



# A ONE-STEP APPROACH TO RETIREMENT INVESTING

TRANSAMERICA *PORTFOLIOXPRESS*®

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**Transamerica offers *PortfolioXpress*<sup>®</sup>, a one-step approach to retirement investing. *PortfolioXpress* is an automated investment solution designed to help participants save and invest wisely for and throughout retirement. This service automatically invests and rebalances participant portfolios based on their selected retirement date.**

## **PORTFOLIOXPRESS: ONE-STEP ASSET ALLOCATION**

### **HOW DOES IT WORK?**

- *PortfolioXpress* provides essential diversification through an automatic investment mix based on the specific investment choices included in your investment lineup.
- Once participants select *PortfolioXpress*, their account balances are diversified among your plan's investment choices based on their selected retirement date.
- Participant accounts are automatically rebalanced, gradually adjusting the asset allocation toward a more conservative stance along a glide path.
- The glide path contains a series of model portfolios. Each model has a target allocation to each asset class and covers a range of years to retirement.

### **MODEL CONSTRUCTION**

- *PortfolioXpress* will use the funds within the different asset classes to create the model portfolios.
- Target maturity, strategic allocation, balanced, and certain specialty investment choices will not be included.
- Allocation strategies are all formula driven.

Diversification does not assure a profit or protect against market loss.

## CHOOSE A GLIDE PATH

Advisors and plan sponsors can choose between two standard glide paths — Lifetime or Retirement.

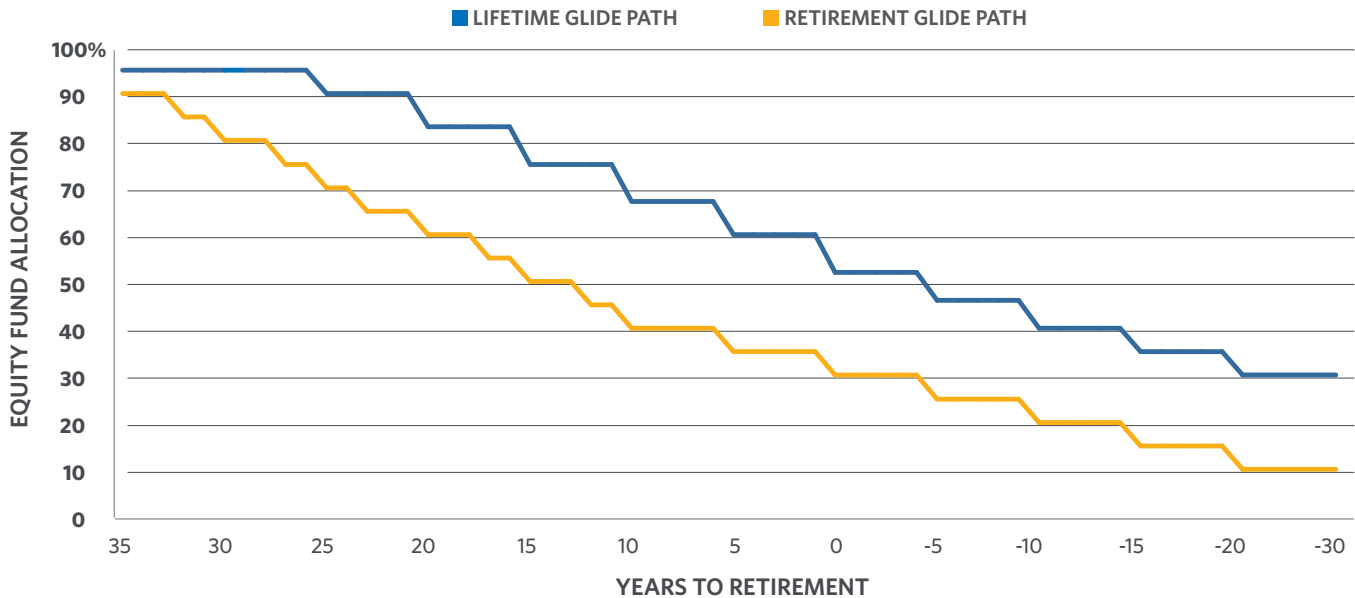
Lifetime *PortfolioXpress* focuses on capital growth up to and during retirement to mitigate longevity and inflation risks. It assumes that, upon retirement, plan participants may live an additional 25 years or more and will have the sole responsibility to fund expenses from their retirement savings. Longevity risk, the risk of outliving their assets, is considered a major concern which can be managed with a continued focus on capital growth through equity investing during retirement. As such, it maintains a reasonable exposure to equities that is slowly reduced over time until well past the selected retirement year.

