

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

GLOBAL RESOLUTION AGREEMENT

This Global Resolution Agreement sets forth the terms and conditions resolving the Audit that Verus Financial LLC (“Verus”) is conducting of Transamerica Corporation and its predecessors, successors, assigns, and subsidiaries thereof, including Transamerica Life Insurance Company, Transamerica Financial Life Insurance Company, Transamerica Advisors Life Insurance Company, Transamerica Advisors Life Insurance Company of New York, Monumental Life Insurance Company, Stonebridge Life Insurance Company, and Western Reserve Life Assurance Co. of Ohio (collectively “Transamerica”) on behalf of the Signatory States.

WITNESSETH:

WHEREAS, during the course of the Audit, Verus, on behalf of the Participating States, has identified what Verus considers to be Proceeds that are required to be reported and remitted to the Participating States;

WHEREAS, the Company disputes that some of the Proceeds identified by Verus should be considered subject to reporting and remittance to the Participating States;

WHEREAS, the Company maintains that it has policies and procedures in place that are reasonably designed to ensure payment of valid claims to beneficiaries and to report and remit unclaimed property in accordance with each Participating State’s UP Laws;

WHEREAS, the Company represents that in the year 1997, the Super Alpha database was implemented that contained customer information across the majority of the Company’s various divisions. The Super Alpha database was decommissioned in 2003. The Company further represents that the claims departments for the Company’s various divisions had a practice of

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

notifying the Company's claim departments of any reported death a division received if the deceased had other life insurance policies and/or Annuity Contracts with the Company;

WHEREAS, the Company represents that in the year 2000, the Enterprise Client System database was implemented that consolidates customer information across the Companies' various divisions. The Company further represents that since that time, it has maintained a procedure of notifying the Company's claims departments of any reported deaths a division receives if the deceased had other life insurance policies and/or Annuity Contracts with the Company;

WHEREAS, the Company has fully cooperated with the Participating States and Verus by making its books and records available for examination, and its personnel and agents available to assist as requested by the Participating States and Verus;

WHEREAS, the Company maintains that at all times relevant to this Agreement, the Company and its officers, directors, employees, agents, and representatives, acted in good faith and in a manner in the best interest of the Company's policy holders, certificate holders and Annuity Contract owners;

WHEREAS, the Company represents that, acting in good faith, it will voluntarily perform comparisons of its electronic records against the Death Master File;

WHEREAS, disputes have arisen between the Parties hereto with regard to the Company's obligation to report and remit certain Proceeds pursuant to the Participating States' UP Laws; and

WHEREAS, the Company denies any wrongdoing or activities that violate any applicable laws of a Participating State or any other applicable federal or state laws and, further, denies any liability related to the disposition of unclaimed, abandoned or other property (including, but not

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

limited to, Proceeds), but in view of the complex issues raised and the probability that long-term litigation and/or administrative proceedings would be required to resolve the disputes between the Parties hereto, the Company and the Signatory States desire to resolve and compromise their disputes and all claims that the Signatory States have asserted pursuant to the terms of this Global Resolution Agreement:

NOW, THEREFORE, the Parties agree as follows:

1. Definitions. Solely for purposes of this Agreement, capitalized terms have the meanings set out below:

- (a) “**Agreement**” means the Global Resolution Agreement entered into among the Signatory States and the Company, which is also signed by Verus as the authorized third party auditor for the Signatory States.
- (b) “**Annuity Contract**” means a fixed or variable annuity contract, other than a fixed or variable annuity contract issued (1) in connection with an employment-based plan subject to the Employee Retirement Income Security Act of 1974 or (2) to fund an employment-based retirement plan, including any deferred compensation plans.
- (c) “**Audit**” means the unclaimed property audit that Verus has been conducting on the Company, on behalf of the Participating States, which Audit is being resolved with respect to the Signatory States pursuant to this Agreement.
- (d) “**Beneficiary**” means the person or entity entitled to receive Proceeds from a life insurance policy (including any group life insurance certificate issued thereunder), Annuity Contract, or retained asset account.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

- (e) “**Company**” means Transamerica, but specifically excludes Transamerica Life (Bermuda) Ltd. and Canadian Premier Life Insurance Company.
- (f) “**Death Master File**” or “**DMF**” means the Social Security Administration’s Death Master File.
- (g) “**Dormancy Period**” means the period of years provided for by a Signatory State’s UP Laws upon the expiration of which the Proceeds must escheat to the Signatory State.
- (h) “**Duration of the Audit**” means the period concluding upon completion of all processing related to the last Unclaimed Property Report issued by Verus pursuant to the terms of this Agreement.
- (i) “**Effective Date**” means the date provided for in Section 2.
- (j) “**Lead Signatory States**” means California and Massachusetts.
- (k) “**Maturity Age**” means the age of maturity or age of endowment set forth in the terms of a life insurance policy. If a life insurance policy does not specify an age of maturity or age of endowment, Maturity Age shall mean the limiting age under the life insurance policy. The limiting age of a life insurance policy is the terminal age of the mortality table specified in the policy for calculating reserves and/or non-forfeiture values, or, if the policy does not reference a mortality table for policy reserves and/or non-forfeiture values, then the limiting age is the terminal age of the mortality table used in calculating the cost of insurance for the policy.
- (l) “**Maturity Date**” means the latest date in an Annuity Contract that annuity payments are scheduled to begin, unless the records of the Company indicate that

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

the Maturity Date has been extended as a result of contact with the Annuity Contract Owner or the Annuity Contract owner has taken any action after the commencement of the Dormancy Period with respect to the Annuity Contract at issue that is inconsistent with a desire to annuitize.

- (m) “**Participating States**” means those state agencies identified in the attached **Schedule A**.
- (n) “**Parties**” means the Signatory States, and the Company; and “**Party**” shall mean any one of the Parties.
- (o) “**Proceeds**” means money payable under a life insurance policy, group life insurance certificate, Annuity Contract, or retained asset account within the Scope of the Audit.
- (p) “**Record keeper**” means those circumstances under which the Company, or any third party retained by, or acting on behalf of, the Company, obtains and maintains in its own systems the information necessary to process and to pay a claim under a group insurance contract (or a line of coverage thereunder), credit life insurance policy or mortgage life insurance policy, including information about the insured and beneficiary, coverage eligibility, benefit amount and premium payment, or, for group policies other than credit life insurance or mortgage life insurance, the Company maintains the name and Social Security number for the insured under the group insurance contract (or a line of coverage thereunder). “Record Keeper” is not intended to include circumstances when the Company acts as a third party administrator for another insurance company.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

- (q) “**Scope of the Audit**” means all unclaimed property that is required to be reported and remitted to a Signatory State with respect to life insurance policies, Annuity Contracts, and retained asset accounts that were in-force at any time during the period from January 1, 1992 through December 31, 2010, regardless of whether they are currently listed as active, and including, but not limited to, policies identified as lapsed, expired, matured, remitted, reported and remitted to a Signatory State (escheated), rescinded, or terminated. Notwithstanding any of the foregoing, the Scope of the Audit shall exclude: (1) Proceeds payable under a policy provision or rider covering accidental death; (2) Proceeds due under group life insurance policies (including group life insurance certificates issued thereunder), group Annuity Contracts, mortgage life insurance policies, or credit life insurance policies for which the Company is not the Record keeper, except for group life insurance, mortgage life insurance, or credit life insurance claims received for which the Company, from information in its administrative systems, or the administrative systems of any third party retained by, or acting on behalf of, the Company, and/or the group policy claim form, is able to determine that a benefit is due and is able to determine the benefit amount, but such claims have not been fully paid or escheated; and (3) life insurance policies, certificates and Annuity Contracts (whether individually or group-owned) issued outside the United States.
- (r) “**Signatory State**” means one or more of the Participating States that have executed this Agreement or any other state agency that executes **Schedule G**, in accordance with Section 2.B. below.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

- (s) “**Unclaimed Property Report**” (“**UPR**”) means a report prepared and submitted to the Company by Verus to identify property that Verus has determined may be payable to a Signatory State by the Company. The UPRs will be delivered by Verus according to the formats described in **Schedule C**.
- (t) “**UP Laws**” means the Unclaimed Property/Escheat Laws of the Signatory States, as applicable.
- (u) “**Verus**” means Verus Financial LLC, its successors and assigns.

2. Effectiveness

A. Effective Date

This Agreement shall not become effective until executed by the Company and twenty (20) Participating States. The Agreement shall initially be executed by the Company and Verus, as the authorized third party auditor for the Participating States, no later than April 1, 2013, followed by twenty (20) Participating States, which shall take place no later than June 17, 2013. The “Effective Date” of this Agreement shall be the date upon which Verus provides notice to all Parties that this Agreement has been executed by twenty (20) Participating States, and the notice shall occur promptly following those executions. If this Agreement is not signed by the minimum required Participating States by June 17, 2013, then the Company shall have the right to opt out of the Agreement by providing written notice of its intent to exercise this right no later than July 1, 2013, in which case the Agreement shall not take effect. If the Company does not exercise its right to opt out of the Agreement pursuant to this Section, the Effective Date shall be July 1, 2013, as to those Participating States that have signed the Agreement by that date.

B. Signatory States

The Signatory States may include any Participating State identified on **Schedule A** as of the date that the Company executes the Agreement. Participating States identified on **Schedule**

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

A become Signatory States by signing the Agreement at any time prior to the completion of processing of all UPRs pursuant to **Schedule D** of this Agreement (subject to the Company's right to opt out of the Agreement as set forth above). If any state or jurisdiction not identified on **Schedule A** enters into an agreement with Verus for an unclaimed property audit of the Company prior to the completion of processing of all UPRs pursuant to **Schedule D** of this Agreement, then the Company shall offer to resolve that state or jurisdiction's claims by either entering into an agreement with that state or jurisdiction containing the same terms as this Agreement or by adding such state or jurisdiction to this Agreement by signing Schedule G. If the Company enters into an agreement to resolve an additional state or jurisdiction's claims or such state or jurisdiction becomes a Signatory State by signing Schedule G to this Agreement, Verus shall not submit to the Company any unclaimed property reports identifying property to be remitted to such additional state until the last group of UPRs provided to the Company pursuant to **Schedule D** under this Agreement is reconciled by the Company and Verus, unless the Company elects to receive those unclaimed property reports at an earlier time agreed to between the Company and Verus.

