



TRANSAMERICA TARGET DATE SERIES

TRANSAMERICA *RETIREONTRACK*® WITH AMERICAN FUNDS®
TRANSAMERICA *LIFEGOAL*™ WITH BLACKROCK®
TRANSAMERICA *FUTUREFOCUS*™ WITH AMERICAN CENTURY®



Transamerica brings our clients what they want in their target date funds (TDFs) with some of today's premier options. *RetireOnTrack*[®] with American Funds[®], *LifeGoal*SM with BlackRock[®], and *FutureFocus*SM with American Century[®] collective investment trusts (CITs) feature various mixes of active or passive underlying investment strategies, designed for investors who want to plan for a specific retirement date.

LOWER COSTS

With annual expense ratios lower than more traditional mutual fund-based target date series, these are cost-effective options designed for investors planning for a specific retirement date.²

EXTENSIVE
INVESTMENT EXPERIENCE

MESIROW FINANCIAL
85+ years

AMERICAN FUNDS
86%
of underlying funds
outpaced their peers¹

BLACKROCK
30+ years

AMERICAN CENTURY
INVESTMENTS
65+ years

LOWER EXPENSES

	RETIREONTRACK[®] WITH AMERICAN FUNDS [®]	LIFEGOALSM WITH BLACKROCK [®]	FUTUREFOCUSSM WITH AMERICAN CENTURY [®]
Management style of underlying investments	Active <i>Through retirement</i>	Passive <i>To retirement</i>	Active <i>Through retirement</i>
Expense ratio	0.30%-0.40%	0.07%	0.19%
Industry average³	0.55%	0.09%	0.55%

¹ Based on Class R-6 share results versus Lipper indexes for rolling calendar-year periods starting the first full calendar year after each fund's inception through December 31, 2022. Periods covered are the fund's lifetime or since the comparable Lipper index inception date (except Capital Income Builder and SMALLCAP World Fund, for which the Lipper average was used). This analysis excludes American Funds Multi-Sector Income Fund and American Funds Strategic Bond Fund, which began on March 22, 2019, and March 1, 2016, respectively. Equity funds outpaced Lipper indexes in 91% of rolling periods. Fixed income funds outpaced in 69% of rolling periods.

² Expense ratios are provided as of December 31, 2024, and may change. Please review the most recent offering documents for the most up-to-date information.

³ "Target-date funds hit \$3.5T in record surge," Market Reporter, February 14, 2024

PRINCIPAL PROTECTION WITH STABLE VALUE

Each TDF has a portion of its fixed income investment allocated to a Transamerica stable value option.⁴ Including a stable value option results in reduced volatility for the portion of the portfolio allocated to it. Stable value long-term returns resemble an intermediate-term bond fund with a volatility similar to money market funds.⁵ The principal and interest of the Transamerica stable value option is guaranteed by Transamerica Life Insurance Company.

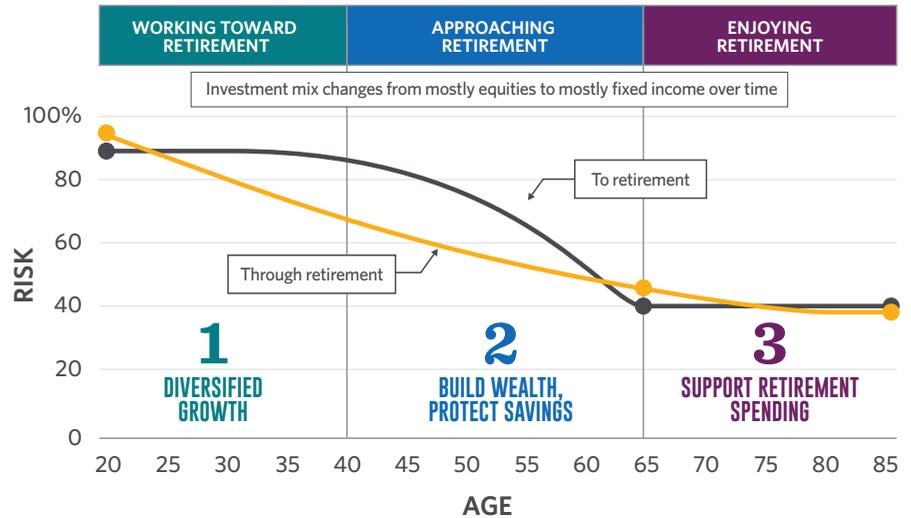
TRANSAMERICA
\$56 billion
 stable value assets⁶

MESIROW FINANCIAL

Glide paths are overseen and managed by Mesirow Financial, an independent investment advisor with over 85 years of experience and more than \$68 billion in assets under advisement.⁷

GLIDE PATH FOR LIFE

Both to-retirement and through-retirement options



This graphic is provided for illustrative purposes only and does not represent a specific glide path strategy within the series.

BUILT TO MANAGE UNCERTAINTY

As plan participants save and invest for retirement, this TDF series that includes a stable value option as an underlying investment, can help them navigate five areas of uncertainty.

