 through 2023, by the accounting firm of PricewaterhouseCoopers LLP ("PwC"). The Company was audited for the year 2024 by the accounting firm of Ernst & Young LLP ("EY"). The Company received an unmodified opinion in all years. Certain audit workpapers of the accounting firm were reviewed and relied upon in conjunction with this examination. The Company's parent, Transamerica Corporation ("TA Corp"), has an internal audit department and a separate internal control department which was given the task of assessing the internal control structure and compliance with Sarbanes-Oxley Act of 2002 ("SOX"). Where applicable, SOX workpapers and reports were reviewed, and portions were relied upon for this examination.

The examiner reviewed the corrective actions taken by the Company with respect to the violation and recommendation contained in the prior financial condition report on examination. The results of the examiner's review are contained in item 5 of this report.

This report on examination is confined to financial statements and comments on those matters which involve departure from laws, regulations, or rules, or which require explanation or description.

2. DESCRIPTION OF COMPANY

A. History

The Company was incorporated as a stock life insurance company under the laws of New York on October 3, 1947 under the name Zurich Life Insurance Company, was licensed on October 17, 1947, and commenced business in 1948.

On November 30, 1982, the Dreyfus Corporation acquired all the outstanding shares of the Company and adopted the name Dreyfus Life Insurance Company. In 1993, the Company was purchased by First AUSA Life Insurance Company, a Maryland domiciled insurer and an indirect subsidiary of AEGON US Holding Corporation, and the Company adopted the name AUSA Life Insurance Company, Inc.

In December 1993, the Company entered into an indemnity reinsurance agreement with the Mutual Life Insurance Company of New York ("MONY"), whereby MONY ceded on a 100% coinsurance basis $2,733,787,100 of its general account liabilities relating to fixed and variable annuities.

On December 31, 1993, MONY transferred the general account assets to the Company at market value which consisted of $1,045,010,955 of mortgage loans, $1,486,230,389 of bonds, $199,894,462 of short-term investments and $40,549,857 of accrued investment income.

In 1994, the Company assumed an additional $3.4 billion of separate account assets and liabilities from MONY.

Effective July 1, 1996, International Life Investors Insurance Company was merged into the Company. The Company was the surviving corporation.

Effective October 1, 1998, First Providian Life and Health Insurance Company was merged into the Company. The Company was the surviving corporation.

Effective April 1, 2003, Transamerica Life Insurance Company of New York was merged into the Company. Immediately following the merger, the Company adopted the name Transamerica Financial Life Insurance Company.

Effective July 1, 2014, Transamerica Advisors Life Insurance Company of New York, an affiliated New York-domiciled life insurer, merged into the Company. The Company was the surviving corporation.

In June 2017, the Company and affiliates Transamerica Life Insurance Company ("TLIC") and Transamerica Premier Life Insurance Company completed the divestment of their two largest US run-off businesses, the structured settlement annuity business and the bank owned life insurance/corporate owned life insurance (BOLI/COLI) business through reinsurance to Wilton Reassurance Company. The structured settlement annuity block was placed in run-off in 2003, and the BOLI/COLI products were discontinued in 2010.

