



TRANSAMERICA[®] ONE

WEALTH MANAGEMENT PLATFORM

For Use By Investment Advisor Representatives Only



TRANSAMERICA[®]
FINANCIAL ADVISORS, INC.

A person wearing a red puffer jacket, blue jeans, and brown boots is sitting on a folding chair on a grassy bank. They are holding a fishing rod that extends across the frame. The background shows a calm lake reflecting the golden light of a sunset, with trees and hills in the distance. The overall mood is peaceful and contemplative.

**"IT'S TIME FOR
A NEW WAY OF
PREPARING FOR
YOUR FUTURE."**

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PLAN FOR YOUR FUTURE

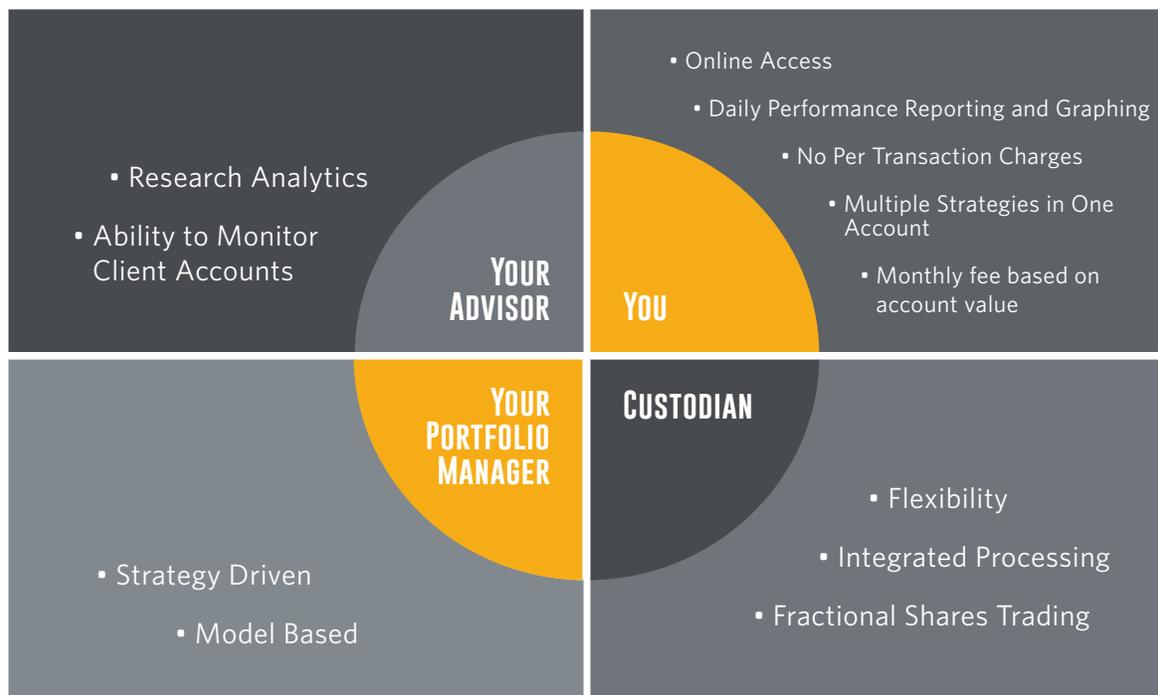
It's time to prepare for your financial future. Any changes in the economy, how you invest¹ for retirement — 401(k)s instead of pensions — and other major events in life all have an impact on your future. Here are some hard facts that many people are now facing:

- People are living longer. Life expectancy at birth increased from 73.8 years to 79.1 years between 1980 and 2014 for men and women.²
- A large portion of Americans, 46%, project they will not be financially comfortable when they retire.³
- Retirement age is getting further away. In 1995, 14 percent of workers said they planned to work past age 65. That number jumped to 39 percent in 2017.⁴
- Social Security was not intended to be a singular source of retirement income.

With challenging obstacles and issues to finding ways to put your money to work for you, there needs to be a strategy 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, 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 other institutional and boutique model portfolio managers. With Transamerica ONE, your money can work for you.



¹ Investments are subject to market risk, including the loss of principal.

² "Life Expectancy Differs by 20 Years Between Some US Counties," Susan Scutti, CNN.com, May 9, 2017

³ "Update: Americans' Concerns About Retirement Persist," Gallup, May 9, 2018

⁴ "Most U.S. Employed Adults Plan to Work Past Retirement Age," Gallop Poll, May 2017



WHAT TRANSAMERICA ONE MEANS FOR YOU

With Transamerica ONE, you, your Investment Advisor Representative, your custodian and your model portfolio 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 monitor the performance of your account. Additionally, you can access your account online to see how your investments are performing.