SOURCES OF RISK	HOW TARGET DATE FUNDS MANAGE RISK
VOLATILITY RISK Inconsistent investment return	The stable value option within a TDF offers more consistent return profiles when compared to a high-quality bond portfolio of similar duration.
MARKET RISK Financial market losses	TDFs seek to maximize growth potential early in an investor’s career and adjust equity exposure to reduce the impact of market declines as retirement nears.
LONGEVITY RISK Outliving savings	As people live longer, TDFs follow a glide path designed to help provide retirement income.
BEHAVIORAL RISK Trying to time the market	There is no need to adjust investment allocations because a TDF is designed to maintain a suitable mix based on the participant’s anticipated retirement date.
INFLATION RISK Reduced purchasing power	Throughout the retirement journey, TDFs adjust asset allocation levels to provide a hedge against inflation shock at retirement.

⁴ Allocation to a Transamerica stable value option will not exceed 50% of a glide path.

⁵ “Stable Value at a Glance,” Stable Value Investment Association, June 30, 2024

⁶ As of June 30, 2024

⁷ As of September 30, 2024



BlackRock



**For more information, please contact
your Transamerica representative.**

 **Visit:** transamerica.com

Note: All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider the investment objectives, risks, charges, and other expenses of a fund before investing.

This and other important information is contained in the following Disclosure Memorandums: [Transamerica FutureFocusSM with American Century](#), [Transamerica LifeGoalSM Funds with BlackRock](#), and [Transamerica RetireOnTrack[®] Funds with American Funds](#). Please read them carefully before investing.

The Transamerica *FutureFocusSM* with American Century, *LifeGoalSM* with BlackRock and *RetireOnTrack[®]* with American Funds collective trust funds (the "Funds") are funds within the Transamerica Retirement Solutions Collective Trust ("Trust"). Transamerica Trust Company ("Trustee"), as the trustee of the Trust, has retained Mesirow Financial Investment Management, Inc. to provide investment advice to the Funds. Mesirow is not affiliated with Transamerica or 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. Advisory services are provided to the Funds by Mesirow Financial Investment Management, Inc., an investment advisor registered with the U.S. Securities and Exchange Commission ("SEC"). Advisory services related to the creation and maintenance of glidepath for the Transamerica *FutureFocusSM* with American Century, *LifeGoalSM* with BlackRock and *RetireOnTrack[®]* with American Funds are provided by American Century Investment Management, Inc.; BlackRock Institutional Trust Company, N.A.; and Capital Research and Management Company, respectively, each of which are investment advisors registered with the SEC. The Funds are not required to and do not file a prospectus or registration statement with the SEC. However, the Trust has made available a Disclosure Memorandum that contains additional information that should be carefully considered before choosing a Fund, including information about each Fund's investment objective, strategies, fees and expenses, performance and risks. The Funds are generally available to qualified retirement plans, such as 401(k) plans, profit sharing plans, money purchase pension plans, and governmental Section 457 plans, as well as to insurance company separate accounts maintained by insurance companies affiliated with the Trustee. The Trustee reserves the right to reject or approve each investor in its sole discretion. This brochure is a general communication provided for informational purposes only and is not designed to be a recommendation for any specific investment product, strategy, plan feature, or other purpose. None of Transamerica, the Trustee, American Century, BlackRock, American Funds, or Mesirow or any of their affiliates or representatives is suggesting that any person take a specific course of action or no action. Prior to making any decision, plan fiduciaries and participants should seek individualized advice from their own financial, legal, tax and other professional advisors.

The Transamerica stable value option is a group variable annuity contract offered through Transamerica Life Insurance Company, 6400 C Street SW, Cedar Rapids, IA 52499, which provides the guarantee of principal and interest, and is supported by TLIC's general account. Guarantees are based on the claims-paying ability of the issuing insurance company. All Transamerica companies identified are affiliated, but are not affiliated with any other organization referenced.

RISKS ASSOCIATES WITH INVESTING IN THE FUNDS

Transamerica *FutureFocusSM* with American Century, *LifeGoalSM* with BlackRock and *RetireOnTrack[®]* with American Funds collective investment trusts are target date funds with the target date being the approximate year in which a participant plans to retire. Generally, the asset allocations of each Fund will change periodically becoming more conservative as the Fund nears the target retirement date. Investments in a Fund are not guaranteed at any time, including at and after the target date. Each Fund may have an asset allocation among a group annuity contract as well as collective investment trusts that primarily invest in one or more of the following: fixed-income, high-yield debt, emerging markets, real estate investment trusts, emerging markets equity, international stocks, U.S. large, small and mid-cap stocks. The risks of the asset classes vary, and the risks of each Fund reflect the allocation of its assets amongst the various asset classes. In general, the later the target retirement date in the Fund name, the higher the level of risk of the Fund because those Funds will normally invest a higher percentage in equities and higher-risk fixed-income securities. An investment in a Fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. A participant may lose value by allocating to the Fund. Certain Funds may also invest in certain funds advised by Transamerica Asset Management, Inc., and distributed by Transamerica Capital, LLC, a member of FINRA, 1801 California St. Suite 5200, Denver, CO 80202.