

Transamerica® ONE
Wealth Management Platform

A woman with long dark hair, wearing a red blazer over a white ruffled blouse, is shown in profile, talking on a black mobile phone. She is looking off to the side with a slight smile. The background is a blurred office or modern building interior with large windows.

“It’s a new day, and
time for a new,
smarter way of
preparing for your
financial future.”



Plan Smarter

It's a new day, and time for a new, smarter way of preparing for your financial future. The changes in the economy, how you save for retirement — 401(k)s instead of pensions and the possibility of little to no Social Security income — and other major events in life, all have an impact on your future. Here are some hard facts that many people are now facing:

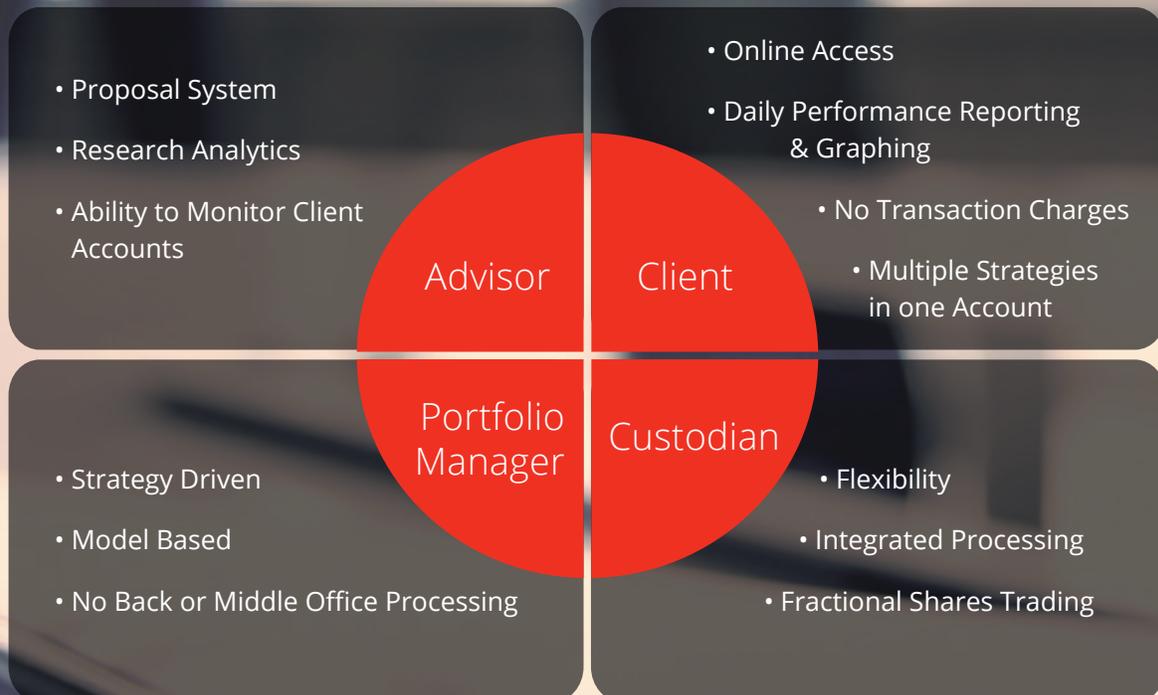
- People are living longer. U.S. life expectancy is increasing, and, as of 2010, it was 78.7 years of age.¹
- Just 14 percent of Americans are confident they will have enough money to live comfortably in retirement.²
- Retirement age is getting further away. In 1991, 11 percent of workers said they expected to retire after age 65. In 2012, that number is 37 percent.²
- Social Security may not be a reliable source of income in the near future. According to a recent government report, a shortfall of the trust funds that support Social Security is approaching — as it stands, it is predicted that funds will run out by 2033, three years earlier than expected. If these funds are exhausted, the program would only receive enough in payroll taxes to pay partial benefits.³

With seemingly endless obstacles and issues to finding simple and efficient ways to put your money to work for you, there needs to be a solution that can help you manage your money and help you work toward a more sound financial future.

And there is...

The Transamerica® ONE Wealth Management Platform, now available from your Investment Advisor Representative, was created to help people with modest amounts of investable assets to have their money professionally managed by Transamerica Financial Advisors, Inc. (TFA) and its institutional and boutique model managers — something previously available only to wealthy investors. With Transamerica® ONE, it's your turn to have your money work for you.

With this platform, the client, Investment Advisor Representative, custodian and model money manager are all connected through a single integrated platform.



