American Funds IS TRICAP Portfolios

Available through Transamerica variable annuities

Ready-made allocations for your clients' variable annuity investments

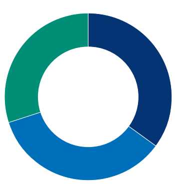
Capital Group, home of American Funds, developed these TRICAP portfolios to help streamline variable annuity fund choice and asset allocation. The underlying American Funds Insurance Series® funds that comprise these suggested mixes are already available on the Transamerica variable annuities funds platform.

TRICAP Moderate Growth Portfolio

A blended solution of U.S. stocks and bonds

For investors seeking long-term growth of capital and help managing volatility through diversified exposure to stocks and bonds.

70% equity, 30% fixed income[1]



Growth Fund	**35%**
Growth-Income Fund	**35%**
The Bond Fund of America	**30%**

Asset mix of underlying funds[2, 3]

As of 9/30/22	% of net assets
U.S. stocks	59.2
Non-U.S. stocks	6.5
U.S. bonds	25.8
Non-U.S. bonds	4.1
Cash & equivalents[4]	4.5

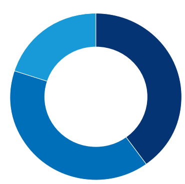
The portfolio includes stocks from 354 different companies, 483 different bond issuers and 56 unique industries.

TRICAP Growth Portfolio

A globally diversified solution

For investors seeking long-term growth of capital through diversified exposure to both U.S. and international equity.

100% equity[1]



Growth Fund	**40%**
Growth-Income Fund	**40%**
International Fund	**20%**

Asset mix of underlying funds[2, 3]

As of 9/30/22	% of net assets
U.S. stocks	68.2
Non-U.S. stocks	25.5
Cash & equivalents[4]	6.3

The portfolio includes stocks from 367 different companies and 62 unique industries.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Put Capital Group experience to work for you

The funds in these portfolios have a combined 20 underlying fund portfolio managers with an average of 27 years of industry experience.[5]

Allocation instructions

When an investor chooses the Transamerica Principal Optimizer℠ benefit or the Transamerica Income Edge℠ benefit, 25% of their initial and additional investments must be allocated to the Stable Account, an interest-bearing account with one-year automatically renewable interest terms. They are also required to participate in quarterly automatic asset rebalancing. Here is how the remaining 75% of the annuity account balance could be allocated to the suggested American Funds portfolios. Use these figures as a guide when entering the amounts into the online entry system or paper application.

Fund name	Moderate growth portfolio	Growth portfolio
Growth Fund	26.25%	30.00%
Growth-Income Fund	26.25%	30.00%
International Fund		15.00%
The Bond Fund of America	22.50%	
Stable Account allocation	25.00%	25.00%

[1] Transamerica variable annuity optional benefits require a 25% allocation to the insurer's Stable Account fixed account option that is not represented in these charts.

[2] Unlike the portfolios, the funds are managed, so holdings will change. Certain fixed income and/or cash and equivalents holdings may be held through mutual funds managed by the investment adviser or its affiliates that are not offered to the public.

[3] May not add up to 100% due to rounding.

[4] Cash and equivalents includes short-term securities, accrued income and other assets less liabilities. It may also include investments in money market or similar funds managed by the investment adviser or its affiliates that are not offered to the public.

[5] As of the most recent prospectus available at the time of publication.

These portfolios consist of an allocation of funds for investors to consider and are not intended to be investment recommendations. The portfolios are suggested asset allocations designed for individuals with different time horizons and risk profiles. Allocations may not achieve investment objectives. Please talk to a financial professional for information on other investment alternatives that may be available. In making investment decisions, investors should consider their other assets, income, and investments.

This content, developed by Capital Group, home of American Funds, should not be used as a primary basis for investment decisions and is not intended to serve as impartial investment or fiduciary advice.

Investing outside the United States involves risks, such as currency fluctuations, periods of illiquidity and price volatility, as more fully described in the prospectus. These risks may be heightened in connection with investments in developing countries. The return of principal for bond funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses and summary prospectuses, which can be obtained from a financial professional and should be read carefully before investing.

Capital Client Group, Inc.

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