3. Remittance of Proceeds Payable to Signatory States

A. Proceeds Escheatable By Reason of Death

(i) The following shall be the procedures for reporting and remitting Proceeds that are escheatable to a Signatory State by reason of death of the insured with respect to a life insurance policy, annuitant or owner with respect to an Annuity Contract, or retained asset account owner pursuant to this Agreement.

(ii) Verus will submit UPRs to the Company in accordance with **Schedule D** identifying life insurance policies (including group life insurance certificates issued thereunder), Annuity Contracts, or retained asset accounts where a death has been identified by Verus in

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

accordance with **Schedule B**, and for which Verus has determined that Proceeds may be payable to a Signatory State. All UPRs that Verus provides to the Company with respect to life insurance policies (including group life insurance certificates issued thereunder), Annuity Contracts, or retained asset accounts shall identify deaths of the Company's insureds, Annuity Contract owners or annuitants (if different), and retained asset account owners that Verus has identified in the course of matching the Company's records against the DMF. The UPRs will be delivered in the format described in **Schedule C**.

(iii) Pursuant to Section 3.D. herein and **Schedule D, Section II**, the Company shall provide Verus with exceptions to the UPR and state the grounds thereof. The sole grounds for exceptions shall be one or more of the following: (a) the individual identified on the UPR is not dead; (b) the individual is not an insured, eligible to be an insured under a group life insurance certificate, an annuitant, an Annuity Contract owner, or a retained asset account owner; (c) the life insurance policy (including any group life insurance certificate issued thereunder), Annuity Contract, or retained asset account was not in force at the time of death; (d) there was no benefit payable upon death (e.g., the life insurance policy, group insurance certificate, Annuity Contract, or retained asset account had no value at death or was not payable at that death); and/or the death indicated was the first of two insureds/annuitants to die under a second-to-die policy; (e) Proceeds are not payable due to the application of a relevant contestability period provision (including contestability periods on reinstated policies), or suicide exclusion provision contained in the policy, certificate or Annuity Contract; (f) the Dormancy Period has not expired; (g) all benefits payable upon death have in fact been remitted to a Beneficiary or escheated as unclaimed property; (h) a claim for the value of any benefits payable upon death is in the process of being paid by the Company to a Beneficiary in accordance with **Schedule D**; (i) for claims

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

received under group life, mortgage life, or credit life insurance contracts (including group life insurance certificates issued thereunder), the Company lacks and/or is unable to obtain sufficient information necessary to determine that a life insurance benefit is due or is unable to determine the benefit amount; (j) all benefits payable upon death are remittable to a non-Signatory State or are the subject of pending litigation; (k) for a death benefit payable under an Annuity Contract, the five (5) year period under Section 72(s)(1)(B) of the Internal Revenue Code has not expired with respect to that death benefit, and the Company has had documented contact with the Beneficiary subsequent to the date of death giving rise to the death benefit; (l) Proceeds are owed to a minor as defined under applicable state law provided that the Company has had documented contact with the minor or his or her representative; (m) Proceeds are being held by the Company pursuant to a judicial order, garnishment, or attachment; (n) all benefits payable upon death are due under a participating group life insurance policy subject to retrospective experience rating, so long as any related premium stabilization reserve shall upon termination of such group insurance policy be payable by the Company to (1) the group customer for the benefit of the plan participants or (2) the plan; and/or (o) the life insurance policy (including any group life insurance certificate issued thereunder), Annuity Contract or retained asset account is not within the Scope of the Audit. The Company shall further provide notice to Verus if it believes the date of death is different than the date of death provided by Verus if the Company contends such difference affects the Proceeds payable under the life insurance policy (including any group life insurance certificate issued thereunder), Annuity Contract, or retained asset account. The list of exceptions shall be provided by the Company no later than the times specified in **Schedule D, Section II.**

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

(iv) For purposes of this Section, the Dormancy Period commences upon the date of death as reflected in the DMF and expires after the requisite number of years has passed under the UP Laws of the applicable Signatory State. The running of the Dormancy Period shall not be tolled for any reason other than: (a) pending legal proceedings to resolve claims to the Proceeds brought by a person or entity claiming the Proceeds; (b) pending legal proceedings instituted by or against the Company to determine whether a benefit is due or to otherwise determine the rightful owner of the Proceeds including as the stakeholder in an interpleader action intended to resolve a dispute where more than one claimant has made claim to the Proceeds, or as the moving party in a declaratory judgment action; or (c) otherwise as expressly allowed by an affected Signatory State. In the event the Dormancy Period has been tolled, the Dormancy Period shall begin to run upon the termination of the litigation or at such later date as expressly allowed by the Signatory States.

(v) If the Company locates the Beneficiary or the Beneficiary's authorized representative or the Company is contacted by the Beneficiary or Beneficiary's authorized representative before the Proceeds are required to be reported and remitted to a Signatory State in accordance with **Schedule D**, the Company will make a written notation in its records indicating the date of the contact, the person contacted, and the address, telephone number or e-mail address of the contacted person.

(vi) Proceeds shall be determined without deduction of any fees other than those permitted by the Annuity Contract, life insurance policy, certificate or retained asset account agreement. The Company agrees that it will not charge Beneficiaries costs associated with this Agreement. Pursuant to this Agreement, Proceeds shall be reported and remitted to the appropriate Signatory State in accordance **Schedule D**, and shall be valued as follows:

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

(a) Proceeds under life insurance policies shall be determined in accordance with their policy terms as of the date of the relevant death, and shall include a reversal of any amounts deducted from the policy after such death, including, but not limited to, amounts deducted for premium payments, loans, and/or service charges, and of any amounts added to the policy for interest or dividends. Notwithstanding the above, charges incurred before the relevant insured's date of death but posted after the date of death shall not be reversed. With respect to those Proceeds that remain in variable life insurance policies, the Company shall determine the amount of Proceeds based on the value of the calculated death benefit on the date that the claims transaction is processed for transfer from the relevant separate account to the applicable Company's general account for remittance processing, within 30 days of the date that the Proceeds are remitted to a Signatory State.

(b) Proceeds under Annuity Contracts with a death benefit shall be determined according to the contract terms, except that: (1) with respect to those Proceeds that remain in variable annuities, the Company shall determine Proceeds based on the value of the calculated death benefit on the date that the claims transaction is processed for transfer from the relevant separate account to the applicable Company's general account for remittance processing, within 30 days of the date that the Proceeds are remitted to a Signatory State; and (2) with respect to those Proceeds that remain in fixed annuities, the Company shall determine the amount of Proceeds based on the value of the account, which valuation shall occur within 30 days of the date that the Proceeds are remitted to a Signatory State.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

(c) Proceeds under retained asset accounts shall be the value of the account as of the date the Proceeds are processed for remittance to a Signatory State as a result of this Agreement.

(vii) The amount payable to a Signatory State shall include the Proceeds, plus interest at a rate of three (3) percent compounded annually from the date used to establish the death benefit values in accordance with Section 3A(vi)(a) and (b) above, or from January 1, 1995, whichever is later. However, interest under this Agreement shall not be payable with respect to the Proceeds of retained asset accounts or with respect to Proceeds escheated prior to the commencement of the Audit. With respect to Annuity Contracts, no interest under this Agreement will be paid except where the death benefit values were placed in a suspense account or money market account earning less than three (3) percent interest. In such circumstances, interest representing the difference between three (3) percent and the interest received shall be payable to each applicable Signatory State accruing on the Annuity Contract Proceeds from the date the death Proceeds are established according to each affected contract's terms or from January 1, 1995, whichever is later.

(viii) If any Proceeds are not timely remitted as required under this Agreement, any Signatory State may seek to enforce the terms of this Agreement or initiate an action to vindicate any rights it may possess under that Signatory State's UP Laws for failure to report, remit, or deliver unclaimed property on a timely basis, provided that any action under the Signatory States' UP Laws shall be limited to that portion of the Proceeds that were not timely remitted. In the event an action is brought under a Signatory State's UP Laws, nothing contained in this Agreement shall serve as an admission by either Party in such action.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

B. Proceeds Payable Upon Maturity Age or Maturity Date

(i) The following shall be the procedures for reporting and remitting Proceeds that are escheatable to a Signatory State by reason of a life insurance policy or Annuity Contract reaching Maturity Age or Maturity Date, as the case may be.

(ii) Verus will submit UPRs to the Company in accordance with **Schedule D** identifying life insurance policies (including any group life insurance certificates issued thereunder) and Annuity Contracts that Verus believes have reached Maturity Age or Maturity Date, and for which the period of time elapsed since the Maturity Age or Maturity Date is greater than the Dormancy Period. The UPRs will be delivered in the format described in **Schedule C**.