Retirement *PortfolioXpress* focuses on capital preservation up to and during retirement to mitigate market risk. It reduces equity exposure more quickly over time, reaching a relatively low exposure at retirement and a reduced exposure thereafter.

YEARS TO RETIREMENT	LIFETIME PORTFOLIOXPRESS EQUITY FUND ALLOCATION	YEARS TO RETIREMENT	RETIREMENT PORTFOLIOXPRESS EQUITY FUND ALLOCATION
40	95%	45	90%
38	95%	40	90%
35	95%	35	90%
32	95%	32	85%
30	95%	30	80%
27	95%	27	75%
25	90%	25	70%
23	90%	22	65%
20	83%	20	60%
17	83%	17	55%
15	75%	15	50%
12	75%	12	45%
10	67%	10	40%
7	67%	5	35%
5	60%	0	30%
0	52%	-5	25%
-5	46%	-10	20%
-10	40%	-15	15%
-15	35%	-20	10%
-20	30%	-25	10%
-30	30%	-30	10%

Both glide paths follow a “through” retirement approach, meaning both will continue to decrease equity exposure after the selected retirement year; however, the Retirement glide path, with its focus on capital preservation leading up to and during retirement, tends to be more conservative than many “to” retirement glide paths.

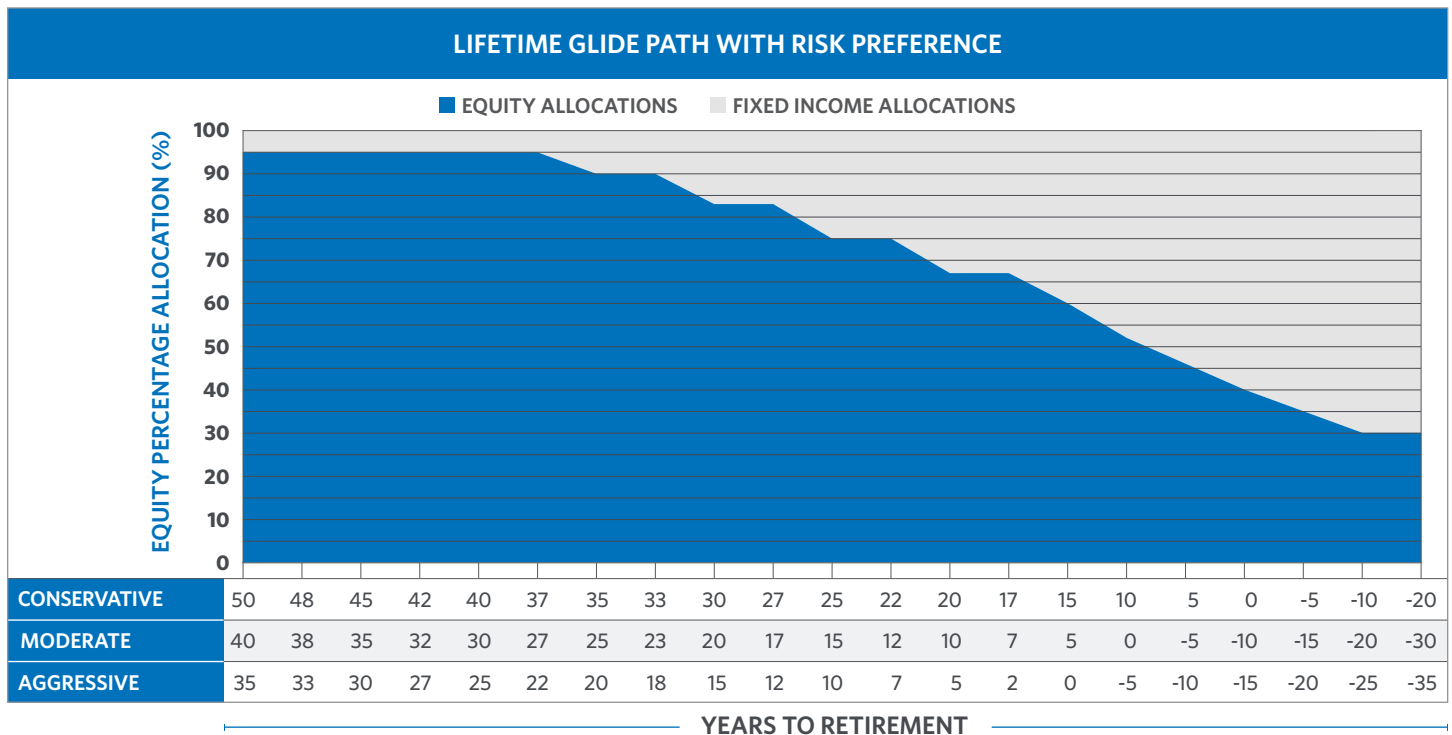
PORTFOLIOXPRESS GLIDE PATH COMPARISON



The illustrations above are for education only, are hypothetical, and do not represent a specific asset allocation at any given time.

## OFFER A RISK PREFERENCE OPTION

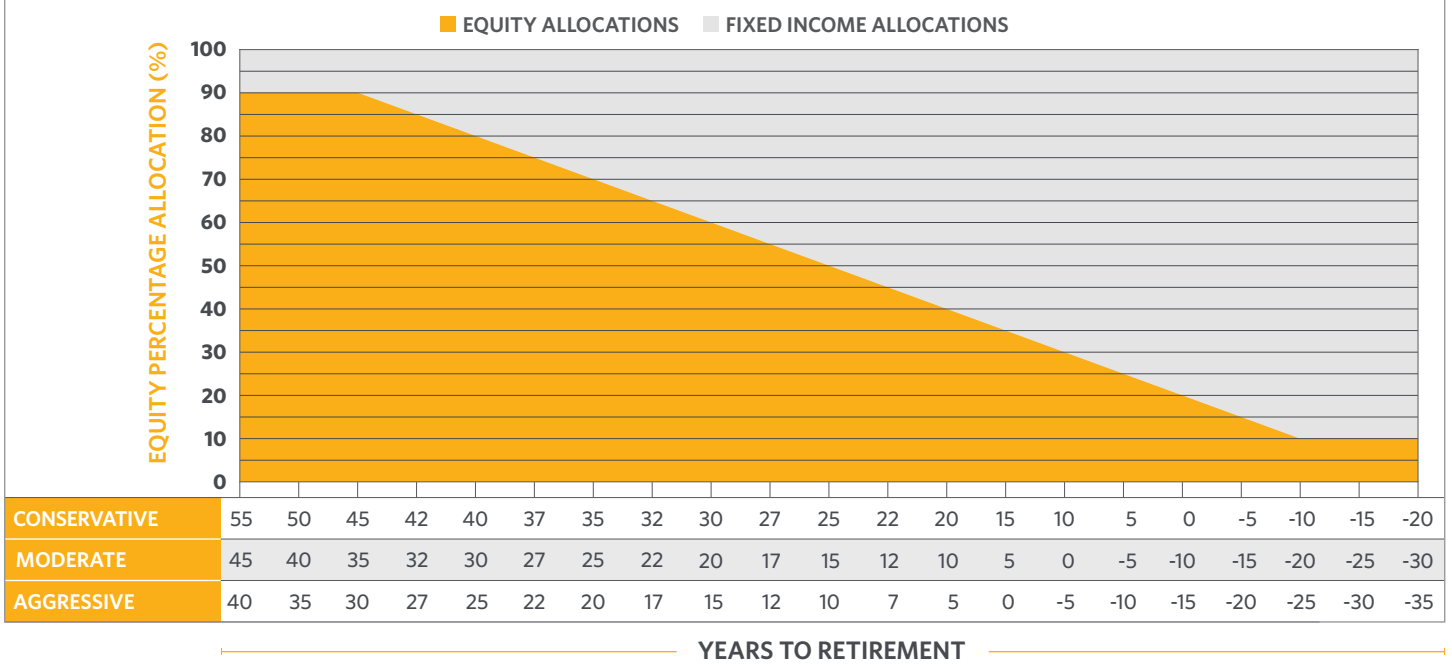
Advisors and plan sponsors can also determine whether to offer a risk preference functionality. If the functionality is offered, participants would then have the choice of three risk profiles — conservative, moderate, or aggressive. Whether a risk preference is offered or not, the moderate risk profile is used as the default. A participant can then change the risk preference if desired. Selecting a different risk preference from moderate will determine a different starting point and progression on the *PortfolioXpress*® glide path.



