

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:



Step 1: Quantitative Analysis

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

ANALYZE



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.

EVALUATE



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.

SELECT



Step 4: Continuous Monitoring

Fund managers are continuously monitored for investment performance, adherence to style and responsible investing framework, as applicable, compliance with objectives, and other important criteria. Managers not meeting expectations maybe subject to replacement.

MONITOR

30+ years
Managing managers
since 1985

35
Mutual funds

17
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 12/31/2024			
			3 YEAR	5 YEAR	10 YEAR	OVERALL
Transamerica Asset Allocation - Growth Portfolio	TAGIX	Aggressive Allocation	★★★★ out of 181 funds	★★★★ out of 169 funds	★★★ out of 130 funds	★★★★ out of 181 funds
Transamerica Bond	TFXIX	Intermediate Core-Plus Bond	★★★ out of 535 funds	★★★ out of 480 funds	★★★★ out of 344 funds	★★★★ out of 535 funds
Transamerica Energy Infrastructure	TMLPX	Energy Limited Partnership	★ out of 94 funds	★★★★ out of 92 funds	★★★★★ out of 64 funds	★★★★ out of 94 funds
Transamerica International Small Cap Value	TISVX	Foreign Small/Mid Blend	★★★★ out of 91 funds	★★★★ out of 84 funds	★★★★ out of 49 funds	★★★★ out of 91 funds
Transamerica International Stock	TIHBX	Foreign Large Value	★★★★ out of 344 funds	★★★★★ out of 317 funds	-	★★★★★ out of 344 funds
Transamerica Multi-Asset Income	TSHIX	Moderate Allocation	★★★★ out of 687 funds	★★★★ out of 641 funds	★★★★ out of 488 funds	★★★★ out of 687 funds
Transamerica Multi-Managed Balanced	TBLIX	Moderate Allocation	★★★★ out of 687 funds	★★★★ out of 641 funds	★★★★ out of 488 funds	★★★★ out of 687 funds
Transamerica Short-Term Bond	TSTIX	Short-Term Bond	★★★★ out of 522 funds	★★★ out of 482 funds	★★★★ out of 364 funds	★★★★ out of 522 funds
Transamerica US Growth	TDEIX	Large Growth	★★★ out of 1020 funds	★★★ out of 952 funds	★★★★ out of 748 funds	★★★★ out of 1020 funds
Transamerica Unconstrained Bond	TUNIX	Nontraditional Bond	★★★ out of 260 funds	★★★ out of 238 funds	★★★★ out of 166 funds	★★★★ out of 260 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, LLC member FINRA. 1801 California St., Suite 5200, Denver, CO 80202

