

A hiker with a backpack is walking away on a dirt path through a sunlit forest. The sun is low in the sky, creating a warm, golden glow and long shadows. The path is surrounded by tall grasses and trees.

CELEBRATE

EVERY STEP

WORKING TOGETHER TO HELP BUILD
HEALTHY HABITS, ONE STEP AT A TIME



TRANSAMERICA®

**Your guide to
The Molecular Epidemiology, Inc. 401(k) Profit Sharing
Plan**



NEW OPPORTUNITIES

AHEAD

Welcome to The Molecular Epidemiology, Inc. 401(k) Profit Sharing Plan. Your retirement plan is an important benefit you shouldn't overlook. It offers a powerful way to enhance your long-term financial well-being by investing in yourself. This book is a great way to get started. It includes:

- Your plan website, Transamerica.com/portal/home.
- Plan highlights
- Beneficiary designation form
- Investment information

We work with Transamerica, a company that's been helping people feel better about their futures for over 80 years. And they believe in going beyond numbers. Considering all that can affect personal finances, Transamerica supports you in developing healthy physical and financial habits so you can add more years to your life, and more life to your years.

Sincerely,

Molecular Epidemiology, Inc.

LET TRANSAMERICA BE YOUR GUIDE

Track your finances
like you track your steps



Transamerica App

This app is **designed** to help you manage your retirement plan account, no matter where you are.

Most of your retirement income will come from you. Social Security covers only about 33% of the average retiree's income.¹ In reality, the majority of your retirement income will likely come from either your own investments in The Molecular Epidemiology, Inc. 401(k) Profit Sharing Plan or from part-time employment after retirement. If your goal is to live comfortably and work less in retirement, consider your role in investing for your future today.

20 years

Based on today's average life expectancy, you may need retirement income for two or more decades

HOW MUCH IS ENOUGH?

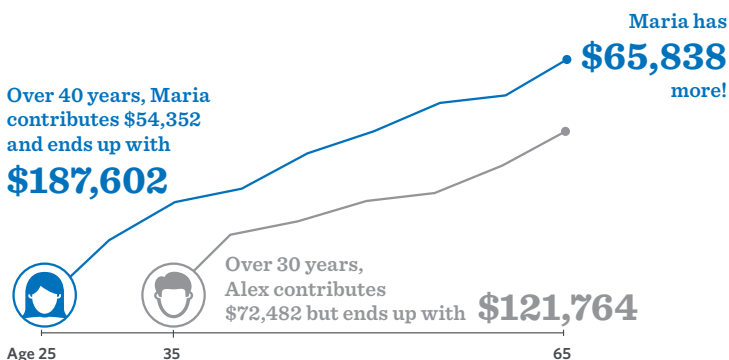
Everyone's situation is different. You'll need to replace a significant portion of your final working salary to maintain your living standard in retirement. Once you're enrolled and create an online account, you can log in to access tools and calculators to help estimate what kind of retirement income you may need. Think about contributing at least enough to take advantage of your employer's full matching contribution. Matching contributions may be subject to plan vesting requirements.

Tip:

Have you thought about how your daily habits today will affect your health and healthcare costs in retirement?

The early bird gets the worm

Retirement income can vary depending on whether a person starts contributing to a retirement plan at age 25 or age 45.

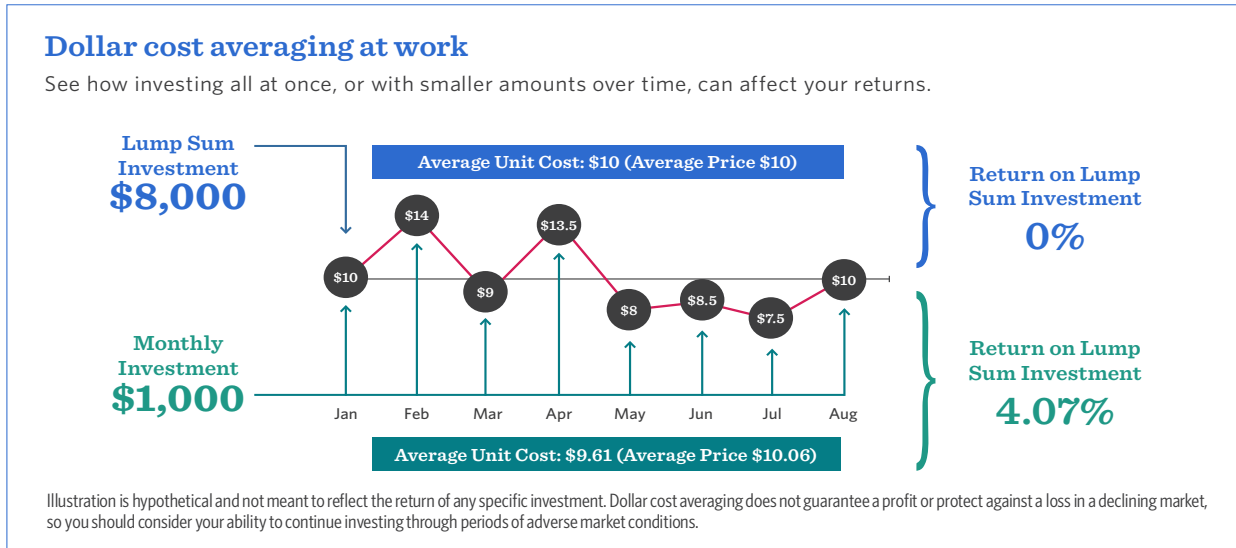


Example assumes starting salaries of \$30,000 (Maria) and \$40,000 (Alex), respectively, 3% annual pretax salary deferral with 2% annual pay increases, a 6% return on investment, and a 25% federal income tax bracket. Illustration is hypothetical and not meant to reflect the return of any specific investment.

¹Fast Facts & Figures About Social Security, 2018.

SMALL STEPS CAN ADD UP OVER TIME

One way to keep up with inflation and your income needs in retirement is by contributing a little bit more each year. Annual increases to your retirement account contributions are like **birthday presents to your future self**.



HOW DOLLAR COST AVERAGING AND TIME MAY WORK IN YOUR FAVOR

When you're investing for the long term, the time is always right. And a disciplined approach — putting away equal amounts on a regular basis, regardless of which way the investment markets move — could reduce your stress by potentially reducing your average cost. The approach is known as dollar cost averaging. Despite the ups and downs of the share price, by contributing a consistent amount each month, your total cost may be reduced.

Dollar cost averaging is a **conservative approach to investing** that provides an alternative to making a lump sum investment in securities at one time. This strategy allows investors to commit to purchasing a fixed-dollar amount of a particular investment on a regular schedule, regardless of the share price.

Using this strategy, an investor purchases more shares of a stock when share prices are lower, and fewer shares when prices are higher, usually resulting in a lower average cost per share.

No matter how the market is fluctuating, regular investment purchases may lower the average cost per share and **increase your total number of shares** purchased over time.

Dollar cost averaging does not guarantee a profit or protect against a loss in a declining market, so you should consider your ability to continue investing through periods of adverse market conditions.

Thanks to compounding — the earnings on your earnings — even small, regular increases can make a big difference over time.

PLAYING CATCH UP CAN BE A GOOD THING

50 or older? Good news! If you'll be at least 50 years old this year, you may be able to make extra "catch-up" contributions above the regular IRS voluntary deferral limit, \$6,500 in 2021.

READY, SET, ENROLL!

You can join your retirement plan today! Here's how:

- Complete and return the enclosed enrollment form (return instructions are included on the form).

AN IMPORTANT STEP: BENEFICIARIES



To Do:

Choose your beneficiaries.
Update as needed.

- Complete and return the enclosed Beneficiary Designation form and submit it to your plan administrator, according to the instructions on the form.

YOUR ACCOUNT

After your plan administrator tells you that you're enrolled in your plan, go to **Transamerica.com/portal/home** and follow the instructions to create a username and password to manage your account.

The *OnTrack*[®] tool, which produce *Your Retirement Outlook*[®], can help you personalize your retirement income goal and decide how much to invest.

Complete your retirement profile in the *OnTrack*[®] tool for a comprehensive view of *Your Retirement Outlook*[®]. To get started, log in to your account and click "Update" on your Account Overview page or "*OnTrack*" in the Resource Center menu.

Important: The projections or other information generated by the engine (which produces *Your Retirement Outlook*[®]) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.

You have the option to opt in for e-documents. These automatic email alerts can help you save time, reduce clutter, and go green. You'll receive an email when your account-related materials are available

online. Sign up by logging in to your account at [Transamerica.com/portal/home](https://www.transamerica.com/portal/home).

Consider consolidation

If you have multiple retirement accounts, consolidating your assets into your current employer-sponsored retirement plan or an IRA can make it easier to track the performance of your investments and simplify your long-term planning. If you have questions about your options or need assistance, email consolidate@transamerica.com or call **800-275-8714**. Review the fees and expenses you pay, including any charges associated with transferring your account, to see if consolidation your accounts could help reduce your costs. Be sure to consider whether such a transfer changes any features or benefits that may be important to you.

DISCOVER WHAT RETIREMENT MEANS TO YOU

Whether you're just starting out, need a few reminders on how to stay on course, or could use some advanced tips on how to make your retirement investments work for you, this is a great place to start.

Where to go for help

- Financial glossary [Transamerica.com/glossary](https://www.transamerica.com/glossary)
- [Transamerica.com/discover](https://www.transamerica.com/discover)
- Transamerica online support **877-717-8858** (for help logging in)
- Estimate your Social Security income at [SSA.gov](https://www.ssa.gov)



[Transamerica.com/discover](https://www.transamerica.com/discover)

Find out more on how to estimate your retirement income.