## LIFETIME PORTFOLIOXPRESS ASSET CLASS ALLOCATIONS WITH RISK PREFERENCE

RISK PREFERENCE	YEARS TO RETIREMENT																				
	50	48	45	42	40	37	35	33	30	27	25	22	20	17	15	10	5	0	-5	-10	-20
<b>CONSERVATIVE</b>	50	48	45	42	40	37	35	33	30	27	25	22	20	17	15	10	5	0	-5	-10	-20
<b>MODERATE</b>	40	38	35	32	30	27	25	23	20	17	15	12	10	7	5	0	-5	-10	-15	-20	-30
<b>AGGRESSIVE</b>	35	33	30	27	25	22	20	18	15	12	10	7	5	2	0	-5	-10	-15	-20	-25	-35
<b>SHORT TERM BONDS/ STABLE/MMKT</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	2%	3%	3%	5%	8%	9%	11%	13%	14%	14%
<b>INTERMEDIATE/LONG TERM/INFLATION PROTECTED BONDS</b>	3%	3%	3%	3%	3%	3%	7%	7%	13%	13%	19%	19%	25%	25%	29%	34%	38%	41%	44%	48%	48%
<b>AGGRESSIVE BONDS</b>	2%	2%	2%	2%	2%	2%	3%	3%	4%	4%	4%	4%	5%	5%	6%	6%	7%	8%	8%	8%	8%
<b>TOTAL</b>	5%	5%	5%	5%	5%	5%	10%	10%	17%	17%	25%	25%	33%	33%	40%	48%	54%	60%	65%	70%	70%
<b>LARGE CAP STOCKS</b>	44%	44%	44%	44%	44%	44%	42%	42%	39%	39%	36%	36%	33%	33%	30%	27%	24%	22%	20%	17%	17%
<b>SMALL/MID CAP STOCKS/ REAL ESTATE</b>	25%	25%	25%	25%	25%	25%	24%	24%	22%	22%	20%	20%	17%	17%	15%	12%	11%	9%	7%	6%	6%
<b>INTERNATIONAL/ EMERGING MARKETS STOCKS</b>	26%	26%	26%	26%	26%	26%	24%	24%	22%	22%	19%	19%	17%	17%	15%	13%	11%	9%	8%	7%	7%
<b>TOTAL</b>	95%	95%	95%	95%	95%	95%	90%	90%	83%	83%	75%	75%	67%	67%	60%	52%	46%	40%	35%	30%	30%
<b>TOTAL</b>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