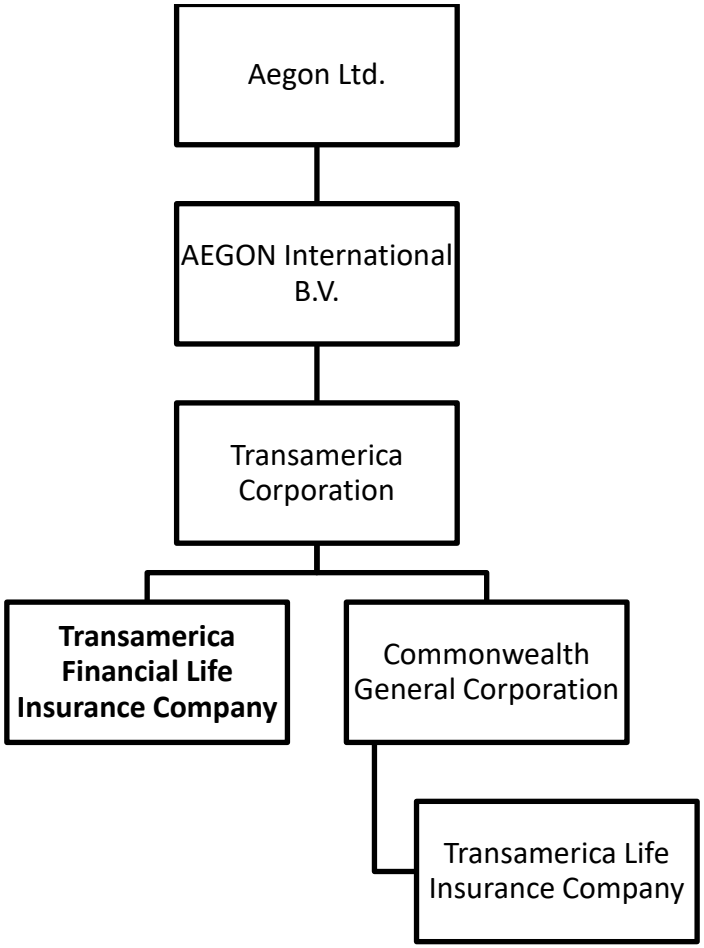
On June 30, 2020, the Company repurchased 1,254 shares of its common capital stock that was held by TLIC. The repurchase extinguished TLIC's ownership interest in the Company and TA Corp became the Company's sole shareholder.

B. Holding Company

As of December 31, 2024, the Company is wholly owned by TA Corp. TA Corp is an indirect, wholly owned subsidiary of Aegon Ltd., a holding company organized under the laws of Bermuda. The TA Corp companies, including the Company, are operating subsidiaries in the United States and are companies through which Aegon Ltd. conducts business. They are fully integrated and share certain senior and investment management as well as support services.

C. Organizational Chart

An abbreviated organizational chart reflecting the relationship between the Company and significant entities in its holding company system as of December 31, 2024, follows:



Other affiliated entities in Aegon Ltd., holding company system, with whom the Company transacts business through related party agreements:

- Transamerica Asset Management Inc., a wholly owned subsidiary of TLIC
- AEGON USA Investment Management, LLC, a downstream subsidiary of TA Corp
- AEGON USA Realty Advisors, LLC, a downstream subsidiary of TA Corp
- Transamerica Capital, LLC, , a downstream subsidiary of TA Corp
- Transamerica Investors Securities, LLC, a downstream subsidiary of TA Corp

D. Service Agreements

The Company had nine significant service agreements in effect with affiliates during the examination period.

Type of Agreement and Department File Number	Effective Date	Provider of Services	Recipient of Services	Specific Services Covered	Income/ (Expense)* For Each Year of the Examination
Administrative Services Agreement (Retail) (Regarding Transamerica Funds) File No. 40422	10/01/2008	The Company	Transamerica Asset Management, Inc.	Maintenance of books and records, purchase orders, redemption orders, and other administrative support	2020 $24,279 2021 $26,466 2022 $20,425 2023 $18,303 2024 $17,622
Derivative Management and Service Agreement File No. 55630	05/28/2018	TLIC	The Company	Derivative management services	2020 $(1,340,276) 2021 $(1,025,643) 2022 $ (858,791) 2023 $(1,455,611) 2024 $(1,762,985)
Amended and restated Investment Management Agreement File No. 55327A	05/01/2020	AEGON USA Investment Management, LLC	The Company	Investment management services	2020 $(7,992,406) 2021 $(7,899,087) 2022 $(7,407,087) 2023 $(6,831,372) 2024 $(6,449,851)
Amended and restated Investment Management Agreement File No. 61468	01/01/2022	Aegon USA Realty Advisors, LLC	The Company	Services pertaining to real estate and mortgage loan assets	2020 $(5,689,347) 2021 $(5,955,091) 2022 $(6,644,381) 2023 $(6,915,801) 2024 $(6,626,144)
Distribution and Shareholder	05/01/2008	The Company	Transamerica Capital, LLC (“TCL”)	Distribution and Shareholder services	2020 $7,364,493 2021 $7,945,808 2022 $6,390,178

