



CELEBRATE EVERY STEP

**WORKING TOGETHER TO HELP YOU ENJOY
A HEALTHIER, MORE SECURE RETIREMENT**



**Your guide to
The iSolved 401-k Plan - Universal Beauty Products, Inc.**

NEW OPPORTUNITIES AHEAD



Welcome to The iSolved 401-k 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:

- Information about your plan website, transamerica.com/portal/home.
- A closer look at plan highlights
- Investment information

We work with Transamerica, a company that's been helping people prepare for retirement for more than 85 years. Transamerica has the people, tools, and resources to help you enjoy the retirement you deserve.

Sincerely,

Universal Beauty Products, Inc.

LET TRANSAMERICA BE YOUR GUIDE

Track your finances
like you track your steps



Transamerica Retirement App

This app is **designed** to help you manage your retirement plan account when, where and how you want it.

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 iSolved 401-k Plan and similar plans, 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.

¹"Fact Sheet: Social Security," Social Security Administration, July 2020

20 years

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

HOW MUCH IS ENOUGH?

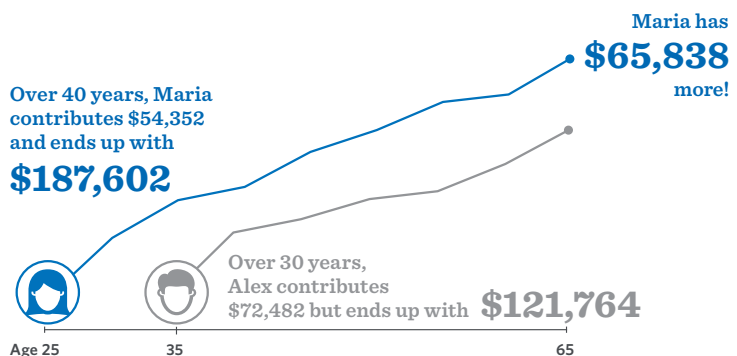
Everyone's situation is different. You'll need to replace a significant portion of your final working salary to maintain your lifestyle in retirement. Once you're enrolled and create an online account, you can log in to access tools and calculators to help estimate what kind of retirement income you 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 overall financial strategy will address 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 35.



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.

SMALL STEPS CAN ADD UP OVER TIME

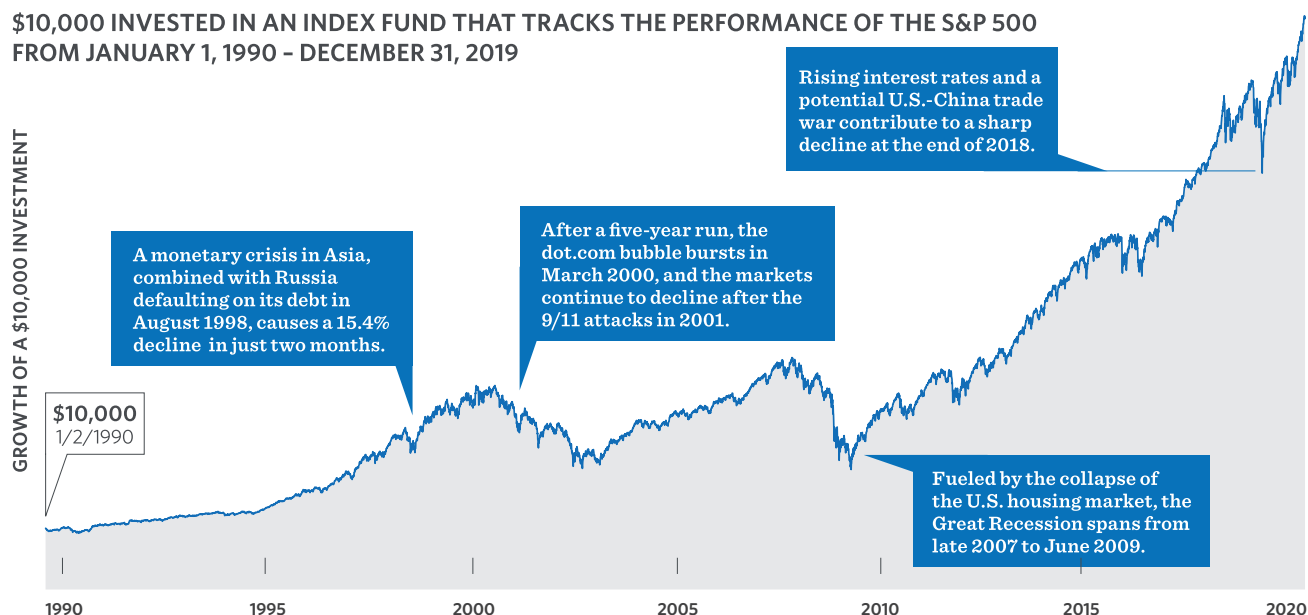
Contributing a little more to your retirement account each year can help you keep pace with inflation.