## RETIREMENT GLIDE PATH WITH RISK PREFERENCE



## RETIREMENT PORTFOLIOEXPRESS ASSET CLASS ALLOCATIONS WITH RISK PREFERENCE

RISK PREFERENCE	YEARS TO RETIREMENT																				
	55	50	45	42	40	37	35	32	30	27	25	22	20	15	10	5	0	-5	-10	-15	-20
CONSERVATIVE	55	50	45	42	40	37	35	32	30	27	25	22	20	15	10	5	0	-5	-10	-15	-20
MODERATE	45	40	35	32	30	27	25	22	20	17	15	12	10	5	0	-5	-10	-15	-20	-25	-30
AGGRESSIVE	40	35	30	27	25	22	20	17	15	12	10	7	5	0	-5	-10	-15	-20	-25	-30	-35
SHORT TERM BONDS/ STABLE/MMKT	3%	3%	3%	4%	6%	7%	9%	11%	12%	14%	15%	17%	18%	20%	21%	22%	24%	25%	27%	27%	27%
INTERMEDIATE/LONG TERM/INFLATION PROTECTED BONDS	6%	6%	6%	10%	12%	15%	18%	21%	24%	26%	30%	32%	36%	38%	42%	45%	48%	51%	54%	54%	54%
AGGRESSIVE BONDS	1%	1%	1%	1%	2%	3%	3%	3%	4%	5%	5%	6%	6%	7%	7%	8%	8%	9%	9%	9%	9%
<b>TOTAL</b>	10%	10%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	90%	90%
LARGE CAP STOCKS	64%	64%	64%	61%	58%	54%	50%	47%	43%	40%	35%	32%	29%	25%	21%	18%	14%	11%	7%	7%	7%
SMALL/MID CAP STOCKS/REAL ESTATE	12%	12%	12%	11%	10%	10%	9%	9%	8%	7%	7%	6%	5%	5%	4%	3%	3%	2%	1%	1%	1%
INTERNATIONAL/ EMERGING MARKETS STOCKS	14%	14%	14%	13%	12%	11%	11%	9%	9%	8%	8%	7%	6%	5%	5%	4%	3%	2%	2%	2%	2%
<b>TOTAL</b>	90%	90%	90%	85%	80%	75%	70%	65%	60%	55%	50%	45%	40%	35%	30%	25%	20%	15%	10%	10%	10%
<b>TOTAL</b>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

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# PORTFOLIOXPRESS®

## HIGHLIGHTS FOR PLAN SPONSORS:

- *PortfolioXpress* allocates assets among the specific investment choices in your plan. This allows advisors and plan sponsors to continue to monitor each investment choice and make changes as appropriate based on your specific evaluation criteria.\*
- Costs apply to certain versions of the service, and the fees of the underlying investment choices continue to apply.
- Allows you the flexibility to choose between Lifetime and Retirement glide paths.
- Sponsors can offer *PortfolioXpress* as a qualified default investment alternative (QDIA) if the sponsor or advisor assumes fiduciary responsibility.

## HIGHLIGHTS FOR PARTICIPANTS:

- Each participant's selected retirement date is used to allocate their account balance among your plan's available investment choices.
- Supported by the underlying assumption that as a participant ages, assets should be allocated more conservatively.
- One-step approach to helping participants pursue their retirement goals through the automatic rebalancing of assets.
- *PortfolioXpress* enables participants to adjust their starting point on the glide path based on their risk preferences — conservative, moderate, or aggressive — if you choose to offer this flexibility.

\*If the investment choice change request is determined to be significant, there is additional information Transamerica will collect from you, and certain communications to participants will be required.



TRANSAMERICA®

**When it comes to preparing for their future,  
there's no time like the present.**

Let's get started today.

 **Visit:** [transamerica.com](https://transamerica.com)

 **Contact:** 800-755-5801

*PortfolioXpress*® is a registered service mark of Transamerica. *PortfolioXpress*® presents a series of asset allocation models up to and through a designated retirement year. You are solely responsible for choosing the retirement year and risk preference (if applicable). By subscribing to the service, you agree to each of the asset allocation mixes and automated rebalancing transactions that will take place over time within your account as you approach the selected retirement year. If you sign up, you should carefully review the service agreement for additional information regarding other terms and conditions that may apply to this service. *PortfolioXpress*® is designed as investment education. Transamerica or its affiliates do not provide investment advice to *PortfolioXpress*® nor does Transamerica act as a plan fiduciary. Retirement date portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the portfolio's allocation is to stocks, the greater the risk. The principal value of the portfolio is not guaranteed at any time, including at and after the target date. Diversification does not guarantee against loss in a falling market.

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03/22