(iii) Pursuant to Section 3.D herein and **Schedule D, Section II**, the Company shall provide Verus with exceptions to the UPR and state the grounds thereof. The sole grounds for exceptions shall be one or more of the following: (a) the life insurance policy (including any group insurance certificate issued thereunder) or Annuity Contract had not reached the Maturity Age or Maturity Date; (b) the policy, the group life insurance certificate, or Annuity Contract was not in force upon the Maturity Age or Maturity Date, or a death claim on the policy, certificate or Annuity Contract was pending upon the Maturity Age or Maturity Date (in which event the provisions of Section 3.A. above shall apply); (c) there were no Proceeds payable upon the Maturity Age or Maturity Date (e.g., the policy, group life insurance certificate, or Annuity Contract had no account value at the Maturity Age or Maturity Date; the policy, group life insurance certificate, or Annuity Contract had been surrendered; the Maturity Date had been extended); (d) the Dormancy Period has not expired; (e) the value of any Proceeds payable upon the Maturity Age or Maturity Date has in fact been remitted to the Beneficiary or escheated as unclaimed property; (f) the Proceeds payable upon the Maturity Age or Maturity Date is

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

remittable to a non-Signatory State or is the subject of pending litigation; (g) the terms of the Annuity Contract provide for a forced annuitization at the Maturity Date and the Annuity Contract has been automatically annuitized; (h) the Proceeds are being held by the Company pursuant to a judicial order, garnishment, or attachment; (i) a claim for Proceeds or a subset thereof is in the process of being paid by the Company to a Beneficiary in accordance with **Schedule D**; (j) the benefit is owed a minor as defined in applicable state law, provided that the Company has had documented contact with the minor or his or her representative; and/or (k) the Annuity Contract is not within the Scope of the Audit.

(iv) The Company shall further provide notice to Verus if it has determined that the Maturity Age or Maturity Date is different than the Maturity Age or Maturity Date provided by Verus if the Company contends such difference affects Proceeds under the policy or Annuity Contract. The list of exceptions shall be provided by the Company no later than the time specified in **Schedule D, Section II**.

(v) For purposes of this Section, the Dormancy Period commences upon the Maturity Age or Maturity Date of the policy, group life insurance certificate, or Annuity Contract and is restarted upon documented contact with the owner or authorized representative of the owner of the relevant policy, group life insurance certificate or Annuity Contract or upon the owner of an Annuity Contract taking action inconsistent with a desire to annuitize. For purposes of this section, “documented contact” includes administrative activity including, but not limited to, inbound communications by the Beneficiary, Annuity Contract owner or annuitant regarding the Annuity Contract at issue; and a request by the Beneficiary, Annuity Contract owner, annuitant, or the authorized representative thereof, to change the designation of a Beneficiary, Annuity Contract owner or annuitant, or to change an address or contact information. For

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

purposes of this section, “action inconsistent with a desire to annuitize” includes customer-initiated financial transactions such as withdrawals (including, without limitation, a guaranteed minimum withdrawal, systematic payout options, income or accumulation benefit(s), refusing rider fee change increases, and/or exercising any premature withdrawal privileges), additions of premium, a request to transfer funds, non-automated reallocation of the value of an Annuity Contract among variable investment options, or a non-automated request to renew or change a fixed interest guarantee period under the Annuity Contract.

(vi) The running of the Dormancy Period shall not be tolled for any reason other than: (a) pending legal proceedings to resolve claims to the Annuity Contract or any Proceeds brought by a person or entity claiming the Proceeds thereof; (b) pending legal proceedings instituted by or against the Company to determine whether a benefit is due or to otherwise determine the rightful owner of the Proceeds including as the stakeholder in an interpleader action intended to resolve a dispute where more than one claimant has made claim to the Proceeds or as the moving party in a declaratory judgment action; or (c) otherwise as expressly allowed by an affected Signatory State. In the event the Dormancy Period has been tolled due to the institution of litigation, the Dormancy Period shall begin to run upon the termination of litigation or on such later date as expressly allowed by the Signatory States.

(vii) If the Company locates any Beneficiary or any Beneficiary’s authorized representative, or are contacted by any Beneficiary or any Beneficiary’s authorized representative, before the Proceeds are required to be reported and remitted to a Signatory State in accordance with **Schedule D**, the Company will make a written notation in its records indicating the date of the contact, the person contacted, and the address, telephone number or e-mail address of the contacted person.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

(viii) Proceeds shall be determined without deduction of any fees other than those permitted by the policy, certificate or contract. The Company agrees that it will not charge Beneficiaries costs associated with this Agreement.

(ix) Proceeds under Annuity Contracts that have reached their Maturity Date shall include the current account value of the Annuity Contract determined according to the contract terms, except that: (a) with respect to those Proceeds that remain in variable annuities, the Company shall determine the amount of Proceeds based on the value of the relevant separate account when transferred to the Company's general account for processing and remittance to a Signatory State; and (b) with respect to those Proceeds that remain in fixed annuities, the Company shall determine Proceeds based on the values of the account as of the date the Proceeds are processed for remittance to a Signatory State. Upon remittance of Proceeds hereunder, the Company shall have no further obligation to escheat any additional amounts under the affected Annuity Contract.

(x) All Proceeds of a life insurance policy or group life insurance certificate upon reaching Maturity Age shall be determined by the Company in accordance with the terms of the policy, or certificate, as appropriate, and interest shall be added to Proceeds due to the Signatory States from the later of the Maturity Age or January 1, 1995, at the interest rate of three (3) percent compounded annually.

(xi) If any Proceeds are not timely remitted as required under this Agreement, each Signatory State may seek to enforce the terms of this Agreement or initiate an action to vindicate any rights it may possess under that Signatory State's UP Laws for failure to report, remit, or deliver unclaimed property on a timely basis, provided that any action under the Signatory State's UP Laws shall be limited to that portion of the Proceeds that were not timely

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

remitted. In the event an action is brought under a Signatory State's UP Laws, nothing contained in this Agreement shall serve as an admission by either Party in any such action.

C. Proceeds in Retained Asset Accounts

(i) For all situations not otherwise governed by the provisions set forth in Section 3.A, the following shall be the procedures for reporting and remitting Proceeds payable from retained asset accounts to a Signatory State.

(ii) Verus will submit UPRs to the Company in accordance with **Schedule D** identifying dormant retained asset accounts that Verus has determined may be payable. The UPRs will be delivered in the format described in **Schedule C**.

(iii) Pursuant to Section D herein and **Schedule D, Section II**, the Company shall provide Verus with exceptions to the UPR and state the grounds thereof. The sole grounds for exceptions shall be one or more of the following: (a) the owner of the retained asset account identified in the UPR has taken action in respect to the account that is inconsistent with abandonment (automatic financial or administrative transactions other than automated deposits or withdrawals prearranged by the account owner and/or the non-receipt by the Company of returned mail, shall not constitute "action" for this purpose, except to the extent that the Signatory State's UP Laws, regulations and/or state-published reporting instructions specifically recognize that such activity is sufficient to prevent property from being presumed abandoned); (b) the Dormancy Period has not expired; (c) the value of the retained asset account has in fact been paid to the owner or has been remitted as unclaimed property; (d) the funds in the retained asset account have in fact been remitted to the owner or escheated as unclaimed property; (e) the funds in the retained asset account are remittable to a non-Signatory State or are the subject of pending litigation; and/or (f) the retained asset account is not within the Scope of the Audit. The

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

list of exceptions shall be provided by the Company no later than the time specified in **Schedule D, Section II**. For purposes of this Section, the Dormancy Period shall not be deemed to have expired with respect to Proceeds of a retained asset account if the Company, or third-party administrator retained by the Company has documented contact with the owner within the Dormancy Period.

(iv) If the Company locates the owner before the account is required to be reported and remitted to a Signatory State in accordance with **Schedule D**, the Company will make a notation in its records indicating the date of the contact, the person contacted, and the address, telephone number or e-mail address of the contacted person. The Company's contact with the account owner in the manner described above will result in the account not being subject to reporting and remittance in accordance with **Schedule D**.

(v) For purposes of this Section, the Dormancy Period commences upon the date of the most recent non-automatic financial or administrative transaction or other contact with the owner that is documented in the books and records of the Company.

(vi) Proceeds under retained asset accounts shall be the value of the account as of the date the Proceeds are processed to be remitted to a Signatory State as a result of this Agreement. Proceeds shall be determined without deduction of any fees other than those permitted by the contract. The Company agrees that it will not charge Beneficiaries costs associated with this Agreement. If any Proceeds are not timely remitted as required under this section of the Agreement, each Signatory State may seek to enforce the terms of this Agreement or initiate an action to vindicate any rights it may possess under that Signatory State's UP Laws for failure to report, remit, or deliver unclaimed property on a timely basis, provided that any action under the Signatory State's UP Laws shall be limited to that portion of the Proceeds that

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

were not timely remitted. In the event an action is brought under a Signatory State's UP Laws, nothing contained in this Agreement shall serve as an admission by either Party in any such action.

D. Resolving Disputes Regarding Exceptions to Unclaimed Property Reports

(i) The following shall be the procedures for resolving disputes regarding any exceptions to the UPRs that the Company provides to Verus.

(ii) If Verus disputes an exception, Verus shall provide notice and supporting documentation or explanation to the Company within the time specified in **Schedule D, Section II**, and the notice shall be accompanied by the Company's list of exceptions.

(iii) If Verus provides notice to the Company that it disputes an exception, then Verus and the Company shall meet to resolve the dispute and conclude the dispute resolution process within the time specified in **Schedule D, Section II**.

(iv) If there is no agreement after Verus and the Company meet, Verus shall provide notice to the affected Signatory State of the failure to reach agreement on the exception within the time specified in **Schedule D, Section II**. Disputed exceptions shall then be referred for a determination of the Signatory State pursuant to that State's laws and regulations.

(v) At the conclusion of the Audit (or in accordance with any instructions provided to Verus by a Signatory State), Verus shall provide notice to a Signatory State of all exceptions the Company has taken to a UPR and as to which Verus has agreed that no Proceeds are payable. Such determinations as to previously disputed UPRs shall be final and binding as to the Parties.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

E. Priority

(i) The Signatory States agree that in determining the appropriate state to report and remit Proceeds under this Agreement, the following rules shall apply:

(a) Proceeds shall be remitted to the state of the last known address of each single Beneficiary as shown in the Company's books and records.

(b) If there is more than one known Beneficiary, Proceeds shall be reported and remitted to the states of the last known addresses of the Beneficiaries, based upon the amounts payable to each under the applicable policy, group life insurance certificate, Annuity Contract or account for those Beneficiaries for whom a last known address is shown in the books and records of the Company. For those Beneficiaries for whom an address is not shown in the Company's books and records, subsections E.(i)(c) and E.(i)(d) shall apply.