Connect with us:



The material in this retirement plan guide was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.

Securities are offered through Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. All Transamerica companies identified are affiliated but are not affiliated with your employer.

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PLAN HIGHLIGHTS FOR

The Molecular Epidemiology, Inc. 401(k) Profit Sharing Plan

These highlights represent only an overview of plan provisions. For full details, including any conditions or restrictions, please refer to the Summary Plan Description.

YOUR CONTRIBUTIONS

Eligibility

You must be at least 21 years of age.

Entry Date(s)

Your entry date is immediately after eligibility requirements are met.

Contribution Limits

Your traditional contributions are deducted from your paycheck before taxes each pay period.

Your plan allows you to invest up to the maximum allowed by the Internal Revenue Code limits.

You may invest for retirement with traditional before tax dollars, after-tax Roth dollars, or a combination, up to the overall limits noted in the following section. In general, choosing which one depends on whether you think your income will be subject to a higher or lower effective tax rate when you withdraw your money in retirement. Non-Roth after-tax contributions do not count toward the IRS limit. However, they are counted when determining the limit of total plan contributions made by you and your employer.

IRS Contribution Limits

The IRS limits how much you can contribute each year; the current total combined before- and after-tax IRS annual limit is \$19,500 in 2021.

Updating Your Contribution Rate

You may increase or decrease your contribution to the plan each payroll period. Changes will take effect as soon as administratively feasible.

You may also stop making contributions at any time.

Rollovers

You may roll over your plan account balance from a prior qualified retirement plan at any time.

Vesting

Vesting refers to your "ownership" of your plan account — the portion to which you are entitled even if you leave the plan. You are always 100% vested in your own contributions, including any rollover or transfer contributions you have made, plus any earnings on them.

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if consolidating your accounts could help reduce your

costs. Be sure to consider whether such a transfer changes any features or benefits that may be important to you.

LEARN ABOUT YOUR PLAN'S ROTH ACCOUNT OPTION

The Roth option allows you to contribute after-tax dollars to your plan in a separate account that in most cases will not be subject to future federal income taxes on qualified distributions, regardless of your income level (provided that you hold the account for at least 5 years and do not withdraw assets until at least age 59½). So let's compare some basic features of the traditional account and the Roth:

FEATURE	TRADITIONAL	ROTH
Contributions IN	Before-tax	After-tax
Distributions PAID	Taxed	Free from federal tax if distributions occur five taxable years after first Roth Contribution AND after participant either: <ul style="list-style-type: none"> - Attains age 59½ - Dies - Becomes disabled
Required Minimum Distributions (RMDs) (Some plans provide for RMDs to begin at the later of age 72 or separation from service, provided participant is not a 5% owner.)	Required	Required, but prior to RMD may be rolled over to a Roth IRA, which has no RMD requirement.
Contribution Limit	Total limit in 2021 is \$19,500 (\$26,000 if age 50 or older in 2021)	
Income Restriction	None	
When rolling over or transferring from an employer plan, be sure to consider whether the asset transfer changes any of the features and benefits that may be important to you including: the range of investment options available; investment-related fees or plan expenses that may be incurred; service levels available; availability and circumstances of penalty-free withdrawals; timing of required minimum distributions; federal protection of assets from creditors and judgments; and tax consequences of rolling employer stock into a new plan.		

COMPANY CONTRIBUTIONS

MATCHING CONTRIBUTIONS

The company may match the contributions you make to the plan during the year. The match amount is discretionary and will be determined during each plan year.

Catch-up contributions are accounted for when calculating employer matching contributions.

Eligibility

You must be at least 21 years of age.

You must complete 1 year(s) of service, and during this period, you must complete 1,000 hours of service.

Entry Date(s)

Your entry date is January 1 and July 1.

Vesting

The company's contributions are vested as follows:

YEARS OF SERVICE*	PERCENT VESTED
Upon completion of 1 year	25%
Upon completion of 2 years	50%
Upon completion of 3 years	75%
Upon completion of 4 years	100%

**A year of service for vesting credit for company contributions is based either on completion of 1,000 hours of service or elapsed time. If the plan uses elapsed time, credit is given regardless of the number of hours worked in a designated twelve-month-period. Please see the plan's summary plan description for more information on how service is calculated.*

PREDECESSOR EMPLOYER

Your years of service with a predecessor of the company will not count toward your eligibility.

INVESTMENT CHOICES

You decide how your account will be invested among the available choices. The way contributions are invested in your account is referred to as your "investment allocation." You may change your allocation any business day of the Plan Year.

If you elect to join the plan and fail to make an investment election, or your elections do not equal 100%, your contribution will be invested in the Target Date Series that most closely matches a projected retirement age at 65.

Target Date: These 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 investment choices' 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.

Some of the investment choices offered by the plan contain trading restrictions. Prior to finalizing your investment choices under the plan, please refer to your "Investment Choices" for more information on these restrictions.

To obtain a complete set of Investment Fact Sheets containing detailed, up-to-date information on each of the investment choices, contact your plan administrator or log on to **Transamerica.com/portal/home**. In the Fund and Fee Information section, select "Small organization" and click Learn More to enter your contract ID.



Log in at
Transamerica.com/portal/home
or call 800-401-8726.

To access your Fund Performance Overview and Investment Fact Sheets, follow the simple steps outlined below:

Step 1: Go to **Transamerica.com/portal/home**.

Step 2: In the Fund and Fee Information section, select "Small organization" and click Learn More to enter your contract ID.

Step 3: Enter your Contract ID and click "Submit".

LOANS + DISTRIBUTIONS

Your plan offers a loan feature, so you may borrow from your account based on certain provisions. However, as a general rule, loans should be taken from retirement investments only as a last resort. Please check with your plan administrator and refer to your Summary Plan Description for details.

Consider when you take money out of your retirement plan account, it's no longer earning money for you on a tax-deferred basis, and you may lose potential growth to help fund your retirement. If you decide to suspend contributions to your retirement plan account while making your loan repayments, you further reduce your retirement savings.

While you are actively employed you may be able to take withdrawals from the vested portion of your account, under some circumstances and subject to the plan's rules. For more information, log on to your plan's website or call your plan's toll-free number. Withdrawals of before-tax contributions, and of earnings on any contributions, will be subject to income tax, and withdrawals made before age 59½ may be subject to an additional 10% penalty. Please check with your plan administrator and/or refer to your Summary Plan Description for details.

IN SERVICE WITHDRAWALS

EARLY WITHDRAWALS

You may make a withdrawal upon reaching certain requirements. See your Summary Plan Description for details.

HARDSHIP

If you meet the definition of hardship, you may be eligible to make a withdrawal from the plan. For more information about the strict rules governing hardship withdrawals, refer to your Summary Plan Description.

Plan loans and in-service withdrawals are subject to plan restrictions. You may have to provide documentation in order to qualify for certain plan loans and in-service withdrawals.

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ARE YOU READY?

IT'S TIME TO CREATE YOUR INVESTMENT STRATEGY!

Want to learn more about healthy, wealthy habits you can start today? Visit [Transamerica.com/portal/home](https://www.transamerica.com/portal/home).

You are the only one who can plan for your financial future. You can take out a loan or get financing for a home, a car, or to pay for college — just about anything. Except retirement. The money you set aside today is how you'll be able to provide for yourself tomorrow. And you'd be surprised by how starting small — any percent of your paycheck — is still significantly better than nothing.

To make a different choice, read on!

STRENGTHEN YOUR INVESTMENT KNOWLEDGE

Here are some helpful concepts to consider as you examine your investment strategy.

ASSET ALLOCATION AND DIVERSIFICATION

Spreading your risk among different types of investments is important to building a strategy to pursue your goals throughout retirement. This way, temporary downturns in one type of investment may not affect your whole portfolio. To do so, you should familiarize yourself with two key concepts:

- **Asset allocation**, an overall strategy for dividing your investments across the major asset classes (stocks/equities, bonds/fixed income, and cash equivalents); and
- **Diversification**, or dividing your investments within those classes (for example, among domestic and foreign stocks, shares of large and small companies, bonds of different qualities and terms, etc.).

Asset allocation and diversification do not assure or guarantee better performance, cannot eliminate the risk of investment losses, and do not protect against an overall declining market.

YOUR STRATEGY DEPENDS ON TWO FACTORS:

- Your time horizon (how long you have until you'll need the money); and
- Your risk tolerance (how well you tend to handle the market's ups and downs).

UNDERSTANDING ASSET CLASSES

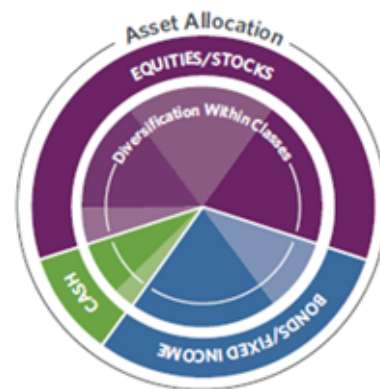
The investment choices available through your retirement plan fall into a combination of three broad asset classes. Asset classes are categories of investments that exhibit similar characteristics and may behave similarly in the marketplace.

Equities

Stocks are also known as equities. They allow you to buy shares of an individual company. In essence, you become an owner of that company, albeit a very small owner. These are generally the riskiest of the three asset classes, since their value tends to fluctuate more from day to day — but they also have the potential for the highest returns.

Fixed-income investments

Next, we have bonds, or fixed-income investments. With bonds, you essentially loan money to companies or governments. In exchange for your investment, the entity pays you interest for a pre-determined number of years. At the end of the term, the bond will mature and (provided the entity



Example is hypothetical and does not represent any particular investment or constitute an investment recommendation.

can cover its debts), you'll receive your initial money back, plus interest. While bonds are generally considered more conservative than stocks, they can be impacted by inflation and interest rate changes.

