

# SS Prt Ser with Trsameri Conservati Gr Fd

## Benchmark

Morningstar Con Tgt Risk TR USD

### Investment Objective & Strategy

Seeks to provide current income with low to moderate growth of capital as a secondary objective.

### Fees and Expenses

Net Expense Ratio	0.08%
Gross Expense Ratio	0.12%

### Operations and Management

Fund Inception Date	12-15-23
Portfolio Manager(s)	Management Team
Name of Issuer	Leafhouse Financial Advisors, LLC

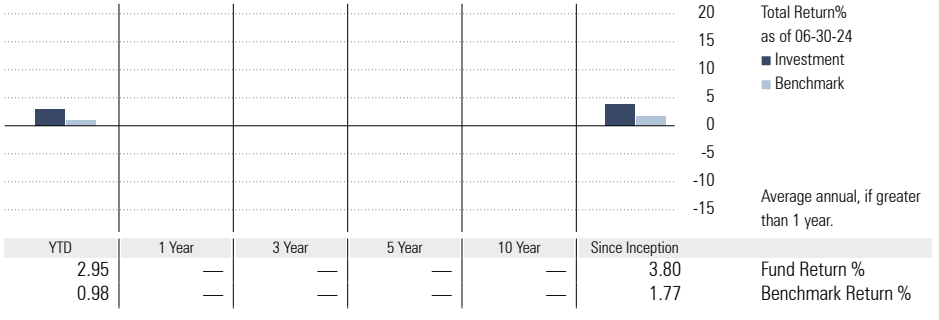
### Benchmark Description: Morningstar Con Tgt Risk TR USD

The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Conservative Target Risk Index seeks approximately 20% exposure to global equity markets. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

### Category Description: Conservative Allocation

Funds in allocation categories seek to provide both income and capital appreciation by primarily investing in multiple asset classes, including stocks, bonds, and cash. These conservative strategies prioritize preservation of capital over appreciation. They typically expect volatility similar to a strategic equity exposure between 15% and 30%.

### Performance

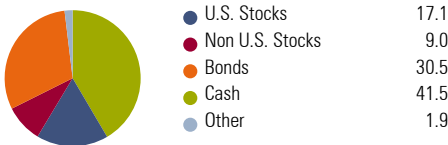


Quarter End Returns as of 06-30-24	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	2.95	—	—	—	—	3.80

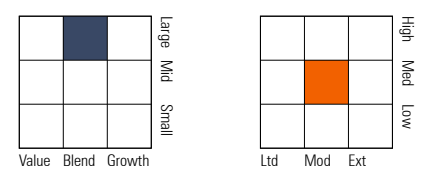
**The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please visit [www.TA-Retirement.com](http://www.TA-Retirement.com) or [www.transamerica.com](http://www.transamerica.com), as applicable.**

### Portfolio Analysis as of 06-30-24

#### Composition as of 06-30-24



#### Morningstar Style Box™ as of 06-30-24(EQ) ; 06-30-24(F-I)



#### Top 10 Holdings as of 06-30-24

Holder	% Assets
Tlic Stable Value State Street Tlic Stable Value	38.64
State Stree	—
State St US Bnd Indx SL Cl I	24.69
State St S&P 500® Indx SL Cl I	12.20
State St Real Asset NL Cl A	7.80
State St Gbl AllCp Eq ex-US Idx SL Cl I	7.16
State St US HY Bnd Indx SL Cl I	4.94
State St Russell Sm/Mid Cp® Indx SL Cl I	3.14
State Street Instl US Govt MMkt Premier	1.43
Total Number of Holdings	8
Annual Turnover Ratio %	—
Total Fund Assets (\$mil)	93.79

#### Morningstar Sectors as of 06-30-24

Sector	% Fund	S&P 500 %
Cyclical	34.17	26.22
Basic Materials	7.48	1.95
Consumer Cyclical	8.80	10.11
Financial Services	12.58	12.01
Real Estate	5.31	2.15
Sensitive	46.62	53.91
Communication Services	6.23	9.34
Energy	7.39	3.65
Industrials	11.49	7.56
Technology	21.51	33.36
Defensive	19.20	19.85
Consumer Defensive	5.50	5.75
Healthcare	9.24	11.74
Utilities	4.46	2.36