(c) With respect to property related to life insurance policies or Annuity Contracts due to a Beneficiary, if there is no last known address for any Beneficiary in the Company's books and records, then Proceeds shall be reported and remitted to the state of the last known address of the insured or annuitant, as the case may be.

(d) If the Company's books and records do not contain a last known address for the Beneficiary and do not contain a last known address for the insured or annuitant or retained asset account owner, or if the last known addresses of the above are all outside the United States, then the Proceeds shall be reported and remitted to the state of incorporation of the relevant Company entity as of the time the state of incorporation's Dormancy Period expired under the terms of this Agreement.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

(ii) If Proceeds are reported and remitted to a Signatory State in accordance with the priority rules in this Section, then the Company shall be deemed to have made its remittance in good faith in accordance with the UP Laws of all Signatory States.

(iii) The existence of an unresolved dispute as to reporting and remitting Proceeds shall not affect the duty to report and remit Proceeds as to which no dispute exists.

F. Reporting and Remitting Proceeds

(i) The Company shall report and remit Proceeds as required by **Schedule D**.

(ii) The Company shall provide Verus with reasonable access to monitor the UPR review and the reporting and remittance processes being performed in accordance with **Schedule D**.

(iii) Upon the Company making all reports and remittances required by this Agreement, at the conclusion of the Duration of the Audit as it occurs for each Signatory State, such Signatory State shall relieve the Company from any further duties under its UP Laws for life insurance policies (including any group life insurance certificates issued thereunder), Annuity Contracts, or retained asset accounts within the Scope of the Audit and the release of the Company from all claims arising under such Signatory State's UP laws as provided in Section 4 hereof shall be effective. Notwithstanding any other provision of this Agreement, such release is made only to the extent of the signatory officials and is not made pursuant to the authority of insurance regulators. In no event shall such release of the Company apply to contracts and Proceeds as to which the Company and a Signatory State have an unresolved dispute under the terms of this Agreement. Notwithstanding the foregoing, with respect to any Proceeds escheated by the Company, the Company shall be released from any further obligation with respect to those Proceeds.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

(iv) Nothing contained in this Agreement shall preclude the Company from exercising any right it may have to seek indemnification, refunds or corrections of errors to the extent authorized by, and in accordance with, the UP Laws of the Signatory State to which the Company made a remittance or report in error.

(v) Nothing in this Agreement shall limit a Signatory State or a Participating State from auditing or making claims with respect to Proceeds, policies, contracts, or accounts that are not within the Scope of the Audit.

4. General Provisions

(i) This Agreement sets forth a process for identifying certain amounts to be escheated under its terms. Notwithstanding any of the terms, phrasing, or provisions used herein, nothing in this Agreement constitutes an admission that any amount or Proceeds described herein are past due, have been owing, or were improperly withheld or retained by the Company.

(ii) For the Duration of the Audit, the Company shall continue to provide Verus with the data reasonably requested by Verus to identify Proceeds that are within the Scope of the Audit.

(iii) Upon request, the Company agrees to provide to Verus, in an electronic format, all data in its administrative systems related to any and all policies within the Scope of this Audit that the Company has issued (regardless of whether the policy is currently in force or not), including all names, addresses, dates of birth, and Social Security Numbers previously transferred to its administrative systems from its individual policy files (including paper files, imaged files, files on microfiche, or files maintained in any other physical or electronic medium).

(iv) For the Duration of the Audit, the Company shall provide Verus with reasonable access to the Company's data and systems through a Company employee designated

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

to respond to queries made by Verus' personnel to test the completeness and accuracy of all records provided by the Company.

(v) The Company agrees to provide all requested insured, annuitant, Annuity Contract owner, or retained asset account owner names parsed out as follows to the extent such data elements are captured in the Company's systems: Prefix (Mr./Dr./Maj./etc); First; Middle (full name or initial if full not in Company records); Last; and Suffix (Esq./Jr./III/etc.).

(vi) Each Signatory State agrees to the following:

(a) To release, discharge, and indemnify the Company, and/or hold the Company harmless to the extent authorized by, and in accordance with, the UP Laws of the Signatory State, which are incorporated herein by reference, for "good faith" payment or delivery and reporting of unclaimed property pursuant to this Agreement. Nothing in this Agreement shall limit officials within a state agency other than those listed in **Schedule A** of this Agreement from conducting any examination or from making any claim or enforcing any laws of a Signatory State.

(b) To release the Company from all claims, demands, interest (excepting such interest available under the terms of this Agreement), penalties, actions or causes of action that the Signatory State may have regarding or relating to any unclaimed property under a life insurance policy (including, without limitation, group life insurance contracts and certificates issued thereunder), Annuity Contract, or retained asset account that was remittable prior to calendar years through and including report year 2010, provided, however, that nothing in this sentence shall apply to any unclaimed property with respect to any non-Record keeper group life insurance contracts (including group life insurance certificates issued thereunder) where a claim is

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

received after calendar year 2010, regardless of the date of death giving rise to the claim, or to any policies, certificates, or Annuity Contracts (whether individually or group-owned) issued outside of the United States.

(c) That the Company's payment and delivery to a Signatory State of the property identified and reportable pursuant to paragraphs 3.A-3.C of this Agreement shall be in full and final satisfaction of any and all claims that the Signatory State has or may have under that Signatory State's UP Laws with respect to unclaimed property under a life insurance policy (including, without limitation, group life insurance contracts and certificates issued thereunder), Annuity Contract or retained asset account that was remittable prior to calendar years through and including report year 2010, provided, however, that nothing in this sentence shall apply to any unclaimed property with respect to any non-Record keeper group life insurance contracts (including group life insurance certificates issued thereunder) where a claim is received after calendar year 2010, regardless of the date of death giving rise to the claim, or to any policies, certificates, or Annuity Contracts (whether individually or group-owned) issued outside of the United States. The Signatory States further waive any right to audit or examine the books and records of the Company with respect to unclaimed property for which the Company has been released in the previous sentence.

(d) That the disclosures and assistance made by the Company in connection with this Audit satisfy the reporting requirements of its UP Laws for the applicable examination period regarding unclaimed property types identified and reportable pursuant to paragraphs 3.A-3.C, and the Signatory State hereby releases the Company from any additional reporting requirements under its UP Laws for or related

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

to the Company's reporting and remittance of unclaimed property types identified and reportable prior to calendar years through and including report year 2010 pursuant to paragraphs 3.A-3.C.

(e) That, barring changes in law and/or technology, comparison of the Company's records against the DMF using the match rules set forth in Schedule B constitutes an adequate method of identifying deceased individuals who may have policies, contracts, and/or accounts that may be subject to escheatment under the UP Laws. Notwithstanding the foregoing, nothing in this paragraph or anything else in this Agreement shall be construed to limit the ability of any insurance regulator to enforce any law, regulation or order, or establish any standard regarding any matching or searching the insurance regulator determines is required to be performed for the purpose of identifying deceased individuals who may have policies, contracts, and/or accounts with the Company that remain unpaid.

(f) To maintain the confidentiality of information disclosed pursuant to this Agreement concerning identifying information and the business processes and trade secrets of the Company to the extent permissible under each Signatory State's laws, and shall only disclose such information to the extent required under each Signatory State's laws.

(vii) Verus shall return or destroy confidential information within thirty (30) days after the Duration of the Audit, excepting work papers and other materials required to be retained by Verus pursuant to contracts with any Signatory State and those materials necessary to resolve any outstanding disputes pursuant to Section 3.D. herein, in accordance with the terms of the Non-Disclosure Agreement dated April 27, 2011, which is attached hereto as **Schedule E**.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

(viii) This Agreement and its attachments constitute the entire agreement of the Parties with respect to the matters referenced herein and may not be amended or modified, nor may any of its terms be waived, except by an amendment or other written document signed by the Parties hereto; provided, however that the Company and a Signatory State may mutually agree to a reasonable extension of time in order to carry out the provisions of this Agreement with respect to that Signatory State.

(ix) In the event that any portion of this Agreement is held invalid under a Signatory State's laws, such invalid portion shall be deemed to be severed only with respect to that Signatory State and all remaining provisions of this Agreement shall be given full force and effect and shall not in any way be affected thereby. In addition, in the event that any state agency other than those listed in **Schedule A** of this Agreement objects in writing that one or more terms of this Agreement violate a provision of a state law within that state agency's authority, the Company's obligations under this Agreement with respect to the provision(s) objected to shall cease with regard to that Signatory State until such time as the objection has been resolved or withdrawn. In the event that such an objection is filed, the Signatory State shall have the right to opt out of this Agreement at any time prior to the objection being resolved or withdrawn, and take any action it deems appropriate under that Signatory State's UP Laws regarding the reporting, remittance and delivery of unclaimed property by the Company.

(x) This Agreement represents a compromise of disputed matters between the Parties and the Parties agree that by negotiating and entering into this Agreement, the Company does not admit any wrongdoing or liability of any kind. Neither this Agreement, the preceding negotiations, nor any discussions or communications leading up to this Agreement nor any act performed or document executed in connection with this Agreement, is now or may be deemed

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

in the future to be an admission of or evidence of liability or any wrongdoing by the Company or any of its current or former affiliates, subsidiaries, officers, directors, employees, agents, or representatives. Neither this Agreement, nor any discussions or communications leading up to this Agreement nor any act performed or document executed in connection with this Agreement may be cited, used, presented, or introduced in any action or proceeding as proof of any wrongful conduct or liability on the part of the Company nor shall it be construed as, offered as, used as, or deemed to be evidence or an admission or concession of any liability or wrongdoing or violation of any applicable provision of law or regulation whatsoever by the Company or as a waiver by the Company of any applicable legal or equitable defense. However, nothing in this provision shall limit any right of the Parties to cite or refer to this Agreement for any other purpose including enforcement of this Agreement.