Cash equivalents

The third kind of security is cash or cash equivalents.

All three types of securities can be included in mutual funds. Instead of worrying about which individual stocks to own, or what bonds to purchase, you can invest in multiple companies and bond types through mutual funds.

Fund managers create different funds for different tastes. One fund could focus on big, established companies, while another one focuses on low-risk bonds. Whatever the choice, the fund manager determines the investment strategy and decides what goes into the fund. You then purchase shares of the overall fund, giving you access to many different stocks, bonds, and/or cash equivalents.

NEED HELP WITH INVESTMENT DECISIONS? WE'VE GOT OPTIONS.



[Transamerica.com/discover](https://www.transamerica.com/discover)

Find budget and health basics, a primer on investing, and resources for all stages of your life journey.

If you're looking for guidance when it comes to what you can invest in, check out some of these options:

ONTRACK®

The *OnTrack*® tool, which produces Your Retirement Outlook®, can help you personalize your retirement income goal and decide how much to invest. You can access this tool by logging in at

[Transamerica.com/portal/home](https://www.transamerica.com/portal/home). The weather icons generated by the tool give you a real-time snapshot of how your current strategy is working.

Important: The projections or other information generated by the engine (which produces Your Retirement Outlook®) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the tool's limitations and key assumptions, and other important information.

TARGET DATE SERIES

How Target Date Funds Work

A glide path charts the course for your investment mix over time.*



*The glide path illustrated in this graph does not represent a specific asset allocation at any given time.

TARGET DATE FUNDS

Each fund targets its investment mix to a specific year. The fund manager chooses and rebalances its holdings based on your time horizon: The farther away from the target date, the higher the allocation to stock; as the target date approaches, the funds gradually shifts their focus toward more conservative bond investments on a schedule called a “**glide path**.” Each fund is designed as a total investment solution, meant to allocate 100% of your account.

These 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 principal value is not guaranteed at any time, including at the target date.

Fund prospectuses and other information, are available at [Transamerica.com/portal/home](https://www.transamerica.com/portal/home) or you can request one at 800-401-8726.



You can also consider speaking to a financial professional about your specific situation.

YOU CAN ALSO BUILD YOUR OWN PORTFOLIO

You can build your own portfolio by choosing among the “core” funds in your plan. Your plan offers a range of choices that enable you to diversify among various asset classes and investment styles. Prospectuses and fund information are available on your plan website.

Once you determine the investment mix that is right for you, your plan’s **auto-rebalance** service can help you maintain your mix automatically (sign up on your plan website). To create your portfolio, go to the Manage menu in your online account to update Future Allocations (where to invest new contributions) as well as Current Allocations (transfer/exchange existing balances).



Your plan’s funds, performance overview and summaries are also located in the back of this book.

For information on creating an online account, turn to the welcome section of this book.

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Pick your own investments

Build your own portfolio with your choice of funds.

INVESTMENT CHOICES: PERFORMANCE OVERVIEW AND SUMMARIES

The Molecular Epidemiology, Inc. 401(k) Profit Sharing Plan

The performance data quoted represents past performance and does not guarantee future results. An investment in these funds, other than the Transamerica Stable Value investment choice(s), is subject to market risk. The investment return and principal value of an investment will fluctuate; thus an investor's shares/units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For more current information, including month-end performance, please visit [Transamerica.com/portal/home](https://www.transamerica.com/portal/home). Funds, other than the Stable Value investment choice(s), are distributed by Transamerica Investors Securities Corporation.

Investors should consider the investment objectives, risks, and charges and expenses of the fund carefully before investing. The prospectus for each fund contains this and other information about that fund. For copies of any prospectuses or summary prospectuses, if applicable, please call 866-498-4557.

Read each prospectus carefully before investing.

Securities are distributed by Transamerica Investors Securities Corporation, member FINRA, 440 Mamaroneck Avenue, Harrison, New York 10528. Transamerica Financial Life Insurance Company and Transamerica Life Insurance Company are affiliates of Transamerica Investors Securities Corporation.

PERFORMANCE SHOWN IN PERCENTAGES	As of 01/31/2021		Average Annual Total or Since Inception Performance* As of 12/31/2020				Expense Ratio †† (% of fund assets)	
	YEAR TO DATE	LAST QUARTER	1 YEAR	3 YEARS	5 YEARS	10 YEARS	GROSS	NET
SHORT BONDS/STABLE/MMKT†								
STABLE VALUE								
Transamerica Stable Value Core Option (Class: N/A)	0.75	0.78	0.82	0.83	0.79	0.91	0.00	0.00
INTERM./LONG-TERM BOND								
INTERMEDIATE-TERM BONDS								
Fidelity US Bond Index (Class: Instl Prem)	-0.69	0.57	7.80	5.36	4.41	3.82	0.03	0.03
PGIM Total Return Bond R6 (Class: R-6)	-0.89	2.17	8.10	6.08	5.95	5.36	0.41	0.39
GOVERNMENT BONDS								
PIMCO Real Return Instl (Class: Inst)	0.56	3.23	12.09	6.04	5.41	3.79	0.53	0.53
AGGRESSIVE BONDS								
HIGH YIELD BONDS								
PGIM High Yield R6 (Class: R-6)	0.67	6.64	5.72	6.70	8.63	6.92	0.41	0.41
WORLD/FOREIGN BONDS								
AB Global Bond Z (Class: Z)	-0.54	1.39	5.10	4.32	4.39	3.91	0.50	0.50
LARGE-CAP STOCKS								
LARGE-CAP BLEND STOCKS								
American Funds Washington Mutual R6 (Class: R-6)	-0.94	13.87	8.08	9.83	12.68	12.51	0.27	0.27
Fidelity 500 Index (Class: Instl Prem)	-1.01	14.04	18.40	14.17	15.21	13.87	0.02	0.02
Fidelity Total Market Index (Class: Instl Prem)	-0.33	16.86	20.78	14.41	15.38	13.74	0.02	0.02
JPMorgan US Equity R6 (Class: R-6)	-0.78	14.98	26.74	16.43	16.33	14.48	0.48	0.44
LARGE-CAP GROWTH STOCKS								
Alger Capital Appreciation Instl Y (Class: Y)	-1.03	11.90	41.85	23.59	20.04	16.81	0.83	0.75
Fidelity Advisor Growth Opps I (Class: Inst)	2.02	23.89	69.04	39.58	29.77	21.90	0.84	0.84

† See description of this asset class in the investment choices summary section.

Not FDIC Insured | May Lose Value | No Bank Guarantee

PERFORMANCE SHOWN IN PERCENTAGES

ASSET CLASS - INVESTMENT CHOICE	As of 01/31/2021		Average Annual Total or Since Inception Performance* As of 12/31/2020				Expense Ratio †† (% of fund assets)	
	YEAR TO DATE	LAST QUARTER	1 YEAR	3 YEARS	5 YEARS	10 YEARS	GROSS	NET
SMALL/MID-CAP STOCKS								
MID-CAP VALUE STOCKS								
American Century Mid Cap Value R6 (Class: R-6)	-0.88	15.24	1.97	4.82	9.70	10.68	0.63	0.63
MID-CAP BLEND STOCKS								
Fidelity Mid Cap Index (Class: Instl Prem) (*Performance Inception: 09/08/2011)	-0.26	18.86	17.11	11.60	13.40	14.09*	0.03	0.03
MID-CAP GROWTH STOCKS								
Janus Henderson Enterprise N (Class: N)	-2.90	16.77	20.44	17.39	18.11	15.00	0.66	0.66
SMALL-CAP VALUE STOCKS								
Vanguard Small-Cap Value Index Fund (Class: Admiral)	2.11	28.18	5.85	4.48	9.73	10.06	0.07	0.07
SMALL-CAP BLEND STOCKS								
Fidelity Small Cap Index (Class: Instl Prem) (*Performance Inception: 09/08/2011)	5.04	35.08	19.99	10.36	13.43	13.59*	0.03	0.03
SMALL-CAP GROWTH STOCKS								
JPMorgan Small Cap Growth R6 (Class: R-6)	0.71	27.87	59.96	28.24	26.50	17.90	0.77	0.75
REAL ESTATE								
Fidelity Real Estate Index (Class: Inst) (*Performance Inception: 09/08/2011)	0.07	15.83	-11.33	1.48	2.94	7.42*	0.07	0.07
INTERNATIONAL STOCKS								
WORLD/FOREIGN STOCKS								
American Funds New Perspective R6 (Class: R-6)	-0.15	20.50	33.81	18.14	16.85	13.04	0.42	0.42
BNY Mellon International Stock I (Class: I)	-1.64	13.91	19.25	12.08	13.34	7.76	0.91	0.91
Fidelity International Index (Class: Instl Prem)	-1.21	19.22	8.17	4.50	7.72	5.66	0.03	0.03
EMERGING MARKET STOCKS								
Invesco Developing Markets R6 (Class: R-6)	0.37	18.99	17.66	8.93	13.43	5.31	0.83	0.83
MULTI-ASSET/OTHER								
SECTOR								
BlackRock Health Sciences Opportunities K (Class: K)	0.10	12.78	19.91	17.79	14.02	17.43	0.76	0.76
Franklin Utilities R6 (Class: R-6)	-1.96	0.28	-1.66	8.76	10.99	10.93	0.53	0.50
Goldman Sachs Technology Opps Inst (Class: Inst)	-1.30	12.94	45.86	27.45	25.04	17.38	1.07	0.98
PGIM Jennison Natural Resources R6 (Class: R-6)	1.48	32.70	11.76	-1.74	6.17	-3.84	0.86	0.86
BALANCED								
American Funds American Balanced R6 (Class: R-6)	-0.63	9.01	11.22	9.07	10.36	10.27	0.26	0.26
Columbia Balanced I3 (Class: I-3)	-0.98	10.80	17.97	11.11	10.83	10.23	0.61	0.61
TARGET DATE INVESTMENT CHOICES								
T. Rowe Price Retirement I 2005 I (Class: Inst) (*Performance Inception: 09/29/2015)	-0.08	8.07	11.51	7.55	8.01	8.11*	0.37	0.37
T. Rowe Price Retirement I 2010 I (Class: Inst) (*Performance Inception: 09/29/2015)	-0.15	8.77	12.06	7.92	8.54	8.72*	0.37	0.37
T. Rowe Price Retirement I 2015 I (Class: Inst) (*Performance Inception: 09/29/2015)	-0.07	9.65	12.81	8.35	9.14	9.45*	0.40	0.40
T. Rowe Price Retirement I 2020 I (Class: Inst) (*Performance Inception: 09/29/2015)	-0.14	10.51	13.31	8.81	9.94	10.37*	0.42	0.42
T. Rowe Price Retirement I 2025 I (Class: Inst) (*Performance Inception: 09/29/2015)	-0.13	11.88	14.62	9.47	10.70	11.26*	0.46	0.46
T. Rowe Price Retirement I 2030 I (Class: Inst) (*Performance Inception: 09/29/2015)	-0.20	13.28	15.92	10.10	11.44	12.07*	0.49	0.49
T. Rowe Price Retirement I 2035 I (Class: Inst) (*Performance Inception: 09/29/2015)	-0.13	14.58	17.04	10.56	11.98	12.71*	0.50	0.50