Even a bump of 1% or 2% on your birthday or after a pay increase can really add up over time.

You can increase contributions automatically using our auto-increase services.

Please keep in mind your ability to continue the auto-increase service even in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

**\$10,000 INVESTED IN AN INDEX FUND THAT TRACKS THE PERFORMANCE OF THE S&P 500
FROM JANUARY 1, 1990 - DECEMBER 31, 2019**



STAYING THE COURSE

When investing for retirement, you're likely to hear the term "market volatility." This simply refers to the inevitable up-and-down movement of investments. Sometimes the ride is smooth. At other times, it can be a little bumpy. Before you react to market volatility, consider these investment basics to help manage the turbulence.

LONG-TERM PERSPECTIVE

Avoid jumping in and out of the market. Purchasing funds after they have risen significantly may mean "buying high." Transferring out of lower-performing funds may mean "locking in your losses," making it more likely you will miss any upswing that may follow a downturn.

STAY THE COURSE

Investors come to understand markets are sure to fluctuate from

day-to-day and year-to-year. While these short-term fluctuations can be unsettling, the U.S. stock market has proven to be resilient over time.

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

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 2022.

READY, SET, ENROLL!

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

- Go to your plan website, **transamerica.com/portal/home**, and click the red Log In button. Follow the instructions to create a new account. The online enrollment form in the back of this book can help!

AN IMPORTANT STEP: BENEFICIARIES

Look for **Beneficiaries** in the account overview section of your plan website.



To Do:

Choose your beneficiaries.
Update as needed.

YOUR ACCOUNT

If you haven't already, go to **transamerica.com/portal/home** and click Log In to register a new account. Follow the instructions to choose contributions, investments, and more.

The *OnTrack*® tool, which produces *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 receive 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**.

Consider consolidation

If you have multiple retirement accounts, combining your assets in 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/financial-glossary**
- Transamerica online support **877-717-8858** (for help logging in)
- Estimate your Social Security income at **SSA.gov**
- Visit our Financial Wellness Center to explore topics such as managing debt, saving for college, and buying a home. **transamerica.com/portal/financial-wellness**

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 iSolved 401-k Plan - Universal Beauty Products, Inc.

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.

You must complete 2 month(s) of service.

Entry Date(s)

Your entry date is the first day of any month.

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 \$20,500 in 2022.

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.

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.

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.

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 as ordinary income (plus 10% early withdrawal penalty if younger than 59 1/2)	Free from federal tax if distributions occur five taxable years after first Roth Contribution AND after participant either: - Attains age 59½ - Dies - Becomes disabled
Required Minimum Distributions (RMDs) at age 72 (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 2022 is \$20,500 (\$27,000 if age 50 or older in 2022)	
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 2 month(s) of service.

Entry Date(s)

Your entry date is the first day of any month.

Vesting

The company's contributions are vested as follows:

YEARS OF SERVICE*	PERCENT VESTED
Upon completion of 1 year	33%
Upon completion of 2 years	66%
Upon completion of 3 years	100%

NON-MATCHING CONTRIBUTIONS

The company may make a discretionary non-matching contribution to the plan on behalf of all eligible employees.

If you are not employed on the last day of the plan year you will not be eligible to receive non-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 the first day of any month.

Vesting

The company's contributions are vested as follows:

YEARS OF SERVICE*	PERCENT VESTED
Upon completion of 1 year	33%
Upon completion of 2 years	66%
Upon completion of 3 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



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

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 and SUB ID.

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 SUB 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

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 are subject to plan restrictions. You may have to provide documentation in order to qualify for certain plan loans.



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.

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

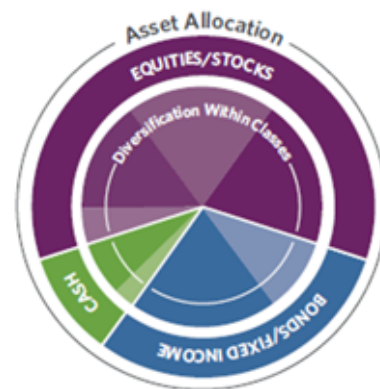
The investment choices available through your retirement plan fall into a combination of three broad asset classes. Asset classes are categories of investments that exhibit similar characteristics and may behave similarly in the marketplace.

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, as well as the issuing entity's creditworthiness.

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://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. 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.

Fund prospectuses and other information, are available at transamerica.com/portal/home or you can request one at 800-401-8726.

ASSET ALLOCATION FUNDS

Asset allocation funds offer a range of diversified investment mixes, and which to choose depends on your comfort with risk and how long you have until you retire. The funds range from short-term options that invest more of their assets in bonds and other conservative investments to long-term options that hold mostly stocks and other aggressive investments. These funds do not change their asset allocations to become more conservative over time.

