New York Life Insurance Company Guaranteed Interest Account

Investment Style:
Stable Value

Investment Objective:
To provide competitive yields and limited volatility with a guarantee of principal and accumulated interest.

Investment Strategy:
Invests in a broadly diversified fixed income portfolio within New York Life's general account which is invested primarily in a conservative array of securities and cash-equivalent investments in accordance with the investment restrictions of New York Insurance Law.

Advisor:
New York Life Investment Management LLC
Fixed Income Investors Group

Expense Charge:
0.10%

Inception Date:
7/1/2009

Fund Restrictions:
Participants cannot transfer their New York Life Insurance Company Guaranteed Interest Account balances to competing fixed income funds, such as money market funds, short-term bond funds, or brokerage windows. Balances transferred from the New York Life Insurance Company Guaranteed Interest Account to non-competing funds cannot be transferred to competing fixed income funds for 90 days, but may be transferred back to the New York Life Insurance Company Guaranteed Interest Account at any time.

This information is being provided as a service by Transamerica Retirement Solutions to plans whose participants may invest in the fund. The information contained herein has been provided by New York Life Insurance Company. Transamerica Retirement Solutions is not responsible for any damages or losses arising from any use of this information.

Fund Description

The New York Life Guaranteed Interest Account (GIA) is a stable value product that guarantees the return of principal and accumulated interest. The GIA contract seeks to provide participants with competitive crediting rates and limited volatility consistent with the preservation of capital.

New York Life Insurance Company issues the Guaranteed Interest Account (GIA) group annuity contract and provides the guarantees of principal and accumulated interest. New York Life has been a leading provider of stable value products for over 30 years. New York Life Insurance Company is a mutual life insurance company that was founded in 1845.

Participants have daily liquidity at full book value for all participant-initiated events such as terminations, transfers to noncompeting funds, loans, and retirement. Participants also have the option to annuitize their GIA balance based on annuity purchase rates guaranteed in the GIA contract.

Interest Rates

The crediting rate will be reset on 1/1 and 7/1 and guaranteed for a six-month period. The minimum guaranteed rate of interest for the GIA contract is subject to change every six months, but will always fall within a range between 1.00% and 3.00%. For the latest credited rate information, please log into your account at my.trsretire.com.

Stable value investments seek capital preservation, but they do carry potential risks. Stable value investments may be comprised of or may invest in annuity or investment contracts issued by life insurance companies, banks, and other financial institutions. Stable value investments are subject to the risk that the insurance company or other financial institution will fail to meet its commitments, and are also subject to general bond market risks, including interest rate risk and credit risk.

The product features described in this document are governed by the terms of the group annuity contract between New York Life and the Contractholder. The GIA is a group annuity contract and not a mutual fund or a collective trust. New York Life Insurance Company provides the guarantee of principal and interest. This option is not guaranteed by the FDIC or the federal government. Past performance is not an indication of future results under the contract.

Metropolitan West Total Return Bd Plan

Investment Style:
Intermediate-term Bond

Investment Objective:
Corporate Bond - General

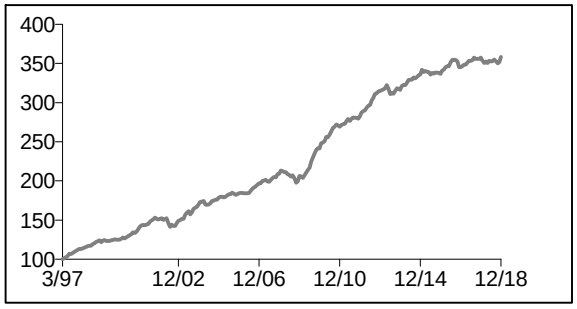
Investment Strategy:
The investment seeks to maximize long-term total return. The fund pursues its objective by investing, under normal circumstances, at least 80% of its net assets in investment grade fixed income securities or unrated securities that are determined by the Adviser to be of similar quality. Up to 20% of the fund's net assets may be invested in securities rated below investment grade. The fund also invests at least 80% of its net assets plus borrowings for investment purposes in fixed income securities it regards as bonds.

Fund Family:
Metropolitan West Funds

Inception Date:
3/31/1997

Ticker Symbol:
MWTSX

Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	1.49
YTD	0.29
1 Yr	0.29
3 Yrs	2.10
5 Yrs	2.52
10 Yrs	5.69

Gross Expense Ratio: 0.37%
Net Expense Ratio*: 0.37%

The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Call toll-free at 800-241-4671 to obtain performance data current to the most recent month-end. Returns less than one year are cumulative. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.

The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal.
The information contained herein provides only a summary and will likely not contain all investment strategies, risk disclosures and other important information relevant to the fund. Please refer to the fund's summary prospectus (if available) or prospectus for more complete information about the fund.

**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Ten Holdings as of 09/30/2018

United States Treasury Notes 2.88%	4.2%
United States Treasury Notes 2.75%	3.3%
United States Treasury Bonds 3%	3.2%
United States Treasury Notes 2.88%	2.8%
United States Treasury Bonds 3.12%	1.9%
United States Treasury Notes 2.62%	1.4%
Federal Home Loan Mortgage Corporation 3.5%	1.1%
United States Treasury Bonds 3%	1.0%
Federal Home Loan Mortgage Corporation 3.5%	0.9%
Federal Home Loan Mortgage Corporation 3.5%	0.8%

Portfolio Profile as of 09/30/2018

Turnover Ratio (%)	291.00
Duration (years)	6.09

Duration *is a measure of a bond portfolio's sensitivity to changes in interest rates.*

Credit Quality[1] as of 09/30/2018

AAA	57.8
AA	5.8
A	15.2
BBB	15.1
BB	2.2
B	0.6
Below B	3.3
Not Rated	0.0

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[1]***Credit quality*** *ratings on fund securities are from three Nationally Recognized Statistical Rating Organizations ("NRSROs"), Standard & Poor's, Moody's & Fitch. Ratings are converted to the equivalent S&P rating for purposes of the chart. Morningstar compiles the credit quality information based on information provided from fund companies. Fund companies are instructed to use the median rating for securities rated by all three NRSROs. Fund companies are instructed to use the lower rating when only two NRSROs rate a security.*

For more information on any registered fund, please call 800-755-5801 for a free summary prospectus (if available) and/or prospectus. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest. This fund is offered and distributed by the fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements, such as Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. Transamerica Retirement Solutions is an affiliate of TISC.

Fidelity US Bond Index

Investment Style:
Intermediate-term Bond

Investment Objective:
Multisector Bond

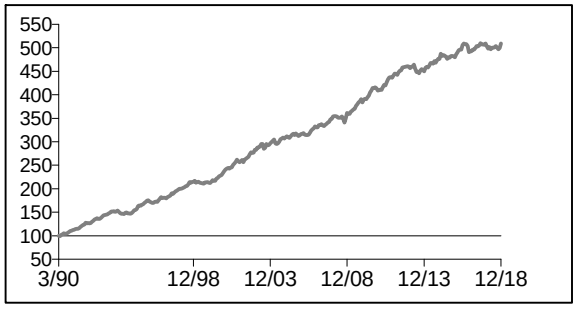
Investment Strategy:
The investment seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Bloomberg Barclays U.S. Aggregate Bond Index. The fund normally invests at least 80% of the fund's assets in bonds included in the Bloomberg Barclays U.S. Aggregate Bond Index. Its manager uses statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Bloomberg Barclays U.S. Aggregate Bond Index using a smaller number of securities. The fund invests in Fidelity's central funds.

Fund Family:
Fidelity Investments

Inception Date:
9/24/2009

Ticker Symbol:
FXNAX

Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	1.70
YTD	0.01
1 Yr	0.01
3 Yrs	2.00
5 Yrs	2.51
10 Yrs	3.49

Gross Expense Ratio: 0.03%
Net Expense Ratio*: 0.03%

The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Call toll-free at 800-544-8544 to obtain performance data current to the most recent month-end. Returns less than one year are cumulative. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.

