

TRANSAMERICA  
I-SERIES<sup>SM</sup>

AEGON<sup>®</sup> USA Investment  
Management, LLC



*f*<sup>2</sup>  
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TRANSAMERICA<sup>®</sup>  
Asset Management

Transamerica Wealth Management  
Strategies<sup>SM</sup> Program

TRANSAMERICA<sup>®</sup>  
FINANCIAL ADVISORS, INC.  
Transamerica Financial Group Division

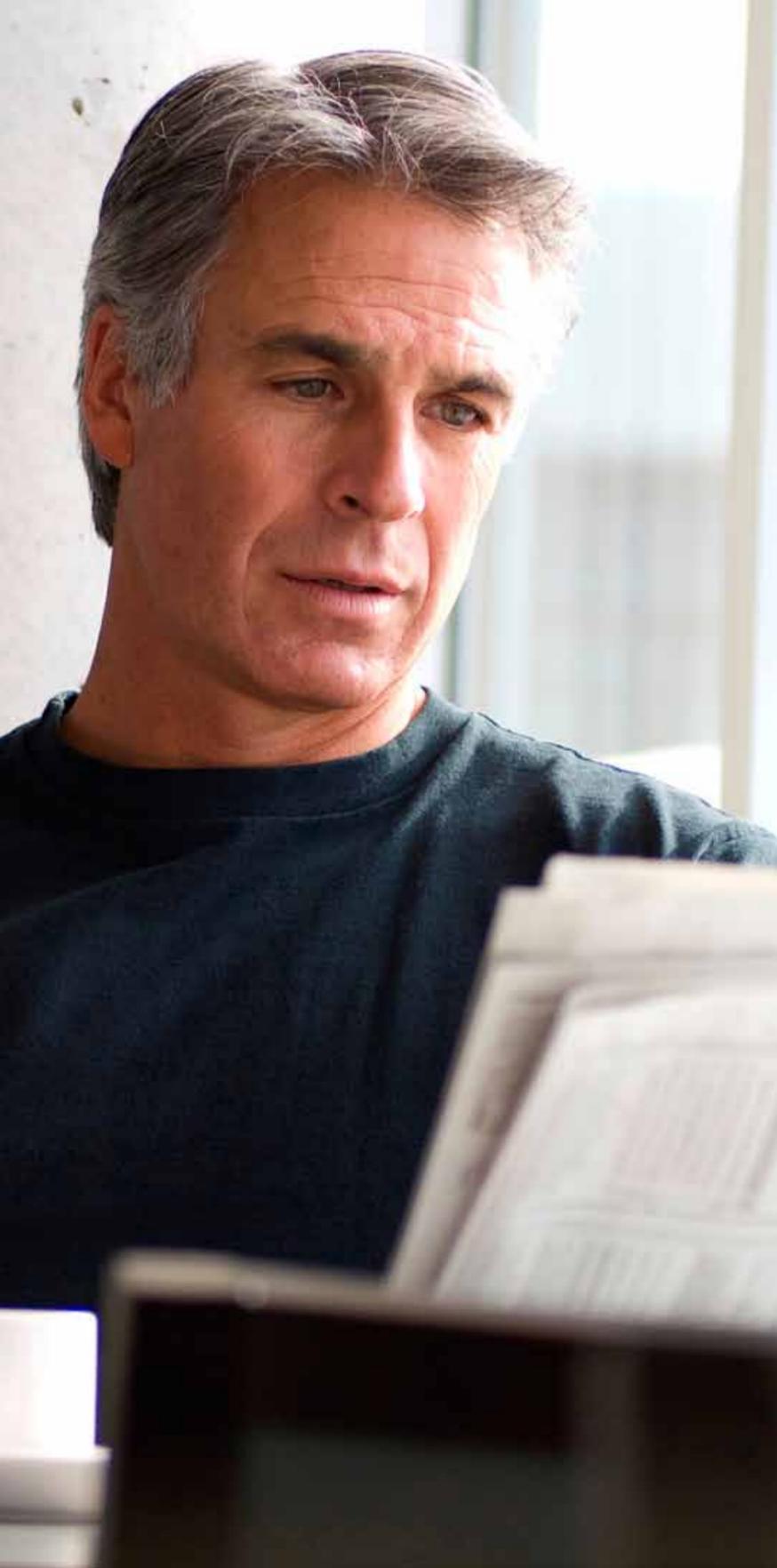
Securities and Investment Advisory Services offered through  
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It's a new day, and time for a  
new, smarter way of preparing  
for your financial future.