Asset allocation investments may be subject to all of the risks of the asset classes in which they invest, which may include stocks and bonds as well as other types of investments. The higher the investment's allocation to stocks, the greater the risk. 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.



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



Pick your own investments

Build your own portfolio with your choice of funds.

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.

Please use the Investment Mix worksheet in the back of this book to help you calculate your investment allocations.

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INVESTMENT CHOICES: PERFORMANCE OVERVIEW AND SUMMARIES

The iSolved 401-k Plan - Universal Beauty Products, Inc.

The performance data quoted represents past performance and does not guarantee future results. An investment in these investment choices, 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. Please go to transamerica.com/portal/home to obtain performance current to the most recent month-end. Additional information on all the investment choices, including investment strategy, is available on the investment fact sheets. Please refer to the disclosure page for additional information.

PERFORMANCE SHOWN IN PERCENTAGES	As of 07/31/2022		Average Annual Total or Since Inception Performance* As of 06/30/2022				Expense Ratio (% of fund assets)
	YEAR TO DATE	LAST QUARTER	1 YEAR	3 YEARS	5 YEARS	10 YEARS	NET
SHORT BONDS/STABLE/MMKT†							
STABLE VALUE							
Invesco Stable Value Trust Ret Acct (Class: C)	0.79	0.38	1.29	1.79	2.00	1.88	0.15
7-Day SEC Yield: 1.48% ¹							
INTERM./LONG-TERM BOND							
INTERMEDIATE-TERM BONDS							
Neuberger Berman Strategic Income Ret Acct (Class: R-6)	-8.31	-1.04	-11.62	0.22	1.55	2.86	0.50
PIMCO Income Ret Acct (Class: Inst)	-6.29	0.49	-8.48	0.33	1.49	4.79	0.62
Western Asset Core Plus Bond Ret Acct (Class: IS)	-12.83	1.08	-16.04	-2.13	0.42	2.31	0.42
LARGE-CAP STOCKS							
LARGE-CAP VALUE STOCKS							
MFS Value Ret Acct (Class: R-6)	-7.57	1.33	-5.03	7.60	7.54	11.23	0.45
LARGE-CAP BLEND STOCKS							
JPMorgan U.S. Equity Ret Acct (Class: R-6)	-12.82	0.20	-9.56	13.25	12.64	13.97	0.44
Transamerica Partners Stock Index Ret Acct (Class: N/A)	-12.60	0.38	-10.66	10.57	11.29	12.97	0.07
LARGE-CAP GROWTH STOCKS							
JPMorgan Large Cap Growth Ret Acct (Class: R-6)	-19.12	0.98	-20.29	13.88	16.85	15.50	0.44
SMALL/MID-CAP STOCKS							
MID-CAP VALUE STOCKS							
MFS Mid Cap Value Ret Acct (Class: R-6)	-7.65	0.17	-6.13	8.47	7.80	11.30	0.64
MID-CAP BLEND STOCKS							
State Street S&P Mid Cap Index Ret Acct (Class: N/A)	-10.85	0.91	-14.68	6.80	6.96	10.90	0.04
MID-CAP GROWTH STOCKS							
BlackRock Mid-Cap Growth Equity Ret Acct (Class: K)	-27.67	1.61	-33.04	2.90	10.77	13.85	0.70
SMALL-CAP VALUE STOCKS							
Franklin Small Cap Value Ret Acct (Class: R-6)	-9.43	0.07	-13.68	7.61	6.35	10.03	0.60
SMALL-CAP BLEND STOCKS							
State Street Russell Small Cap Index Ret Acct (Class: N/A)	-15.38	1.49	-25.10	4.24	5.25	9.53	0.05
SMALL-CAP GROWTH STOCKS							
ClearBridge Small Cap Growth Ret Acct (Class: IS)	-25.33	-0.08	-32.23	4.63	9.66	11.13	0.77
REAL ESTATE							
TA Vanguard Real Estate Index Ret Acct (Class: Admiral)	-13.62	-4.12	-8.05	4.77	5.71	7.53	0.12