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**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Ten Holdings as of 11/30/2018

Ginnie Mae 3.5% 30 Year	3.1%
Fannie Mae 3.5% 30 Year	3.1%
Fannie Mae 4% 30 Year	2.6%
Fannie Mae 3% 30 Year	2.3%
Freddie Mac 3.5% 30 Year	2.2%
Ginnie Mae 3% 30 Year	2.0%
Ginnie Mae 4% 30 Year	1.7%
Freddie Mac 3% 30 Year	1.7%
Freddie Mac 4% 30 Year	1.6%
United States Treasury Bonds 5%	1.3%

Portfolio Profile as of 11/30/2018

Turnover Ratio (%)	43.00
Duration (years)	5.92

Duration *is a measure of a bond portfolio's sensitivity to changes in interest rates.*

Credit Quality[1] as of 11/30/2018

AAA	74.9
AA	4.6
A	11.5
BBB	8.8
BB	0.1
B	0.0
Below B	0.0
Not Rated	0.1

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Vanguard Instl Trgt Retire Inc Instl

Investment Style:
Target-Date Retirement

Investment Objective:
Asset Allocation

Investment Strategy:
The investment seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

Fund Family:
Vanguard

Inception Date:
6/26/2015

Ticker Symbol:
VITRX

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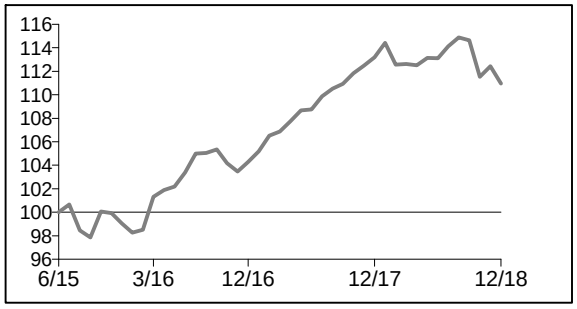
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-3.21
YTD	-1.98
1 Yr	-1.98
3 Yrs	3.85
Since Inception	3.02

Gross Expense Ratio: 0.09%
Net Expense Ratio*: 0.09%

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Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.
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**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Five Holdings as of 11/30/2018

Vanguard Total Bond Market II Idx Inv	37.3%
Vanguard Total Stock Market Idx I	18.2%
Vanguard Shrt-Term Infl-Prot Sec Idx Adm	16.8%
Vanguard Total Intl Bd Idx Admiralâ?¢	15.9%
Vanguard Total Intl Stock Index Inv	11.9%

Equity Profile as of 11/30/2018

Portfolio Price/Earnings Ratio	15.70
Average Market Cap. (mil.)	39891.30

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

Portfolio Profile as of 11/30/2018

Net Assets $MM	5568.00
Cash (%)	1.44
US Stocks (%)	18.05
Bonds (%)	68.86
Non-US Stocks (%)	11.42
Other (%)	0.24
Turnover Ratio (%)	13.00

Fixed Income Profile as of 11/30/2018

Duration (years)	5.70

Duration *is a measure of a bond portfolio's sensitivity to changes in interest rates.*

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Vanguard Instl Trgt Retire 2015 Instl

Investment Style:
Target-Date 2015

Investment Objective:
Asset Allocation

Investment Strategy:
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2015 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Family:
Vanguard

Inception Date:
6/26/2015

Ticker Symbol:
VITVX

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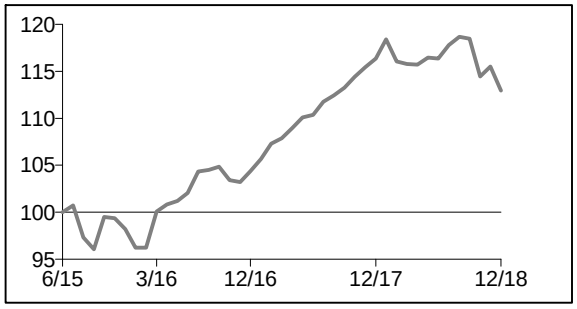
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-4.64
YTD	-2.91
1 Yr	-2.91
3 Yrs	4.78
Since Inception	3.54

Gross Expense Ratio: 0.09%
Net Expense Ratio*: 0.09%

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Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.
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**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Five Holdings as of 11/30/2018

Vanguard Total Bond Market II Idx Inv	33.3%
Vanguard Total Stock Market Idx I	24.2%
Vanguard Total Intl Stock Index Inv	15.9%
Vanguard Total Intl Bd Idx Admiralâ?¢	14.3%
Vanguard Shrt-Term Infl-Prot Sec Idx Adm	12.4%

Equity Profile as of 11/30/2018

Portfolio Price/Earnings Ratio	15.70
Average Market Cap. (mil.)	39882.80

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

Portfolio Profile as of 11/30/2018

Net Assets $MM	7872.00
Cash (%)	1.45
US Stocks (%)	24.05
Bonds (%)	59.02
Non-US Stocks (%)	15.24
Other (%)	0.24
Turnover Ratio (%)	15.00

Fixed Income Profile as of 11/30/2018

Duration (years)	5.84

Duration *is a measure of a bond portfolio's sensitivity to changes in interest rates.*

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Vanguard Instl Trgt Retire 2020 Instl

Investment Style:
Target-Date 2020

Investment Objective:
Asset Allocation

Investment Strategy:
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Family:
Vanguard

Inception Date:
6/26/2015

Ticker Symbol:
VITWX

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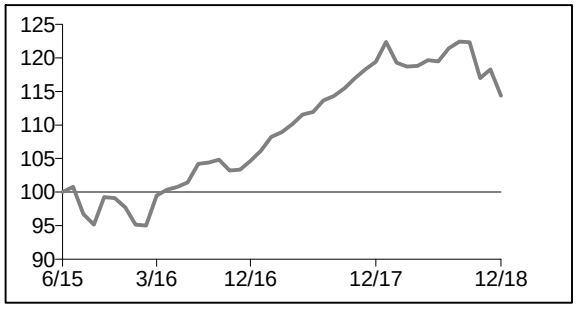
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-6.49
YTD	-4.21
1 Yr	-4.21
3 Yrs	5.38
Since Inception	3.91

Gross Expense Ratio: 0.09%
Net Expense Ratio*: 0.09%

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Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.
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**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Five Holdings as of 11/30/2018

Vanguard Total Stock Market Idx I	32.1%
Vanguard Total Bond Market II Idx Inv	29.0%
Vanguard Total Intl Stock Index Inv	21.0%
Vanguard Total Intl Bd Idx Admiralâ?¢	12.4%
Vanguard Shrt-Term Infl-Prot Sec Idx Adm	5.6%

Equity Profile as of 11/30/2018

Portfolio Price/Earnings Ratio	15.70
Average Market Cap. (mil.)	39871.08

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

Portfolio Profile as of 11/30/2018

Net Assets $MM	20892.00
Cash (%)	1.40
US Stocks (%)	31.84
Bonds (%)	46.31
Non-US Stocks (%)	20.19
Other (%)	0.26
Turnover Ratio (%)	8.00

Fixed Income Profile as of 11/30/2018

Duration (years)	6.18

Duration *is a measure of a bond portfolio's sensitivity to changes in interest rates.*

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Vanguard Instl Trgt Retire 2025 Instl

Investment Style:
Target-Date 2025

Investment Objective:
Asset Allocation

Investment Strategy:
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Family:
Vanguard

Inception Date:
6/26/2015

Ticker Symbol:
VRIVX

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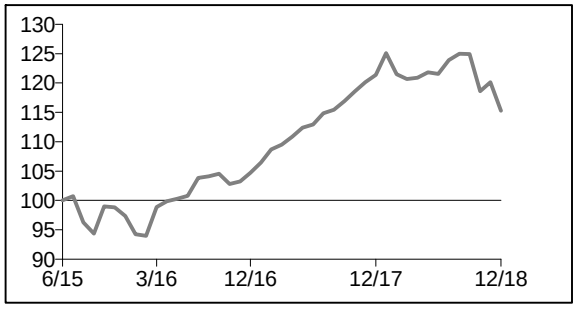
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-7.73
YTD	-5.02
1 Yr	-5.02
3 Yrs	5.80
Since Inception	4.15

