

American Funds IS TRICAP portfolio allocations

Available through Transamerica
variable annuities



**CAPITAL
GROUP®**

**AMERICAN
FUNDS®**



Ready-made allocations for your clients' variable annuity investments

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

TRICAP Moderate Growth allocation

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 income¹



■ Growth Fund	35%
■ Growth-Income Fund	35%
■ The Bond Fund of America®	30%

Asset mix of underlying funds^{2,3}

As of 12/31/24	% of net assets
U.S. stocks	62.9
Non-U.S. stocks	5.2
U.S. bonds	25.8
Non-U.S. bonds	2.6
Cash & equivalents ⁴	3.5

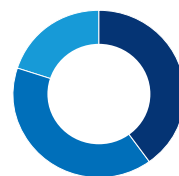
The portfolio includes stocks from 304 different companies, 577 different bond issuers and 60 unique industries.

TRICAP Growth allocation

A globally diversified solution

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

100% equity¹



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

Asset mix of underlying funds^{2,3}

As of 12/31/24	% of net assets
U.S. stocks	55.6
Non-U.S. stocks	40.6
Cash & equivalents ⁴	3.8

The portfolio includes stocks from 330 different companies and 63 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 22 underlying fund portfolio managers with an average of 29 years of industry experience.⁵

Allocation instructions

When an investor chooses the *Transamerica Principal Optimizer*SM benefit or the *Transamerica Income Edge*SM 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 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 prospectus dated May 1, 2024.

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.

These portfolios consist of an allocation of funds for investors to consider and are not intended to be investment recommendations. The portfolios are hypothetical asset allocations designed for individuals with different time horizons and risk profiles. Allocations may not achieve investment objectives. Please talk to your 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.

The portfolios' risks are related to the risks of the underlying funds as described herein, in proportion to their allocations. Investing outside the United States involves risks, such as currency fluctuations, periods of illiquidity and price volatility. These risks may be heightened in connection with investments in developing countries. The return of principal for bond portfolios and for portfolios with significant underlying bond holdings is not guaranteed. Investments 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. The use of derivatives involves a variety of risks, which may be different from, or greater than, the risks associated with investing in traditional securities, such as stocks and bonds.

American Funds Insurance Series serves as an underlying investment option for multiple products, including variable annuity contracts and variable life insurance policies. Availability of funds will vary based on the insurance contract offered. The variable annuities and life insurance contracts that use the series' funds contain certain fees and expenses not reflected here. Please refer to each fund's most recent shareholder report or prospectus for information on specific expenses. For contract-level fees and expenses, contact the insurance company that issues your contract or refer to its website.

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