Type of Agreement and Department File Number	Effective Date	Provider of Services	Recipient of Services	Specific Services Covered	Income/ (Expense)* For Each Year of the Examination
Services Agreement File No. 37876			(formerly known as Transamerica Capital, Inc.)		2023 $5,698,188 2024 $5,772,650
Distribution and Shareholder Services Agreement (Retail)(Re: Transamerica Funds) File No. 40666	08/01/2008	The Company	TCL	Agreement covers activities in connection with the distribution of shares of certain portfolios of Transamerica Funds of which TCL is the principal underwriter and servicing of existing and prospective holders of certain variable products.	2020 $327,437 2021 $359,755 2022 $286,215 2023 $245,504 2024 $240,671
Sub-Underwriting Agreement	05/01/2008	The Company	TCL and Transamerica Investors Securities, LLC (formerly known as Diversified Investment Advisors, Inc.)	Performs certain selling and sub-underwriting services for group annuity contracts	2020 $1,167,730 2021 $1,002,760 2022 $ 777,951 2023 $ 708,193 2024 $ 730,956
Principal Underwriting Agreement File No. 46688	01/01/2013	TCL	The Company	Distribution and underwriting services	2020 $(30,575,751) 2021 $(26,251,040) 2022 $(20,365,801) 2023 $(23,487,384) 2024 $(25,714,485)
Shared Services and Cost Sharing Agreement File No. 59629	08/01/2020	TLIC and The Company	TLIC and The Company	Accounting, actuarial, claims, underwriting, marketing, and policyholder services.	2020 $12,297,973 2021 $33,427,155 2022 $57,520,254 2023 $62,758,393 2024 $52,552,959

*Amount of Income or (Expense) Incurred by the Company

The Company participates in a federal income tax allocation agreement with its parent and affiliates.

E. Management

The Company's by-laws provide that the board of directors shall be comprised of not less than seven and not more than 21 directors. Directors are elected for a period of one year at the annual meeting of the stockholders held in March of each year. As of December 31, 2024, the board of directors consisted of eight members. Meetings of the board are held quarterly.

The eight board members and their principal business affiliation, as of December 31, 2024, were as follows:

Name	Principal Business Affiliation	Year First Elected
Anne C. Kronenberg* New York	Retired Executive JP Morgan (Investment Banking)	2017
June L. Yuson* New York	Executive EP 503 West, LLC	2017
Wendy E. Cooper* New York	Retired Executive AXA Equitable Life Insurance Company	2017
Bonnie T. Gerst Iowa	Chairman of the Board and Senior Vice President Transamerica Financial Life Insurance Company	2022
Andrew S. Williams Maryland	General Counsel, Secretary and Senior Vice President Transamerica Financial Life Insurance Company	2023
Christopher A. Giovanni Pennsylvania	Chief Strategy & Development Officer and Senior Vice President Transamerica Financial Life Insurance Company	2024
Jamie B. Ohl Wyoming	President Transamerica Financial Life Insurance Company	2024
Maurice A. Perkins Maryland	Chief Corporate Affairs Officer Transamerica Financial Life Insurance Company	2024

*Not affiliated with the Company or any other company in the holding company system

Maureen Buckley was elected as a director of the Company on July 1, 2025. On December 31, 2025, Wendy Cooper resigned from the board of directors.

The examiner's review of the minutes of the meetings of the board of directors and its committees indicated that meetings were well attended and that each director attended a majority of meetings.

The following is a listing of the principal officers of the Company as of December 31, 2024:

Name	Title
Jamie B. Ohl	President
Matthew P. Keppler	Chief Financial Officer, Treasurer and Executive Vice President
Kristine H. Toscano	Controller
Andrew S. Williams	General Counsel, Senior Vice President and Secretary

Wade A. Wenger is the designated consumer services officer per Section 216.4(c) of 11 NYCRR 216 (Insurance Regulation 64).

3. TERRITORY AND PLAN OF OPERATIONS

The Company is authorized to write life insurance, annuities and accident and health insurance as defined in paragraphs 1, 2 and 3 of Section 1113(a) of the New York Insurance Law.

The Company is licensed to transact business in 50 states and the District of Columbia. In 2024, 87% of life premiums, 90% of accident and health premiums, 85% of annuity considerations, and 17% of deposit type funds were received from New York State. Policies are written on a non-participating basis.