Gross Expense Ratio: 0.09%
Net Expense Ratio*: 0.09%

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**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Five Holdings as of 11/30/2018

Vanguard Total Stock Market Idx I	37.7%
Vanguard Total Bond Market II Idx Inv	26.4%
Vanguard Total Intl Stock Index Inv	24.6%
Vanguard Total Intl Bd Idx Admiralâ?¢	11.3%

Equity Profile as of 11/30/2018

Portfolio Price/Earnings Ratio	15.70
Average Market Cap. (mil.)	39928.88

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

Portfolio Profile as of 11/30/2018

Net Assets $MM	26713.00
Cash (%)	1.36
US Stocks (%)	37.48
Bonds (%)	37.25
Non-US Stocks (%)	23.63
Other (%)	0.27
Turnover Ratio (%)	9.00

Fixed Income Profile as of 11/30/2018

Duration (years)	6.64

Duration *is a measure of a bond portfolio's sensitivity to changes in interest rates.*

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Vanguard Instl Trgt Retire 2030 Instl

Investment Style:
Target-Date 2030

Investment Objective:
Asset Allocation

Investment Strategy:
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Family:
Vanguard

Inception Date:
6/26/2015

Ticker Symbol:
VTTWX

If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

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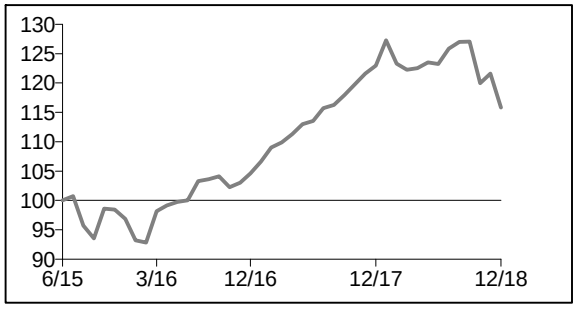
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-8.85
YTD	-5.82
1 Yr	-5.82
3 Yrs	6.13
Since Inception	4.28

Gross Expense Ratio: 0.09%
Net Expense Ratio*: 0.09%

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**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Five Holdings as of 11/30/2018

Vanguard Total Stock Market Idx I	42.3%
Vanguard Total Intl Stock Index Inv	27.5%
Vanguard Total Bond Market II Idx Inv	21.2%
Vanguard Total Intl Bd Idx Admiralâ?¢	9.1%

Equity Profile as of 11/30/2018

Portfolio Price/Earnings Ratio	15.70
Average Market Cap. (mil.)	39924.94

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

Portfolio Profile as of 11/30/2018

Net Assets $MM	24613.00
Cash (%)	1.42
US Stocks (%)	41.97
Bonds (%)	29.87
Non-US Stocks (%)	26.47
Other (%)	0.26
Turnover Ratio (%)	7.00

Fixed Income Profile as of 11/30/2018

Duration (years)	6.64

Duration *is a measure of a bond portfolio's sensitivity to changes in interest rates.*

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Vanguard Instl Trgt Retire 2035 Instl

Investment Style:
Target-Date 2035

Investment Objective:
Asset Allocation

Investment Strategy:
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Family:
Vanguard

Inception Date:
6/26/2015

Ticker Symbol:
VITFX

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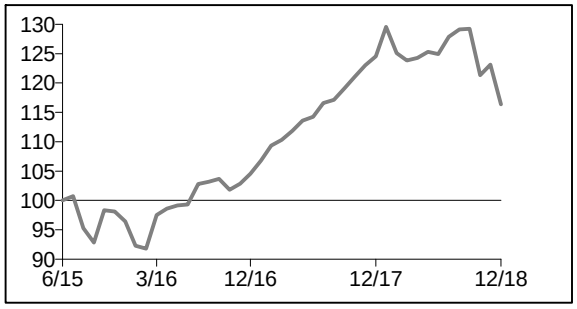
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-9.95
YTD	-6.56
1 Yr	-6.56
3 Yrs	6.46
Since Inception	4.43

Gross Expense Ratio: 0.09%
Net Expense Ratio*: 0.09%

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Top Five Holdings as of 11/30/2018

Vanguard Total Stock Market Idx I	46.8%
Vanguard Total Intl Stock Index Inv	30.5%
Vanguard Total Bond Market II Idx Inv	16.0%
Vanguard Total Intl Bd Idx Admiralâ?¢	6.8%

Equity Profile as of 11/30/2018

Portfolio Price/Earnings Ratio	15.70
Average Market Cap. (mil.)	39922.04

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

Portfolio Profile as of 11/30/2018

Net Assets $MM	22302.00
Cash (%)	1.47
US Stocks (%)	46.45
Bonds (%)	22.52
Non-US Stocks (%)	29.30
Other (%)	0.26
Turnover Ratio (%)	8.00

Fixed Income Profile as of 11/30/2018

Duration (years)	6.64

Duration *is a measure of a bond portfolio's sensitivity to changes in interest rates.*

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Vanguard Instl Trgt Retire 2040 Instl

Investment Style:
Target-Date 2040

Investment Objective:
Asset Allocation

Investment Strategy:
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Family:
Vanguard

Inception Date:
6/26/2015

Ticker Symbol:
VIRSX

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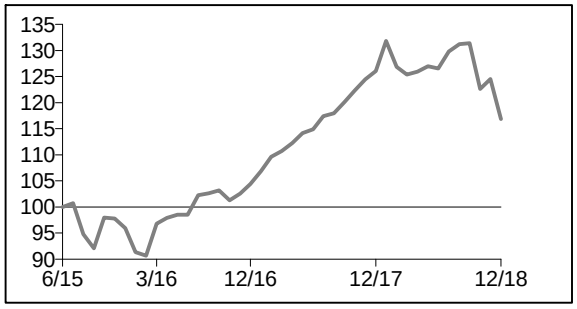
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-11.04
YTD	-7.31
1 Yr	-7.31
3 Yrs	6.78
Since Inception	4.55

Gross Expense Ratio: 0.09%
Net Expense Ratio*: 0.09%

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**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Five Holdings as of 11/30/2018

Vanguard Total Stock Market Idx I	51.3%
Vanguard Total Intl Stock Index Inv	33.4%
Vanguard Total Bond Market II Idx Inv	10.7%
Vanguard Total Intl Bd Idx Admiralâ?¢	4.6%

Equity Profile as of 11/30/2018

Portfolio Price/Earnings Ratio	15.71
Average Market Cap. (mil.)	39933.14

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

Portfolio Profile as of 11/30/2018

Net Assets $MM	19332.00
Cash (%)	1.52
US Stocks (%)	50.96
Bonds (%)	15.15
Non-US Stocks (%)	32.11
Other (%)	0.26
Turnover Ratio (%)	7.00

Fixed Income Profile as of 11/30/2018

Duration (years)	6.64

Duration *is a measure of a bond portfolio's sensitivity to changes in interest rates.*

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Vanguard Instl Trgt Retire 2045 Instl

Investment Style:
Target-Date 2045

Investment Objective:
Asset Allocation

Investment Strategy:
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Family:
Vanguard

Inception Date:
6/26/2015

Ticker Symbol:
VITLX

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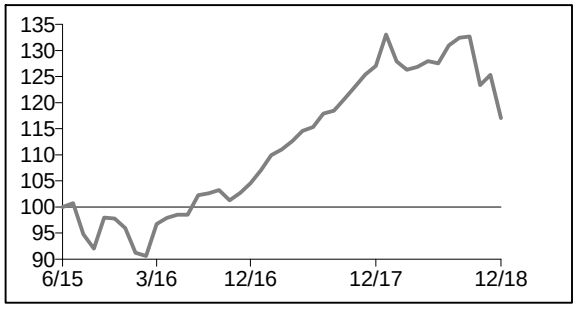
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-11.80
YTD	-7.87
1 Yr	-7.87
3 Yrs	6.83
Since Inception	4.59

Gross Expense Ratio: 0.09%
Net Expense Ratio*: 0.09%

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Top Five Holdings as of 11/30/2018