### Principal Risks as of 06-30-24

Hedging Strategies, Lending, Inflation-Protected Securities, Reinvestment, Currency, Emerging Markets, Foreign Securities, Loss of Money, Country or Region, Growth Investing, Quantitative Investing, Index Correlation/Tracking Error, Interest Rate, Market/Market Volatility, Commodity, Convertible Securities, Equity Securities, High-Yield Securities, Other, Repurchase Agreements, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Warrants, U.S. Government Obligations, Derivatives, Leverage, Fixed-Income Securities, Dollar Rolls

# Disclosure

**Investors should consider the investment objectives, risks, and charges and expenses of the funds carefully before investing. The prospectus and summary prospectus, if applicable, for each fund contains this and other information about that fund. Collective trust investment options are exempt from SEC registration obligations and, as a result, no prospectus is available. For copies of any prospectuses or summary prospectuses, if applicable, please call (866) 498-4557, visit the fund's website, or visit [www.transamerica.com](http://www.transamerica.com). Read each prospectus carefully before investing.**

**Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528, distributes securities products. Any fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as TISC. If the Transamerica Funds are offered under the plan, the Transamerica Funds are distributed by Transamerica Capital, Inc. (TCI) and are advised by Transamerica Asset Management, Inc. (TAM). TAM, TCI, and TISC are affiliated companies and are not affiliated with Morningstar.**

**When used as supplemental sales literature, the investment fact sheet must be preceded or accompanied by the fund's current prospectus, if applicable, as well as this Disclosure Page. The performance data given represents past performance and should not be considered indicative of future results. Principal value and investment return will fluctuate, so that an investor's shares when redeemed may be worth more or less than the original investment. Fund portfolio statistics change over time. The fund is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.**

## Performance

Total return reflects performance without adjusting for sales charges or the effects of taxation but is adjusted to reflect all actual ongoing fund expenses and assumes reinvestment of dividends and capital gains. If adjusted, sales charges would reduce the performance quoted. Performance does not take into account any plan fees, asset-based charges, service charges, or, if applicable, surrender or discontinuance charges. If adjusted for these charges, performance would be lower.

For certain Vanguard mutual funds, you may be assessed an asset-based charge commonly referred to as a variable asset charge (VAC) or plan service fee (PSF). This fee may be up to 0.75% annually based on the assets you've invested in the fund. See your fee disclosure document for more information.

Standardized Total Return and Load-Adjusted Total Return represent total return adjusted for sales charges. The sales charge adjusted for may not necessarily be consistent with the prospectus.

The fund's performance is compared with that of a benchmark index. The index is an unmanaged portfolio of specified securities, and the index does not reflect any initial or ongoing expenses. A fund's portfolio may differ significantly

from the securities in the index. The benchmark index is chosen by Morningstar. One cannot invest directly in an index.

Deposits made by plan participants are not subject to any front-end loads/sales fees of the mutual fund, therefore, such fees are not reflected in the performance reported.

Performance shown since inception is from the initial class inception date listed on the individual investment fact sheet.

Adjusted Historical Return and Extended Performance Rating: Morningstar provides adjusted historical returns and an extended performance rating for some mutual funds in its universe. This means that any share class that doesn't have a 10-year performance history may show adjusted returns and receive a hypothetical Morningstar Rating based on the oldest surviving share class of the fund. Morningstar will adjust the performance history of the original portfolio to reflect any differences in fees between the original share class and the new share class. Because share classes are based on the same underlying portfolio of securities, the only differences in performance can be attributable to fees. First, Morningstar computes the funds' new return stream by appending an adjusted return history of the oldest share class. Next, the Extended Performance Rating is determined by comparing the adjusted-historical returns to the current open-end mutual fund universe to identify placement in the bell curve used to assign the Morningstar Rating.