† 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 07/31/2022		Average Annual Total or Since Inception Performance* As of 06/30/2022				Expense Ratio (% of fund assets)
	YEAR TO DATE	LAST QUARTER	1 YEAR	3 YEARS	5 YEARS	10 YEARS	NET
INTERNATIONAL STOCKS							
WORLD/FOREIGN STOCKS							
American Funds New Perspective Ret Acct (Class: R-6)	-21.05	-2.24	-22.19	8.14	9.42	11.23	0.41
Fidelity Advisor International Capital Appreciation Ret Acct (Class: Z)	-21.27	-0.32	-25.20	1.63	4.90	7.15*	0.85
(*Performance Inception: 02/09/2017)							
EMERGING MARKET STOCKS							
American Funds New World Ret Acct (Class: R-6)	-20.34	-2.75	-27.15	2.89	5.15	6.07	0.57
MULTI-ASSET/OTHER							
BALANCED							
American Funds Balanced Ret Acct (Class: R-6)	-9.47	-0.28	-8.19	6.38	7.16	9.05	0.25
TARGET DATE INVESTMENT CHOICES							
Transamerica LifeGoal Retirement with BlackRock Ret Acct (Class: N/A)	-7.07	-0.40	-7.60	4.41	4.92	5.39	0.07
Transamerica LifeGoal 2025 with BlackRock Ret Acct (Class: N/A)	-8.00	-0.56	-8.56	4.91	5.61	6.79	0.07
Transamerica LifeGoal 2030 with BlackRock Ret Acct (Class: N/A)	-9.41	-0.80	-10.15	5.33	6.07	7.41	0.07
Transamerica LifeGoal 2035 with BlackRock Ret Acct (Class: N/A)	-10.81	-1.01	-11.72	5.69	6.50	7.96	0.07
Transamerica LifeGoal 2040 with BlackRock Ret Acct (Class: N/A)	-12.10	-1.24	-13.20	5.99	6.85	8.45	0.07
Transamerica LifeGoal 2045 with BlackRock Ret Acct (Class: N/A)	-13.26	-1.43	-14.52	6.17	7.07	8.82	0.07
Transamerica LifeGoal 2050 with BlackRock Ret Acct (Class: N/A)	-14.02	-1.54	-15.39	6.17	7.08	9.04	0.07
Transamerica LifeGoal 2055 with BlackRock Ret Acct (Class: N/A)	-14.16	-1.55	-15.60	6.16	7.08	9.23	0.07
Transamerica LifeGoal 2060 with BlackRock Ret Acct (Class: N/A)	-14.16	-1.60	-15.59	6.16	7.15	9.78*	0.07
(*Performance Inception: 02/29/2016)							
ASSET ALLOCATION INVESTMENT CHOICES							
TA Vanguard LifeStrategy Income Ret Acct (Class: Investor)	-9.12	0.63	-11.33	0.43	2.27	3.32	0.11
TA Vanguard LifeStrategy Conservative Growth Ret Acct (Class: Investor)	-10.46	0.15	-12.51	2.13	3.68	5.04	0.12
TA Vanguard LifeStrategy Moderate Growth Ret Acct (Class: Investor)	-11.79	-0.36	-13.73	3.66	4.97	6.68	0.13
TA Vanguard LifeStrategy Growth Ret Acct (Class: Investor)	-13.17	-0.93	-14.91	5.16	6.20	8.26	0.14

* Performance shown since inception is from the performance inception date of the separate account or underlying investment as shown on the Investment Choices Performance Overview.

¹ The current yield (7-Day SEC Yield) more closely reflects the current earnings of the money market Fund than the total return quotation

SUMMARIES

SHORT BONDS/STABLE/MMKT

STABLE VALUE

Invesco Stable Value Trust Ret Acct (Class: C)

Inception Date: 03/15/2017

Expense Type: Type 48**

Advisor: Invesco Trust Company

Subadvisor: Invesco Advisers, Inc

Investment Objective: The Fund objective will be to seek the preservation of principal and to provide interest income reasonably obtained under prevailing market conditions and rates, consistent with seeking to maintain required liquidity.

INTERM./LONG-TERM BOND

INTERMEDIATE-TERM BONDS

Neuberger Berman Strategic Income Ret Acct (Class: R-6)

Inception Date: 03/15/2018

Expense Type: Type 49**

Advisor: Neuberger Berman Investment Advisers LLC

Investment Objective: The investment seeks high current income with a secondary objective of long-term capital appreciation.

PIMCO Income Ret Acct (Class: Inst)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Pacific Investment Management Company, LLC

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

Western Asset Core Plus Bond Ret Acct (Class: IS)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Legg Mason Partners Fund Advisor, LLC

Subadvisor: Western Asset Management Company Pte Ltd. – Singapore

Investment Objective: The investment seeks to maximize total return, consistent with prudent investment management and liquidity needs.

LARGE-CAP STOCKS

LARGE-CAP VALUE STOCKS

MFS Value Ret Acct (Class: R-6)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Massachusetts Financial Services Company

Investment Objective: The investment seeks capital appreciation.

LARGE-CAP BLEND STOCKS

JPMorgan U.S. Equity Ret Acct (Class: R-6)

Inception Date: 03/15/2017

Expense Type: Type 49**

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.

Transamerica Partners Stock Index Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 48**

Advisor: BlackRock Institutional Trust Company NA

Investment Objective: This is an index fund that seeks to match the performance of the S&P 500 Index by investing in stocks that make up the index.

**See Disclosure Page for more details.

SUMMARIES (CONTINUED)

LARGE-CAP GROWTH STOCKS

JPMorgan Large Cap Growth Ret Acct (Class: R-6)

Inception Date: 03/15/2017

Expense Type: Type 49**

Trading Restrictions: Type C**

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

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

SMALL/MID-CAP STOCKS

MID-CAP VALUE STOCKS

MFS Mid Cap Value Ret Acct (Class: R-6)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Massachusetts Financial Services Company

Investment Objective: The investment seeks capital appreciation.