The following tables show the percentage of direct premiums received, by state, and by major lines of business for the year 2024:

Life Insurance Premiums	
New York	86.9%
New Jersey	2.7
Florida	1.8
Minnesota	1.6
Pennsylvania	1.1
Subtotal	94.1%
All others	5.9
Total	100.0%

Annuity Considerations	
New York	85.2%
New Jersey	4.5
Pennsylvania	2.0
Florida	1.8
Iowa	1.1
Subtotal	94.6%
All others	5.4
Total	100.0%

Accident and Health Insurance Premiums	
New York	89.6%
New Jersey	3.8
Florida	2.3
Connecticut	1.0
Pennsylvania	0.9
Subtotal	97.6%
All others	2.4
Total	100.0%

Deposit Type Funds	
Florida	81.9%
New York	17.1
Subtotal	99.0%
All others	1.0
Total	100.0%

A. Statutory and Special Deposits

As of December 31, 2024, the Company had $1,600,000 (par value) of United States Treasury Notes on deposit with the State of New York, its domiciliary state, for the benefit of all policyholders, claimants, and creditors of the Company. As reported in Schedule E of the 2024 filed annual statement, an additional $1,158,443 (book adjusted carrying value) was being held by the states of Arkansas, Massachusetts, New Mexico, and North Carolina.

B. Direct Operations

The Company sells individual life insurance, including indexed universal life, whole life, term life and final expense life. It also sells variable annuities and registered index-linked annuities. In addition, the Company offers supplemental health insurance, group life insurance, group annuity contracts and stable value solutions. Sales of the Company's products are primarily through a network of independent agents and broker-dealers, affiliated agencies, and financial institutions.

C. Reinsurance

As of December 31, 2024, the Company had reinsurance treaties in effect with 20 companies, of which 13 were authorized, accredited, or certified. The Company's life and accident and health businesses are reinsured on a coinsurance, modified coinsurance, and yearly renewable term basis. Reinsurance is provided on an automatic and facultative basis.

The maximum retention limit for individual life contracts is $10,000,000. The total face amount of life insurance ceded as of December 31, 2024, was $49,127,699,674, which represents 66.8% of the total face amount of life insurance in force. Reserve credit taken for reinsurance ceded to unauthorized companies, totaling $839,722,060, was supported by letters of credit and trust agreements.

The total face amount of life insurance assumed as of December 31, 2024, was $47,712,080,888.

4. FINANCIAL STATEMENTS

The following statements show the assets, liabilities, capital and surplus as of December 31, 2024, as contained in the Company's 2024 filed annual statement, a condensed summary of operations and a reconciliation of the capital and surplus account for each of the years under review. The examiner's review of a sample of transactions did not reveal any differences which materially affected the Company's financial condition as presented in its financial statements contained in the December 31, 2024, filed annual statement.

A. Independent Accountants

The firm of PwC was retained by the Company to audit the statutory basis statements of financial position of the Company as of December 31 for the years 2020 through 2023, and the related statutory-basis statements of operations, capital and surplus, and cash flows for the years then ended.

The firm of EY was retained by the Company to audit the statutory basis statements of financial position of the Company as of December 31, 2024, and the related statutory-basis statements of operations, capital and surplus, and cash flows for the year then ended.

PwC and EY concluded that the statutory financial statements presented fairly, in all material respects, the financial position of the Company at the respective audit dates. Balances reported in these audited financial statements were reconciled to the corresponding years' annual statements with no discrepancies noted.

B. Net Admitted Assets

Bonds	$ 4,585,942,853
Stocks:	
Preferred stocks	4,000,000
Common stocks	2,832,000
Mortgage loans on real estate:	
First liens	1,724,759,349
Cash, cash equivalents and short-term investments	242,685,601
Contract loans	160,247,602
Derivatives	21,150,002
Other invested assets	273,575,339
Securities lending reinvested collateral assets	300,761,409
Investment income due and accrued	52,141,448
Premiums and considerations:	
Uncollected premiums and agents' balances in the course of collection	5,413,034
Deferred premiums, agents' balances and installments booked but deferred and not yet due	845,862
Reinsurance:	
Funds held by or deposited with reinsured companies	1,316,186
Other amounts receivable under reinsurance contracts	5,846,150
Current federal and foreign income tax recoverable and interest thereon	20,544,522
Net deferred tax asset	20,791,967
Guaranty funds receivable or on deposit	432,549
Disallowed interest maintenance reserve ("IMR")	8,781,195
Accounts receivable	6,272,399
Estimated premium tax offset on provision for Guaranty Fund Assessment	1,416,871
Summary of remaining write-ins for Line 25 from overflow page	259,500
From separate accounts, segregated accounts and protected cell accounts	20,993,394,335
Total admitted assets	$28,433,410,173

