




New Opportunities...
All Aboard! **OASIS** of the **SEAS**SM

NEW Convention Dates: August 28, 2010 – September 4, 2010

Monumental Life is setting the course for some exciting new changes in business... as well as an important update regarding your 2010 National Sales Conference.

We extended your qualification deadline to earn your way to the National Sales Conference from February 28th to June 4th, 2010, and we upgraded your convention destination!

Monumental Life producers will join our Transamerica associates, taking to the water on a 7-day Caribbean Cruise as we set sail aboard the Royal Caribbean's most innovative & imaginative ship yet ~ "Oasis of the Seas." For the first time ever, entertainment areas are neighborhoods at sea. Combine nature with nautical in the Central park neighborhood, or old-world charm with a modern twist in the entertaining Boardwalk neighborhood. Visit the Pool and Sports Zone to explore an entire deck of pools, rock-climbing walls, basketball courts and more. With a total of seven distinct onboard neighborhoods, everyone can discover a place for unique experiences.

Ports of Call Include: Charlotte Amalie, St. Thomas
Philipsburg, St. Maarten
Nassau, Bahamas

Passports are Required

Why this change?

A new structure for AEGON Americas was announced earlier this year, and as part of that, a new group – called Life & Protection (L & P) – was formed. L & P includes AEGON direct Marketing Services (ADMS), AEGON financial Partners (AFP), Long Term Care (LTC), and Monumental Life (Mon Life). Although there is diversity with respect to how each of the L & P divisions develops, markets and distributes products, there are common elements that made it logical for this group

to be pulled together. Some of these include that we primarily offer life and health products, we are retail organizations, and we focus on the end consumer.

Collectively, L & P contributed the following to AEGON Americas in 2008:

- 60% of the life production,
- 79% of the health production,
- 46% of the total number of employees, and
- 64% of the underlying pre-tax earnings.

From this, you can see that we are a significant contributor to AEGON's financial performance. However, even given our current contributions, by working together we can have a greater impact, become stronger in our markets, and achieve more growth overall. Formation of the L & P Group provides a framework for collaboration across the divisions and the ability to leverage our competencies. Each division has unique expertise and identity in its markets. We want to take what has worked well and build on it. We will continue to communicate about the divisions that make up L & P and how we are contributing to the larger organization, so you'll understand how what you do impacts the big picture.

As a result of the new L & P structure, Monumental has teamed with our Transamerica associates to bring the "Oasis of the Seas" experience to each of you!

Updated Qualifications for the "Oasis of the Seas" National Sales Conference

Extended Qualification Period

January 1, 2009 – June 4, 2010

\$72,000 net annualized placed premium for qualifying period.

*All premium amounts taken from performance reports.

*One level of qualification; no additional levels are offered.