What Transamerica ONE Means For You

The Transamerica® ONE Wealth Management Platform was developed exclusively for clients of Transamerica Financial Group Division's Investment Advisor Representatives. With Transamerica ONE, the client, Investment Advisor Representative, custodian and model money manager are all connected through a single integrated platform. It allows your financial advisor to oversee your separately managed account (SMA), generate investment proposals specific to your needs and provide performance reporting on the platform's model portfolios. Additionally, you can access your account online to see how your investments are performing.

While some SMA programs may require a minimum investment of \$100,000, the Transamerica ONE platform is available to clients with as little as \$25,000 to invest and you pay a single fee that includes the costs of trading.⁴ Plus, with the customized allocation option, you and your financial advisor determine, based on your investment objectives, whether it is better to invest in multiple model portfolios or just follow a single strategy. Best of all, most of the model portfolios have no investment minimums because the program can hold fractional shares of exchange traded securities, making diversification extremely efficient and cost effective.

Your Investment Options

The Transamerica® ONE Wealth Management Platform has diverse investment strategies developed by both institutional and boutique third-party investment managers, or model managers. These managers consistently monitor the global markets and make adjustments to their models to help ensure assets are appropriately positioned to meet your investment goals.

The platform allows your financial advisor to offer these model portfolios and customize a strategy for you in a single investment account. With just \$25,000 you have access to our proprietary model portfolios and exclusive third-party models — giving you choice and flexibility to select strategies for your goals and objectives.

The platform spans multiple investment themes, including:

- Risk Based Global Diversification
- Global Tactical Allocation
- Dynamic and Alternative Strategies
- Defensive and Low Volatility Portfolios
- Tax Advantage Strategies

Transamerica ONE Advantages

- Access to multiple institutional and boutique model managers through one investment program
- Customized Allocations - The ability to invest across multiple model portfolios with low minimums
- Multiple investment strategies in a single separately managed account customized for you
- Consolidated statement for all your investments
- Online access to your accounts
- No transaction charges⁴



Transamerica ONE At A Glance

Trading Costs ⁴	No
Access to Multiple Model Managers	Yes
Active Management by Expert Money Management Firms	Yes
Fractional Share Trading/Cost Effective Diversification	Yes
Low Investment Requirement	Yes (only \$25,000)
Exclusive Proprietary Program	Yes
Multiple Model Portfolios in a Single Account	Yes
Online Statements and Tax Reports	Yes

Is the Transamerica[®] ONE Wealth Management Platform the Solution For You?

The Transamerica[®] ONE Wealth Management Platform offers access to unbiased, professional money managers. Drawing on their expertise, clients have more time to focus on what is more important — living life.

Transamerica Financial Advisors, Inc., Transamerica Financial Group Division Investment Advisor Representatives are committed to helping people from all walks of life have better tomorrows through the quality, professional products and services that our organization offers. Our clients are the center of our business, and our representatives' responsibility is to serve their clients with the knowledge, expertise and guidance that they deserve, and is expected from Transamerica.

TFA has more than 25 years experience in the industry as a full-service, fully licensed, independent broker-dealer and registered investment advisor. The company reviews and updates its product offerings and technology to enhance the services and products we offer to our clients and representatives. Currently, TFA has approximately 5,000 registered representatives servicing clients through 1,300 branch offices nationwide.

For more information about Transamerica Financial Advisors, Inc., Transamerica Financial Group Division and the Transamerica[®] ONE Wealth Management Platform, please visit TFAconnect.com.

Our clients are the center
of our business.



1 "National Vital Statistics Reports;" Volume 61, Number 4; Sherry L. Murphy, B.S.; Jiaquan Xu, M.D.; and Kenneth D. Kochanek, M.A.; Division of Vital Statistics; Centers for Disease Control and Prevention; May 8, 2013.

2 "The 2012 Retirement Confidence Survey: Job Insecurity, Debt Weigh on Retirement Confidence, Savings;" Ruth Helman, Mathew Greenwald & Associates, and Craig Copeland and Jack VanDerhei, Employee Benefits Research Institute; March 2012.

3 2012 OASDI Trustees Report, officially called "The 2012 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds."

4 Foliorn Investments, Inc., the custodian, may charge additional fees for certain brokerage-related services. Please refer to their pricing schedule for details.



Securities and Investment Advisory Services offered through Transamerica Financial Advisors, Inc. (TFA), Transamerica Financial Group Division - Member FINRA, SIPC, and Registered Investment Advisor. Non-Securities products and services are not offered through TFA.

Headquarters: 570 Carillon Parkway, St. Petersburg, FL 33716.
Phone: 800.322.7161

©2014 Transamerica Financial Advisors, Inc.
TFG2705/6.14