C. Liabilities, Capital and Surplus

Aggregate reserve for life policies and contracts	$ 5,581,635,625
Aggregate reserve for accident and health contracts	280,974,873
Liability for deposit-type contracts	31,919,049
Contract claims:	
Life	17,265,072
Accident and health	14,955,236
Premiums and annuity considerations for life and accident and health contracts received in advance	5,594,168
Contract liabilities not included elsewhere:	
Other amounts payable on reinsurance	905,335
Commissions to agents due or accrued	2,331,398
Commissions and expense allowances payable on reinsurance assumed	3,646,892
General expenses due or accrued	4,841,465
Transfers to separate accounts due or accrued	(65,403,812)
Taxes, licenses and fees due or accrued, excluding federal income taxes	3,650,157
Unearned investment income	2,916,932
Amounts withheld or retained by company as agent or trustee	7,746,242
Amounts held for agents' account	827,537
Remittances and items not allocated	219,416,578
Miscellaneous liabilities:	
Asset valuation reserve	106,083,950
Reinsurance in unauthorized companies	28,152
Payable to parent, subsidiaries and affiliates	26,708,676
Funds held under coinsurance	185,000
Derivatives	43,294,205
Payable for Securities	48,158
Payable for Securities Lending	300,761,409
Payable for derivative cash collateral	18,341,948
From Separate Accounts statement	20,993,391,441
Total liabilities	$27,602,065,686
Common capital stock	$ 1,883,375
Gross paid in and contributed surplus	683,519,694
Annuitant mortality fluctuation reserve	14,266,609
Admitted disallowed IMR	8,781,195
Unassigned funds (surplus)	122,893,614
Surplus	$ 829,461,112
Total capital and surplus	$ 831,344,487
Total liabilities, capital and surplus	$28,433,410,173

D. Condensed Summary of Operations

	2020	2021	2022	2023	2024
Premiums and considerations	$5,234,631,307	$5,222,484,754	$ 5,185,042,808	$3,516,539,275	$5,046,589,765
Investment income	311,461,312	342,372,213	333,530,218	330,286,538	309,786,570
Net gain from operations from Separate Accounts	43	0	143	0	0
Commissions and reserve adjustments on reinsurance ceded	23,416,684	23,901,228	17,311,066	13,795,339	14,614,875
Miscellaneous income	245,614,680	267,968,856	232,861,057	223,999,688	239,637,300
Total income	$5,815,124,026	$5,856,727,051	$ 5,768,745,292	$4,084,620,840	$5,610,628,510
Benefit payments	$7,181,204,844	$5,985,798,314	$ 11,087,749,635	$4,253,806,985	$5,175,760,109
Increase in reserves	678,070,368	(286,384,729)	(182,478,618)	(360,449,216)	(284,268,934)
Commissions	124,023,294	103,807,519	87,421,883	89,242,461	98,384,544
General expenses and taxes	115,221,224	119,953,590	144,572,705	153,233,821	174,548,878
Increase in loading on deferred and uncollected premiums	(171,059)	(310,789)	(94,754)	(99,127)	(100,730)
Net transfers to (from) Separate Accounts	(2,322,712,149)	(386,941,386)	(5,617,130,999)	(364,645,974)	209,189,526
Miscellaneous deductions	(3,084,571)	5,214	(199,007)	(575,072)	(658,601)
Total deductions	$5,772,551,951	$5,535,927,733	$ 5,519,840,845	$3,770,513,878	$5,372,854,792
Net gain (loss)	$ 42,572,075	$ 320,799,318	$ 248,904,447	$ 314,106,962	$ 237,773,718
Federal and foreign income taxes incurred	19,506,659	17,420,394	666,482	23,279,640	15,389,724
Net gain (loss) from operations before net realized capital gains	$ 23,065,416	$ 303,378,924	$ 248,237,965	$ 290,827,322	$ 222,383,994
Net realized capital gains (losses)	55,495,561	(114,568,278)	(179,788,536)	(100,489,976)	(86,846,991)
Net income	$ 78,560,977	$ 188,810,646	$ 68,449,429	$ 190,337,346	$ 135,537,003