PERFORMANCE SHOWN IN PERCENTAGES	As of 01/31/2021		Average Annual Total or Since Inception Performance* As of 12/31/2020				Expense Ratio †† (% of fund assets)	
	YEAR TO DATE	LAST QUARTER	1 YEAR	3 YEARS	5 YEARS	10 YEARS	GROSS	NET
T. Rowe Price Retirement I 2040 I (Class: Inst) (*Performance Inception: 09/29/2015)	-0.12	15.70	18.16	11.05	12.49	13.28*	0.51	0.51
T. Rowe Price Retirement I 2045 I (Class: Inst) (*Performance Inception: 09/29/2015)	-0.06	16.52	18.72	11.29	12.72	13.50*	0.51	0.51
T. Rowe Price Retirement I 2050 I (Class: Inst) (*Performance Inception: 09/29/2015)	-0.12	16.43	18.72	11.30	12.73	13.51*	0.52	0.52
T. Rowe Price Retirement I 2055 I (Class: Inst) (*Performance Inception: 09/29/2015)	-0.06	16.49	18.68	11.28	12.70	13.48*	0.52	0.52
T. Rowe Price Retirement I 2060 I (Class: Inst) (*Performance Inception: 09/29/2015)	-0.12	16.45	18.79	11.33	12.67	13.45*	0.52	0.52
T. Rowe Price Retirement I 2065 I (Class: Inst) (*Performance Inception: 10/14/2020)	-0.27	17.41	11.58*	N/A	N/A	N/A	0.52	0.52

†† See investment choice fact sheets for expense ratio details. The performance shown reflects the net expense ratio. This means the performance is net of any fee waivers or reimbursements applied by the fund company. The "effective expense ratio," which is the amount your plan pays, also takes into account any plan service fee assessed or plan service credit applied by Transamerica.

* Performance shown since inception is from the performance inception date shown next to the fund on the Investment Choices Performance Overview.

SUMMARIES

SHORT BONDS/STABLE/MMKT

Stable Value Investment Choices: The Transamerica stable value investment choices are backed by the general account of Transamerica Life Insurance Company (TLIC) or Transamerica Financial Life Insurance Company (TFLIC). While TLIC or TFLIC declare rates and back the principal and interest of these investment choices, any guarantees are subject to the claims paying ability of the insurance company. This investment choice is not guaranteed by the FDIC or any other government agency. Although plan participants generally may withdraw assets from the stable value investment choice without restrictions, TLIC/TFLIC may impose a hold period at the contract level in the event of a full contract discontinuance, partial contract discontinuance, or certain transfers. Certain unaffiliated separate account stable value investment choices (which are not supported by an insurance company general account) also may be available for investment under your plan. These stable value investment choices instead invest in stable value fund bank collective investment trusts. These stable value investment choices may be subject to book value adjustments for withdrawals under certain circumstances, and the fees associated with stable value investment choices generally reflect different crediting rate/charge structure combinations.

STABLE VALUE

Transamerica Stable Value Core Option (Class: N/A)

Inception Date: 09/30/2009

Investment Objective: Best suited for investors seeking a stable return and safety of principal.

A hold period can apply on the plan's assets in a Stable Value investment choice, although participant-directed transactions will continue to be processed. If a plan sponsor wishes to remove a Transamerica Stable Value investment choice as an option from the plan, then depending on the contract, TLIC/TFLIC may impose a hold for up to a 270-day period on the Stable Value investment choice assets at the plan level if the most recently announced upcoming credited rate has increased or has not changed. Transamerica will provide at least 45 days advance notice of any interest rate change for each semi-annual period. Additionally, under limited circumstances, Transamerica may impose up to a 12-month delay period on all withdrawal requests from all plan sponsors at the plan level.

**See Disclosure Page for more details.

SUMMARIES (CONTINUED)

INTERM./LONG-TERM BOND

INTERMEDIATE-TERM BONDS

Fidelity US Bond Index (Class: Instl Prem)

Inception Date: 05/04/2011

Trading Restrictions: Type B**

Advisor: Fidelity Management & Research Company LLC

Subadvisor: FMR Investment Management (U.K.) Limited

Investment Objective: 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.

PGIM Total Return Bond R6 (Class: R-6)

Inception Date: 12/27/2010

Advisor: PGIM Investments LLC

Subadvisor: PGIM Fixed Income

Investment Objective: The investment seeks total return.

GOVERNMENT BONDS

PIMCO Real Return Instl (Class: Inst)

Inception Date: 01/29/1997

Advisor: Pacific Investment Management Company, LLC

Investment Objective: The investment seeks maximum real return, consistent with preservation of capital and prudent investment management.

AGGRESSIVE BONDS

HIGH YIELD BONDS

PGIM High Yield R6 (Class: R-6)

Inception Date: 10/31/2011

Advisor: PGIM Investments LLC

Subadvisor: PGIM Fixed Income

Investment Objective: The investment seeks to maximize current income; and capital appreciation is a secondary objective.

WORLD/FOREIGN BONDS

AB Global Bond Z (Class: Z)

Inception Date: 10/15/2013

Advisor: AllianceBernstein L.P.

Investment Objective: The investment seeks to generate current income consistent with preservation of capital.

LARGE-CAP STOCKS

LARGE-CAP BLEND STOCKS

American Funds Washington Mutual R6 (Class: R-6)

Inception Date: 05/01/2009

Advisor: Capital Research and Management Company

Investment Objective: The investment seeks to produce income and to provide an opportunity for growth of principal consistent with sound common stock investing.

Fidelity 500 Index (Class: Instl Prem)

Inception Date: 05/04/2011

Trading Restrictions: Type B**

Advisor: Fidelity Management & Research Company LLC

Subadvisor: Geode Capital Management, LLC

Investment Objective: The investment seeks to provide investment results that correspond to the total return performance of common stocks publicly traded in the United States.

**See Disclosure Page for more details.

SUMMARIES (CONTINUED)

Fidelity Total Market Index (Class: Instl Prem)

Inception Date: 09/08/2011

Trading Restrictions: Type B**

Advisor: Fidelity Management & Research Company LLC

Subadvisor: Geode Capital Management, LLC

Investment Objective: The investment seeks to provide investment results that correspond to the total return of a broad range of United States stocks.

JPMorgan US Equity R6 (Class: R-6)

Inception Date: 11/30/2010

Trading Restrictions: Type C**

Advisor: J.P. Morgan Investment Management, Inc.

Investment Objective: The investment seeks to provide high total return from a portfolio of selected equity securities.

LARGE-CAP GROWTH STOCKS

Alger Capital Appreciation Instl Y (Class: Y)

Inception Date: 02/28/2017

Advisor: Fred Alger Management, LLC

Investment Objective: The investment seeks long-term capital appreciation.

Fidelity Advisor Growth Opps I (Class: Inst)

Inception Date: 07/03/1995

Trading Restrictions: Type B**

Advisor: Fidelity Management & Research Company LLC

Subadvisor: FMR Investment Management (U.K.) Limited

Investment Objective: The investment seeks capital growth.

SMALL/MID-CAP STOCKS

MID-CAP VALUE STOCKS

American Century Mid Cap Value R6 (Class: R-6)

Inception Date: 07/26/2013

Advisor: American Century Investment Management, Inc

Investment Objective: The investment seeks long-term capital growth; income is a secondary consideration.

MID-CAP BLEND STOCKS

Fidelity Mid Cap Index (Class: Instl Prem)

Inception Date: 09/08/2011

Trading Restrictions: Type B**

Advisor: Fidelity Management & Research Company LLC

Subadvisor: Geode Capital Management, LLC

Investment Objective: The investment seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies.

MID-CAP GROWTH STOCKS

Janus Henderson Enterprise N (Class: N)

Inception Date: 07/12/2012

Advisor: Janus Capital Management LLC

Investment Objective: The investment seeks long-term growth of capital.

SMALL-CAP VALUE STOCKS

Vanguard Small-Cap Value Index Fund (Class: Admiral)

Inception Date: 09/27/2011

Trading Restrictions: Type C**

Advisor: Vanguard Group Inc

Investment Objective: The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization value stocks.