MID-CAP BLEND STOCKS

State Street S&P Mid Cap Index Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 48**

Advisor: State Street Global Advisors

Investment Objective: The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the S&P MidCap 400 Index (the "Index") over the long term.

MID-CAP GROWTH STOCKS

BlackRock Mid-Cap Growth Equity Ret Acct (Class: K)

Inception Date: 09/15/2018

Expense Type: Type 49**

Advisor: BlackRock Advisors LLC

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

SMALL-CAP VALUE STOCKS

Franklin Small Cap Value Ret Acct (Class: R-6)

Inception Date: 03/15/2018

Expense Type: Type 49**

Advisor: Franklin Mutual Advisers, LLC

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

SMALL-CAP BLEND STOCKS

State Street Russell Small Cap Index Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 48**

Advisor: State Street Global Advisors

Investment Objective: The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Russell 2000 Index (the "Index") over the long term.

SMALL-CAP GROWTH STOCKS

ClearBridge Small Cap Growth Ret Acct (Class: IS)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Legg Mason Partners Fund Advisor, LLC

Subadvisor: ClearBridge Investments, LLC

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

REAL ESTATE

TA Vanguard Real Estate Index Ret Acct (Class: Admiral)

Inception Date: 03/15/2017

Expense Type: Type 49**

Trading Restrictions: Type C**

Advisor: Vanguard Group Inc

Investment Objective: The investment seeks to provide a high level of income and moderate long-term capital appreciation by tracking the performance of a benchmark index that measures the performance of publicly traded equity REITs.

**See Disclosure Page for more details.

SUMMARIES (CONTINUED)

INTERNATIONAL STOCKS

WORLD/FOREIGN STOCKS

American Funds New Perspective Ret Acct (Class: R-6)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Capital Research and Management Company

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

Fidelity Advisor International Capital Appreciation Ret Acct (Class: Z)

Inception Date: 06/15/2019

Expense Type: Type 49**

Trading Restrictions: Type B**

Advisor: Fidelity Management & Research Company LLC

Investment Objective: The investment seeks capital appreciation.

EMERGING MARKET STOCKS

American Funds New World Ret Acct (Class: R-6)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Capital Research and Management Company

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

MULTI-ASSET/OTHER

BALANCED

American Funds Balanced Ret Acct (Class: R-6)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Capital Research and Management Company

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

TARGET DATE INVESTMENT CHOICES

Transamerica LifeGoal Retirement with BlackRock Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Mesirow Financial Investment Management, Inc.

Investment Objective: The Fund seeks to maximize income while maintaining a level of risk appropriate for a person in retirement.

Transamerica LifeGoal 2025 with BlackRock Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Mesirow Financial Investment Management, Inc.

Investment Objective: The Fund seeks to maximize returns while maintaining a level of risk appropriate for a person planning to retire in or about the calendar year designated in the Fund's name.

Transamerica LifeGoal 2030 with BlackRock Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Mesirow Financial Investment Management, Inc.

Investment Objective: The Fund seeks to maximize returns while maintaining a level of risk appropriate for a person planning to retire in or about the calendar year designated in the Fund's name.

Transamerica LifeGoal 2035 with BlackRock Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Mesirow Financial Investment Management, Inc.

Investment Objective: The Fund seeks to maximize returns while maintaining a level of risk appropriate for a person planning to retire in or about the calendar year designated in the Fund's name.

**See Disclosure Page for more details.

SUMMARIES (CONTINUED)

Transamerica LifeGoal 2040 with BlackRock Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Mesirow Financial Investment Management, Inc.

Investment Objective: The Fund seeks to maximize returns while maintaining a level of risk appropriate for a person planning to retire in or about the calendar year designated in the Fund's name.

Transamerica LifeGoal 2045 with BlackRock Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Mesirow Financial Investment Management, Inc.

Investment Objective: The Fund seeks to maximize returns while maintaining a level of risk appropriate for a person planning to retire in or about the calendar year designated in the Fund's name.

Transamerica LifeGoal 2050 with BlackRock Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Mesirow Financial Investment Management, Inc.

Investment Objective: The Fund seeks to maximize returns while maintaining a level of risk appropriate for a person planning to retire in or about the calendar year designated in the Fund's name.

Transamerica LifeGoal 2055 with BlackRock Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Mesirow Financial Investment Management, Inc.

Investment Objective: The Fund seeks to maximize returns while maintaining a level of risk appropriate for a person planning to retire in or about the calendar year designated in the Fund's name.

Transamerica LifeGoal 2060 with BlackRock Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49**

Advisor: Mesirow Financial Investment Management, Inc.

Investment Objective: The Fund seeks to maximize returns while maintaining a level of risk appropriate for a person planning to retire in or about the calendar year designated in the Fund's name.