Vanguard Total Stock Market Idx I	54.4%
Vanguard Total Intl Stock Index Inv	35.5%
Vanguard Total Bond Market II Idx Inv	7.1%
Vanguard Total Intl Bd Idx Admiralâ?¢	3.0%

Equity Profile as of 11/30/2018

Portfolio Price/Earnings Ratio	15.70
Average Market Cap. (mil.)	39919.02

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

Portfolio Profile as of 11/30/2018

Net Assets $MM	16107.00
Cash (%)	1.56
US Stocks (%)	54.04
Bonds (%)	10.03
Non-US Stocks (%)	34.11
Other (%)	0.26
Turnover Ratio (%)	6.00

Fixed Income Profile as of 11/30/2018

Duration (years)	6.64

Duration *is a measure of a bond portfolio's sensitivity to changes in interest rates.*

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Vanguard Instl Trgt Retire 2050 Instl

Investment Style:
Target-Date 2050

Investment Objective:
Asset Allocation

Investment Strategy:
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Family:
Vanguard

Inception Date:
6/26/2015

Ticker Symbol:
VTRLX

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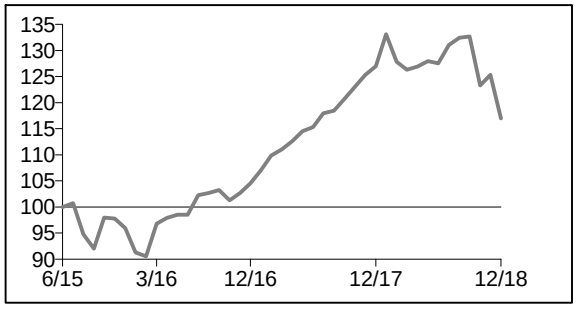
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-11.79
YTD	-7.87
1 Yr	-7.87
3 Yrs	6.83
Since Inception	4.59

Gross Expense Ratio: 0.09%
Net Expense Ratio*: 0.09%

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Top Five Holdings as of 11/30/2018

Vanguard Total Stock Market Idx I	54.5%
Vanguard Total Intl Stock Index Inv	35.5%
Vanguard Total Bond Market II Idx Inv	7.0%
Vanguard Total Intl Bd Idx Admiralâ?¢	3.0%

Equity Profile as of 11/30/2018

Portfolio Price/Earnings Ratio	15.71
Average Market Cap. (mil.)	39945.26

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

Portfolio Profile as of 11/30/2018

Net Assets $MM	11623.00
Cash (%)	1.56
US Stocks (%)	54.16
Bonds (%)	9.93
Non-US Stocks (%)	34.09
Other (%)	0.26
Turnover Ratio (%)	5.00

Fixed Income Profile as of 11/30/2018

Duration (years)	6.64

Duration *is a measure of a bond portfolio's sensitivity to changes in interest rates.*

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Vanguard Instl Trgt Retire 2055 Instl

Investment Style:
Target-Date 2055

Investment Objective:
Asset Allocation

Investment Strategy:
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Family:
Vanguard

Inception Date:
6/26/2015

Ticker Symbol:
VIVLX

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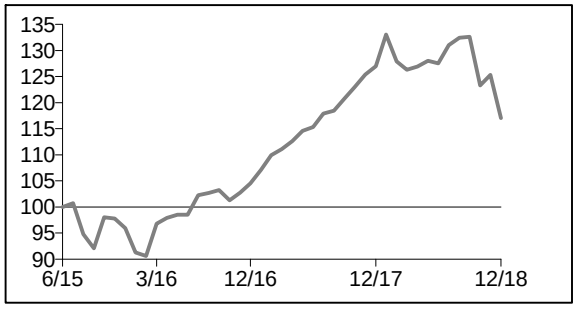
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-11.76
YTD	-7.84
1 Yr	-7.84
3 Yrs	6.84
Since Inception	4.60

Gross Expense Ratio: 0.09%
Net Expense Ratio*: 0.09%

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Top Five Holdings as of 11/30/2018

Vanguard Total Stock Market Idx I	54.5%
Vanguard Total Intl Stock Index Inv	35.5%
Vanguard Total Bond Market II Idx Inv	7.1%
Vanguard Total Intl Bd Idx Admiralâ?¢	3.0%

Equity Profile as of 11/30/2018

Portfolio Price/Earnings Ratio	15.70
Average Market Cap. (mil.)	39925.14

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

Portfolio Profile as of 11/30/2018

Net Assets $MM	5293.00
Cash (%)	1.56
US Stocks (%)	54.09
Bonds (%)	9.98
Non-US Stocks (%)	34.11
Other (%)	0.26
Turnover Ratio (%)	5.00

Fixed Income Profile as of 11/30/2018

Duration (years)	6.63

Duration *is a measure of a bond portfolio's sensitivity to changes in interest rates.*

For more information on any registered fund, please call 800-755-5801 for a free summary prospectus (if available) and/or prospectus. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest. This fund is offered and distributed by the fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements, such as Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. Transamerica Retirement Solutions is an affiliate of TISC.

Vanguard Instl Trgt Retire 2060 Instl

Investment Style:
Target-Date 2060+

Investment Objective:
Asset Allocation

Investment Strategy:
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Family:
Vanguard

Inception Date:
6/26/2015

Ticker Symbol:
VILVX

If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

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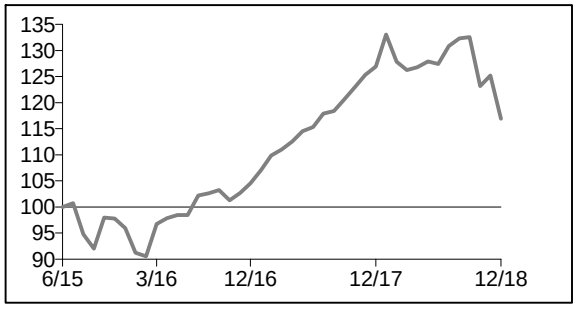
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-11.80
YTD	-7.88
1 Yr	-7.88
3 Yrs	6.81
Since Inception	4.57

Gross Expense Ratio: 0.09%
Net Expense Ratio*: 0.09%

The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Call toll-free at 800-662-7447 to obtain performance data current to the most recent month-end. Returns less than one year are cumulative. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.

Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.
The information contained herein provides only a summary and will likely not contain all investment strategies, risk disclosures and other important information relevant to the fund. Please refer to the fund's summary prospectus (if available) or prospectus for more complete information about the fund.

**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Five Holdings as of 11/30/2018

Vanguard Total Stock Market Idx I	54.6%
Vanguard Total Intl Stock Index Inv	35.4%
Vanguard Total Bond Market II Idx Inv	7.0%
Vanguard Total Intl Bd Idx Admiralâ?¢	3.0%

Equity Profile as of 11/30/2018

Portfolio Price/Earnings Ratio	15.71
Average Market Cap. (mil.)	39962.02

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

Portfolio Profile as of 11/30/2018

Net Assets $MM	1523.00
Cash (%)	1.56
US Stocks (%)	54.21
Bonds (%)	9.92
Non-US Stocks (%)	34.06
Other (%)	0.26
Turnover Ratio (%)	5.00

Fixed Income Profile as of 11/30/2018

Duration (years)	6.64

Duration *is a measure of a bond portfolio's sensitivity to changes in interest rates.*

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Vanguard Instl Trgt Retire 2065 Instl

Investment Style:
Target-Date 2060+

Investment Objective:
Asset Allocation

Investment Strategy:
The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Family:
Vanguard

Inception Date:
7/12/2017

Ticker Symbol:
VSXFX

If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

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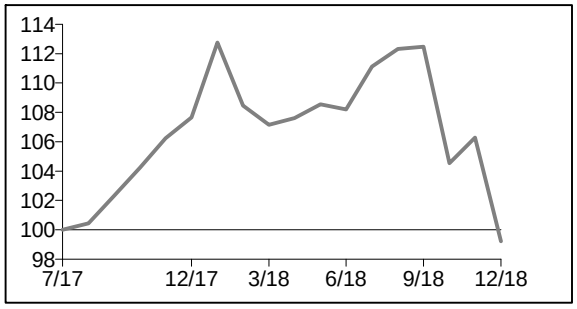
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-11.78
YTD	-7.84
1 Yr	-7.84
Since Inception	-0.55

Gross Expense Ratio: 0.09%
Net Expense Ratio*: 0.09%

The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Call toll-free at 800-662-7447 to obtain performance data current to the most recent month-end. Returns less than one year are cumulative. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.

Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.
The information contained herein provides only a summary and will likely not contain all investment strategies, risk disclosures and other important information relevant to the fund. Please refer to the fund's summary prospectus (if available) or prospectus for more complete information about the fund.

**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Five Holdings as of 09/30/2018

Vanguard Total Stock Mkt Idx Instl Pls	54.0%
Vanguard Total Intl Stock Idx InstlPls	35.6%
Vanguard Total Bond Market II Idx I	7.0%
Vanguard Total Intl Bd Idx Institutional	3.0%

Equity Profile as of 09/30/2018

Portfolio Price/Earnings Ratio	17.31
Average Market Cap. (mil.)	41988.61

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

Portfolio Profile as of 09/30/2018

Net Assets $MM	114.00
Cash (%)	2.02
US Stocks (%)	53.73
Bonds (%)	9.68
Non-US Stocks (%)	34.09
Other (%)	0.48
Turnover Ratio (%)	28.00

Fixed Income Profile as of 09/30/2018

Duration (years)	6.63

Duration *is a measure of a bond portfolio's sensitivity to changes in interest rates.*

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Vanguard Equity-Income Adm

Investment Style:
Large Value

Investment Objective:
Equity-Income

Investment Strategy:
The investment seeks to provide an above-average level of current income and reasonable long-term capital appreciation. The fund invests mainly in common stocks of mid-size and large companies whose stocks typically pay above-average levels of dividend income and are, in the opinion of the purchasing advisor, undervalued relative to similar stocks. In addition, the advisors generally look for companies that they believe are committed to paying dividends consistently. Under normal circumstances, it will invest at least 80% of its assets in equity securities. The fund uses multiple investment advisors.

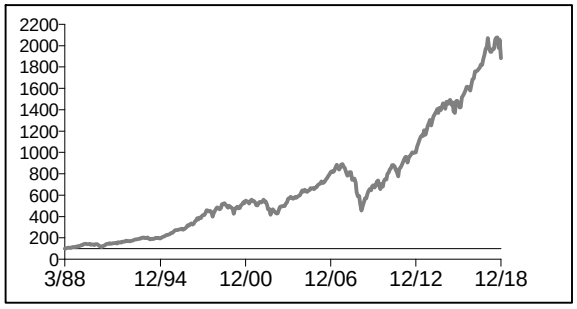
Fund Family:
Vanguard

Inception Date:
3/21/1988

Ticker Symbol:
VEIRX

If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-9.36
YTD	-5.65
1 Yr	-5.65
3 Yrs	8.68
5 Yrs	7.60
10 Yrs	12.27

Gross Expense Ratio: 0.17%
Net Expense Ratio*: 0.17%

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Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.
The information contained herein provides only a summary and will likely not contain all investment strategies, risk disclosures and other important information relevant to the fund. Please refer to the fund's summary prospectus (if available) or prospectus for more complete information about the fund.

**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Ten Holdings as of 09/30/2018

JPMorgan Chase & Co	4.2%
Johnson & Johnson	3.3%
Verizon Communications Inc	2.8%
Chevron Corp	2.5%
Cisco Systems Inc	2.5%
Intel Corp	2.3%
Pfizer Inc	2.3%
Exxon Mobil Corp	2.1%
Eli Lilly and Co	2.0%
Merck & Co Inc	1.9%

Sector Diversification (%) as of 09/30/2018

Basic Materials	3.7
Communication Services	5.8
Consumer Cyclical	4.3
Consumer Defensive	12.9
Healthcare	15.6
Industrials	11.2
Real Estate	0.9
Technology	10.0
Energy	11.6
Financial Services	16.3
Utilities	7.7

Portfolio Profile as of 09/30/2018

Net Assets $MM	25094.00
Total Number of Holdings	203.00
Turnover Ratio (%)	37.00
Portfolio Price/Earnings Ratio	16.25
Average Market Cap. (mil.)	90343.41

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

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Fidelity 500 Index

Investment Style:
Large Blend

Investment Objective:
Growth and Income

Investment Strategy:
The investment seeks to provide investment results that correspond to the total return performance of common stocks publicly traded in the United States. The fund normally invests at least 80% of assets in common stocks included in the S&P 500® Index, which broadly represents the performance of common stocks publicly traded in the United States. It lends securities to earn income.

Fund Family:
Fidelity Investments

Inception Date:
5/4/2011

Ticker Symbol:
FXAIX

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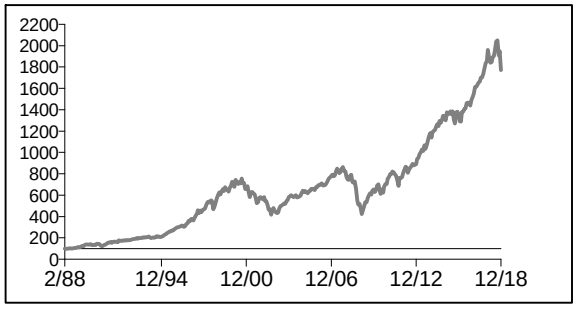
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-13.53
YTD	-4.40
1 Yr	-4.40
3 Yrs	9.25
5 Yrs	8.48
10 Yrs	13.10

Gross Expense Ratio: 0.01%
Net Expense Ratio*: 0.01%

The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Call toll-free at 800-835-5092 to obtain performance data current to the most recent month-end. Returns less than one year are cumulative. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.

Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Blend strategies are subject to both growth and value risks.

The information contained herein provides only a summary and will likely not contain all investment strategies, risk disclosures and other important information relevant to the fund. Please refer to the fund's summary prospectus (if available) or prospectus for more complete information about the fund.

**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Ten Holdings as of 11/30/2018

Microsoft Corp	3.6%
Apple Inc	3.5%
Amazon.com Inc	2.9%
Berkshire Hathaway Inc B	1.8%
Johnson & Johnson	1.7%
JPMorgan Chase & Co	1.6%
Facebook Inc A	1.4%
Alphabet Inc Class C	1.4%
Exxon Mobil Corp	1.4%
Alphabet Inc A	1.4%

Sector Diversification (%) as of 11/30/2018

Basic Materials	2.4
Communication Services	3.6
Consumer Cyclical	11.8
Consumer Defensive	7.8
Healthcare	15.3
Industrials	10.1
Real Estate	2.4
Technology	21.7
Energy	5.5
Financial Services	16.2
Utilities	3.1

Portfolio Profile as of 11/30/2018

Net Assets $MM	153362.00
Total Number of Holdings	506.00
Turnover Ratio (%)	0.03
Portfolio Price/Earnings Ratio	18.84
Average Market Cap. (mil.)	102441.09

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

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AB Large Cap Growth Z

Investment Style:
Large Growth

Investment Objective:
Growth

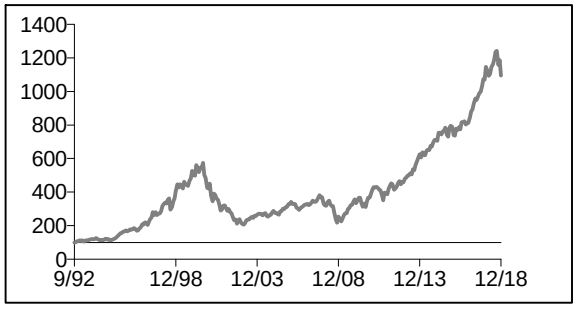
Investment Strategy:
The investment seeks long-term growth of capital. The fund invests primarily in equity securities of a limited number of large, carefully selected, high-quality U.S. companies. It invests primarily in the domestic equity securities of companies selected by the fund's Adviser for their growth potential within various market sectors. The fund emphasizes investments in large, seasoned companies. Under normal circumstances, the fund will invest at least 80% of its net assets in common stocks of large-capitalization companies. It may, at times, invest in shares of exchange-traded funds in lieu of making direct investments in securities.

