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.

- **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.

- **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.

- **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.**

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The Investor FirstSM 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

<table>
<thead>
<tr>
<th>FUND NAME</th>
<th>TICER</th>
<th>MORNINGSTAR CATEGORY</th>
<th>3 YEAR</th>
<th>5 YEAR</th>
<th>10 YEAR</th>
<th>OVERALL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transamerica Bond</td>
<td>TFXIX</td>
<td>Intermediate Core-Plus Bond</td>
<td>★★★★ out of 562 funds</td>
<td>★★★ out of 526 funds</td>
<td>★★★★ out of 370 funds</td>
<td>★★★★ out of 562 funds</td>
</tr>
<tr>
<td>Transamerica International Small Cap Value</td>
<td>TISVX</td>
<td>Foreign Small/Mid Blend</td>
<td>★★★★ out of 89 funds</td>
<td>★★★★ out of 81 funds</td>
<td>★★★ out of 48 funds</td>
<td>★★★ out of 89 funds</td>
</tr>
<tr>
<td>Transamerica International Stock</td>
<td>TIHGX</td>
<td>Foreign Large Value</td>
<td>★★★ out of 340 funds</td>
<td>★★★★ out of 315 funds</td>
<td>-</td>
<td>★★★ out of 340 funds</td>
</tr>
<tr>
<td>Transamerica Multi-Asset Income</td>
<td>TSHIX</td>
<td>Moderate Allocation</td>
<td>★★★★★ out of 689 funds</td>
<td>★★★★ out of 653 funds</td>
<td>-</td>
<td>★★★★★ out of 689 funds</td>
</tr>
<tr>
<td>Transamerica Multi-Managed Balanced</td>
<td>TBLIX</td>
<td>Moderate Allocation</td>
<td>★★★★★ out of 689 funds</td>
<td>★★★★★ out of 653 funds</td>
<td>★★★★★ out of 485 funds</td>
<td>★★★★★ out of 689 funds</td>
</tr>
<tr>
<td>Transamerica Short-Term Bond</td>
<td>TSTIX</td>
<td>Short-Term Bond</td>
<td>★★★★★ out of 523 funds</td>
<td>★★★★★ out of 482 funds</td>
<td>★★★★★ out of 348 funds</td>
<td>★★★★★ out of 523 funds</td>
</tr>
<tr>
<td>Transamerica US Growth</td>
<td>TDEIX</td>
<td>Large Growth</td>
<td>★★★ out of 1125 funds</td>
<td>★★★ out of 1040 funds</td>
<td>★★★ out of 810 funds</td>
<td>★★★ out of 1125 funds</td>
</tr>
</tbody>
</table>

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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Each share class is counted as a fraction of one fund and rated separately.) A fund’s overall rating is derived from a weighted average of the 3-, 5-, and 10- year (if applicable) rating metrics. Morningstar Rating™ is for the indicated share class only; other classes may have different performance characteristics. Morningstar Rating™ does not include any adjustment for sales load, which would lower performance. Past performance does not guarantee future results.

During periods of market disruption (e.g. COVID-19), which may trigger trading halts, the fund’s exposure to the risks described in the prospectus will likely increase. As a result, the value and liquidity of the fund’s investments may be negatively affected.

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. (TIC) member of FINRA.

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