

MANAGED RISK



RISK AND RETURN

I-SERIES MANAGED RISK seeks to grow assets through diversified exposure to stocks while attempting to reduce declines in the portfolio value by changing portfolio allocations.

Allocations are changed when the potential for significant declines in stock markets changes materially as determined by the Portfolio Management Committee (PMC).

To estimate the potential for declines in stock markets, a proprietary blend of multiple market and economic indicators are considered. When the PMC determines the potential is low, a "Growth" allocation of primarily stocks is preferred. When the PMC determines the potential is high, a "Defensive" allocation of primarily bonds is preferred. Allocations are changed in an attempt to avoid major equity market declines. Both the "Growth" and "Defensive" allocations can be adjusted at the discretion of Transamerica Financial Advisors' (TFA's) Portfolio Management Committee.

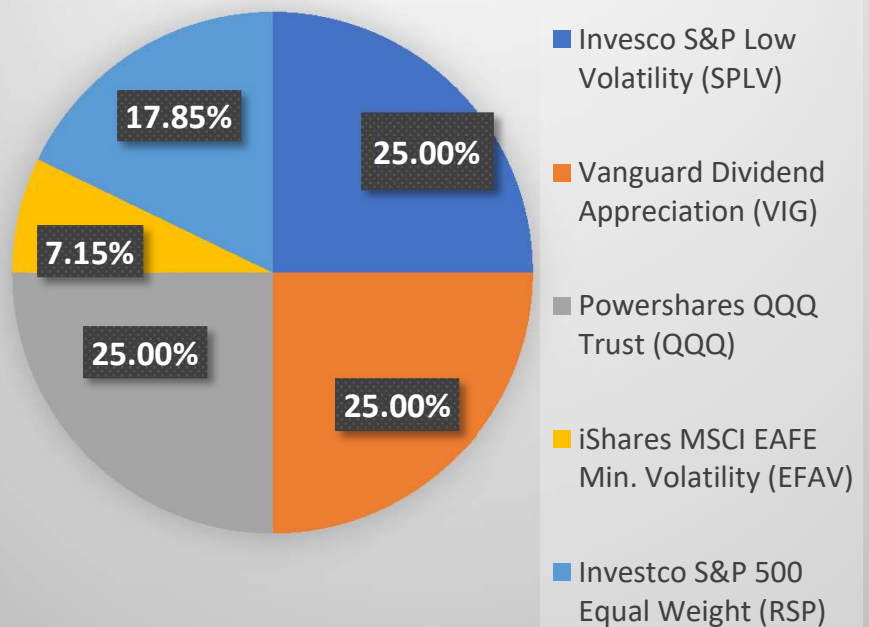
Diversification of stocks is sought by holding a portfolio of domestic & international Exchange Traded Funds (ETFs). Investments in international markets involve risks not associated with U. S. markets, such as currency fluctuations, adverse social and political developments, and the relatively small size and lesser liquidity of the markets. Investments in developing markets involve greater risks than investments in developed markets.

I-SERIES MANAGED RISK

OBJECTIVES

- Seeks to capture stock market returns during periods of growth while seeking to reduce stock market exposure when the potential risk of stock market declines appears high.
- For Investors with a Moderate Aggressive or Aggressive Risk Tolerance and a time horizon of at least 7 to 10 years.
- For Investors seeking growth of assets while also looking to reduce the downside risk associated with stocks.

Growth Allocation (as of 1/1/2020)



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. There is no assurance that a diversified portfolio will achieve a better return than a non-diversified portfolio. All investing involves market risk including the loss of principal.

MANAGED RISK



TRANSAMERICA I-SERIES®

- I-Series is a suite of investment portfolios designed to meet a variety of investor objectives and risk tolerances, which are designed and managed by TFA.
- The allocations determine the initial purchases of each security and subsequent rebalancing trades.
- The potential for significant declines in stocks is assessed by TFA’s Portfolio Management Committee to determine which allocation is more suitable.
- Each client owns the securities in his or her account.
- Transamerica I-Series® Managed Risk is available exclusively on the Transamerica® ONE platform.

TRANSAMERICA I-SERIES® MANAGED RISK

Target Weights	“Growth” Allocation
25.00%	Invesco S&P Low Volatility (SPLV)
25.00%	Vanguard Dividend Appreciation (VIG)
25.00%	Powershares QQQ Trust (QQQ)
17.85%	Invesco S&P 500 Equal Weight (RSP)
7.15%	iShares MSCI EAFE Min. Volatility (EFAV)

Target Weights	“Defensive” Allocation
100%	iShares 7-10 Year Treasury (IEF)

EXCHANGE TRADED FUNDS (ETF):

- Are a single fund that represents ownership of a basket of securities such as stocks or bonds.
- Are transparent (the holdings are 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.
- Generally present the same risks as an investment in a conventional fund that has the same investment objectives, strategies and policies.
- The market price of the ETF shares may be above or below the shares’ net asset value; and an active trading market for ETF shares may not develop or be maintained.

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. Neither Transamerica nor its agents or representatives may provide tax, investment or legal advice. Anyone to who this material is promoted, marketed or recommended should consult with and rely on their own independent tax and legal advisors and financial professionals regarding their particular situation and the concepts presented herein. Fixed income investing (e.g. bonds) is subject to credit risk, inflation risk and interest rate risk.