**See Disclosure Page for more details.

SUMMARIES (CONTINUED)

SMALL-CAP BLEND STOCKS

Fidelity Small Cap Index (Class: Instl Prem)

Inception Date: 09/08/2011

Trading Restrictions: Type B**

Advisor: Fidelity Management & Research Company LLC

Subadvisor: Geode Capital Management, LLC

Investment Objective: The investment seeks to provide investment results that correspond to the total return of stocks of small-capitalization United States companies.

SMALL-CAP GROWTH STOCKS

JPMorgan Small Cap Growth R6 (Class: R-6)

Inception Date: 11/30/2010

Trading Restrictions: Type C**

Advisor: J.P. Morgan Investment Management, Inc.

Investment Objective: The investment seeks long-term capital growth primarily by investing in a portfolio of equity securities of small-capitalization and emerging growth companies.

REAL ESTATE

Fidelity Real Estate Index (Class: Inst)

Inception Date: 09/08/2011

Trading Restrictions: Type B**

Advisor: Fidelity Management & Research Company LLC

Subadvisor: Geode Capital Management, LLC

Investment Objective: The investment seeks to provide investment results that correspond to the total return of equity REITs and other real estate-related investments.

INTERNATIONAL STOCKS

WORLD/FOREIGN STOCKS

American Funds New Perspective R6 (Class: R-6)

Inception Date: 05/01/2009

Advisor: Capital Research and Management Company

Investment Objective: The investment seeks long-term growth of capital; future income is a secondary objective.

BNY Mellon International Stock I (Class: I)

Inception Date: 12/29/2006

Advisor: BNY Mellon Investment Adviser, Inc.

Subadvisor: Walter Scott & Partners Limited

Investment Objective: The investment seeks long-term total return.

Fidelity International Index (Class: Instl Prem)

Inception Date: 09/08/2011

Trading Restrictions: Type B**

Advisor: Fidelity Management & Research Company LLC

Subadvisor: Geode Capital Management, LLC

Investment Objective: The investment seeks to provide investment results that correspond to the total return of foreign stock markets.

EMERGING MARKET STOCKS

Invesco Developing Markets R6 (Class: R-6)

Inception Date: 12/29/2011

Trading Restrictions: Type C**

Advisor: Invesco Advisers, Inc.

Investment Objective: The investment seeks capital appreciation.

**See Disclosure Page for more details.

SUMMARIES (CONTINUED)

MULTI-ASSET/OTHER

SECTOR

BlackRock Health Sciences Opportunities K (Class:K)

Inception Date: 06/08/2016

Advisor: BlackRock Advisors LLC

Investment Objective: The investment seeks to provide long-term growth of capital.

Franklin Utilities R6 (Class:R-6)

Inception Date: 05/01/2013

Advisor: Franklin Advisers, Inc.

Investment Objective: The investment seeks capital appreciation and current income.

Goldman Sachs Technology Opps Inst (Class:Inst)

Inception Date: 10/01/1999

Advisor: Goldman Sachs Asset Management, L.P.

Investment Objective: The investment seeks long-term growth of capital.

PGIM Jennison Natural Resources R6 (Class:R-6)

Inception Date: 12/27/2010

Advisor: PGIM Investments LLC

Subadvisor: Jennison Associates LLC

Investment Objective: The investment seeks long-term growth of capital.

BALANCED

American Funds American Balanced R6 (Class:R-6)

Inception Date: 05/01/2009

Advisor: Capital Research and Management Company

Investment Objective: The investment seeks conservation of capital, current income and long-term growth of capital and income.

Columbia Balanced I3 (Class:I-3)

Inception Date: 11/08/2012

Trading Restrictions: Type A**

Advisor: Columbia Mgmt Investment Advisers, LLC

Investment Objective: The investment seeks high total return by investing in common stocks and debt securities.

TARGET DATE INVESTMENT CHOICES

T. Rowe Price Retirement I 2005 I (Class:Inst)

Inception Date: 09/29/2015

Trading Restrictions: Type C**

Advisor: T. Rowe Price Associates, Inc.

Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.

T. Rowe Price Retirement I 2010 I (Class:Inst)

Inception Date: 09/29/2015

Trading Restrictions: Type C**

Advisor: T. Rowe Price Associates, Inc.

Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.

T. Rowe Price Retirement I 2015 I (Class:Inst)

Inception Date: 09/29/2015

Trading Restrictions: Type C**

Advisor: T. Rowe Price Associates, Inc.

Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.

**See Disclosure Page for more details.

SUMMARIES (CONTINUED)

T. Rowe Price Retirement I 2020 I (Class: Inst)

Inception Date: 09/29/2015

Trading Restrictions: Type C**

Advisor: T. Rowe Price Associates, Inc.

Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.

T. Rowe Price Retirement I 2025 I (Class: Inst)

Inception Date: 09/29/2015

Trading Restrictions: Type C**

Advisor: T. Rowe Price Associates, Inc.

Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.

T. Rowe Price Retirement I 2030 I (Class: Inst)

Inception Date: 09/29/2015

Trading Restrictions: Type C**

Advisor: T. Rowe Price Associates, Inc.

Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.

T. Rowe Price Retirement I 2035 I (Class: Inst)

Inception Date: 09/29/2015

Trading Restrictions: Type C**

Advisor: T. Rowe Price Associates, Inc.

Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.

T. Rowe Price Retirement I 2040 I (Class: Inst)

Inception Date: 09/29/2015

Trading Restrictions: Type C**

Advisor: T. Rowe Price Associates, Inc.

Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.

T. Rowe Price Retirement I 2045 I (Class: Inst)

Inception Date: 09/29/2015

Trading Restrictions: Type C**

Advisor: T. Rowe Price Associates, Inc.

Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.

T. Rowe Price Retirement I 2050 I (Class: Inst)

Inception Date: 09/29/2015

Trading Restrictions: Type C**

Advisor: T. Rowe Price Associates, Inc.

Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.

T. Rowe Price Retirement I 2055 I (Class: Inst)

Inception Date: 09/29/2015

Trading Restrictions: Type C**

Advisor: T. Rowe Price Associates, Inc.

Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.

**See Disclosure Page for more details.

SUMMARIES (CONTINUED)

T. Rowe Price Retirement I 2060 I (Class: Inst)

Inception Date: 09/29/2015

Trading Restrictions: Type C**

Advisor: T. Rowe Price Associates, Inc.

Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.

T. Rowe Price Retirement I 2065 I (Class: Inst)

Inception Date: 10/14/2020

Trading Restrictions: Type C**

Advisor: T. Rowe Price Associates, Inc.

**See Disclosure Page for more details.

DISCLOSURES

The performance data given represents past performance and should not be considered indicative of future results. An investment in these funds, other than the Transamerica Stable Value investment choice(s), is subject to market risk. Principal value and investment return will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than the original investment. Current performance may be lower or higher than the performance quoted herein. Fund portfolio statistics change over time. The fund is not FDIC insured, may lose value and is not guaranteed by a bank or other financial institution. For performance data current to most recent month-end go to **[Transamerica.com/portal/home](https://www.transamerica.com/portal/home)**.

PERFORMANCE

Performance shown reflects average annual total investment choice returns (except last quarter and year-to-date) for the period indicated. Other than for the Stable Value investment choice(s) (which are not mutual funds), total return shown reflects performance adjusted to reflect all actual ongoing investment choice expenses and assumes reinvestment of dividends and capital gains, but is not adjusted for sales charges or the effects of taxation. The expense ratios quoted show the maximum total operating expenses (gross expense ratio) of the investment choice's corresponding mutual fund as well as the net expense ratio. The Total Net Expense Ratio is the Gross Expense Ratio less any interest expense and waivers. If applicable, interest expense results from a fund's use of certain investments such as reverse repurchase agreements. Such expense is required to be treated as a fund expense for accounting purposes and is not payable to the fund. Any interest expense amount will vary based on the fund's use of those investments as an investment strategy best suited to seek the objective of the fund. Waivers represent the elimination of all or part of a fund's expenses and fees by voluntary or contractual agreement of the advisor. Expense waivers are classified based on the type of fee being waived. The type of waiver, if any, waiver amount and expiration date are provided in the investment choices summary section or investment fact sheets. The performance shown takes into account expense waivers in effect, if any, without which, performance would have been lower. Please see the fee table in the fund's prospectus for more information. Performance does not take into account any plan fees, asset based charges, service charges or, if applicable, surrender or discontinuance charges. If adjusted for these charges, performance would be lower.

Load-Adjusted Total Return is total return adjusted for sales charges. The sales charge adjusted for may not necessarily be consistent with the prospectus.

Deposits made by plan participants are not subject to any front-end loads/sales fees of the mutual fund.

Performance shown since inception is from the performance inception date shown next to the fund on the Investment Choices Performance Overview.

Performance and investment related information shown herein is provided by Morningstar and/or its content providers. Transamerica Retirement Solutions (Transamerica) cannot and does not warrant that this information is accurate, complete, or timely.

ASSET CLASSES

The investment choices have been assigned to various asset classes by Transamerica Retirement Solutions. They may not be representative of that particular asset class in the future.

EXPLANATION OF INVESTMENT STYLES AND RISKS

Stable Value: An investment that seeks to preserve principal, and provide consistent returns and liquidity. Stable value investment choices seek capital preservation, but they do carry potential risks. Stable value investment choices may be comprised of or may invest in annuity or investment contracts issued by life insurance companies, banks, and other financial

DISCLOSURES (CONTINUED)

institutions. Stable value investment choices 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.