## How Is Your Money Being Managed?

**Passive Management**, sometimes referred to as Buy & Hold, is a strategy in which investors manage risk by allocating investments among a broad array of asset classes and holding the assets for an extended period of time regardless of market or conditions.

**Active Management** is a strategy in which investors' portfolio holdings are adjusted on a continuous basis in response to market and economic conditions.

## The Goal of Active Management



There is no assurance this goal will be met. This graph is strictly hypothetical, and does not depict past or future performance of any specific model, trading strategy or investment.

The Transamerica Wealth Management Strategies<sup>SM</sup> program offers access to both active and passive money management styles.

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

## Our Solution: Transamerica Wealth Management Strategies<sup>SM</sup> Program

The Transamerica Wealth Management Strategies (TWMS) program was created to help people with modest amounts of investable assets have their money managed professionally by Transamerica Financial Advisors, Inc. (TFA) and institutional and boutique model managers. The TWMS program is available for those with \$25,000 to invest and only requires payment of a single fee that includes the cost of trading.\* It offers customizable allocations, so you and your financial advisor can determine whether its best to invest in multiple model portfolios or follow a single strategy. And, since most of the model portfolios have a low minimum investment of \$5,000 and the program can hold fractional shares of exchange traded securities, diversification is both efficient and cost effective.

Through the program, you, your financial advisor, custodian and model manager are connected through a single integrated platform. This platform allows your financial advisor to:

- Review your separately managed account
- Generate investment proposals specific to your needs
- Provide performance reporting on the platform's model portfolios

## TWMS Advantages

Here are just a few of the advantages of the TWMS program:

- A minimum of only \$25,000 investable assets
- Access to multiple institutional and boutique model managers through one investment program
- Customized allocations that allow for investment 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 in the TWMS program
- Online access to your accounts
- No transaction charges\*

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

The TWMS program spans multiple investment themes, including:

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

## The Investment Process

- 1 Identify the client's needs & objectives
- 2 Determine asset allocation policy
- 3 Recommend experienced asset managers & implement portfolio strategies
- 4 Monitor portfolios & Managers

## Financial Needs Analysis

Ask your financial advisor about performing a financial Needs Analysis for you.

<b>CASH FLOW</b> <ul style="list-style-type: none"> <li>• Earn additional income</li> <li>• Manage expenses</li> </ul>	<b>DEBT MANAGEMENT</b> <ul style="list-style-type: none"> <li>• Consolidate debt</li> <li>• Strive to eliminate debt</li> </ul>	<b>PROPER PROTECTION</b> <ul style="list-style-type: none"> <li>• Protect against loss of income</li> <li>• Protect family assets</li> </ul>
<b>ASSET ACCUMULATION</b> <ul style="list-style-type: none"> <li>• Outpace inflation/ minimize taxation</li> <li>• Professional money management</li> </ul>	<b>EMERGENCY FUND</b> <ul style="list-style-type: none"> <li>• Save three- to six-months' income</li> <li>• Prepare for emergency expenses</li> </ul>	<b>ESTATE PRESERVATION</b> <ul style="list-style-type: none"> <li>• Reduce estate taxes</li> <li>• Build a family legacy</li> </ul>

When investing, there are certain risks, fees and charges, and limitations that one must take into consideration.