ASSET ALLOCATION INVESTMENT CHOICES

TA Vanguard LifeStrategy Income Ret Acct (Class: Investor)

Inception Date: 06/14/2017

Trading Restrictions: Type C**

Advisor: Vanguard Group Inc

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

TA Vanguard LifeStrategy Conservative Growth Ret Acct (Class: Investor)

Inception Date: 06/14/2017

Trading Restrictions: Type C**

Advisor: Vanguard Group Inc

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

TA Vanguard LifeStrategy Moderate Growth Ret Acct (Class: Investor)

Inception Date: 06/14/2017

Trading Restrictions: Type C**

Advisor: Vanguard Group Inc

Investment Objective: The investment seeks capital appreciation and a low to moderate level of current income.

TA Vanguard LifeStrategy Growth Ret Acct (Class: Investor)

Inception Date: 06/14/2017

Trading Restrictions: Type C**

Advisor: Vanguard Group Inc

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

**See Disclosure Page for more details.

DISCLOSURES

The separate account investment choices offered are exempt from registration with the SEC; therefore, no prospectuses are filed for them. However, certain of the separate account investment choices, other than the Stable Value investment choice(s) and Collective Investment Trusts, invest in mutual funds which are subject to SEC registration.

Registered funds are available by prospectus only. Any mutual fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. For more information on any registered fund, please call Transamerica Retirement Solutions at 800-755-5801 for a free summary prospectus (if available) and/or prospectus. All investments involve risk, including loss of principal, and there is no guarantee of profits. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest. All Transamerica companies identified are affiliated, but are not affiliated with your employer.

Certain accounts are operated by persons who have claimed an exclusion, granted to operators of insurance companies and their separate accounts, from registration as a "commodity pool operator" with respect to the accounts under the Commodity Exchange Act, and therefore, are not subject to registration or regulation with respect to the accounts under the Commodity Exchange Act.

PERFORMANCE

The performance data given represents past performance and should not be considered indicative of future results. An investment in these investment choices, 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. Separate account investment choice statistics change over time. The investment choice is not FDIC insured, may lose value and is not guaranteed by a bank or other financial institution.

Performance shown is average annual total separate account investment choice returns (except last quarter and year-to-date) for the period indicated, net of the total operating expenses of the separate account and underlying investment (if applicable) as listed on the Investment Choices Performance Overview. Performance returns reflect reinvestment of dividends and capital gains distributions. Performance does not reflect the deduction of any applicable contract asset charge, discontinuance charge or service fee. Application of the contract asset charge and any discontinuance charges or service fees deducted from an account would reduce a participant's return.

For separate account investment choices invested in mutual fund shares, except as otherwise indicated, historical performance prior to the separate account investment choice inception date is hypothetical and calculated utilizing past performance for the underlying mutual fund with the deduction of the separate account fees reflected.

Performance shown since inception is from the performance inception date of the separate account or underlying investment as shown on the Investment Choices Performance Overview.

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 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.

Large-Cap Value Stocks: An investment category that mostly comprises stocks of large 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 investments. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.

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.

DISCLOSURES (CONTINUED)

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 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.

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.

DISCLOSURES (CONTINUED)

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 Allocation: Asset Allocation options invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and are generally considered diversified investment choices. Allocation investment choices may be subject to all of the risks of the asset classes in which they invest. The higher the investment's allocation to stocks, the greater the risk. 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.

CHARGES, FEES, AND EXPENSES

Deposits made by plan participants are not subject to any front-end loads/sales fees of the underlying mutual fund. Therefore, such fees are not reflected in the performance reported.

Type 48: The expense ratio quoted reflects the maximum total operating expenses of the investment choice, which include the underlying TLIC Separate Account Maintenance Charge, assessed by Transamerica (if applicable). For separate accounts that invest in underlying investments, the expense ratio also includes any expenses collected by the underlying investment, if applicable. There may also be charges to your balance in the separate accounts for contract asset charges or service fees, as applicable under your contract, which are not reflected on the fact sheets.

Type 49: The expense ratio quoted reflects the maximum total operating expenses of the investment choice, which reflects the total operating expenses of the underlying investment, net of any fee waivers. There may also be charges to your balance in the separate accounts for contract asset charges or service fees, as applicable under your contract, which are not reflected on the fact sheets.

CONTRACT TERMINATION CHARGES

Depending on the features elected by your plan a discontinuance charge may apply at the time the investment contract is terminated.

CONTRACT ASSET CHARGES (CACs)

Contract asset charges (CACs) are assessed each Month according to the terms of the plan's contract and vary based upon the amount of assets held under the contract on the 15th of each month. Based on the plan asset information provided to Transamerica, the initial monthly CAC rate assessed to the plan is estimated to be 0.0342%.

Plan sponsors should consult their contract and participants should consult their enrollment kit for the CAC charges applicable to their plan.

