

### PROGRAM DESCRIPTION

Transamerica I-Series® is a separately managed account program, which uses strategic, alternative and tactical asset allocation models to establish an individualized client portfolio in accordance with the client's particular investment objectives and risk tolerance. Each I-Series client owns the underlying securities in his or her account.

### THE INVESTMENT OBJECTIVE AND PROCESS

The objective of the Strategic Alternative Core Model Portfolio is to provide diversification by using multiple asset classes and alternative strategies and to provide a hedge against inflation while remaining relatively uncorrelated to the equity and fixed income markets. This model may be considered by investors who have at least a 5 year investment time horizon. Growth equity exposure is intended to hedge inflation, while United States sovereign debt is intended to function as a stabilizer in deflationary environments. Uncorrelated alternative asset classes, such as natural resources, precious metals, global real estate and hard currency are incorporated to serve as a hedge against market volatility in unfavorable market conditions.

### EXCHANGE TRADED FUNDS AND EXCHANGE TRADED NOTES

An Exchange Traded Fund is an investment product that allows an investor to buy and sell shares in a single security that represents a fractional ownership of a portfolio of securities. ETFs hold a basket of securities and are typically designed to replicate the performance of an established index. ETFs are inherently transparent, as their holdings are published daily. ETFs are listed on a national exchange and can be bought and sold like common stocks throughout the trading day. Retail investors generally cannot purchase or redeem ETF shares from the issuing fund company. An Exchange Traded Note is a common name for a senior unsecured debt obligation designed to track the total return of an underlying market index or other benchmark, less investor fees.

#### ETF Characteristics

- Liquidity from intraday trading
- Can provide broad coverage of market sectors
- May trade at a premium or a discount
- Subject to market and exchange conditions

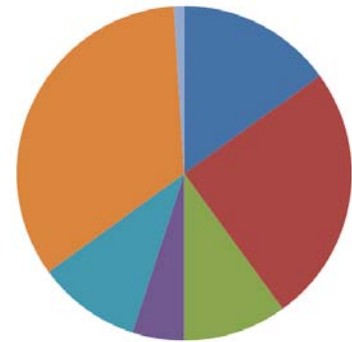
#### More About ETFs

- Traditionally have lower management fees than mutual funds
- Typically generate fewer capital gains than mutual funds
- Index based ETFs, due to their passive management style, tend to have minimal style drift

### STRATEGIC ALTERNATIVE CORE ASSET ALLOCATION

The Strategic Alternative Core Model Portfolio has the following target allocation:

Equity.....	15.0 %
Precious Metals .....	25.0 %
Hard Currency.....	10.0 %
Natural Resources.....	5.0 %
Global Real Estate.....	10.0 %
U.S. Sovereign Debt...	34.0 %
Cash / Equivalents.....	1.0 %



### STRATEGIC ALTERNATIVE CORE

Asset Category	Asset Class Detail
Equity	• Large Cap Growth
Precious Metals	• Gold • Silver
Hard Currency	• Swiss Franc
Natural Resources	• Energy Sector
Global Real Estate	• Domestic U.S. REIT • International REIT
U.S. Sovereign Debt	• Intermediate Term U.S. Treasury
Cash Equivalents	• FDIC Insured Sweep Money Market

The securities that will be purchased using this model portfolio are subject to market risk and an investor may experience loss of principal.

For a complete description of all fees, costs, and expenses, please refer to the Form ADV Part 2A and/or Appendix 1.