Intermediate-Term Bonds: *Debt securities issued by governments, corporations, and others, typically with durations of 3.5 to 6 years. 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.*

Government Bonds: *Debt securities issued by governments or their agencies (e.g., U.S. Treasury Bills). 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. Any U.S. government guarantees of the securities pertain only to those securities and not to portfolios that invest in them.*

High-Yield Bonds: *Lower-rated debt securities (commonly referred to as junk bonds). High-yield bonds involve additional risks because of the lower credit quality of the securities. The investor should be aware of the possible higher level of volatility and increased risk of default.*

World/Foreign Bonds: *An investment category that mostly comprises debt securities issued by entities primarily (world, a.k.a. global) or exclusively (foreign, a.k.a. international) outside the United States and involving special additional risks. The risks of world/foreign bonds 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. Also, 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.*

Large-Cap Blend Stocks: *An investment category that mostly comprises both value and growth stocks of large companies. 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.*

Large-Cap Growth Stocks: *An investment category that mostly comprises stocks of large companies whose earnings are expected to grow more quickly than the market average. 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.*

Mid-Cap Value Stocks: *An investment category that mostly comprises stocks of mid-size companies that are believed to be priced below what they are really worth. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. 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.*

Mid-Cap Blend Stocks: *An investment category that mostly comprises a blend of value and growth stocks of mid-size companies. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. 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.*

Mid-Cap Growth Stocks: *An investment category that mostly comprises stocks of mid-size companies whose earnings are expected to rise faster than the market average. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. 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.*

Small-Cap Value Stocks: *An investment category that mostly comprises stocks of small companies that are believed to be priced below what they are really worth. 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.*

Small-Cap Blend Stocks: *An investment category that mostly comprises a blend of both value and growth stocks of small companies. Stocks of small companies involve additional risks, including a higher risk of failure, and are not as well established*

DISCLOSURES (CONTINUED)

as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market. Blend strategies are subject to both growth and value risks.

Small-Cap Growth Stocks: An investment category that mostly comprises stocks of small companies whose earnings are expected to rise faster than the market average. 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.

Real Estate: This investment category focuses primarily on stocks offered by public real estate companies, for example, real estate investment trusts (REITs). Real estate securities are subject to the risks of owning real estate, including changes in real estate values and property taxes, interest rates, and cash flow of the underlying real estate assets. Investments that concentrate in particular real estate sectors, such as a region or industry, may be subject to greater volatility.

World/Foreign Stocks: This investment category focuses on stocks of companies primarily (world, a.k.a. global) or exclusively (foreign, a.k.a. international) outside the United States and involves special additional risks. 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.

Emerging Market Stocks: This investment category focuses on stocks of companies in emerging or developing countries or regions. 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.

Sector: An investment category that mostly comprises a particular or specialized segment of the marketplace, such as stocks of companies in the software, healthcare, or utilities industries. Sector investment options may be more susceptible to factors affecting their sector and more volatile than those that invest in many different sectors.

Balanced: An investment category that comprises a relatively balanced mix of stocks and bonds. Balanced investment options may be subject to all the risks of stocks and bonds. The higher the percentage of assets a balanced choice allocates to stocks, the greater the risk.

Target Date Investment Choices: 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 investment choices' 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.

ASSET-BASED CHARGES

Depending upon the investments selected and the specific characteristic of your group, including, among other things, the size of the group, the level of existing and projected plan assets, and any optional features selected for the plan, some or all investment choices may be subject to certain asset based charges (or credits). We refer to the charge as a "variable asset charge/credit" (VAC) or a "plan service fee/credit" (PSF). The charge may be assessed: 1) across all investment choices based on required revenue; 2) across all investment choices for a limited period; or 3) on specific investment choices. For more information about fees, charges, and credits, please see your plan administrator.

TRADING RESTRICTIONS

The ability to exchange shares of the mutual fund may be restricted in the event that a sponsor or participant engages in trading patterns which are detrimental to the mutual fund.

Mutual funds with trading restrictions may be subject to certain transfer restrictions. Participant-directed transfers into this mutual fund may be limited. Additionally, plan-level restrictions may apply. Automatic scheduled transactions such as payroll contributions, loan repayment, etc. may not be subject to these restrictions. However, you may transfer funds out of this mutual fund at any time. These restrictions may be changed at any time to comply with any restrictions on trading imposed by the mutual fund.

Type A: Transfers into the investment choice are restricted for a rolling 28-day period once a round trip transfer ("in" and "out") has been made.

Type B: Participants who exchange shares out of a fund family will not be permitted to exchange shares into the same fund for 60 calendar days. The policy will not prevent regular employer or participant contributions into a fund, nor will it prevent a participant

DISCLOSURES (CONTINUED)

from exchanging out of a fund at any time. Reallocation and rebalancing transactions completed systematically or directly by participants will not be exempt from the frequent-trading policy.

Type C: Transfers into the investment choice are restricted for a rolling 30-day period once a transfer out has been made.

ADDITIONAL NOTES

- The information contained in the investment choice performance overview and the attached investment profiles is date-sensitive and only valid for the current quarter. This information is generally updated quarterly. You should obtain updated information from your plan administrator to ensure you have the most current information.
- This material was written in English. If there is any dispute or discrepancy due to the translation, the English version will be controlling.
- This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.
- Transamerica Stable Value Core Option - Performance shown for the Transamerica Stable Value Core Option is the annual effective credited rate for the period shown. Application of the contract asset charge and any discontinuance charges or service fees deducted from an account would reduce a participant's return. The Transamerica Stable Value Core Option is available under contract form number CNT-TLIC 10-05, a group variable annuity contract issued by Transamerica Life Insurance Company ("TLIC"), 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499. Contract form and number may vary, and investment choices may not be available in all jurisdictions. TLIC is not authorized in New York and does not do business in New York. The Transamerica Stable Value Core Option is an investment choice held by the general account of TLIC. The assets in the general account are supported by the financial stability of TLIC. While TLIC declares interest rates and backs the principal and interest of this investment choice, any guarantees are subject to the claims paying ability of the insurance company. This option is not guaranteed by the FDIC or any other government agency. Although plan participants generally may withdraw assets from the Stable Value investment choice without restrictions, a hold can apply on the plan's assets in a Stable Value investment choice. If a plan sponsor wishes to remove a Transamerica Stable Value investment choice as an option from the plan, then depending on the contract, TLIC may impose a hold for up to a 270-day period on the Stable Value investment choice assets at the plan level if the most recently announced upcoming credited rate has increased or has not changed. Transamerica will provide at least 45 days advance notice of any interest rate change for each semi-annual period. Additionally, under limited circumstances, Transamerica may impose up to a 12-month delay period on all withdrawal requests from all plan sponsors at the plan level.

SOCIAL SECURITY NO.: _____ - _____ - _____

1. EMPLOYEE INFORMATION (PLEASE PRINT)

Married Not Married

First Name: _____ M.I.: _____

Last Name: _____

Mailing Address: _____ Apt. No.: _____

City: _____ State: _____ Zip Code: _____

Telephone Number: _____ Email Address: _____

Date of Birth: _____ Date of Hire: _____

ROLLOVER

Please contact me using the information above to help me consolidate another retirement plan (401(k), 403(b), IRA, etc.) into my Transamerica Retirement Solutions account.

2. CONTRIBUTION AMOUNT

I elect to contribute every pay period the following percentage or amount and understand that I can change this election:

A. _____ .0% **OR** \$ _____ .00 **Traditional** 401(k) salary contribution amount on a before-tax basis.

B. _____ .0% **OR** \$ _____ .00 **Roth** 401(k) salary contribution amount on an after-tax basis.

_____ .0% **OR** \$ _____ .00 **Total** salary contribution (A + B).

Your total before-tax and after-tax contribution cannot exceed the plan's limit.

The company may match the contributions you make to the plan during the year. The match amount is discretionary and will be determined during each plan year.

3. CATCH-UP CONTRIBUTION

Consider making a catch-up contribution: if you will be **at least 50 years of age** by year end, and will contribute the maximum permitted by the plan, or will reach the federal limit by year end (\$19,500 in 2021). The maximum catch-up contribution is \$6,500 in 2021.

I elect to contribute:

\$ _____ .00 per pay period as a catch-up contribution.

_____ .0% of my eligible compensation as a deferral catch-up contribution (enter a percentage 1% to 100%).

4. INVESTMENT MIX

Please invest my **future** plan contributions as indicated.

OPTION A: TARGET DATE SERIES

The Target Date Series investment choices are designed for you to allocate 100% of your contribution to the one investment choice that most closely matches your projected retirement date. These investment options are diversified and structured to grow more conservative as the investment option’s target date approaches.

Select only one.

If you selected Option A, sign and date in Section 5, otherwise, proceed to Option B.

TARGET DATE FUND NAME:	SELECT ONE:
Y3E8 T. Rowe Price Retirement I 2005 I (Class: Inst)	<input type="checkbox"/> 100%
Y3DF T. Rowe Price Retirement I 2010 I (Class: Inst)	<input type="checkbox"/> 100%
Y3E9 T. Rowe Price Retirement I 2015 I (Class: Inst)	<input type="checkbox"/> 100%
Y3DG T. Rowe Price Retirement I 2020 I (Class: Inst)	<input type="checkbox"/> 100%
Y3EA T. Rowe Price Retirement I 2025 I (Class: Inst)	<input type="checkbox"/> 100%
Y3DH T. Rowe Price Retirement I 2030 I (Class: Inst)	<input type="checkbox"/> 100%
Y3EB T. Rowe Price Retirement I 2035 I (Class: Inst)	<input type="checkbox"/> 100%
Y3DJ T. Rowe Price Retirement I 2040 I (Class: Inst)	<input type="checkbox"/> 100%
Y3EC T. Rowe Price Retirement I 2045 I (Class: Inst)	<input type="checkbox"/> 100%
Y3DK T. Rowe Price Retirement I 2050 I (Class: Inst)	<input type="checkbox"/> 100%
Y3ED T. Rowe Price Retirement I 2055 I (Class: Inst)	<input type="checkbox"/> 100%
Y3EE T. Rowe Price Retirement I 2060 I (Class: Inst)	<input type="checkbox"/> 100%
Y6FW T. Rowe Price Retirement I 2065 I (Class: Inst)	<input type="checkbox"/> 100%

OPTION B: CREATE YOUR OWN INVESTMENT PORTFOLIO

If you prefer to create your own investment portfolio, just select from the following available investment choices. All elections must be in whole percentages and total 100%. If you elect to join the plan and fail to make an investment election, or your elections do not equal 100%, your contribution will be invested in the Target Date Series that most closely matches a projected retirement age at 65.