Note, the commission option selected by your plan's broker will affect the contract asset charges payable under the group variable annuity contract.

TRADING RESTRICTIONS

The ability to exchange units of the separate account may be restricted in the event that a sponsor or participant engages in trading patterns which are detrimental to the separate account or the underlying investment.

Investment choices may be subject to certain transfer restrictions. Participant-directed transfers into this contract account 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 contract account at any time. These restrictions may be changed at any time to comply with any restrictions on trading imposed by the underlying mutual fund.

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 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.

DISCLOSURES (CONTINUED)

- 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.
- *Plan related recordkeeping and administration services are provided by Transamerica Retirement Solutions, LLC (Transamerica). The investment choices are available through a contract issued by Transamerica Financial Life Insurance Company ("TFLIC"), 440 Mamaroneck Avenue, Harrison, New York 10528, or Transamerica Financial Life Insurance Company ("TFLIC"), TA-AP-2001-CONT or TA-PC-2000-CONT. Transamerica is an affiliate of TFLIC and TLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC is not authorized in New York and does not do business in New York. Contract form and number may vary, and these investment choices may not be available in all jurisdictions. Fees and charges may apply. Certain limitations on the number of investment choices for your plan will still apply. For complete information, contact your Transamerica representative.*

Enroll in your plan online or over the phone to set up or make changes to your contribution rate, investment choices, and future contribution elections.

ENROLL ONLINE

Have your Social Security number and a personal email address ready. Providing a personal email address is important so we can keep in touch about your account.

1. Visit **transamerica.com/portal/home**.
2. Click the red log in button.
3. Click "Create an account".
4. Follow the secure steps to create your account.
5. Sign in to your account to see the "My Profile" menu on the top of the screen.
6. Click on **"My Profile"**, and then select **"Personal Information"**.
7. From this page, you can verify your personal information, address, and enter phone numbers for activity alerts.

Tip: Consider signing up for alerts to receive email, phone, or text notifications when changes are made to your account.

ENROLL OVER THE PHONE

Call us to enroll in your plan and register with *Transamerica Voice Pass*. This will allow you to set up a voice biometric password for your account so you won't have to remember codes or PINs with our interactive voice response system.

When you speak with one of our representatives, ask them about restricting online access (if you do not want to enroll online) and adding a security question or phrase for all phone access to your account.

1. Call **800-401-8726**.
2. Follow the prompts to set up a voice password. This voice biometrics password can save time and provide an additional layer of security — you'll be asked for it every time you call us.
3. We recommend you choose a self-selected security question for all over-the-phone account access.

Please Note: You can enroll today or any day in the future. Generally, the contribution you elect will go into effect on the plan's next entry date; however, you will need to check with your employer to find out the exact date your payroll deductions will start. Refer to your enrollment workbook or Summary Plan Description for your plan's specific entry dates.

By completing the enrollment process online, you are authorizing payroll deduction of plan contributions. Authorization of plan contributions constitutes a "cash or deferred arrangement" under section 401(k) of the Internal Revenue Code and such contributions are subject to the withdrawal restrictions of the plan.

Contributions made to the plan are subject to certain limitations imposed by Federal law and these contributions may be refunded to comply with these laws. By submitting this authorization online, you understand that neither Universal Beauty Products, Inc., the plan trustee, their affiliates nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.

This worksheet is designed to help you enter your investment selections during the enrollment process. Please don't submit this worksheet.

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, otherwise, proceed to Option B.

TARGET DATE FUND NAME:	SELECT ONE:
R3CM Transamerica LifeGoal Retirement with BlackRock Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3CR Transamerica LifeGoal 2025 with BlackRock Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3CT Transamerica LifeGoal 2030 with BlackRock Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3CV Transamerica LifeGoal 2035 with BlackRock Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3CX Transamerica LifeGoal 2040 with BlackRock Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3CZ Transamerica LifeGoal 2045 with BlackRock Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3D3 Transamerica LifeGoal 2050 with BlackRock Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3D5 Transamerica LifeGoal 2055 with BlackRock Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3D7 Transamerica LifeGoal 2060 with BlackRock Ret Acct (Class: N/A)	<input type="checkbox"/> 100%

OPTION B: ASSET ALLOCATION SERIES

The Asset Allocation Series investment choices are designed for you to allocate 100% of your contributions to the one investment choice that most closely matches your investment mix reflective of your selected time horizon.

Select only one.

Otherwise, proceed to Option C.