While some SMA platforms may require a minimum investment of \$100,000, the Transamerica ONE platform is available to you with a \$25,000 investment and you pay a monthly fee based on the value of your account that includes the costs of trading.⁵ Plus, the customized allocation option determined by you and your financial advisor, based on your investment objectives, will help you decide whether it is better to invest in multiple portfolios or just follow a single strategy. It is also important to know, most of the model portfolios have no investment minimums because the platform can hold fractional shares of exchange traded securities, making diversification⁶ efficient and cost effective.

YOUR INVESTMENT OPTIONS

The Transamerica ONE platform has diverse investment strategies developed by both institutional and boutique third-party model portfolio managers. These managers consistently monitor the global markets and make adjustments to their models to help ensure that the strategy is appropriately executed.

The platform allows your financial advisor to offer these model portfolios and customize a strategy for you in a single investment account. With \$25,000 you have access to both our proprietary model portfolios and third-party models — giving you choices and the flexibility to select strategies that match 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 Advantaged Strategies

⁵ FOLIO*fn* Investments, Inc., the custodian, may charge additional fees for certain brokerage-related services. Please refer to their pricing schedule, at folioinvesting.com, for details.

⁶ Diversification does not guarantee a profit or protect against a loss.



TRANSAMERICA ONE OFFERS:

- Access to multiple institutional and boutique model managers through one investment platform
- Customized Allocations - The ability to invest across multiple model portfolios with low minimum investment levels
- Multiple investment strategies in a single separately managed account customized for you
- Online access to your accounts
- No per transaction charges⁵
- One monthly fee based on the value in your account



With Transamerica ONE, you, your Investment Advisor Representative, custodian and model portfolio manager are all connected through a single integrated platform.

TRANSAMERICA® ONE

AT A GLANCE

IS THE TRANSAMERICA® ONE WEALTH MANAGEMENT PLATFORM FOR YOU?

Transamerica® ONE accounts are investment advisory accounts. When determining whether an advisory or brokerage account may be right for you, consider the differences between the accounts in terms of the level of trading activity, costs and fees, and services provided. While advisory accounts do not charge commission for each transaction, there is an advisory fee charged as a percentage of the total value of assets in the advisory account.

Transamerica ONE offers access to unbiased, professional money managers. Drawing on their knowledge and experience, you have more time to focus on what is more important — living life.

TFA Investment Advisor Representatives are committed to helping people from all walks of life pursue better financial futures through the quality, professional products and services that TFA offers. Our clients are the center of our business, and our representatives' responsibility is to serve their clients with the knowledge, experience and guidance that they deserve and is expected from Transamerica.

TFA has more than 30 years experience in the industry as a fully licensed, independent broker-dealer and more than 25 years as a fully licensed 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 more than 1,400 investment advisor representatives servicing clients through more than 375 branch offices nationwide.⁷

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

For a complete description of all fees, costs and expenses please refer to Form ADV Part 2A Appendix 1. Investor accounts are subject to market risk and a client may experience loss of principal.

With Transamerica ONE you have choice and flexibility to select strategies that match your goals and objectives.

7 Combined number of dual BD/IA FINRA Registered Individuals and IA Only Registered Individuals. Total number of open FINRA Branches is 379. Per FINRA website, December 2018.



- NO** Transaction Fee⁸
- YES** Asset Based Advisory Fee
- YES** Access to Multiple Model Managers
- YES** Active Management by Experienced Money Management Firms
- YES** Fractional Share Trading and Diversification
- YES** Minimum Initial Investment (\$25,000)
- YES** Exclusive Proprietary Platform
- YES** Multiple Model Portfolios in a Single Account
- YES** Online Statements and Tax Reports

⁸ FOLIOfn Investments, Inc., the custodian, may charge additional fees for certain brokerage-related services. Please refer to their pricing schedule, at folioinvesting.com, for details.

The custodian for Transamerica ONE accounts is FOLIO*fn* Investments, Inc., a registered broker dealer, member FINRA and SIPC. TFA and FOLIO*fn* are not affiliated companies.

Securities and Investment Advisory Services offered through Transamerica Financial Advisors, Inc. (TFA), Member [FINRA](#), [SIPC](#) and Registered Investment Advisor.

TFA Headquarters: 570 Carillon Parkway, St. Petersburg, FL 33716.
Phone: 770.248.3271

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