E. Capital and Surplus Account

	2020	2021	2022	2023	2024
Capital and surplus, December 31, prior year	$1,017,967,544	$1,077,592,506	$1,088,593,685	$847,662,158	$910,640,232
Net income	$ 78,560,977	$ 188,810,646	$ 68,449,429	$190,337,346	$135,537,003
Change in net unrealized capital gains (losses)	(6,700,028)	12,387,282	(23,024,260)	12,941,166	(15,418,644)
Change in net unrealized foreign exchange capital gain (loss)	0	0	(305,658)	(161,109)	(1,177,313)
Change in net deferred income tax	(4,447,962)	7,297,737	11,865,244	1,885,097	(79,068)
Change in non-admitted assets and related items	6,494,220	(10,897,061)	(25,942,158)	5,510,578	(3,142,235)
Change in liability for reinsurance in unauthorized companies	2,538,468	35,059	(5,251,844)	5,237,431	159,091
Change in reserve valuation basis	131,677,373	0	51,378,040	0	0
Change in asset valuation reserve	15,590,648	13,636,939	(2,261,908)	(7,647,187)	7,802,179
Other changes in surplus in Separate Accounts statement	267	200	(617)	294	209
Capital changes:					
Paid in	(156,750)	0	0	0	0
Surplus adjustments:					
Paid in	(95,464,109)	144,575	(120,519)	504,307	(820,267)
Dividends to stockholders	(75,000,000)	(200,000,000)	(300,000,000)	(170,000,000)	(200,000,000)
Correction of error	6,531,858	(414,198)	(15,717,276)	24,370,151	(2,156,700)
Net change in capital and surplus for the year	$ 59,624,962	$ 11,001,179	$ (240,931,527)	$ 62,978,074	$(79,295,745)
Capital and surplus, December 31, current year	$1,077,592,506	$1,088,593,685	$ 847,662,158	$910,640,232	$831,344,487

5. PRIOR REPORT SUMMARY AND CONCLUSIONS

Following are the violation and recommendation contained in the prior report on examination and the subsequent actions taken by the Company in response to the violation and recommendation:

Item	Description
A	The examiner recommended that the Company continue to compute reserves using the assumptions and methodology as agreed upon with the Department. The review of the Company's reserves computation did not reveal any material deviation from the assumptions and methodology as agreed upon with the Department.
B	The Company violated Section 4228(h) of the New York Insurance Law by failing to have a signed and dated demonstration prior to the date the statements of self-support were signed. The review of the Company's reserves did not reveal any instances where the Company failed to have a signed and dated demonstration prior to the date the statements of self-support were signed.

Respectfully submitted,

Neal Rischall, CFE
INS Regulatory Insurance Services, Inc.

STATE OF MINNESOTA)
) SS:
COUNTY OF DAKOTA)

Neal Rischall, being duly sworn, deposes and says that the foregoing report, subscribed by him, is true to the best of his knowledge and belief.

Neal Rischall

Subscribed and sworn to before me

this 25 day of June, 2026

Betiana V Romero Cordon
Notary Public
Minnesota
My Commission Expires Jan. 31, 2029

Respectfully submitted,

/s/
Rory P. Cummings
Associate Insurance Examiner

STATE OF NEW YORK)
) SS:
COUNTY OF NEW YORK)

Rory P. Cummings, being duly sworn, deposes and says that the foregoing report, subscribed by him, is true to the best of his knowledge and belief.

/s/
Rory P. Cummings

Subscribed and sworn to before me

this_____ day of _____

APPOINTMENT NO. 32806

NEW YORK STATE

DEPARTMENT OF FINANCIAL SERVICES

*I, **ADRIENNE A. HARRIS**, Superintendent of Financial Services of the State of New York, pursuant to the provisions of the Financial Services Law and the Insurance Law, do hereby appoint:*

NEAL RISCHALL
(INS REGULATORY INSURANCE SERVICES, INC.)

as a proper person to examine the affairs of the

TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

and to make a report to me in writing of the condition of said

COMPANY

with such other information as he shall deem requisite.

In Witness Whereof, I have hereunto subscribed my name and affixed the official Seal of the Department at the City of New York

this 2nd day of May, 2025

ADRIENNE A. HARRIS
Superintendent of Financial Services

By: Mark McLeod

MARK MCLEOD
DEPUTY CHIEF - LIFE BUREAU