Transamerica℠

Transamerica IRA solutions

An IRA is a flexible product that helps you take your hard-earned savings with you. Choose from a suite of solutions that enables you to either open an account that gives you full control over your portfolio, or open one that Transamerica will help you manage.

	Transamerica® IRA	Transamerica *Managed Advice®* IRA	*Transamerica Personalized Portfolios®* IRA
Investor style	If you're a do-it-yourself investor seeking control over your retirement strategy, this flexible solution gives you the freedom to choose your investment mix and make updates as you see fit.	If you need a little more help, this professionally managed account service is easy to use and will save you time because it selects investments and monitors and updates your strategy. It takes some of the guesswork out of retirement planning.	If you're looking for a full-service retirement planning solution that offers ongoing personalized and professional advice, this service delivers comprehensive wealth planning to help you pursue the retirement you envision.
Portfolio construction	You select from a list of Transamerica mutual funds and a stable value option that meets your financial objectives. There is no guidance or management, only service-related support.	The *Managed Advice* engine picks from a list of mutual funds/stable value to build a personalized portfolio based on your customer profile.	Based on the goals, objectives, and customer profile discussed with a Transamerica financial advisor, Goldman Sachs Asset Management will build you a customized portfolio.
Investment options	Choose from 20+ Transamerica advised mutual funds and a Transamerica stable value option. Mutual funds include risk-based portfolios along with a wide range of actively managed funds.	Your portfolio is created using hundreds of mutual funds spread across various asset classes.	Your portfolio is created with some of the most established U.S. asset managers and consists of various investment options including mutual funds and a stable value option.
Minimums	No minimum balance required to open an account	No minimum balance required to open an account	$5,000 is required and $25,000 is recommended to open an advisory account
Fees	$50 annual administrative expense for balances under $10,000 You indirectly pay fees/expenses of underlying investments in your account	0.45% annual advisory fee You indirectly pay fees/expenses of underlying investments in your account	Up to 0.95% annual advisory fee You indirectly pay fees/expenses of underlying investments in your account
Support	Online account access and the ability to contact Transamerica representatives with service-related questions. No advice will be provided.	Access to your account online and financial professionals to answer your questions and help set up your account	One-on-one advice, guidance, and support, including periodic plan reviews from a dedicated team of Transamerica advisors
Opening an account	Call a Transamerica representative at **800-242-6922**.	Log in to your account and select **Rollovers** under **My Plan**. Call a Transamerica representative at **800-242-6922**.	Call a Transamerica advisor at **866-834-6311 (option 2)**.

Important: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time.

IRA products and related services and investments are available from unaffiliated financial institutions as well as from Transamerica.

The *Transamerica*® IRA is available through Transamerica Investors Securities, LLC (TIS), (Member FINRA) or Transamerica Retirement Solutions, LLC / Transamerica Trust Company (TTC). All Transamerica companies identified, including TTC, are affiliated.

Investments are subject to market risk, including the loss of principal. Past performance is not indicative of future results. *Mutual Funds are sold by prospectus. Before investing, consider the funds' investment objectives, risks, charges, and expenses. This and other important information is contained in the prospectus. Please visit transamerica.com or contact your financial professional to obtain a prospectus or, if available, a summary prospectus containing this information. Please read it carefully before investing.*

Transamerica Funds are advised by Transamerica Asset Management, Inc. (TAM) and distributed by Transamerica Capital, LLC (TCL) member of FINRA. 1801 California St., Suite 5200, Denver, CO 80202.

Transamerica's Advice Services includes *Managed Advice*® and *Advisor Managed Advice*℠. The *Managed Advice*® service is available within employer-sponsored plans or an IRA and is offered through Transamerica Retirement Advisors, LLC ("TRA"), an SEC-registered investment advisor. In a retirement plan, the investment options used in *Managed Advice*® are selected by your plan sponsor/plan fiduciary. In an IRA, the investment options used in *Managed Advice*® have been selected by an independent, third-party registered investment advisor, who acts as a fiduciary for lineup selection. The *Advisor Managed Advice*℠ service is offered through your retirement plan's third-party registered investment advisor and TRA, and investment options are selected by your plan sponsor/plan fiduciary. TRA does not select or endorse any of the investment options available in a plan or in an IRA. Investment options may include Transamerica proprietary investment funds or stable value products offered by Transamerica affiliates. Transamerica Retirement Solutions and TRA are affiliated companies. Morningstar Investment Management, LLC®, a wholly owned subsidiary of Morningstar Inc., is an SEC-registered investment advisor that serves as an independent financial expert and provides the underlying investment advice and portfolio management methodology for Advice Services. Neither Morningstar nor your plan's third-party registered investment adviser (as applicable) is affiliated with any Transamerica companies. Please see the Advice Services agreement as applicable for more information on the terms and conditions that apply as well as the information provided to you in Form ADV Part 2A. Investment return and principal value will fluctuate with market conditions and you may lose money.

The *Transamerica Personalized Portfolios*® IRA utilize Models, algorithms and/or calculations ("Models") developed by Goldman Sachs Asset Management, which have inherent risks. Models may incorrectly forecast future behavior or produce unexpected results resulting in losses. The success of using Models depends on numerous factors, including the validity, accuracy and completeness of the Model's development, implementation and maintenance, the Model's assumptions, factors, algorithms and methodologies, and the accuracy and reliability of the supplied historical or other data. If incorrect data is entered into even a well-founded Model, the resulting information will be incorrect. Investments selected with the use of Models may perform differently than expected as a result of the design of the Model, inputs into the Model, or other factors.

The principal value of the portfolio is never guaranteed. Investment return and principal value will fluctuate with market conditions, and you may lose money.

Retirement advisors are registered representatives of Transamerica Investors Securities, LLC (TIS), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528, and investment advisor representatives of Transamerica Retirement Advisors, LLC (TRA), registered investment advisor.

When rolling over or transferring from an employer plan, be sure to consider whether the asset transfer changes any of the features and benefits that may be important to you including: the range of investment options available; investment-related fees or plan expenses that may be incurred; service levels available; availability and circumstances of penalty-free withdrawals; timing of required minimum distributions; federal protection of assets from creditors and judgments; and tax consequences of rolling employer stock into a new plan.

TAC3 2791802R4 S

Transamerica℠