



TRANSAMERICA ADVANTAGE SOLUTIONSM

**Customized Features
and Transparent Pricing**



Small businesses can gain an edge when providing a retirement plan for their employees. That's why we're excited to introduce *Transamerica Advantage Solution*, a customized, efficient model designed to help your clients build a quality retirement plan at an attractive price.

HOW IT WORKS

Transamerica Advantage Solution allows employers to build a side-by-side price comparison based on plan features important to them. By evaluating different investment menus, asset allocation services, fiduciary options, and qualified default investment alternatives (QDIAs), they benefit from cost transparency and flexible, competitive pricing.

Plus, *Transamerica Advantage Solution* is available for bundled and unbundled service models on both Group Annuity Contract and NAV platforms.

91%

of workers value a 401(k)
or similar retirement plan
as an important benefit.¹

5 PILLARS OF TRANSAMERICA ADVANTAGE SOLUTION

1 QDIA options designed to drive brighter retirement outcomes for plan participants

Compare pricing based on QDIA options designed to help participants create a sound investment strategy and keep them on course over time:

- *Managed Advice*® uses advanced research and technology to provide employees with professional investment management and advice to create a truly personalized retirement strategy
- *PortfolioXpress*® is Transamerica's automatic asset allocation and rebalancing service. It creates a diversified investment mix that adjusts periodically based on age, desired retirement year, and risk tolerance (if applicable)
- Target date funds (TDFs) offer a one-step investment strategy for participants based on their age and anticipated retirement year
- Different QDIA pricing impacts shown side-by-side in a user-friendly, transparent format

2 Offering investment designed for stability

Incorporate a stable value fund from Transamerica — an industry leader in stable value solutions for more than 40 years

- Stable value aims to produce returns similar to an intermediate bond fund with the stability of a money market fund.
- Principal protection for conservative investors and those with shorter time horizons
- Rely on Transamerica's track record of innovation, client focus, and commitment to the stable value class
- Backed by the financial strength of Transamerica Life Insurance Company or Transamerica Financial Life Insurance Company in New York

3 Co-manufactured target date funds with top managers

Choose a target date series based on asset class goals and objectives

- Active, passive, or blended underlying investment strategies with American Funds, BlackRock, and J.P. Morgan
- Glidepath diversification including those that continue through retirement and those that end at retirement
- Annual expense ratios may be lower than many traditional mutual fund-based target date series

The knowledge and experience of leading investment managers

4 Build an attractive, diversified investment lineup with quality asset classes

- Select experienced investment managers for your client's retirement plan investment menu
- Benefit from Transamerica Asset Management's *Investor First*SM process with access to:
 - Transamerica Intermediate Bond
 - Transamerica High Yield Bond
 - Transamerica International Equity
 - A diversified approach examining the experience of a variety of managers, with the goal of exceeding the benchmark performance of each asset class

Fiduciary support

5 Choose optional 3(21) or 3(38) investment advisory services from Mesirow, an SEC-registered investment advisor that has been helping retirement plan sponsors mitigate their fiduciary risk since 2006

- Pre-populated 3(38) and custom 3(38) services available
- Four pre-populated 3(38) menus designed and maintained by Mesirow, which takes fiduciary responsibility as an investment manager
- Custom 3(38) service allows plan sponsor and financial professional to build the plan's initial investment lineup. Once lineup is in compliance with Mesirow's 3(38) requirements, Mesirow manages investments with full fiduciary discretion
- Mesirow 3(21) service available when a non-discretionary advice service is preferred

Now your clients can build their preferred service package with *Transamerica Advantage Solution*. They'll enjoy easy-to-use customization, transparent and competitive pricing, and the benefits of working with an organization that has built a legacy providing retirement solutions for small businesses.

Contact your Transamerica representative for more information.

Click the link to find the representative in your territory.

Or scan the QR code



¹ "Living in the COVID-19 Pandemic: The Health, Finances, and Retirement Prospects of Four Generations," nonprofit Transamerica Center for Retirement Studies, August 2021

Transamerica's Advice Services includes *Managed Advice*® and *Advisor Managed Advice*. The *Managed Advice*® service is available within employer-sponsored plans and individual retirement accounts ("IRAs") 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, which 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. Neither TRA nor the Advice Services provide advice for, recommend allocations of, or manage individual stocks, self-directed brokerage accounts, or employer directed monies, even if they are available for investment in a plan or account. 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 methodology for the 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.

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.

PortfolioXpress® is a registered service mark of Transamerica. *PortfolioXpress*® presents a series of asset allocation models up to and through a designated retirement year. The participant is solely responsible for selecting the retirement year and risk preference (if applicable). In implementing the service, the participant agrees to each of the asset allocation mixes and each of the automated rebalancing transactions that will take place over time within the account as the participant approaches a selected retirement year. For participants who do not designate a retirement year, the plan sponsor will set their target retirement year as the year in which they attain age 65. Participants can change their target retirement year, or turn *PortfolioXpress*® off, at any time. *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 to stocks generally the greater the risk. The principal value of the portfolio is never guaranteed, including at and after the target date. Diversification does not guarantee against loss in a falling market.

Stable value investments seek capital preservation, but they do carry potential risks. Stable value investments may be comprised of or may invest in annuity or investment contracts issued by life insurance companies, banks, and other financial institutions. Stable value investments are subject to the risk that the insurance company or other financial institution will fail to meet its commitments, and are also subject to general bond market risks, including interest rate risk and credit risk.

The Target Date Funds are offered through the Transamerica Retirement Solutions Collective Trust, for which Massachusetts Fidelity Trust Company (MFTC) is the Trustee. Because the investment options available under a collective trust are exempt from SEC registration, a prospectus is not available with respect to such investment options. However, a Disclosure Statement is available for the Funds. The current Disclosure Statement contains additional information that should be carefully considered before choosing a Fund, including information about each Funds investment objective, strategies, expenses, performance and risks. The Funds are not insured by the FDIC, Federal Reserve Bank, nor guaranteed by MFTC or any affiliate.

The *Investor First*™ Process is our ongoing commitment to making sure you have access to investments 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.

Mesirow is not affiliated with Transamerica or any of its affiliates. Mesirow refers to Mesirow Financial Holdings, Inc. and its divisions, subsidiaries and affiliates. The Mesirow name and logo are registered service marks of Mesirow Financial Holdings, Inc., © 2021, Mesirow Financial Holdings, Inc. All rights reserved. Advisory services offered through Mesirow Financial Investment Management, Inc. an SEC-registered investment advisor,

Mutual funds 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 go to 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. 1801 California St., Suite 5200, Denver, CO 80202.

Securities offered through Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. All Transamerica companies identified are affiliated, but are not affiliated with any other entities referenced.

Not for use with plan participants.