TRANSAMERICA FINANCIAL ADVISORS, INC.

Notice of Privacy Policy

Rev. December 4, 2011

FACTS	WHAT DOES TRANSAMERICA FINANCIAL ADVISORS, INC. ("TFA") DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number and income ■ Account balances and account transactions ■ Assets and investment experience When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons TFA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TFA share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?	If you have questions or would like additional details regarding our privacy policy, please go to www.tfa.transamerica.com or send a written request to: Transamerica Financial Advisors, Inc. *Attn: Compliance Dept.* P.O. Box 9053, Clearwater, FL 33758-9053.

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Who are we	
Who is providing this notice?	**Transamerica Financial Advisors, Inc.**
What we do	
How does TFA protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. TFA maintains physical, electronic, and procedural safeguards to protect your nonpublic personal information.
How does TFA collect my personal information?	We collect your personal information, for example, when you ■ Open an account or enter into an investment advisory contract ■ Apply for insurance ■ Make deposits or withdrawals from your account or provide account information ■ Seek advice about your investments ■ Tell us about your investment or retirement portfolio We collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ TFA does not share information among its affiliates for marketing purposes.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ TFA does not share information with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ Our joint marketing partners include financial institutions and credit unions.

Other important information

This notice applies to individual consumers who are customers or former customers of TFA. This notice replaces all previous notices of our consumer privacy policy, and may be amended at any time. We will keep you informed of changes or amendments as required by law.

If you close your account and transfer your account to another firm, in the process of transferring your investments we may share your information with the new broker-dealer or custodian that you or your representative selects. Unless otherwise restricted by your representative's contract with TFA, if the representative servicing your account leaves us, the representative may be permitted to retain copies of your nonpublic personal information so that he or she can assist with the transfer of your account and continue to serve you at a new firm. When your representative associates with a new firm, the representative's continuing use of such information becomes subject to the new firm's privacy policy.

If your representative leaves our firm, or if you decide to close your TFA account and transfer to another firm with your representative, and you do not want us to share your nonpublic personal information (other than as permitted by law) with the representative or the new firm, you may contact us by calling: (727) 299-1476.

If your primary address is in a state that requires your affirmative consent to share your personal information with a new firm (such as Alaska, California, Maine, Massachusetts, North Dakota, or Vermont), then you must give your written consent before we will allow your representative to take any of your personal information to the new firm.

If any of your accounts with us have a Vermont mailing address, TFA will automatically treat those accounts as if you elected not to share information about your creditworthiness and not to receive marketing from our affiliates; we will also not obtain consumer credit reports about you without your consent. If any of your accounts with us have a California, North Dakota, or Vermont mailing address, TFA will automatically not include those accounts in any joint marketing activities with nonaffiliated financial companies.

Transamerica Financial Advisors, Inc. 570 Carillon Parkway St. Petersburg FL 33716