ASSET ALLOCATION SERIES NAME:	SELECT ONE:
R42Q TA Vanguard LifeStrategy Income Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R42S TA Vanguard LifeStrategy Conservative Growth Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R42U TA Vanguard LifeStrategy Moderate Growth Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R42W TA Vanguard LifeStrategy Growth Ret Acct (Class: Investor)	<input type="checkbox"/> 100%

OPTION C: 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		R3CB Invesco Stable Value Trust Ret Acct (Class: C)	_____.0%

ASSET CLASS	SUB ASSET CLASS	INVESTMENT CHOICE	% OF CONTRIBUTION
INTERM./LONG-TERM BOND	INTERMEDIATE-TERM BONDS	R45D Neuberger Berman Strategic Income Ret Acct (Class: R-6)	_____0%
		R3NR PIMCO Income Ret Acct (Class: Inst)	_____0%
		R3Q9 Western Asset Core Plus Bond Ret Acct (Class: IS)	_____0%
LARGE-CAP STOCKS	LARGE-CAP VALUE STOCKS LARGE-CAP BLEND STOCKS LARGE-CAP GROWTH STOCKS	R3P8 MFS Value Ret Acct (Class: R-6)	_____0%
		R3LV JPMorgan U.S. Equity Ret Acct (Class: R-6)	_____0%
		R3TM Transamerica Partners Stock Index Ret Acct (Class: N/A)	_____0%
		R3LS JPMorgan Large Cap Growth Ret Acct (Class: R-6)	_____0%
SMALL/MID-CAP STOCKS	MID-CAP VALUE STOCKS MID-CAP BLEND STOCKS MID-CAP GROWTH STOCKS SMALL-CAP VALUE STOCKS SMALL-CAP BLEND STOCKS SMALL-CAP GROWTH STOCKS REAL ESTATE	R3PV MFS Mid Cap Value Ret Acct (Class: R-6)	_____0%
		R3BT State Street S&P Mid Cap Index Ret Acct (Class: N/A)	_____0%
		R4B6 BlackRock Mid-Cap Growth Equity Ret Acct (Class: K)	_____0%
		R44Q Franklin Small Cap Value Ret Acct (Class: R-6)	_____0%
		R3BP State Street Russell Small Cap Index Ret Acct (Class: N/A)	_____0%
		R3LY ClearBridge Small Cap Growth Ret Acct (Class: IS)	_____0%
		R3EP TA Vanguard Real Estate Index Ret Acct (Class: Admiral)	_____0%
INTERNATIONAL STOCKS	WORLD/FOREIGN STOCKS EMERGING MARKET STOCKS	R3HJ American Funds New Perspective Ret Acct (Class: R-6)	_____0%
		R4LP Fidelity Advisor International Capital Appreciation Ret Acct (Class: Z)	_____0%
		R3D9 American Funds New World Ret Acct (Class: R-6)	_____0%
MULTI-ASSET/OTHER	BALANCED TARGET DATE INVESTMENT CHOICES	R3H9 American Funds Balanced Ret Acct (Class: R-6)	_____0%
		R3CM Transamerica LifeGoal Retirement with BlackRock Ret Acct (Class: N/A)	_____0%
		R3CR Transamerica LifeGoal 2025 with BlackRock Ret Acct (Class: N/A)	_____0%
		R3CT Transamerica LifeGoal 2030 with BlackRock Ret Acct (Class: N/A)	_____0%
		R3CV Transamerica LifeGoal 2035 with BlackRock Ret Acct (Class: N/A)	_____0%
		R3CX Transamerica LifeGoal 2040 with BlackRock Ret Acct (Class: N/A)	_____0%
		R3CZ Transamerica LifeGoal 2045 with BlackRock Ret Acct (Class: N/A)	_____0%
		R3D3 Transamerica LifeGoal 2050 with BlackRock Ret Acct (Class: N/A)	_____0%
		R3D5 Transamerica LifeGoal 2055 with BlackRock Ret Acct (Class: N/A)	_____0%
		R3D7 Transamerica LifeGoal 2060 with BlackRock Ret Acct (Class: N/A)	_____0%
	ASSET ALLOCATION INVESTMENT CHOICES	R42Q TA Vanguard LifeStrategy Income Ret Acct (Class: Investor)	_____0%
		R42S TA Vanguard LifeStrategy Conservative Growth Ret Acct (Class: Investor)	_____0%
		R42U TA Vanguard LifeStrategy Moderate Growth Ret Acct (Class: Investor)	_____0%
		R42W TA Vanguard LifeStrategy Growth Ret Acct (Class: Investor)	_____0%

Total for all investment choices must equal 100%:

100.0%

SOCIAL SECURITY NO.: _____ - _____ - _____

Four 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 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)*

☐ 401(k) ☐ 403(a) ☐ 403(b) ☐ Profit Sharing Plan ☐ Defined Benefit Plan ☐ Money Purchase Plan

☐ Gov't. 457 ☐ Conduit IRA ☐ Traditional IRA ☐ Simple IRA ☐ 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:

5. 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.
6. If you are already enrolled in the plan, your incoming rollover will be invested according to your existing investment allocation for payroll contributions.
7. 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:

Transamerica PASS Processing Center
Transamerica Retirement - Lockbox 28566
6400 C St SW
Cedar Rapids IA 52499 Fax#: 866-846-2236

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.

**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

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