Fund Family:
AllianceBernstein

Inception Date:
9/28/1992

Ticker Symbol:
APGZX

Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-11.84
YTD	2.27
1 Yr	2.27
3 Yrs	11.62
5 Yrs	11.82
10 Yrs	15.77

Gross Expense Ratio: 0.59%
Net Expense Ratio*: 0.57%

The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Call toll-free at 800-227-4618 to obtain performance data current to the most recent month-end. Returns less than one year are cumulative. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.

Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Most growth investments offer higher potential capital appreciation but usually at above-average risk. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.
The information contained herein provides only a summary and will likely not contain all investment strategies, risk disclosures and other important information relevant to the fund. Please refer to the fund's summary prospectus (if available) or prospectus for more complete information about the fund.

**The net expense ratio reflects the expense ratio of the fund after any applicable expense waivers or reimbursements. This waiver or reimbursement is contractual and is currently in effect through 10/31/2019.*

Top Ten Holdings as of 11/30/2018

Alphabet Inc Class C	7.8%
Visa Inc Class A	4.6%
Monster Beverage Corp	4.5%
Microsoft Corp	4.5%
UnitedHealth Group Inc	4.1%
The Home Depot Inc	3.8%
Nike Inc B	3.2%
Intuitive Surgical Inc	3.0%
Costco Wholesale Corp	3.0%
Facebook Inc A	3.0%

Sector Diversification (%) as of 11/30/2018

Basic Materials	2.5
Communication Services	0.0
Consumer Cyclical	15.9
Consumer Defensive	11.4
Healthcare	23.0
Industrials	6.8
Real Estate	0.0
Technology	30.6
Energy	0.0
Financial Services	9.8
Utilities	0.0

Portfolio Profile as of 11/30/2018

Net Assets $MM	1011.00
Total Number of Holdings	49.00
Turnover Ratio (%)	47.00
Portfolio Price/Earnings Ratio	30.08
Average Market Cap. (mil.)	72007.20

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

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Wells Fargo Special Mid Cap Value R6

Investment Style:
Mid-Cap Value

Investment Objective:
Growth

Investment Strategy:
The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in equity securities of medium-capitalization companies. It invests principally in equity securities of medium-capitalization companies, which the manager defines as securities of companies with market capitalizations within the range of the Russell Midcap® Index at the time of purchase.

Fund Family:
Wells Fargo Funds

Inception Date:
4/8/2005

Ticker Symbol:
WFPRX

If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

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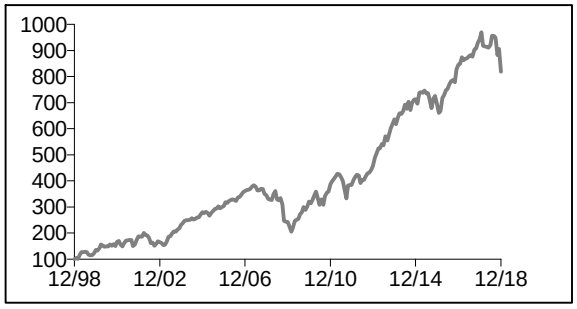
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-13.74
YTD	-13.02
1 Yr	-13.02
3 Yrs	5.60
5 Yrs	5.15
10 Yrs	12.95

Gross Expense Ratio: 0.75%
Net Expense Ratio*: 0.75%

The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Call toll-free at 800-222-8222 to obtain performance data current to the most recent month-end. Returns less than one year are cumulative. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.

Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Mid-cap stocks may be more vulnerable to market downturns and their prices could be more volatile than those of larger companies. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.
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**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Ten Holdings as of 11/30/2018

Ameren Corp	2.9%
Brown & Brown Inc	2.8%
American Electric Power Co Inc	2.6%
Molson Coors Brewing Co B	2.6%
Kansas City Southern	2.5%
Republic Services Inc Class A	2.5%
American Water Works Co Inc	2.5%
Sealed Air Corp	2.5%
Fidelity National Information Services Inc	2.4%
Jacobs Engineering Group Inc	2.4%

Sector Diversification (%) as of 11/30/2018

Basic Materials	4.9
Communication Services	0.0
Consumer Cyclical	11.9
Consumer Defensive	3.3
Healthcare	11.2
Industrials	18.2
Real Estate	6.8
Technology	8.5
Energy	7.5
Financial Services	18.2
Utilities	9.6

Portfolio Profile as of 11/30/2018

Net Assets $MM	1314.00
Total Number of Holdings	69.00
Turnover Ratio (%)	37.00
Portfolio Price/Earnings Ratio	16.53
Average Market Cap. (mil.)	12559.20

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

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Fidelity Mid Cap Index

Investment Style:
Mid-Cap Blend

Investment Objective:
Growth

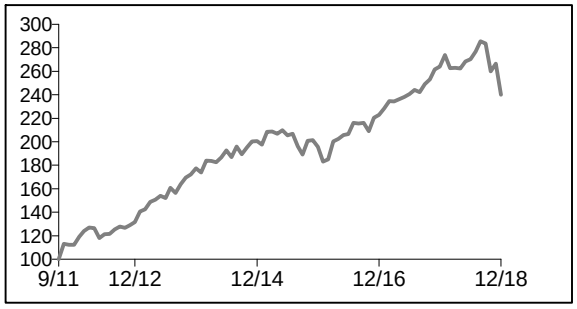
Investment Strategy:
The investment seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies. The fund invests normally at least 80% of its assets in securities included in the Russell Midcap® Index. It lends securities to earn income.

Fund Family:
Fidelity Investments

Inception Date:
9/8/2011

Ticker Symbol:
FSMDX

Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-15.32
YTD	-9.05
1 Yr	-9.05
3 Yrs	7.05
5 Yrs	6.25
Since Inception	12.85

Gross Expense Ratio: 0.03%
Net Expense Ratio*: 0.03%

The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Call toll-free at 800-544-8544 to obtain performance data current to the most recent month-end. Returns less than one year are cumulative. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.

Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Mid-cap shares may be more vulnerable to market downturns and their prices could be more volatile than those of larger companies. Blend strategies are subject to both growth and value risks.
The information contained herein provides only a summary and will likely not contain all investment strategies, risk disclosures and other important information relevant to the fund. Please refer to the fund's summary prospectus (if available) or prospectus for more complete information about the fund.

**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Ten Holdings as of 11/30/2018

Fidelity National Information Services Inc	0.5%
Edwards Lifesciences Corp	0.5%
Analog Devices Inc	0.5%
ServiceNow Inc	0.5%
Ross Stores Inc	0.5%
Fiserv Inc	0.5%
Autodesk Inc	0.4%
Red Hat Inc	0.4%
Sempra Energy	0.4%
Williams Companies Inc	0.4%

Sector Diversification (%) as of 11/30/2018

Basic Materials	4.3
Communication Services	1.0
Consumer Cyclical	14.5
Consumer Defensive	5.4
Healthcare	9.6
Industrials	15.2
Real Estate	9.3
Technology	16.7
Energy	4.5
Financial Services	13.3
Utilities	6.5

Portfolio Profile as of 11/30/2018

Net Assets $MM	6667.00
Total Number of Holdings	790.00
Turnover Ratio (%)	10.00
Portfolio Price/Earnings Ratio	17.09
Average Market Cap. (mil.)	12506.06

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

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For more information on any registered fund, please call 800-755-5801 for a free summary prospectus (if available) and/or prospectus. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest. This fund is offered and distributed by the fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements, such as Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. Transamerica Retirement Solutions is an affiliate of TISC.

Hartford MidCap R6

Investment Style:
Mid-Cap Growth

Investment Objective:
Growth

Investment Strategy:
The investment seeks long-term growth of capital. The fund invests at least 80% of its assets in common stocks of mid-capitalization companies. The sub-adviser defines mid-capitalization companies as companies with market capitalizations within the collective range of the Russell Midcap and S&P MidCap 400 Indices.