ASSET CLASS	SUB ASSET CLASS	INVESTMENT CHOICE	% OF CONTRIBUTION
SHORT BONDS/STABLE/MMKT			
	STABLE VALUE	Q1QS Transamerica Stable Value Core Option (Class: N/A)	_____ .0%
INTERM./LONG-TERM BOND			
	INTERMEDIATE-TERM BONDS	Y5LK Fidelity US Bond Index (Class: Instl Prem)	_____ .0%
	GOVERNMENT BONDS	Z497 PGIM Total Return Bond R6 (Class: R-6)	_____ .0%
		N664 PIMCO Real Return Instl (Class: Inst)	_____ .0%
AGGRESSIVE BONDS			
	HIGH YIELD BONDS	Y37V PGIM High Yield R6 (Class: R-6)	_____ .0%
	WORLD/FOREIGN BONDS	Y2ED AB Global Bond Z (Class: Z)	_____ .0%

**The Molecular Epidemiology, Inc. 401(k) Profit Sharing Plan
Enrollment Form**

SOCIAL SECURITY NO.: _____ - _____ - _____

ASSET CLASS	SUB ASSET CLASS	INVESTMENT CHOICE	% OF CONTRIBUTION
LARGE-CAP STOCKS			
<i>LARGE-CAP BLEND STOCKS</i>		Z339 American Funds Washington Mutual R6 (Class: R-6)	_____ .0%
		Y5L6 Fidelity 500 Index (Class: Instl Prem)	_____ .0%
		Y5LH Fidelity Total Market Index (Class: Instl Prem)	_____ .0%
		Z137 JPMorgan US Equity R6 (Class: R-6)	_____ .0%
		Y5QY Alger Capital Appreciation Instl Y (Class: Y)	_____ .0%
<i>LARGE-CAP GROWTH STOCKS</i>		Y27N Fidelity Advisor Growth Opps I (Class: Inst)	_____ .0%
SMALL/MID-CAP STOCKS			
<i>MID-CAP VALUE STOCKS</i>		Y0GN American Century Mid Cap Value R6 (Class: R-6)	_____ .0%
		Y5LE Fidelity Mid Cap Index (Class: Instl Prem)	_____ .0%
<i>MID-CAP BLEND STOCKS</i>		Y3EY Janus Henderson Enterprise N (Class: N)	_____ .0%
<i>MID-CAP GROWTH STOCKS</i>		Y3EY Janus Henderson Enterprise N (Class: N)	_____ .0%
<i>SMALL-CAP VALUE STOCKS</i>		VD47 Vanguard Small-Cap Value Index Fund (Class: Admiral)	_____ .0%
<i>SMALL-CAP BLEND STOCKS</i>		Y5LF Fidelity Small Cap Index (Class: Instl Prem)	_____ .0%
<i>SMALL-CAP GROWTH STOCKS</i>		Y2C8 JPMorgan Small Cap Growth R6 (Class: R-6)	_____ .0%
<i>REAL ESTATE</i>		Y4G4 Fidelity Real Estate Index (Class: Inst)	_____ .0%
INTERNATIONAL STOCKS			
<i>WORLD/FOREIGN STOCKS</i>		S681 American Funds New Perspective R6 (Class: R-6)	_____ .0%
		Z778 BNY Mellon International Stock I (Class: I)	_____ .0%
		Y5LB Fidelity International Index (Class: Instl Prem)	_____ .0%
<i>EMERGING MARKET STOCKS</i>		Z498 Invesco Developing Markets R6 (Class: R-6)	_____ .0%
MULTI-ASSET/OTHER			
<i>SECTOR</i>		Y4E6 BlackRock Health Sciences Opportunities K (Class: K)	_____ .0%
		Y4K8 Franklin Utilities R6 (Class: R-6)	_____ .0%
		Y5QJ Goldman Sachs Technology Opps Inst (Class: Inst)	_____ .0%
		Y275 PGIM Jennison Natural Resources R6 (Class: R-6)	_____ .0%
		S986 American Funds American Balanced R6 (Class: R-6)	_____ .0%
<i>BALANCED</i>		Y5FS Columbia Balanced I3 (Class: I-3)	_____ .0%
		Y3E8 T. Rowe Price Retirement I 2005 I (Class: Inst)	_____ .0%
<i>TARGET DATE INVESTMENT CHOICES</i>		Y3DF T. Rowe Price Retirement I 2010 I (Class: Inst)	_____ .0%
		Y3E9 T. Rowe Price Retirement I 2015 I (Class: Inst)	_____ .0%
		Y3DG T. Rowe Price Retirement I 2020 I (Class: Inst)	_____ .0%
		Y3EA T. Rowe Price Retirement I 2025 I (Class: Inst)	_____ .0%
		Y3DH T. Rowe Price Retirement I 2030 I (Class: Inst)	_____ .0%
		Y3EB T. Rowe Price Retirement I 2035 I (Class: Inst)	_____ .0%
		Y3DJ T. Rowe Price Retirement I 2040 I (Class: Inst)	_____ .0%
		Y3EC T. Rowe Price Retirement I 2045 I (Class: Inst)	_____ .0%
		Y3DK T. Rowe Price Retirement I 2050 I (Class: Inst)	_____ .0%
		Y3ED T. Rowe Price Retirement I 2055 I (Class: Inst)	_____ .0%
		Y3EE T. Rowe Price Retirement I 2060 I (Class: Inst)	_____ .0%
		Y6FW T. Rowe Price Retirement I 2065 I (Class: Inst)	_____ .0%

Total for all investment choices must equal 100%: 100.0%

5. AUTHORIZATION AND SIGNATURE

I hereby authorize payroll deduction of plan contributions in accordance with the level(s) I have indicated in this form. I understand this constitutes a "cash or deferred arrangement" under section 401(k) of the Internal Revenue Code and that my contributions are subject to the withdrawal restrictions of the plan. By authorizing a payroll deduction, I understand I am electing to contribute a portion of my salary to the The Molecular Epidemiology, Inc. 401(k) Profit Sharing Plan. I understand that certain limitations are imposed on my contributions by Federal law and that my contributions may be refunded to comply with these laws. I further agree that neither Molecular Epidemiology, Inc., the plan trustee, nor their affiliates will be liable for any loss when acting upon my instructions believed to be genuine.

I understand I have a duty to review my pay records (pay stub, etc.) to confirm the plan administrator has properly implemented my contribution election(s). Furthermore, I have a duty to inform the plan administrator in writing if I discover any discrepancy between my pay records and the election(s) I have made in this enrollment/change form. I understand I may modify my contribution rate prospectively, at the time I notify plan administrator in writing, consistent with the plan terms. Notification of a discrepancy must be received within four weeks of first contribution, otherwise we will assume you are in accordance with said elections.

Employee Signature _____ Date _____

SUBMIT SIGNED FORM TO YOUR PLAN ADMINISTRATOR

FOR PLAN ADMINISTRATOR USE ONLY:

Plan Administrator Signature _____ Date _____

FOR PLAN ADMINISTRATOR USE ONLY:

Transamerica, 4333 Edgewood Road NE, Mail Drop 0001
Cedar Rapids, IA 52499
Fax#: 866-846-2236

IMPORTANT NOTES

- If you exceed IRS/plan limits (limits apply to the sum of before-tax and after-tax 401(k) contributions), the excess will be automatically re-characterized as Catch-up Contributions, up to the limit for Catch-up Contributions for the year unless you do not satisfy the age and contribution requirements to make Catch-up Contributions. In that case, excess contributions will be returned to you and may result in additional taxable income to you. Please consult with your tax advisor in the event you exceed IRS/Plan limits.
- With the exception of one-time deductions, your Catch-up Contribution election will carry over from year to year.
- The investment mix of Catch-up Contributions will be the same as your regular before-tax contributions. The IRS/plan limits may affect the amount you can contribute to the plan each year.
- If you are making Catch-up Contributions but do not satisfy both the age and contribution requirements, your Catch-up Contributions will be re-characterized as regular contributions at the end of the year.
- Catch-up Contributions will be allocated in the same proportion as your total elective contribution. For example, if you have elected to contribute 6% to your traditional 401(k) account and 4% to your Roth 401(k) account, 60% of your total elective contribution will be directed into your traditional 401(k) account and 40% will be directed into your Roth 401(k) account. If you make a Catch-up Contribution of \$6,500, \$3,900 ($\$6,500 \times .60$) of your Catch-up Contribution will go into your traditional 401(k) account and \$2,600 ($\$6,500 \times .40$) of your Catch-up Contribution will go into your Roth 401(k) account.
- Catch-up Contributions will be taken into account when calculating employer Matching Contributions.

