

TRANSAMERICA PUTTING INVESTORS FIRST

OUR INVESTOR FIRSTSM PROCESS

We believe no single investment firm is the best at managing every asset class. That's why we take a diversified approach that applies the portfolio management experience of numerous and varied asset managers throughout the industry to give your clients a full range of investment strategies.

The *Investor First* Process allows us to provide access and oversight into opportunities investors are looking for. Our process and philosophy have led us to becoming a pioneer in the sub-advised mutual fund business. We know how to select and monitor a diverse array of money managers in order to seek better investment results.

HERE'S HOW IT WORKS:



ANALYZE

Step 1: Quantitative Analysis

We apply quantitative metrics to review strategies delivering competitive returns, style consistency, and sound risk mitigation.



EVALUATE

Step 2: Qualitative Analysis

With a forward-looking approach, we analyze the manager's investment philosophy, portfolio construction process, organizational structure, and other pertinent factors.



SELECT

Step 3: Investment Manager Recommendation

Through an objective, evidence-based, and collaborative process, these quantitative and qualitative analyses are combined to form a recommendation that is vetted by our Investment and Investment Risk committees.



MONITOR

Step 4: Continuous Monitoring

Fund managers are continuously monitored on a daily, weekly, monthly, and quarterly basis for investment performance, adherence to style, compliance with objectives, and other important criteria. Managers not meeting expectations are subject to replacement.

30+ years
Managing managers
since 1985

36
Mutual funds

18
Sub-advisers

NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY. MAY LOSE VALUE. NOT A DEPOSIT OF OR GUARANTEED BY ANY BANK, BANK AFFILIATE, OR CREDIT UNION.

 **Visit:** transamerica.com/mutualfunds

 **800-851-7555**

The *Investor First*SM Process is our ongoing commitment to making sure you have access to the investments you deserve from some of the best asset managers in the industry. This process only applies to funds advised by Transamerica Asset Management, Inc. (TAM) and not to non-proprietary funds. TAM is an SEC registered investment adviser.



REAL RESULTS

| FUND NAME CLASS / SHARES | TICKER | MORNINGSTAR CATEGORY | MORNINGSTAR RATINGS™ AS OF 03/31/2024 | | | |
|--|--------|--------------------------------|---------------------------------------|----------------------------|---------------------------|----------------------------|
| | | | 3 YEAR | 5 YEAR | 10 YEAR | OVERALL |
| Transamerica Bond | TFXIX | Intermediate Core-Plus Bond | ★★★★★ out of 557 funds | ★★★★ out of 527 funds | ★★★★★ out of 365 funds | ★★★★★ out of 557 funds |
| Transamerica International Small Cap Value | TISVX | Foreign Small/Mid Blend | ★★★★★ out of 89 funds | ★★★★★ out of 84 funds | ★★★★★ out of 49 funds | ★★★★★ out of 89 funds |
| Transamerica International Stock | TIHBX | Foreign Large Value | ★★★★★ out of 338 funds | ★★★★★ out of 316 funds | - | ★★★★★ out of 338 funds |
| Transamerica Multi-Asset Income | TSHIX | Moderate Allocation | ★★★★★ out of 686 funds | ★★★★★ out of 646 funds | ★★★★★ out of 486 funds | ★★★★★ out of 686 funds |
| Transamerica Multi-Managed Balanced | TBLIX | Moderate Allocation | ★★★★★ out of 686 funds | ★★★★★ out of 646 funds | ★★★★★ out of 486 funds | ★★★★★ out of 686 funds |
| Transamerica Short-Term Bond | TSTIX | Short-Term Bond | ★★★★★ out of 534 funds | ★★★★★ out of 494 funds | ★★★★★ out of 359 funds | ★★★★★ out of 534 funds |
| Transamerica Small Cap Growth | ISCGX | Small Growth | ★★★★ out of 552 funds | ★★★★ out of 520 funds | ★★★★★ out of 400 funds | ★★★★★ out of 552 funds |
| Transamerica US Growth | TDEIX | Large Growth | ★★★★ out of 1111 funds | ★★★★★ out of 1037 funds | ★★★★★ out of 807 funds | ★★★★★ out of 1111 funds |

There are no sales charges for Class I shares. Class I shares are primarily offered for investment to institutional investors including, but not limited to, fee-based programs, pension plans, and certain endowment plans and foundations.

The minimum investment for Class I shares is \$1,000,000 per fund account, but will be waived for certain investors.

Morningstar Rating™ is based on a risk-adjusted returns.

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Mutual funds are subject to market risk, including 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, Inc., (TCI) member of FINRA.
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