

Transamerica Stable Value Focus Account**

Transamerica Asset Classification

Short Bonds/Stable/MMkt***
Stable Value

Investment Objective & Strategy

Seeks to provide maximum return consistent with a guarantee of principal. The investment has a portfolio investment rate design in which all deposits are credited with the same interest rate, credited on a daily basis, and there is no set maturity. The effective credited interest rate is set semi-annually and effective on the first day of the semi-annual period. Contract charges may reduce this return.

Notes

Performance shown for the Transamerica Stable Value Focus Account 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 Focus Account is available under contract form number TA-AP-2001-CONT, a group variable annuity contract issued by Transamerica Financial Life Insurance Company (TFLIC), 440 Mamaroneck Avenue, Harrison, New York 105287. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. The Transamerica Stable Value Focus Account is an investment choice held by the general account of TFLIC. The assets in the general account are supported by the financial stability of TFLIC. While TFLIC 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 account 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, 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: Cash Equivalents Pages for a description of this type of Cash Equivalent investment choice under "Cash Equivalents Investment Risk."

***See Disclosure: Cash Equivalents Pages for a description of this asset class category under "Cash Equivalents Investment Risk."

Principal Risks

Credit and Counterparty, Extension, Prepayment (Call), Reinvestment, Not FDIC Insured, Active Management, Issuer, High-Yield Securities, U.S. Government Obligations, Fixed-Income Securities, Maturity/Duration, Cash Drag, Investment-Grade Securities, Management, Unrated Securities, Variable-Rate Securities

For more information please see the Principal Risks section of the Disclosure Page.

Performance

| Investment Choice | Annual Returns | as of | year-end | | |
|-------------------|----------------|---------|-------------|--|--|
| | Total Ret % | Bmark % | Fund Rank % | | |
| 2017 | 0.95 | — | — | | |
| 2018 | 1.01 | — | — | | |
| 2019 | 1.25 | — | — | | |
| 2020 | 1.20 | — | — | | |
| 2021 | 1.10 | — | — | | |
| 2022 | 1.20 | — | — | | |
| 2023 | 1.64 | — | — | | |

| Trailing Returns | as of | 12-31-24 | | |
|------------------|-------------|----------|-------------|--|
| | Total Ret % | Bmark % | Fund Rank % | |
| YTD | 2.06 | — | — | |
| 3 Mo | 0.52 | — | — | |
| 1 Yr | 2.06 | — | — | |
| 3Yr Avg | 1.63 | — | — | |
| 5Yr Avg | 1.44 | — | — | |
| 10Yr Avg | 1.25 | — | — | |
| Since Incep | — | — | — | |

| Hypothetical Growth of \$10,000 | start date | 12-31-13 | 12-31-24 |
|---------------------------------|------------|----------|----------|
| Investment Choice | | | \$11,444 |
| Benchmark | | | — |

Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value will fluctuate. Upon redemption, shares may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. Go to www.TA-Retirement.com to obtain performance current to the most recent month-end. See performance section of the disclosure page for more important information.

Investment choices are available from Transamerica Financial Life Insurance Company (TFLIC or Transamerica) under contract form # TA-AP-2001-CONT or TA-PC-2000-CONT, group variable annuity contracts underwritten by TFLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. Contract fees and charges may apply. For complete information, contact your Transamerica representative.

NOT FDIC INSURED. MAY LOSE VALUE. NO BANK GUARANTEE.

Financial Strength Rating

| | | |
|------------------------------|---------------|-----------|
| A.M. Best (09-12-19) | A (Excellent) | 3rd of 16 |
| Standard & Poor's (02-21-20) | A+ (Strong) | 5th of 21 |
| Moody's (09-10-19) | A1 (Good) | 5th of 21 |

TFLIC has received the above high claims paying ability ratings from the top four financial ratings agencies. Data provided by Transamerica Corporation. Dates in parentheses indicate the last time the rating was changed.

Financial Strength Ratings (as defined by each individual rating agency)

A.M. Best: The A (Excellent) rating is assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.

Standard & Poor's: The A+ rating denotes a strong capacity to meet financial commitments but is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than insurers in higher-rated categories. However, the obligor's capacity to meet its financial commitments on the obligation is still strong.

Moody's: The A1 (Good) rating is considered upper-medium grade and is subject to low credit risk.