SOCIAL SECURITY NO.: _____ - _____ - _____

You may name anyone you wish as your beneficiary. However, **if you are married and you name someone other than your spouse as beneficiary for all or part of the benefits payable, your spouse must consent to the beneficiary designation and complete the Spousal Consent section.** If your spouse does not complete the Spousal Consent section, your beneficiary will be your spouse, even if you designate a different beneficiary on this form. Remember that changes in marital status may affect your beneficiary designations, so be sure to keep your designation current.

Submit this completed form to your plan administrator.

Beneficiary Designation

I name the following individual(s) to receive my plan benefits in the event of my death in accordance with the terms of the plan. This beneficiary designation cancels and replaces all prior designations and settlement agreements which I have made under the plan. Benefits will be paid to my primary beneficiary(ies), if living. Benefits will be paid to my contingent beneficiary(ies) only if none of my primary beneficiaries are living.

Percentages must be whole percentages and total 100% for Primary Beneficiary(ies), **AND** Percentages below must be whole percentages and total 100% for Contingent (Secondary) Beneficiary(ies), if any.

Primary Plan Beneficiary(ies) - Will receive benefits in the event of your death.

BENEFICIARY NAME(S) AND ADDRESS(ES)	RELATIONSHIP	DATE OF BIRTH	SOCIAL SECURITY NUMBER	TOTAL OF BENEFITS (100.0%)
				_____0%
				_____0%
				_____0%
				_____0%

Contingent Plan Beneficiary(ies) - Will receive benefits if no primary beneficiary is living at the time of your death.

BENEFICIARY NAME(S) AND ADDRESS(ES)	RELATIONSHIP	DATE OF BIRTH	SOCIAL SECURITY NUMBER	TOTAL OF BENEFITS (100.0%)
				_____0%
				_____0%
				_____0%
				_____0%

NOTE: If you do not designate a percentage for your primary beneficiaries, the benefit will be equally divided among your primary beneficiaries who survive you. If no primary beneficiary survives you and you do not designate a percentage for your contingent beneficiaries, the benefit will be equally divided among your contingent beneficiaries who survive you. If no beneficiary survives you, benefits will be paid as provided under the plan.

Participant Signature: _____ Date: _____

Signed at (City and State): _____ Date: _____

Participant Name (Please print): _____

**The Molecular Epidemiology, Inc. 401(k) Profit Sharing Plan
Beneficiary Form**

SOCIAL SECURITY NO.: _____ - _____ - _____

Spousal Consent - This section must be completed if your spouse is not designated (100%) as Primary Beneficiary.

I, spouse of _____, hereby consent to the designation of the beneficiary(ies) named on this form. I understand that my spouse has designated someone other than (or in addition to) myself as a beneficiary to receive benefits under this plan. I understand the financial impact of this designation. I also understand that my consent to this designation is irrevocable.

If the plan includes joint and survivor provisions, by signing below, I hereby waive all rights to the pre-retirement survivor benefit with respect to that portion of the plan benefits payable to a beneficiary other than myself.

Spouse Name (Please Print): _____

Spouse Signature: _____ Date: _____

Notary Public or Plan Representative Signature Required:

Subscribed and sworn to me before this: _____ day of: _____

Signature: _____

State: _____ County: _____

SOCIAL SECURITY NO.: _____ - _____ - _____

Five Simple Steps

1. Contact your plan administrator or refer to your Summary Plan Description to make sure you're eligible to roll over your plan account balance from a prior qualified retirement plan.
2. Contact your prior company and request a rollover distribution. If you have an Individual Retirement Account (IRA), contact the investment manager [custodian] for your IRA and request a withdrawal. Be sure to have the distribution check made payable to Transamerica, FBO "Reference Your Name" (e.g., Transamerica, FBO Jane Doe) and have it sent directly to you.
3. Complete the Rollover Form below.
4. Submit the Rollover Form along with the distribution check to your plan administrator.
5. Your plan administrator will sign, date, and submit the form and check to Transamerica for processing.

You must first enroll into the plan and designate a beneficiary

1. EMPLOYEE INFORMATION (PLEASE PRINT)

Married Not Married

First Name: _____ M.I. _____

Last Name: _____

Mailing Address: _____ Apt. No. _____

City: _____ State: _____ Zip Code: _____

Telephone Number: _____ Email Address: _____

Date of Birth: _____ Date of Hire: _____

2. PREVIOUS PLAN/IRA INFORMATION

Name of prior plan _____

TYPE OF PLAN (MARK ONE)*

- | | | | | | |
|-------------------------------------|--------------------------------------|--|--|---|--|
| <input type="checkbox"/> 401(k) | <input type="checkbox"/> 403(a) | <input type="checkbox"/> 403(b) | <input type="checkbox"/> Profit Sharing Plan | <input type="checkbox"/> Defined Benefit Plan | <input type="checkbox"/> Money Purchase Plan |
| <input type="checkbox"/> Gov't. 457 | <input type="checkbox"/> Conduit IRA | <input type="checkbox"/> Traditional IRA | <input type="checkbox"/> Simple IRA | <input type="checkbox"/> SEP IRA | |

FOR ROTH 401(K) ROLLOVERS:

- Roth 401(k) Direct
- Roth 401(k) Indirect (earnings only permitted)

Please complete the information below. This information should have been provided by your rollover institution.

Year of First Roth 401(k) Contribution _____
Roth Contribution Basis _____
(This is the non-taxable portion of your distribution)

* Your plan may not accept rollovers from all plan types listed above. Contact your plan administrator to make sure your rollover qualifies. The tax costs with a Roth IRA conversion can be significant. Contributions are subject to taxes that were previously deducted, including any accumulated earnings. You may also be pushed into a higher tax bracket, especially if converting a large amount of money.

PREVIOUS PLAN/IRA INFORMATION CONTACT:

First Name _____ M.I. _____

Last Name _____

Mailing Address _____ Apt. No. _____

City _____ State _____ Zip Code _____

Telephone Number _____

3. TAX INFORMATION

- All of this distribution amount would be taxable to me if I did not roll it over.
- This rollover includes after-tax contributions in the amount of \$ _____.
The remainder would be taxable income to me if I did not roll it over.
- No part of this rollover is a minimum required distribution.
- No part of this rollover is a hardship withdrawal.
- All of this distribution is a Roth 401(k) rollover.

Please note the following important information:

- 6. Transamerica cannot accept after-tax amounts if the cost basis is not provided. If you are unsure of your after-tax cost basis, contact your previous plan administrator to obtain/confirm this information. If this information is not received, it will be assumed that the deposit represents pretax amounts only.
- 7. If you are already enrolled in the plan, your incoming rollover will be invested according to your existing investment allocation for payroll contributions.
- 8. If you are not enrolled in the plan, or your elections do not equal 100%, your incoming rollover will be invested in the Target Date Series that most closely matches a projected retirement age at 65. *You can subsequently reallocate your investment at any time, subject to plan provisions.*

4. EMPLOYEE AUTHORIZATION

I wish to contribute a single sum rollover in the amount of \$ _____, which represents a distribution from another qualified retirement plan. **A check made payable to Transamerica, FBO "Reference Your Name" (e.g., Transamerica, FBO Jane Doe) is attached.** I understand the withdrawal restrictions that apply to these contributions.

Employee Signature _____ Date _____

SUBMIT SIGNED FORM TO YOUR PLAN ADMINISTRATOR

Once this form has been completed with all of the necessary information and required signatures, please forward to the Transamerica Processing Center. Please list the name, contract # and SSN last 4 digits on the check & any other documents sent with the rollover form.

Be sure to keep a photocopy for your records.

FOR PLAN ADMINISTRATOR USE ONLY:

I authorize these rollover funds to be deposited into the participant's account.

Plan Administrator Signature _____ Date _____

FOR PLAN ADMINISTRATOR USE ONLY:

JPMorgan Chase - Lockbox Processing, Attn: MFTC 32021
4 Chase Metrotech Center, 7th floor E
Brooklyn, NY 11245 Fax#: 866-846-2236

**IMPORTANT UPDATE
INDIRECT ROLLOVER PERIOD EXTENDED FOR CERTAIN LOAN
OFFSETS EFFECTIVE FOR PLAN YEARS BEGINNING AFTER DECEMBER 31, 2017**

If you received a distribution that included the taxable portion of your outstanding loan balance, prior law allowed you to avoid tax on your loan balance by using outside funds to roll over your loan balance to an IRA or eligible employer plan within 60 days of the distribution.

Effective for taxable years after December 31, 2017, the 2017 tax reform legislation (H.R. 1) extended the current 60 day period to your federal tax filing deadline, including extensions, for the year in which your distribution is made. This extended rollover period is only available if your loan balance was taxable due to your severance from employment or termination of the plan, and only to the extent of the taxable amount of your loan default.

This Important Update notifies you of the extended rollover period. If you are taking advantage of the new law and your rollover consists of the taxable balance of your loan, further documentation may be requested. This request would be in addition to the documentation provided to evidence that your rollover is from an eligible employer plan. Please contact your advisor or the institution from which you received your distribution to obtain the requested information.

THE FINE PRINT


Transamerica Retirement Solutions is prohibited by law from providing tax or legal advice outside the company. The information contained in this booklet is intended solely to provide general summary information and is not intended to serve as legal or tax advice applicable to certain matters or situations. Different assumptions concerning earnings, taxes, investment rates of return, and retirement age will generally yield different results. For legal or tax advice concerning your situation, please consult your attorney or professional tax advisor. Although care has been taken in preparing this material and presenting it accurately, Transamerica disclaims any express or implied warranty as to the accuracy of any material contained herein and any liability with respect to it.



TRANSAMERICA®

440 Mamaroneck Avenue
Harrison, NY 10528

 [Transamerica.com/portal/home](https://www.transamerica.com/portal/home)

 800-401-8726

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