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CHICAGO, May 28, 2008—Ibbotson Associates, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. (Nasdaq: MORN), has been selected by SecurePath by Transamerica, a service of Transamerica Retirement Management, Inc., to help create model portfolios spanning both the accumulation and retirement income phases of investing. Based on its patented methodology, Ibbotson will create asset allocations for investors who are saving for retirement and then combine traditional equity and fixed income investments with the SecurePath Advisory Account to create an income stream for retirees. Ibbotson will also develop a select list of funds that SecurePath by Transamerica financial advisors, Registered Representatives and Investment Advisor Representatives with InterSecurities, Inc., can use when working with clients to implement the model portfolios.

“Investors and advisors have long recognized the importance of traditional asset allocation, but as people move into retirement, product allocation also becomes very important, because the primary need for many people shifts from accumulation to income,” said Phil Eckman, president and CEO of Transamerica Retirement Management, Inc. “Our new strategy with asset allocation from Ibbotson provides us with a customer-centric method to help investors identify the right mix of investments and to help investors achieve lifetime income based on their unique needs. We selected Ibbotson to help us offer our clients lifetime retirement strategies because they have more than 30 years of experience and academic research in developing optimal asset allocations. They have a sound methodology and real-world experience constructing both accumulation and retirement income portfolios.”

Ibbotson uses both objective and subjective factors to provide a customized strategy for investors. Objective factors including age, current wealth, savings rate, and salary are used to quantify investors' human capital (the amount of wealth they will save over their lives) and their financial capital (investors' current retirement savings). These factors determine the equity-fixed income mix. Subjective factors like investors' desire to leave money to heirs, retirement income needs, and estimates of their own mortality

determine the investment product-insurance product mix. And finally, investors' risk tolerance impacts both the asset allocation and product allocation decisions.

"Selecting between funds and annuities is not an either-or decision because investors need both continued wealth accumulation to fund a long retirement and income protection if they live longer than expected or the market takes a downturn. Portfolios that optimally combine mutual funds with annuities can mitigate market risk and longevity risk while balancing personal preferences about bequeathing money to heirs and tolerance for risk," said Peng Chen, president of Ibbotson Associates. "We are excited to work with SecurePath by Transamerica to provide investors and their advisors with these cutting-edge strategies to the retirement puzzle."

#### **About Morningstar, Inc. and Ibbotson Associates**

Morningstar, Inc. is a leading provider of independent investment research in North America, Europe, Australia, and Asia. The company offers an extensive line of Internet, software, and print-based products and services for individuals, financial advisors, and institutions. Morningstar provides data on more than 270,000 investment offerings, including stocks, mutual funds, and similar vehicles. The company has operations in 18 countries and minority ownership positions in companies based in three other countries.

Ibbotson Associates is a leading independent asset allocation provider offering investment advisory services, retirement advice programs, and customized research. Ibbotson applies academic research to create real-world strategies for financial institutions. Founded in 1977, Ibbotson is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc.

#### **About SecurePath by Transamerica**

SecurePath by Transamerica is a service of Transamerica Retirement Management, Inc. (TRM), a member of the AEGON companies, which is focused on helping financial advisors and individual investors with retirement asset management strategies.

#### **About AEGON**

AEGON is one of the world's leading life insurance and pension groups, and a provider of investment products. AEGON empowers local business units to identify and provide products and services that meet the evolving needs of customers, using distribution channels best suited to local markets. AEGON takes pride in balancing a local approach with the power of an expanding global operation.

With headquarters in The Hague, the Netherlands, AEGON companies employ approximately 29,000 people worldwide. AEGON's businesses serve millions of customers in over twenty markets throughout the Americas, Europe, and Asia, with major operations in the United States, the Netherlands and the United Kingdom.

Respect, quality, transparency and trust constitute AEGON's core values as the company continually strives to meet the expectations of customers, shareholders, employees and business partners. AEGON is driven to deliver new thinking with the ambition to be the best in the industry.

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