Fund Family:
Hartford Mutual Funds

Inception Date:
12/31/1997

Ticker Symbol:
HFMVX

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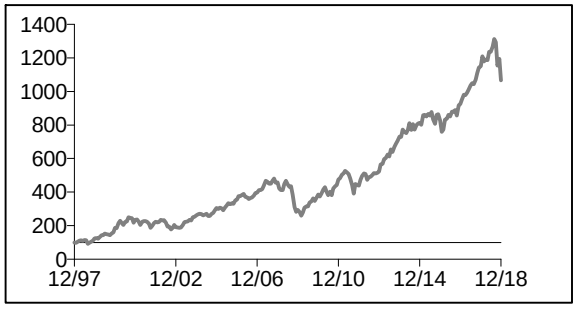
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-17.53
YTD	-7.29
1 Yr	-7.29
3 Yrs	8.87
5 Yrs	7.86
10 Yrs	13.72

Gross Expense Ratio: 0.76%
Net Expense Ratio*: 0.76%

The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Call toll-free at 888-843-7824 to obtain performance data current to the most recent month-end. Returns less than one year are cumulative. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.

Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Mid-cap stocks may be more vulnerable to market downturns and their prices could be more volatile than those of larger companies. Most growth investments offer higher potential capital appreciation but usually at above-average risk. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.

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**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Ten Holdings as of 11/30/2018

Genpact Ltd	2.4%
WEX Inc	2.1%
Lennox International Inc	2.0%
Markel Corp	1.9%
VeriSign Inc	1.9%
CDW Corp	1.8%
TransUnion	1.7%
WPX Energy Inc Class A	1.7%
IDEX Corp	1.6%
Ball Corp	1.5%

Sector Diversification (%) as of 11/30/2018

Basic Materials	0.0
Communication Services	0.0
Consumer Cyclical	13.4
Consumer Defensive	0.0
Healthcare	18.8
Industrials	21.3
Real Estate	3.2
Technology	21.9
Energy	3.4
Financial Services	15.5
Utilities	2.5

Portfolio Profile as of 11/30/2018

Net Assets $MM	1117.00
Total Number of Holdings	103.00
Turnover Ratio (%)	0.82
Portfolio Price/Earnings Ratio	21.42
Average Market Cap. (mil.)	7738.59

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

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Nuveen Small Cap Value R6

Investment Style:
Small Value

Investment Objective:
Small Company

Investment Strategy:
The investment seeks capital appreciation. Under normal market conditions, the fund invests at least 80% of the sum of its net assets and the amount of any borrowings for investment purposes in common stocks of small-capitalization companies. Small-capitalization companies are defined as companies that have market capitalizations within the market capitalization range of the companies in the Russell 2000® Index on the last business day of the month in which its most recent reconstitution was completed.

Fund Family:
Nuveen

Inception Date:
8/1/1994

Ticker Symbol:
FSCWX

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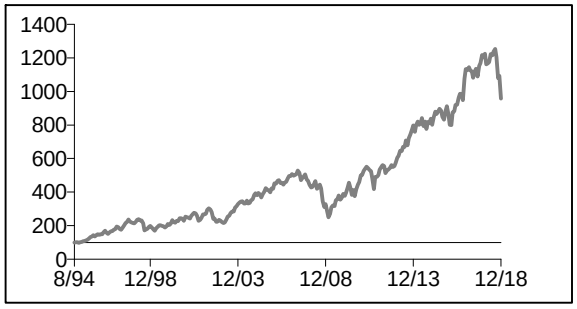
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-20.50
YTD	-20.47
1 Yr	-20.47
3 Yrs	3.53
5 Yrs	3.73
10 Yrs	11.30

Gross Expense Ratio: 0.85%
Net Expense Ratio*: 0.79%

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Stocks of small companies involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.

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**The net expense ratio reflects the expense ratio of the fund after any applicable expense waivers or reimbursements. This waiver or reimbursement is contractual and is currently in effect through 07/31/2019.*

Top Ten Holdings as of 11/30/2018

Banner Corp	2.0%
Gibraltar Industries Inc	1.9%
IBERIABANK Corp	1.9%
Cathay General Bancorp	1.8%
Sterling Bancorp	1.7%
Flagstar Bancorp Inc	1.7%
Radware Ltd	1.7%
Spire Inc	1.7%
Heartland Financial USA Inc	1.7%
Cars.com Inc	1.6%

Sector Diversification (%) as of 11/30/2018

Basic Materials	4.9
Communication Services	1.0
Consumer Cyclical	8.0
Consumer Defensive	3.0
Healthcare	4.8
Industrials	15.3
Real Estate	11.6
Technology	9.1
Energy	6.1
Financial Services	29.6
Utilities	6.6

Portfolio Profile as of 11/30/2018

Net Assets $MM	111.00
Total Number of Holdings	85.00
Turnover Ratio (%)	29.00
Portfolio Price/Earnings Ratio	14.00
Average Market Cap. (mil.)	2007.98

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

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Fidelity Small Cap Index

Investment Style:
Small Blend

Investment Objective:
Small Company

Investment Strategy:
The investment seeks to provide investment results that correspond to the total return of stocks of small-capitalization United States companies. The fund invests normally at least 80% of its assets in securities included in the Russell 2000® Index. It lends securities to earn income.

Fund Family:
Fidelity Investments

Inception Date:
9/8/2011

Ticker Symbol:
FSSNX

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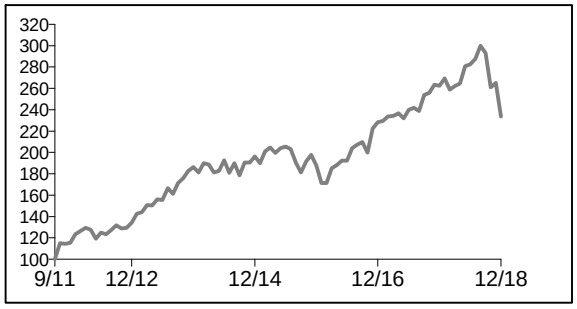
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-20.17
YTD	-10.88
1 Yr	-10.88
3 Yrs	7.58
5 Yrs	4.63
Since Inception	12.43

Gross Expense Ratio: 0.03%
Net Expense Ratio*: 0.03%

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**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Ten Holdings as of 10/31/2018

Five Below Inc	0.3%
Integrated Device Technology Inc	0.3%
E-Mini Russ 2000 Dec18 Rtyz8	0.3%
LivaNova PLC	0.3%
Haemonetics Corp	0.3%
Etsy Inc	0.3%
HealthEquity Inc	0.3%
HubSpot Inc	0.2%
Primerica Inc	0.2%
Idacorp Inc	0.2%

Sector Diversification (%) as of 10/31/2018

Basic Materials	5.2
Communication Services	1.4
Consumer Cyclical	13.1
Consumer Defensive	3.6
Healthcare	14.4
Industrials	14.2
Real Estate	8.2
Technology	15.6
Energy	3.8
Financial Services	17.0
Utilities	3.4

Portfolio Profile as of 10/31/2018

Net Assets $MM	6074.00
Total Number of Holdings	2030.00
Turnover Ratio (%)	14.00
Portfolio Price/Earnings Ratio	16.15
Average Market Cap. (mil.)	1769.57

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

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Wasatch Core Growth Institutional

Investment Style:
Small Growth

Investment Objective:
Growth

Investment Strategy:
The investment seeks long-term growth of capital; income is a secondary consideration. The fund normally invests at least 65% of its net assets in the equity securities of growing companies. It may invest up to 20% of its total assets at the time of purchase in securities issued by foreign companies in developed, emerging markets, or frontier markets. Securities issued by companies incorporated outside the United States whose securities are principally traded in the United States are not defined as foreign companies and are not subject to this limitation.

Fund Family:
Wasatch

Inception Date:
12/8/1986

Ticker Symbol:
WIGRX

A short-term redemption fee of 2% may apply to amounts transferred out of the fund, if the amounts were held for 60 days or less. For more information about such fees, please consult the fund's prospectus.

