

GLOBAL FIXED INCOME

**RISK AND RETURN**

Global Fixed Income invests in exchange traded funds (ETFs) with an emphasis on current income and preservation of capital and is intended to have less volatility when compared to other I-Series Strategic Model Portfolios.

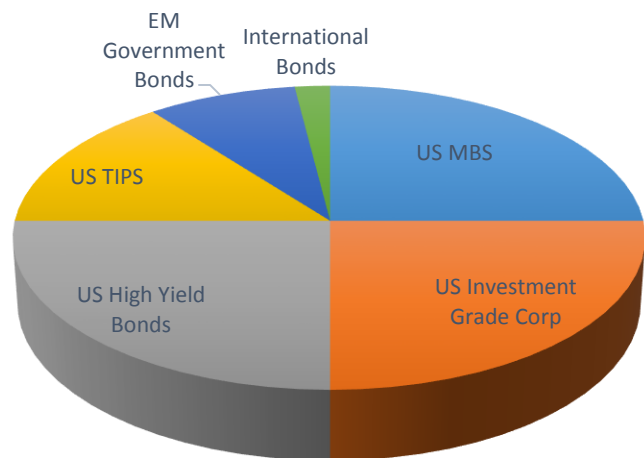
Fixed income, bond and debt investing is subject to credit risk and interest rate risk. Additional risks include investing in foreign markets and high yield (junk bond) securities.

The risks of investing in foreign securities are magnified in emerging markets. These may include risks related to market and currency volatility, adverse social and political developments, and the relatively small size and lower liquidity of these markets.

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**OBJECTIVES**

- The primary objective seeks income by investing across major fixed income sub-asset classes.
- Seeks preservation of capital as a secondary objective.
- For investors with an investment time horizon of 1-3 years who are seeking total returns at a moderate level of risk.
- The Global Fixed Income Model has a target allocation of 100% Fixed Income.



The information found on this description sheet has been prepared without regard to any particular investor's investment objectives, financial situation, and/or needs. Accordingly, investors should not act on any recommendation (expressed or implied) or information in this report without obtaining specific advice from their financial advisor and should not rely on information herein as the primary basis for their investment decisions. Neither the information nor any opinion expressed shall constitute an offer to sell or a solicitation or an offer to buy any securities mentioned herein.

### GLOBAL FIXED INCOME

#### TRANSAMERICA I-SERIES®

- I-Series is a suite of investment models designed to meet a variety of investor objectives and risk tolerances designed and managed by Transamerica Financial Advisors Inc. (TFA).
- The models determine the initial purchases of and long term allocations to each security.
- Each quarter, securities are traded to rebalance back to model allocations.
- Each client owns the securities in his or her account.
- Transamerica I-Series® Global Fixed Income Portfolio is available in Transamerica® ONE investment advisory accounts.

#### TRANSAMERICA I-SERIES® GLOBAL FIXED INCOME

Target Weights	Asset Class
25.00%	US Mortgage Backed Securities (MBS)
25.00%	US Investment Grade Corp
25.00%	US High Yield Bonds
14.50%	US Treasury Inflation-Protected Securities (TIPS)
8.50%	Emerging Markets (EM) Government Bonds
2.00%	International Bonds

#### EXCHANGE TRADED FUNDS (ETFs):

- An ETF is a single security that represents ownership of a basket of securities.
- Is transparent (the basket of holdings is published daily).
- Can provide a broad coverage of market sectors.
- Can be traded throughout the trading day like a stock.
- Typically generate fewer capital gains than mutual funds.

While advisory accounts do not charge commission for each transaction, there is an advisory fee charged as a percentage of the total value of assets in the advisory account. Assets in a Transamerica® ONE account are held at Foliofn Investments, Inc., a registered broker dealer, member FINRA and SIPC. For a complete description of all fees, costs and expenses please refer to TFA's ADV Part 2A Appendix 1. TFA and Foliofn are not affiliated companies.