(xi) The Company shall be excused from its performance under this Agreement, shall not be deemed to have breached this Agreement, and shall not be liable in damages or otherwise, in the event of any delay or default in performing the Agreement's terms resulting from a circumstance outside of the control of the Company including, but not limited to, damage to or destruction of the Company's property, systems or facilities. Notwithstanding such circumstances, the Company shall exercise reasonable diligence to perform its obligations under this Agreement and shall take reasonable precautions to avoid the effects of such circumstances to the extent that they may cause delay or default with respect to the Company's ability to perform its obligations under this Agreement.

(xii) This Agreement shall not confer any rights upon any person or entities other than the parties to it and is not intended to be used for any other purpose. Nothing in the Agreement shall be construed to provide any person or entity not a Party to this Agreement with

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

any enforceable rights or private rights of action. Nor shall the Agreement be deemed to create any intended or incidental third party beneficiaries, and the matters addressed herein shall remain within the sole and exclusive jurisdiction of the Signatory States.

(xiii) The Parties may mutually agree to any reasonable extensions of time that might become necessary to carry out the provisions of this Agreement.

(xiv) Each Signatory State agrees that the individual signing this Agreement on its behalf has authority to do so.

(xv) This Agreement may be executed in counterparts, but shall not be effective except as provided for pursuant to Section 2 above. Signatory States will execute this Agreement by signing a signature page in the form set out as **Schedule F** hereto.

TRANSAMERICA CORPORATION, TRANSAMERICA LIFE INSURANCE COMPANY, TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY, TRANSAMERICA ADVISORS LIFE INSURANCE COMPANY, TRANSAMERICA ADVISORS LIFE INSURANCE COMPANY OF NEW YORK, MONUMENTAL LIFE INSURANCE COMPANY, STONEBRIDGE LIFE INSURANCE COMPANY, AND WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

By: _____

Date: _____

Its: [title of Company Signatory]

VERUS FINANCIAL LLC

By: _____

Date: _____

Its: Chief Executive Officer

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

Exhibits Index

- Schedule A:** Participating States
- Schedule B:** Rules for Identifying Death Matches
- Schedule C:** Unclaimed Property Report Information and Format
- Schedule D:** Reporting and Remittance Procedures
- Schedule E:** Non-Disclosure Agreement dated April 27, 2011
- Schedule F:** Form of Signatory State Signature Page
- Schedule G:** Form of Signatory State Signature Page for Additional States or Jurisdictions

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

SCHEDULE A

PARTICIPATING STATES

The following is a list of the state unclaimed property departments or divisions (collectively the “Participating States”) participating in the unclaimed property audit that Verus is conducting of the Company:

The Alabama State Treasurer, Unclaimed Property Division (“Alabama”)
The Arizona Department of Revenue (“Arizona”)
The Arkansas Auditor of State (“Arkansas”)
The California State Controller's Office (“California”)
The Colorado Office of the State Treasurer (“Colorado”)
The District of Columbia Office of the Chief Financial Officer (“District of Columbia”)
The Florida Department of Financial Services (“Florida”)
The Georgia Department of Revenue (“Georgia”)
The Idaho State Treasurer’s Office, Unclaimed Property Program (“Idaho”)
The Treasurer of the State of Illinois (“Illinois”)
The Office of the Indiana Attorney General (“Indiana”)
The Iowa Treasurer of State, Unclaimed Property Division (“Iowa”)
The Kentucky State Treasury (“Kentucky”)
The State of Louisiana, Department of the Treasury, Division of Unclaimed Property (“Louisiana”)
The State of Maine, Office of the State Treasurer (“Maine”)
The Comptroller of Maryland, Compliance Division, Unclaimed Property Unit (“Maryland”)
The Commonwealth of Massachusetts, Office of the State Treasurer, Abandoned Property Division (“Massachusetts”)
The State of Michigan, Department of the Treasury, Unclaimed Property Division (“Michigan”)
The Office of the Treasurer of the State of Mississippi (“Mississippi”)
The Missouri Office of the State Treasurer, Unclaimed Property Division (“Missouri”)
The Montana Department of Revenue, Business and Income Tax Division (“Montana”)
The Nebraska State Treasurer's Office (“Nebraska”)
The Nevada Office of the State Treasurer (“Nevada”)
The New Hampshire State Treasury, Abandoned Property Division (“New Hampshire”)
The State of New Jersey, Department of the Treasury (“New Jersey”)
The North Carolina Department of State Treasurer (“North Carolina”)
The North Dakota Department of State Lands, Unclaimed Property Division (“North Dakota”)
The Ohio Department of Commerce, Division of Unclaimed Funds (“Ohio”)
The Oklahoma State Treasurer, Unclaimed Property Division (“Oklahoma”)
The Oregon Department of State Lands (“Oregon”)
The Pennsylvania Treasury, Bureau of Unclaimed Property (“Pennsylvania”)
The Rhode Island General Treasurer (“Rhode Island”)
The South Carolina Office of the State Treasurer (“South Carolina”)
The South Dakota Office of the State Treasurer, Unclaimed Property Division (“South Dakota”)
The State of Tennessee, Treasury Department (“Tennessee”)
The Texas Comptroller of Public Accounts, Unclaimed Property Division (“Texas”)
The Utah Treasurer's Office, Unclaimed Property Division (“Utah”)

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

The Vermont Office of the State Treasurer (“Vermont”)

The State of Washington, Department of Revenue, Unclaimed Property Section (“Washington”)

The Wisconsin State Treasurer (“Wisconsin”)

The State of Wyoming, State Treasurer’s Office, Unclaimed Property Division (“Wyoming”)

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

SCHEDULE B

RULES FOR IDENTIFYING DEATH MATCHES

In comparing the Company's records of its insureds, annuitants, Annuity Contract owners, and retained asset account owners against the DMF, the governing principle to be followed shall be establishing whether or not a unique biological individual identified within the Company's data is the same as a unique biological individual identified on the DMF in a case where a benefit is due and payable. In comparing the Company's records of its insureds, annuitants, Annuity Contract owners, and retained asset account owners against the DMF, Verus shall divide the matches it identifies into four categories in accordance with the rules set forth below.

Category 1: "Exact" Match

A Category 1 Match occurs in any of the following circumstances:

1. There is a four-way exact match of the First Name, Last Name, Date of Birth, and Social Security Number contained in the data produced by the Company against data contained in the DMF.
2. The First Name matches in accordance with the Fuzzy Match Criteria listed below and the Last Name, Date of Birth, and Social Security Number match exactly.

Category 2: SSN Match

A Category 2 Match occurs when:

1. There is a four-way match of the First Name, Last Name, Date of Birth, and Social Security Number such that the Social Security Number contained in the data produced by the Company matches exactly to the Social Security Number contained in the DMF, and the First Name, Last Name, and Date of Birth match either exactly or in accordance with the Fuzzy Match Criteria listed below.

Category 3: Non-SSN Match

A Category 3 Match occurs in any of the following circumstances:

1. The Social Security Number contained in the data produced by the Company matches in accordance with the Fuzzy Match Criteria listed below to the Social Security Number contained in the DMF, and the First and Last Names, and Date of Birth match either exactly or in accordance with the Fuzzy Match Criteria listed below.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

2. The records produced by the Company do not include a Social Security Number or where the Social Security Number is incomplete (less than 7 digits) or otherwise invalid (e.g., 000000000, 999999999, 000006789), and there is a First Name, Last Name, and Date of Birth combination in the data produced by the Company that is a match against the data contained in the DMF where the First and Last Names match either exactly or in accordance with the Fuzzy Match Criteria listed below and the Date of Birth matches exactly, subject to paragraph a. immediately below.
 - a. If there is more than one potentially matched individual returned as a result of the process described in paragraph 2 above, then Verus shall run the Social Security Numbers obtained from the DMF for the potential matched individuals against Accurint for Insurance or an equivalent database. If a search of those databases shows that the Social Security Number is listed at the address provided by the Company for the insured, then a Category 3 Match will be considered to have been made.

Category 4: Missing Data Match

The Category 4 Match process will only be performed on the Company's Monumental Life Career Agency records and on the records housed on the Genesys administrative system of the Company's ADMS division.

A Category 4 Match occurs in any of the following circumstances:

1. The records provided by the Company are in paid-up status, excluding extended term status, and are missing all of the following information for the insured: a complete First and Last Name; a Social Security Number, and a complete Date of Birth (or the Date of Birth is "obviously incorrect").
2. The records provided by the Company for the insured are missing a Social Security Number and the Date of Birth is "obviously incorrect," the Company-supplied First and Last Name of the insured matches against the DMF First and Last Name, either exactly or according to the Fuzzy Match Criteria listed below, for one or more individuals who were born within the 2 year birth range (from one year before to one year after) for the insured using the year of birth on the electronic policy record, and at least one of the following conditions is met:
 - a. The DMF comparison results in exactly one matched individual;
 - b. For records for which the Company has an address of residence for the insured (as distinguished from the Company's home office or default addresses), premiums were paid on the policy within the last 13 years by the policy owner or other person (as distinguished from premium payment via automatic premium loan or other non-forfeiture or similar automatic methods), and the

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

insured has a year of birth on the electronic policy record of 1948 or prior, a matched individual is found to have lived at an address contained in the Company's records for the insured as confirmed by Accurint for Insurance or an equivalent database, or the DMF;

