

ABC 401(k) Plan

Contract Number: 000000-000

Plan ID: 00000

Jane Doe

SAMPLE. FOR ILLUSTRATIVE PURPOSES ONLY.



Account Summary

	Jan 1 – Mar 31	Plan Year to Date
Beginning Balance	XX,XXX.XX	XX,XXX.XX
Reductions		
Fees	(XX.XX)	(XX.XX)
Subtotal of Reductions	(XX.XX)	(XX.XX)
Gain/Loss	X,XXX.XX	X,XXX.XX
Ending Balance	XX,XXX.XX	XX,XXX.XX
Vested Balance*	XX,XXX.XX	XX,XXX.XX

You are currently **100%** vested in your employer QACA match account.
For additional money source information, please visit www.TA-Retirement.com.

* Vesting indicates your ownership in your account and is calculated based upon the most recent information received.

Message Center

WORTH A LOOK GOES DIGITAL

Your quarterly retirement savings newsletter, Worth A Look, has a new format and a new home online. Now you can get the latest tips and advice, and thumb through the library of previous articles any time at transamericaworthalook.com.

Projected Benefit at Retirement

Projected Monthly Income: \$XXX.XX

Based on the Ending Balance of this statement, if you retire at age 65 in the year 2025, your projected account value will be \$XX,XXX.XX and your projected monthly income will be \$XXX.XX. *This projection is based on the following assumptions: 6.25% annual rate of investment return, 3% rate of inflation, and end of retirement at age 90.* Among the ways to increase your benefit at retirement are regularly saving through payroll contributions and by increasing the amount you contribute each year to the plan. The amount shown is hypothetical and does not reflect the actual return of any specific investment and is not intended to imply or guarantee future results or a specific monthly income.

Personal Rate of Return

For the Statement Period 01-01-20XX – 03-31-20XX: X.XX%

For the Plan Year to Date: X.XX%

Your Personal Rate of Return (PRR) represents the specific performance of the investment choices you have selected. The PRR calculates the percentage change of your account balance by weighting all activity included in the statement period. The calculation considers contributions, transfers, withdrawals, expenses, and the changes in value credited during the reporting period.

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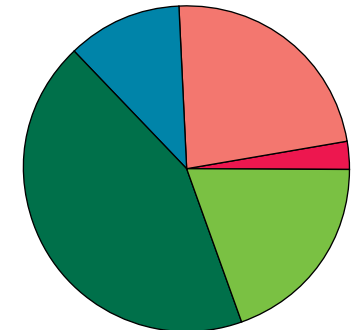
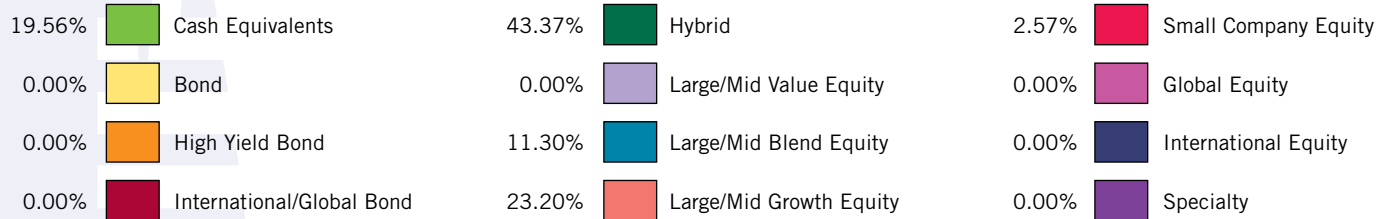
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Investment Activity for this Statement Period