## Fees and Expenses

An expense ratio is the annual fee that all funds charge their shareholders. It expresses the percentage of assets deducted each fiscal year for fund expenses, including 12b-1 fees, management fees, administrative fees, operating costs, and all other asset-based costs incurred by the fund. Portfolio transaction fees, or brokerage costs, as well as front-end or deferred sales charges are not included in the expense ratio. It is accrued on a daily basis and deducted from the net assets of the fund. The **Gross Expense Ratio**, also known as the **Total Annual Operating Expenses**, does not reflect any fee waivers or reimbursements in effect during the time period. In contrast, the **Net Expense Ratio**, also known as the **Prospectus Net Expense Ratio**, includes any fee waivers or reimbursements in effect during the time period. Morningstar pulls the gross and net expense ratios from the fund's most recent prospectus.

A 12b-1 fee is a fee used to pay for a mutual fund's distribution costs. It is often used as a commission to brokers for selling the fund. The amount of the fee is deducted from a fund's returns.

## 7-Day Yield

The 7-day yield is a measure of performance in the interest rates of money market funds. To the extent total returns differ from the 7-day yield, the 7-day yield more accurately reflects the current earnings of the fund.

## Morningstar Rating™

The Morningstar Rating™ for funds, or "star rating", is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and

open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The Morningstar Rating does not include any adjustment for sales loads. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods.

## Morningstar Return

The Morningstar Return rates a fund's performance relative to other managed products in its Morningstar Category. It is an assessment of a product's excess return over a risk-free rate (the return of the 90-day Treasury Bill) in comparison with the products in its Morningstar category. In each Morningstar category, the top 10% of products earn a High Morningstar Return (High), the next 22.5% Above Average (+ Avg), the middle 35% Average (Avg), the next 22.5% Below Average (- Avg), and the bottom 10% Low (Low). Morningstar Return is measured for up to three time periods (three, five, and 10 years). These separate measures are then weighted and averaged to produce an overall measure for the product. Products with less than three years of performance history are not rated.

## Morningstar Risk

The Morningstar Risk evaluates a fund's downside volatility relative to that of other products in its Morningstar Category. It is an assessment of the variations in monthly returns, with an emphasis on downside variations, in comparison with the products in its Morningstar category. In each Morningstar category, the 10% of products with the lowest measured risk are described as Low Risk (Low), the next 22.5% Below Average (-Avg), the middle 35% Average (Avg), the next 22.5% Above Average (+ Avg), and the top 10% High (High). Morningstar Risk is measured for up to three time periods (three, five, and 10 years). These separate measures are then weighted and averaged to produce an overall measure for the product. Products with less than three years of performance history are not rated.

## Morningstar Category

The Morningstar Category is assigned by placing funds into peer groups based on their underlying holdings. The underlying securities in each portfolio are the primary factor in Morningstar's analysis as the investment objective and investment strategy stated in a fund's prospectus may not be sufficiently detailed for Morningstar's proprietary classification methodology. Funds are placed in a category based on their portfolio statistics and compositions over the past three years. Analysis of performance and other indicative

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# Disclosure

facts are also considered. If the fund is new and has no portfolio history, Morningstar estimates where it will fall before giving it a permanent category assignment. Categories may be changed based on recent changes to the portfolio.

## **Morningstar Style Box™**

For information, please refer to the Investment Fact Sheet Terms contained in the Investment Glossary (1).

## **Investment Risks**

The investment carries certain investment risks depending on the asset class/category. For definitions of the various investment risks, please refer to the Investment Fact Sheet Terms contained in the Investment Glossary (1).

## **Principal Risks**

The principal risks identified represent risks of the investment. The principal risks are not listed in any order by level of risk. For definitions of the various principal risks associated with your investment, please refer to the Investment Fact Sheet Terms contained in the Investment Glossary (1).

(1) The Investment Glossary is located at [www.transamerica.com](http://www.transamerica.com).