- c. For records either for which the Company has an address of residence for the insured, but premiums were not paid on the policy within the last 13 years, or for which the Company does not have an address of residence for the insured, (1) at least one matched individual is found to have lived in the same state of issue of the policy or in a state of residence contained in the Company's records for the insured (excluding the Company's home office addresses), as confirmed by Accurint for Insurance or an equivalent database, or the DMF, and (2) the insured has a year of birth on the electronic policy record of 1948 or prior. If there are more than one matched individual under this subsection (c), the individual with the earliest date of death listed on the DMF will be deemed to be the correct match.
3. For purposes of this Match Rule, an "obviously incorrect" Date of Birth is a Date of Birth which is any of the following: (i) incomplete (i.e., missing either day, month, year or some combination thereof); (ii) contains an obviously incorrect value (e.g., the month is listed as "15" or day as "32"); (iii) falls outside of the 2 year birth range (from one year before to one year after) for the insured as computed from the "year of issue" and "age at issue" data supplied by the Company; (iv) is after the policy issue date; or (v) is a "default Date of Birth."
 4. For purposes of this Match Rule, a "default Date of Birth" is defined directly below.
 - a. For policies in the Monumental Life division, the month and day portion of the Date of Birth are the same as the month and day of the policy Effective Date, or the month and day is any one of the following:

01/01	02/01	03/01	04/01	05/01	06/01	07/01	08/01	09/01	10/01
11/01	12/01	03/15	06/15	09/15	12/15	10/23	09/25	01/28	03/28
04/28	05/28	06/28	07/28	08/28	09/28	10/28	11/28	12/28	06/30
 - b. For policies housed on the Genesys administrative system of the ADMS division, the month and day portion of the Date of Birth are any one of the following:

01/01	02/01	03/01	04/01	05/01	06/01	07/01	08/01	09/01	10/01
11/01	12/01								
 5. For purposes of this Match Rule, if two addresses list the same street name, city, and state, those addresses will be deemed to match even if the street numbers differ.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

Fuzzy Match Criteria:

1. A “First Name” fuzzy match includes one or more of the following:
 - a. First Name nicknames: “JIM” and “JAMES.” Verus utilizes the pdNickname database from Peacock Data, Inc. as well as publicly available lists of names and nicknames to identify matching First Names where a nickname is used on one or both sides of the match.
 - b. Initial instead of full First Name: “J FOX” and “JAMES FOX.”
 - c. “Metaphone” (a recognized and accepted phonetic name matching algorithm created by Lawrence Philips and originally published in 1990): “BUDDY” and “BUDDIE.”
 - d. Data entry mistakes with a maximum difference of one character for a First Name at least five characters in length: “HARRIETTA” and “HARRIETA.”
 - e. First Name is provided together with Last Name in a “Full Name” format and First Name and Last Name cannot be reliably distinguished from one another: “ROBERT JOSEPH,” both “JOSEPH ROBERT” and “ROBERT JOSEPH.”
 - f. Use of interchanged First Name and “Middle Name”: “ALBERT E GILBERT” and “EARL A GILBERT.”
 - g. Compound First Name: “SARAH JANE” and “SARAH,” or “MARY ANN” and “MARY.”
 - h. Use of “MRS.” + “HUSBAND’S First Name + Last Name:” “MRS DAVID KOOPER” and “BERTHA KOOPER” where the Date of Birth and Social Security Number match exactly and the Last Name matches exactly or in accordance with the Fuzzy Match Criteria listed herein.
2. A “Last Name” fuzzy match includes one or more of the following:
 - a. “Anglicized” forms of last names: “MACDONALD” and “MCDONALD.”
 - b. Compound last name: “SMITH” and “SMITH-JONES.”
 - c. Blank spaces in last name: “VON HAUSEN” and “VONHAUSEN.”
 - d. “Metaphone” (a recognized and accepted phonetic name matching algorithm created by Lawrence Philips and originally published in 1990): “GONZALEZ” and “GONZALES.”
 - e. First Name is provided together with Last Name in a “Full Name” format and First Name and Last Name cannot be reliably distinguished from one another: “ROBERT JOSEPH,” both “JOSEPH ROBERT” and “ROBERT JOSEPH.”
 - f. Use of apostrophe or other punctuation characters in Last Name: “O’NEAL” and “ONEAL.”
 - g. Data entry mistakes with a maximum difference of one character for Last Name: “MACHIAVELLI” and “MACHIAVELI.”
 - h. Last Name Cut-off. A match will be considered to have been made where due to the length of the Last Name, some of the last letters were not saved

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

in the database: “Brezzinnows” and “Brezzinnowski” and “Tohightower” and “Tohightowers.”

- i. Married Female Last Name Variations: A fuzzy Last Name match will be considered to have been made even though the data does not match on the Last Name of a female if the Date of Birth and Social Security Number match exactly and the First Name matches exactly or in accordance with the Fuzzy Match Criteria listed herein.
3. A “Date Of Birth” fuzzy match includes one of the following:
- a. Two dates with a maximum of 1 digit in difference: “03/27/1945” and “03/27/1946.”
 - i. NOTE: “03/27/1949” and “03/27/1950” are not a match under Rule 3(a).
 - ii. Only 1 entry mistake per full date is allowable: “03/27/1945” and “03/28/1946” are not a match under Rule 3(a).
 - b. Transposition of month and day portion of the Date of Birth: “05/11/1935” and “11/05/1935.”
 - c. If either the Company’s systems or the DMF does not contain a complete Date of Birth, then a Date of Birth exact match will be found to exist where the data that is available on the Company’s systems does not conflict with the data contained in the DMF. By way of example, if the Company’s systems only contain a month and year of birth, an exact Date of Birth match will exist if the DMF record contains the same month and year of birth.
 - d. If the Company provided First and Last Name match, either exactly or in accordance with the Fuzzy Match Criteria listed herein, and the Company provided Social Security Number matches exactly against the DMF, then the Date of Birth will be a fuzzy match if the Company provided Date of Birth is within 2 years either before or after the DMF listed Date of Birth.
 - e. If the Company provided First and Last Name match exactly and there is an inaccurate, missing or incomplete Social Security Number, a match will be considered made if:
 - i. The Company supplied Date of Birth is a default Date of Birth (e.g., 01/01/1915) and the DMF year of birth is either an exact match or the DMF Date of Birth is within 1 year either before or after the Company provided Date of Birth (e.g., 01/01/1915 & 02/25/1915 or 01/01/1915 & 02/25/1916);
 - ii. The Company supplied Date of Birth matches exactly with the DMF month and day of birth and the DMF year of birth is within 5 years either before or after the Company supplied Date of Birth (e.g., 02/25/1915 & 02/25/1913 or 02/25/1915 & 02/25/1916);
 - iii. The Company supplied Date of Birth matches exactly with the DMF month and year and the DMF day of birth is not a match (e.g., 02/25/1915 & 02/15/1915 or 02/25/1915 & 02/7/1915); or
 - iv. The DMF Date of Birth is within 5 years either before or after the Company supplied Date of Birth and a search of that individual’s

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

First and Last Name and Social Security Number (listed on the DMF) in Accurant for Insurance or an equivalent database results in an address matching a Company address for that policy, contract or account.

4. A “Social Security Number” fuzzy match includes one of the following:
 - a. Two Social Security Numbers with a maximum of 2 digits in difference, any number position: “123456789” and “123466781.”
 - b. Two consecutive numbers are transposed: “123456789” and “123457689.”
 - c. If a Social Security Number is less than 9 digits in length (with a minimum of 7 digits) and is entirely embedded within the other Social Security Number: “1234567” and “0123456789.”

Reports of Matches

Verus shall only include Category 1 Matches, Category 2 Matches, and Category 3 Matches in a UPR upon verifying that it believes a benefit may be payable based upon the data that Verus was provided.

Other Matches and Mismatches

Notwithstanding the fact that a life insurance policy (including a group life insurance certificate issued thereunder), Annuity Contract, or retained asset account is listed as a match, the Parties agree that there will not be a reportable match if the Company is able to produce evidence sufficient to establish that the unique biological individual identified on the Company’s data is not the same as a unique biological individual identified on the DMF or such individual is not dead. Additionally, notwithstanding the fact that a policy (including a group life insurance certificate issued thereunder), Annuity Contract, or retained asset account is not found to be a match in accordance with the foregoing rules, Verus may submit, in a separate report to be provided concurrently with the provision of Verus’ next due UPR, evidence sufficient to establish that a unique biological individual identified on the Company’s data is the same as a unique biological individual identified on the DMF. Once a match is submitted by Verus pursuant to the preceding sentence, no other such matches shall be submitted for the individual so identified. In the event that the Company and Verus are unable to resolve any disputes related to what constitutes a reportable match, such disputes shall be subject to the dispute resolution provisions of the Agreement set forth in **Schedule D**. Verus and the Company agree to meet in order to evaluate whether the matching process is producing satisfactory data. If the matching process, including any matches submitted under this section of Schedule B, is not producing satisfactory data (e.g., a large number of false positives are reported based on the current criteria), or Verus has submitted numerous matches under this section, Verus and the Company agree to use best efforts to develop new criteria for Verus’ identification of matches.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

SCHEDULE C

UNCLAIMED PROPERTY REPORT INFORMATION AND FORMAT

Report Information:

The following schedules set forth the specific data elements that shall be provided for each UPR submitted in accordance with the terms of this Agreement (with each data element representing a column heading on a report). Prior to the first submission of each of the below schedules, the Company and Verus will meet in order to make any changes to the column headings that are operationally necessary and mutually agreeable.

Report Formats:

Verus shall provide the Company with UPRs in various formats depending on the property type. Attached hereto is the specific data that Verus shall provide for each of the property types specified below (with each data element representing a column heading on a report):

Schedule C-1: Life Insurance Report & Group Life Insurance Report

Schedule C-2: Annuity Report

Schedule C-3: Retained Asset Account Report

On each of the schedules set forth above, data elements that represent the Company data are indicated with a “(C),” data elements that represent Verus data are indicated with a “(V),” and data elements that represent DMF data are indicated with a “(DMF).”