Asset Class	Investment Choice	Future Election	Beginning Balance	Money In*	Fees	Gains/Losses	Transfers	Money Out**	Ending Balance	% of Ending Balance***
Cash Equivalents	Transamerica Stable Value Adv Ret Opt	-	X,XXX.XX	0.00	(X.XX)	XX.XX	0.00	0.00	X,XXX.XX	19.56%
Hybrid	Vanguard Target Retirement 2030 Ret Opt	100%	XX,XXX.XX	0.00	(X.XX)	X,XXX.XX	0.00	0.00	XX,XX.XX	43.37%
Large/MidBlendEquity	Vanguard Total Stock Market Index Ret Opt	-	X,XXX.XX	0.00	(X.XX)	XXX.XX	0.00	0.00	X,XXX.XX	11.30%
Large/MidGrowthEquity	American Funds Grth Fund of Amer Ret Opt	-	X,XXX.XX	0.00	(X.XX)	XXX.XX	0.00	0.00	X,XXX.XX	8.69%
Large/MidGrowthEquity	Janus Capital Appreciation Ret Opt	-	X,XXX.XX	0.00	(X.XX)	XXX.XX	0.00	0.00	X,XXX.XX	14.51%
SmallCompany Equity	Fidelity Advisor Small Cap Ret Opt	-	XXX.XX	0.00	(X.XX)	XXX.XX	0.00	0.00	X,XXX.XX	2.57%
Totals		100%	XX,XXX.XX	0.00	(XX.XX)	X,XXX.XX	0.00	0.00	XX,XXX.XX	100.00%

* Money In - includes contributions, reallocated forfeitures, and loan repayments (if applicable). ** Money Out - includes distributions, withdrawals, and loans taken (if applicable). *** If your ending balance percentage is out of sync with your future elections, it may be time to rebalance your investment choices on www.TA-Retirement.com.

Balance Percentage by Asset Class



Fee Summary

	Jan 1 – Mar 31	Plan Year to Date
Asset Based Fees		
Contract Asset Charge	(XX.XX)	(XX.XX)
Total Fees	(XX.XX)	(XX.XX)

 Call: TransDirect: (800) 401-8726

 Visit: www.TA-Retirement.com

Fee Disclosures

Asset Based Fees

Asset-Based Fees which may be charged against individual participant accounts include:

- An asset charge is used to help pay for plan-related recordkeeping and other retirement plan services. In addition, certain other plan-related fees and services elected by the plan sponsor may be collected from the plan through the monthly charge. When the charge exceeds what is needed to pay plan-related recordkeeping, administrative or other retirement plan costs, the excess will be applied to your account as a credit. The charge is deducted/applied from/to each Investment Choice on a pro rata basis.

Investment Performance

Investment Choice	Yearly Total Return (%)			Average Annual Total Return (%)			Inception Date*
	This Qtr	Year to Date	1 Year	3 Years	5 Years	10 Years or Since Inception	
Transamerica Stable Value Advantage Ret Opt	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%	
Columbia U.S. Treasury Index Ret Opt	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%	
Loomis Sayles Investment Grade Bond Ret Opt	X.XX%	X.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	
Vanguard Target Retirement Income Ret Opt	X.XX%	X.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	10-27-20XX
Vanguard Target Retirement 2010 Ret Opt	X.XX%	X.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	06-07-20XX
Vanguard Target Retirement 2015 Ret Opt	X.XX%	X.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	10-27-20XX
Vanguard Target Retirement 2020 Ret Opt	X.XX%	X.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	06-07-20XX
Vanguard Target Retirement 2025 Ret Opt	X.XX%	X.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	10-27-20XX
Vanguard Target Retirement 2030 Ret Opt	X.XX%	X.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	06-07-20XX
Vanguard Target Retirement 2035 Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	10-27-20XX
Vanguard Target Retirement 2040 Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	06-07-20XX
Vanguard Target Retirement 2045 Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	10-27-20XX
Vanguard Target Retirement 2050 Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	06-07-20XX
Vanguard Target Retirement 2055 Ret Opt	XX.XX%	XX.XX%	X.XX%	N/A	N/A	XX.XX%	08-18-20XX
Transamerica Partners Mid Value Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	
American Funds Fundamental Investors Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	

Shading indicates an investment balance for this statement period. * Investment choices with less than ten years of performance history.