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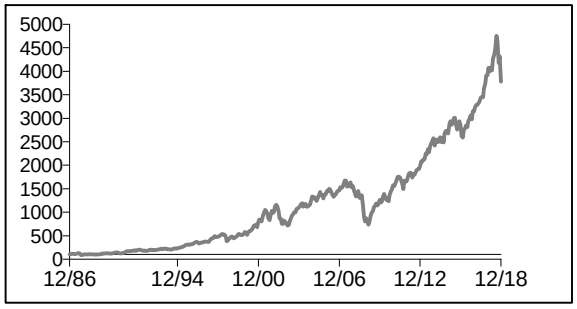
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-18.64
YTD	-3.46
1 Yr	-3.46
3 Yrs	9.98
5 Yrs	7.99
10 Yrs	15.84

Gross Expense Ratio: 1.10%
Net Expense Ratio*: 1.05%

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Small-company stocks involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market average. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.
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**The net expense ratio reflects the expense ratio of the fund after any applicable expense waivers or reimbursements. This waiver or reimbursement is contractual and is currently in effect through 01/31/2019.*

Top Ten Holdings as of 09/30/2018

Euronet Worldwide Inc	3.8%
Monro Inc	3.4%
RBC Bearings Inc	3.3%
Barnes Group Inc	3.1%
Icon PLC	3.1%
Trex Co Inc	2.8%
Ollie's Bargain Outlet Holdings Inc	2.8%
Pool Corp	2.6%
Cantel Medical Corp	2.5%
Ensign Group Inc	2.5%

Sector Diversification (%) as of 09/30/2018

Basic Materials	5.1
Communication Services	0.0
Consumer Cyclical	16.7
Consumer Defensive	3.8
Healthcare	12.3
Industrials	24.7
Real Estate	2.6
Technology	18.6
Energy	0.0
Financial Services	16.2
Utilities	0.0

Portfolio Profile as of 09/30/2018

Net Assets $MM	619.00
Total Number of Holdings	56.00
Turnover Ratio (%)	27.00
Portfolio Price/Earnings Ratio	31.97
Average Market Cap. (mil.)	4197.38

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

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MFS Instl International Equity

Investment Style:
Foreign Large Growth

Investment Objective:
Foreign Stock

Investment Strategy:
The investment seeks capital appreciation. The fund normally invests at least 80% of the fund's net assets in equity securities. It normally invests the fund's assets primarily in foreign securities, including emerging market securities. The fund normally invests the fund's assets across different industries, sectors, countries, and regions, but it may invest a significant percentage of the fund's assets in issuers in a single industry, sector, country, or region.

Fund Family:
MFS

Inception Date:
1/31/1996

Ticker Symbol:
MIEIX

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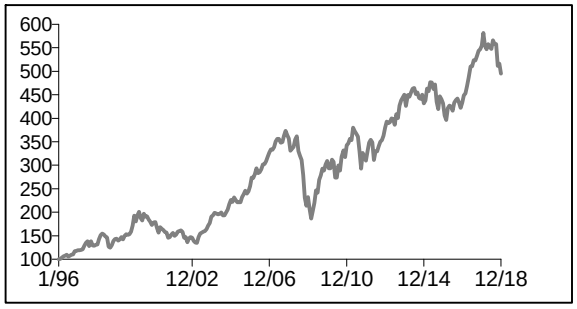
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-11.22
YTD	-10.66
1 Yr	-10.66
3 Yrs	4.68
5 Yrs	1.91
10 Yrs	7.87

Gross Expense Ratio: 0.70%
Net Expense Ratio*: 0.70%

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The risks of world/foreign stocks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging, or developing, markets may accentuate these risks.
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**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Ten Holdings as of 11/30/2018

Nestle SA	4.0%
Roche Holding AG Dividend Right Cert.	3.1%
AIA Group Ltd	2.8%
Hoya Corp	2.7%
Air Liquide SA	2.5%
Schneider Electric SE	2.5%
SAP SE	2.4%
Bayer AG	2.2%
Canadian National Railway Co	2.2%
Novartis AG	2.1%

Regional Diversification (%) as of 11/30/2018

United States	3.8
Canada	3.9
Latin America	0.6
United Kingdom	14.3
Eurozone	34.8
Europe - ex Euro	17.2
Europe - Emerging	0.0
Africa	0.0
Middle East	0.0
Japan	14.1
Australasia	0.7
Asia - Developed	5.5
Asia - Emerging	5.1
Not Classified	0.0

Portfolio Profile as of 11/30/2018

Net Assets $MM	8942.00
Total Number of Holdings	78.00
Turnover Ratio (%)	14.00
Portfolio Price/Earnings Ratio	18.12
Average Market Cap. (mil.)	45890.46

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

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DFA Emerging Markets Core Equity I

Investment Style:
Diversified Emerging Mkts

Investment Objective:
Diversified Emerging Markets

Investment Strategy:
The investment seeks long-term capital appreciation. The Portfolio purchases a broad and diverse group of securities associated with emerging markets, which may include frontier markets (emerging market countries in an earlier stage of development), authorized for investment by Dimensional Fund Advisors LP's (the "Advisor") Investment Committee ("Approved Markets"), with a greater emphasis on small capitalization, value, and high profitability companies.

Fund Family:
Dimensional Fund Advisors

Inception Date:
4/5/2005

Ticker Symbol:
DFCEX

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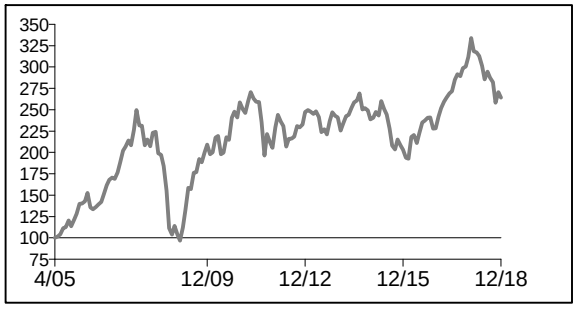
Growth of $100 (Since Inception)



Annualized Returns (%) as of 12/31/18

4Q	-6.39
YTD	-15.25
1 Yr	-15.25
3 Yrs	9.15
5 Yrs	1.87
10 Yrs	8.77

Gross Expense Ratio: 0.53%
Net Expense Ratio*: 0.53%

The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Call toll-free at 888-576-1167 to obtain performance data current to the most recent month-end. Returns less than one year are cumulative. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.

Emerging market stocks involve special additional risks, including but not limited to, currency risk, political risk, and risk associated with varying accounting standards. Historically, emerging market stocks have experienced a greater degree of price volatility than stocks from developed markets.
The information contained herein provides only a summary and will likely not contain all investment strategies, risk disclosures and other important information relevant to the fund. Please refer to the fund's summary prospectus (if available) or prospectus for more complete information about the fund.

**The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.*

Top Ten Holdings as of 11/30/2018

Samsung Electronics Co Ltd	3.6%
Tencent Holdings Ltd	1.6%
Taiwan Semiconductor Manufacturing Co Ltd ADR	1.5%
Taiwan Semiconductor Manufacturing Co Ltd	1.1%
Vale SA	0.9%
Alibaba Group Holding Ltd ADR	0.9%
SK Hynix Inc	0.7%
China Construction Bank Corp H	0.7%
Ping An Insurance (Group) Co. of China Ltd H	0.7%
Itau Unibanco Holding SA Participating Preferred	0.6%

Regional Diversification (%) as of 11/30/2018

United States	0.1
Canada	0.0
Latin America	14.0
United Kingdom	0.1
Eurozone	0.2
Europe - ex Euro	0.0
Europe - Emerging	4.7
Africa	7.1
Middle East	0.0
Japan	0.0
Australasia	0.0
Asia - Developed	33.2
Asia - Emerging	40.6
Not Classified	0.0

Portfolio Profile as of 11/30/2018

Net Assets $MM	25617.00
Total Number of Holdings	5103.00
Turnover Ratio (%)	0.63
Portfolio Price/Earnings Ratio	11.25
Average Market Cap. (mil.)	7949.06

Portfolio Price/Earnings Ratio *relates the price of the stock to the prior 12 month per-share earnings of the company.*

For more information on any registered fund, please call 800-755-5801 for a free summary prospectus (if available) and/or prospectus. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest. This fund is offered and distributed by the fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements, such as Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. Transamerica Retirement Solutions is an affiliate of TISC.