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

SCHEDULE C-1

Life Insurance Report & Group Life Insurance Report

Company Code (C)
Admin System (C)
Product Line Code (C)
Policy Number (C)
Policy Issue Date (C)
Verus Record Control ID (V)
Escheatment Reason (V)
Overall Match Category Assignment (V)
Overall Perfect Matched Fields (V)
Insured Full Name (C)
DMF Full Name (DMF)
Insured First Name (C)
DMF First Name (DMF)
First Name Perfect Match (V)
Insured Last Name (C)
DMF Last Name (DMF)
Last Name Perfect Match (V)
Insured SSN (C)
DMF SSN (DMF)
SSN Perfect Match (V)
Insured Date of Birth (C)
DMF Date of Birth (DMF)
Date of Birth Perfect Match (V)
Insured Address (C)
Insured State (C)
Death or Maturity Date (V)
Dormancy Period Expiration Date (V)
State of Escheatment (V)
Current Policy Status (C)
Current Policy Status Effective Date (C)
Indication of Co-insured (Y/N) (V)

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

Indication of Payment (Y/N) (V)
Property Type Code (V)
Original Face Amount (C)
Due Diligence Category (V)

SCHEDULE C-2

Annuity Report

Company Code (C)
Admin System (C)
Product Line Code (C)
Contract Number (C)
Contract Issue Date (C)
Verus Record Control ID (V)
Escheatment Reason (V)
Death of Annuitant or Owner (V)
Overall Match Category Assignment (V)
Overall Perfect Matched Fields (V)
Annuitant/Owner Full Name (C)
DMF Full Name (DMF)
Annuitant/Owner First Name (C)
DMF First Name (DMF)
First Name Perfect Match (V)
Annuitant/Owner Last Name (C)
DMF Last Name (DMF)
Last Name Perfect Match (V)
Annuitant/Owner SSN (C)
DMF SSN (DMF)
SSN Perfect Match (V)
Annuitant/Owner Date of Birth (C)
DMF Date of Birth (DMF)
Date of Birth Perfect Match (V)
Annuitant/Owner Address (C)
Annuitant/Owner State (C)
Date of Death or Date of Maturity (V)
Dormancy Period Expiration Date (V)
State of Escheatment (V)
Current Contract Status (C)
Current Contract Status Effective Date (C)

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

Indication of Co-annuitant (Y/N) (V)
Indication of Payment (Y/N) (V)
Property Type Code (V)
Current Contract Value (C)
Due Diligence Category (V)

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

SCHEDULE C-3

Retained Asset Account Report

Account Number (C)
Account Open Date (C)
Verus Record Control ID (V)
Escheatment Reason (V)
Overall Match Category Assignment (V)
Overall Perfect Matched Fields (V)
Account Owner Full Name (C)
DMF Full Name (DMF)
Account Holder First Name (C)
DMF First Name (DMF)
First Name Perfect Match (V)
Account Holder Last Name (C)
DMF Last Name (DMF)
Last Name Perfect Match (V)
Account Holder SSN (C)
DMF SSN (DMF)
SSN Perfect Match (V)
Account Holder Date of Birth (C)
DMF Date of Birth (DMF)
Date of Birth Perfect Match (V)
Account Owner Address (C)
Account Owner State (C)
Date of Death or Date of Last Activity (V)
Dormancy Period Expiration Date (V)
State of Escheatment (V)
Property Type Code (V)
Current Account Balance (C)
Due Diligence Category (V)

SCHEDULE D

REPORTING AND REMITTANCE PROCEDURES

Unless otherwise agreed to by the Company and Verus, all UPRs shall be subject to the following process for reviewing, resolving disputes, and reporting and remitting Proceeds due to a Signatory State under the terms of the Agreement:

I. ISSUANCE OF UNCLAIMED PROPERTY REPORTS

Separate UPRs shall be issued for: (i) Proceeds payable under life insurance policies upon an event of death or upon reaching the policy Maturity Age (the “Life Insurance Reports”); (ii) Proceeds payable under group life certificates upon an event of death or upon reaching Maturity Age (the “Group Life Insurance Reports); (iii) Proceeds payable under Annuity Contracts upon an event of death or upon reaching the Maturity Date (the “Annuity Reports”); and (iv) unclaimed Proceeds in dormant retained asset accounts or where the retained asset account owner is deceased (the “Retained Asset Account Reports. The first set of UPRs shall be issued on the first day of the month after the Effective Date of the Agreement (or at an earlier date if agreed to by the Company and Verus) and shall identify (i) Proceeds already in the Company’s unclaimed property system for which Verus has completed its review as of the time this first set of UPRs is issued, and (ii) Proceeds which are not in the Company’s unclaimed property system but for which the Company has conducted internal procedures to locate beneficiaries for no less than the amount of time set forth in Section III.A.1(ii) below as of the submission of the UPR but has not been able to locate or pay the beneficiary. Thereafter, on the first day of each calendar month, Verus may submit a UPR identifying all life insurance policies or retained asset accounts identified on any list supplied to Verus in accordance with Section 4(iii) of the Agreement that Verus has determined meet the conditions for escheatment under the terms of the Agreement. In addition, beginning on the first day of the month after the Effective Date of the Agreement (or at an earlier date if agreed to by the Company and Verus), Verus shall deliver a new Life Insurance Report, Group Life Insurance Report, Annuity Report, and Retained Asset Account Report on the first day of every calendar month,¹ according to the following schedule:²

¹ All references in this **Schedule D** to the number of days by which an action is to take place are to be calculated in calendar days. If the last day on which an action is to take place is a Saturday, Sunday, or legal holiday, the period continues to run until the end of the next day that is not a Saturday, Sunday, or legal holiday.

² It is contemplated that, in any event, the Audit will be completed no later than 24 months from delivery of the first UPR and that Verus will use its best efforts to submit on each monthly UPR as close to the maximum number of records permitted under the schedule above, subject to data-related issues and/or receipt of necessary data or information from the Company. The Parties agree to modify schedules in good faith in order to complete the Audit within that period of time.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

Month	Life Insurance Report	Group Life Insurance Report	Annuity Report	Retained Asset Account Report
1 - 4	Up to 5,000 records	Up to 1,000 records	Up to 500 records	Up to 1,000 records
5 - 7	Up to 8,000 records	Up to 2,000 records	Up to 1,000 records	Up to 1,000 records
8 and after	Up to 12,000 records	Up to 3,000 records	Up to 2,000 records	Up to 1,000 records

The UPRs shall identify only one unique individual per certificate, contract, policy or account. In the event that the procedures set forth in **Schedule B** result in more than one individual being identified as a possible insured, annuitant, Annuity Contract owner, or retained asset account owner, the UPR shall identify only that unique biological individual identified using the data with the most exact matching criteria which is most likely to be the individual identified on the Company's data, as determined using the matching procedures of **Schedule B**. Once a match is submitted by Verus, no other matches shall be submitted for that certificate, contract, policy or account unless it is based on additional information that is received from the Company or information uncovered by the Company as a result of the Company's UPR review.

Excluding certificates, policies, contracts and accounts falling under **Schedule D**, Section III.A.1.i, Verus will use best efforts to ensure that each Life Insurance Report includes: (i) Proceeds that Verus has identified as being escheatable to no more than ten (10) Signatory States per report; (ii) a combination of records from the Company's various systems; and (iii) a mixture of in-force and terminated policies, with the combinations and mixtures referred to in (ii) and (iii) approximating the occurrence of such records across potential matches identified by Verus across all reports. It is understood that if the UPRs are not provided in the above manner, the Company's ability to respond timely could be impacted adversely.

II. REVIEW AND RECONCILIATION OF UNCLAIMED PROPERTY REPORTS

A. Review of Unclaimed Property Report

The Company shall have up to one (1) calendar month to review each UPR in order to identify all Proceeds that it agrees are subject to escheatment as well as any exceptions it may have to a UPR, provided, however, that the Company shall have up to forty-five (45) days to review each Group Life Insurance Report. Once the Company has completed its review of each UPR, within five (5) business days following the last day of that month, or within five (5) business days following the end of the review period for Group Life insurance reports, it shall provide Verus with a written list identifying: (i) all Proceeds that it agrees are subject to escheatment in accordance with Sections III. and IV. below; and (ii) the exceptions for Proceeds that the Company has determined do not meet the criteria for escheatment, together with the specific reasons for its determinations. If grounds for an exception are based upon documents or data that have not been provided to Verus previously, the Company shall, upon Verus' request, provide

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

such data or documentation within a reasonable time period following Verus' request, not to exceed ten (10) days.

B. Review and Reconciliation of List of Exceptions

Within twenty (20) days after the Company has provided Verus with its list of exceptions, Verus shall determine whether it disputes any exception contained in the Company's list of exceptions.

If Verus disputes an exception to a UPR, Verus and the Company shall meet in good faith to resolve the dispute within twenty (20) days after Verus notifies the Company of its intent to dispute any listed exceptions. All property that the Company agrees is due to be escheated following reconciliation shall then be subject to applicable post-reconciliation processes described in Sections III. and IV. below. All exceptions that remain unreconciled twenty (20) days after the Company and Verus first meet to discuss each UPR may be referred by either the Company or Verus for the dispute resolution process described in Section D of the Agreement. At the conclusion of the Audit (or in accordance with any instructions provided to Verus by a Signatory State), Verus shall provide notice to a Signatory State of all exceptions the Company has taken to a UPR and as to which Verus has agreed that no Proceeds are payable.

III. POST-RECONCILIATION PROCESSING FOR PROCEEDS TO BE REMITTED TO SIGNATORY STATES

The Company agrees that all Proceeds identified on a UPR that are due to be reported and remitted to one of the Signatory States pursuant to Section II above, and thereby not subject to an exception provided in the Agreement, shall be subject to the following due diligence.