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Investment Performance (Continued)

Investment Choice	Yearly Total Return (%)			Average Annual Total Return (%)			Inception Date*
	This Qtr	Year to Date	1 Year	3 Years	5 Years	10 Years or Since Inception	
SSgA S&P Mid Cap Index Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	
Transamerica Partners Stock Index Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	
Vanguard Total Stock Market Index Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	
American Funds Growth Fund of America Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	
Goldman Sachs MidCap Opportunities Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	
Janus Capital Appreciation Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	
Fidelity Advisor Small Cap Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	
Nuveen Small Cap Value Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	
American Funds New Perspective Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	
American Funds Europacific Growth Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	
Vanguard Pacific Stock Index Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	
SSgA International Index Ret Opt	XX.XX%	XX.XX%	X.XX%	XX.XX%	X.XX%	X.XX%	
Vanguard Reit Index Ret Opt	XX.XX%	XX.XX%	XX.XX%	XX.XX%	X.XX%	X.XX%	
Nuveen Real Estate Securities Ret Opt	XX.XX%	XX.XX%	XX.XX%	XX.XX%	X.XX%	XX.XX%	

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Important Notes

This statement is provided for informational purposes only and is not intended to provide specific advice or recommendations. Transamerica Retirement Services does not provide investment or tax advice. We suggest you consult your investment or tax advisor before making a decision.

- **Importance of a well-balanced and diversified portfolio:** To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments may help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment choices under the plan to help ensure that your retirement savings will meet your retirement goals.
- **Right to direct plan investments:** The right to direct the investment choices under your plan is defined in your plan document. Please refer to your plan's Summary Plan Description (SPD) for a description of investment direction rights, limitations, or restrictions under your plan.
- **Permitted disparity:** Some plans incorporate permitted disparity (e.g. integration with Social Security benefits) into the formula for employer contributions. Please refer to your plan's SPD for a description of contributions offered under your plan.
- **Rights to additional information:** For additional sources of information on investing and diversification, the Department of Labor (DOL) provides information at the following internet address: www.dol.gov/ebsa/investing.html.
- If you have questions regarding your statement or notice a discrepancy, please notify Transamerica Retirement Services within six weeks of receiving your statement.
- Performance shown is average annual total separate account investment choice returns (except 3 months and year to date) for the period indicated, net of the total operating expenses of the separate account or underlying investment as listed on the individual investment fact sheets. Performance returns reflect reinvestment of dividends and capital gains distributions. Application of the contract asset charge and any discontinuance charges or service fees deducted from the account would reduce this return.
- Performance shown for the Transamerica Stable Value or Transamerica Stable Value Advantage is the annual effective credited rate for the period shown. Application of the contract asset charge, any discontinuance charges, and service fees deducted from the account would reduce this return.
- For separate account investment choices with graded administrative charges performance shown is net of the Investment Management Charge and of aggregated Administrative Charges which vary by account size.
- Past performance is not a guarantee of future performance. All investments involve risk, including loss of principal and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance and time horizon before investing.
- For separate account investment choices invested in mutual fund shares, except as otherwise indicated, historical performance prior to the separate account investment choice inception is calculated utilizing past performances for the underlying mutual fund.
- Personal Rate of Return (PRR) is provided to account balance holders as a general approximation of the overall recent performance of their account. It is calculated based on a formula which estimates the equivalent quarterly rate of return during the statement period, based on the opening balance, transaction activity, and closing balance.
- Transamerica Retirement Services ("Transamerica"), a marketing unit of Transamerica Life Insurance Company ("TLIC"), 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499, and other of its affiliates, specializes in the promotion of retirement plan products and services. Investment choices are available from Transamerica Retirement Services under contract form numbers TGP-439-194, TGP-416-192/194, TGP-430-192/194, CNT-TALIAC 05-02 or CNT-TLIC 10-05, group variable annuity contracts underwritten by TLIC. TLIC is not authorized in New York and does not do business in New York. Contract form and number may vary, and these investment choices may not be available in all jurisdictions. Fees and charges may apply. Certain limitations on the number of investment choices for your plan will still apply.

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Important Notes (Continued)

- **Not FDIC Insured. May lose value. No Bank Guarantee.**
- **Cash Equivalents:** This category seeks to protect against loss of principal while providing returns comparable to money market funds and short-term Treasury instruments. An investment in a cash equivalent investment choice is not insured or guaranteed by the FDIC or any other government agency. Although the investment seeks to preserve the value of your principal, it is possible to lose money by investing in the investment choice. These investment choices have generally provided a dependable level of stability and liquidity; nevertheless, the investment is still subject to credit risk and to liquidity risk.
- Trading restrictions and/or redemption fees may apply to the investment choices. For more complete information, including inception dates, performance notes, separate account-specific details, and name changes, please see the individual investment fact sheets available at **TA-Retirement.com** or call **(800) 401-8726**.

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