A. Due Diligence

1. Due Diligence for Property Due: (a) Upon An Event of Death Under Life Insurance Policies (including Group Life Insurance Certificates Issued Thereunder), Annuity Contracts, or Retained Asset Accounts; (b) Upon Life Insurance Policies Reaching Maturity Age; and (c) Under Retained Asset Accounts

- i. Proceeds due under life insurance policies (including group life insurance certificates issued thereunder), Annuity Contracts, or retained asset accounts where the Company (a) does not have a last known address for the Beneficiary; or (b) has conducted internal procedures to locate beneficiaries for no less than the amount of time set forth in subsection ii below but has not been able to locate or pay the beneficiary*

All Proceeds within this category where the Company does not have a last known address for the Beneficiary immediately shall be subject to the procedures for reporting and remittance to the appropriate Signatory State in accordance with Section III.B. below after allowing ten (10) days for the Company to calculate the amounts due under each policy, contract or account. The Company shall be deemed to have no last known

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

address for a Beneficiary where, according to the Company's books and records: (a) there is no last known address for the Beneficiary, insured, owner, and retained asset account owner; or (b) there is a bad address indicator on the policy, contract or account record for all last known addresses for all of the foregoing.

For Proceeds within this category where the Company has conducted efforts to locate the Beneficiary but has not been able to locate the Beneficiary, the Company shall be deemed to have already conducted reasonable due diligence based on the previous searches it has conducted. The Company may elect to write one letter and send one email to the beneficiary, insured, annuitant or account owner based on information contained in the Company's files for that policy, contract or account, but all property within this category immediately shall be subject to the procedures for reporting and remittance to the appropriate Signatory State in accordance with Section III.B. below after allowing ten (10) days for the Company to calculate the amounts payable under each policy, contract or account. In no event may property under this subsection be excluded from reporting and remittance pursuant to Section III.B. below unless the Company has made confirmed contact with a Beneficiary, or the legal representative of a Beneficiary, prior to the termination of the reporting and remittance process after which no further changes will be made to the report. For the purposes of this subsection, "confirmed contact" means the Company has made contact with a Beneficiary, or a Beneficiary's legal representative, and has communicated with them regarding the documentation and information necessary to process the claim. If "confirmed contact" is made, the Company shall pay the Beneficiary within two (2) calendar months following the end of the calendar month during which the Company makes contact with the Beneficiary or the Beneficiary's legal representative. The Company shall make payment of the claim pursuant to the terms of the applicable policy, contract or account following contact with a Beneficiary, or the legal representative of a Beneficiary. If at the end of this two (2) calendar month period the Company has not paid the claim, the Proceeds shall be subject to reporting and remittance to the appropriate Signatory State in accordance with Section III.B., below.

If the Company makes confirmed contact with the Beneficiary or the Beneficiary's legal representative but is unable to pay the Proceeds within the two (2) calendar month period following confirmed contact, Proceeds shall be reported and remitted based on the last known address on the Company's books and records, as of the time it receives the UPR, for the Beneficiary, or the last known address of the insured or annuitant if there is no last known address for the Beneficiary.

- ii. *Proceeds due under life insurance policies (including group life insurance certificates issued thereunder), Annuity Contracts, or retained asset accounts that do not fall within Subsection (i) above*

Except as set forth below, there is no limitation on the amount or means of outreach the Company may conduct to contact the Beneficiary for Proceeds within this category. The Company will have a two (2) calendar month due diligence period to make confirmed contact with a Beneficiary or confirmed contact with the legal representative of a Beneficiary, commencing at the end of the calendar month during which the Company has confirmed that the property is subject to escheatment under Section II. above. For purposes of this subsection, "confirmed contact" means the Company has made contact with a Beneficiary or a Beneficiary's legal representative, and has communicated with them regarding the documentation and information necessary to

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

process the claim. If the Company has not made confirmed contact by the end of the two (2) calendar months due diligence period, the Proceeds shall be subject to the procedures for reporting and remittance to the appropriate Signatory State in accordance with Section III.B. below. If the Company has made confirmed contact within the two (2) calendar month due diligence period, the Company shall pay the Beneficiary within two (2) calendar months from the expiration of the due diligence period. The Company shall make payment of the claim per the terms of the applicable policy, contract or account following contact with a Beneficiary, or the legal representative of a Beneficiary. If at the end of this second two (2) calendar month period the Company has not paid the claim, the Proceeds shall be subject to reporting and remittance to the appropriate Signatory State in accordance with Section III.B., below.

If the Company does not make confirmed contact with the Beneficiary or the Beneficiary's legal representative by the end of the two (2) calendar month due diligence period, or pay the Proceeds within the two (2) calendar month period following confirmed contact, Proceeds shall be reported and remitted based on the last known address on the Company's books and records, as of the time it receives the UPR, for the Beneficiary, or the last known address of the insured or annuitant if there is no last known address for the Beneficiary.

2. Due Diligence for Property Due Upon Annuity Contracts Reaching the Maturity Date

The Company shall send one or more notification letters to, and may otherwise attempt to notify, the Annuity Contract owner. At least one letter shall be sent to the last known address on the Company's books and records, as of the time it receives the UPR, for the Annuity Contract owner. If there is no response to a notification letter within 180 days from the end of the review period described in Section II. above and the Owner has not elected a payment option or expressed an interest in the Property, the property shall be subject to the reporting and remittance process described in Section III.B. below.

If at any time prior to the expiration of the 180 day period described above the Company determines that the owner cannot be located, the property shall be subject to the reporting and remittance process described in Section III.B. below.

B. Reporting and Remittance of Property

1. Results of Due Diligence

Within five (5) business days following the end of each calendar month, the Company shall provide Verus with a list of all property that it has paid out as a result of the due diligence process, all property for which confirmed contact with a Beneficiary or a Beneficiary's legal representative has been made but the property remains to be paid out, and all property that is to be remitted to a Signatory State. Verus may perform appropriate audit techniques to confirm that the Company fully paid the Proceeds to the Beneficiary following the due diligence process.

2. Payment of Property

Records of property to be escheated will be generated on the last day of the calendar month: (i) in which the one calendar month review period for Proceeds in the Company's unclaimed property system, or Proceeds which are not in the Company's unclaimed property system but for which the Company has already conducted internal procedures to locate beneficiaries for no less than the amount of time set forth in Section III.A.1(ii) above, ends; (ii) in which the due diligence period ends; or (iii) in which the valuation period provided for in Section III.A.1(i) ends if it is determined that no due diligence is required with respect to the Proceeds. Payment of all Proceeds to be reported and remitted shall be delivered as of the 10th day of the following month (or within ten (10) days of the Effective Date, whichever is later).

The Company shall provide Verus with the methodology used to calculate Proceeds due to be remitted, as well as access, upon request, to the physical documentation (e.g., calculation worksheets) and/or digital files that are created or edited during the death benefit calculation, or calculations of payments based on reaching the Maturity Age or Maturity Date, for escheatable policies. Such documentation shall include a breakdown of all post date of death debit/charges or additions to the account, including but not limited to loans, premiums, service fees, interest, dividends, etc. Verus may test a reasonable percentage of such Proceeds to ensure that the correct calculations have been made. Any disputes regarding the amount of benefits due shall be subject to the same reconciliation and resolution process described in Section II above.

IV. REPORT DELIVERY PROTOCOL

The Company agrees that all Proceeds to be reported and remitted to a Signatory State pursuant to this Agreement shall be reported by the Company to a Signatory State with a notation indicating that the report is made pursuant to the Audit, and shall be remitted by the Company to the Signatory State either through Verus or in accordance with Verus' instructions. Further, the Company agrees that it shall provide to Verus a copy of all such reports and remittances. The Company also agrees that no Proceeds to be reported and remitted to a Signatory State pursuant to this Agreement shall be included in any annual filings or any supplemental filings made by the Company to the Signatory States. Nothing in this Agreement, however, shall prohibit the Company from identifying and remitting Proceeds to a Beneficiary if permitted or required by a Signatory State's UP Laws. At such time as the Company provides notice of remittance to a Beneficiary under a Signatory State's UP Laws, the Company shall provide a copy of the notice of remittance to Verus. The Signatory State and Verus shall have access to all relevant records documenting the identification of the Beneficiary and the remittance of Proceeds pursuant to this Section.

Verus and the Company mutually agree to deliver all notices and reports required under the Agreement according to the following protocols.

Reports provided to the Company shall be delivered in electronic, encrypted, password protected, unlocked (to permit sorting) Excel format (or such other format as Verus and the Company mutually agree in writing) to Brian Smith at Transamerica. The

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

Company may designate in writing to Verus one or more persons to receive such reports instead of Brian Smith at Transamerica.

Reports provided to Verus shall be delivered in electronic, encrypted, password protected, unlocked (to permit sorting) Excel format (or such other format as Verus and the Company mutually agree in writing) to Mr. Steven Haley, at shaley@verusfinancial.com.

Where Verus is to provide notice to a Signatory State under Section D of the Agreement or this **Schedule D**, the date of notice is the date on which notice is sent by Verus. Where a Signatory State is to provide notice or a report to the Company under Section D of the Agreement or this **Schedule D**, the date of notice is the date on which notice is sent by the Signatory State to the Company.

Report delivery protocol questions, issues, concerns, or disputes shall, in the first instance, be addressed to Brian Smith at Transamerica, of the Company, or Mr. Haley, of Verus, for resolution.

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

SCHEDULE E

NON-DISCLOSURE AGREEMENT DATED APRIL 27, 2011

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

SCHEDULE F

FORM OF SIGNATORY STATE SIGNATURE PAGE
FOR PARTICIPATING STATES

The undersigned Participating State, as identified in the attached **Schedule A**, agrees to enter into the Global Resolution Agreement with the Company as a Signatory State.

[SIGNATORY STATE]

By: _____ Date: _____

Its: _____

TRANSAMERICA GLOBAL RESOLUTION AGREEMENT

SCHEDULE G

FORM OF SIGNATORY STATE SIGNATURE PAGE
FOR ADDITIONAL STATES OR JURISDICTIONS

The undersigned agrees to enter into the Global Resolution Agreement with the Company as a Signatory State, in accordance with Section 2.B. of the Agreement.

[SIGNATORY STATE]

By: _____ Date: _____

Its: _____