

The Investment Fact Sheets User's Guide

This guide helps you to use the investment fact sheets to your advantage. For more information on each investment choice or, where applicable, the underlying investment, we recommend that you read the prospectus (if available) before investing.

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11 Morningstar Sectors

Release Date: 12-31-2008

ABC Equity Advanced Profile

Transamerica Asset Classification TRS Asset Class TRS Sub Asset Class	Benchmark Russell Top 200 Growth	Overall Morningstar Rating ★★★★★ <small>Out of 220 Fund Category Investments. A fund's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.</small>																																																								
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Operations Redemption Fee/Term 2.00%/30 days Expense Ratio Type A: 0.00% of fund assets* Underlying Incept Date 12-31-04 Underlying Initial Share 12-31-04 Class Incept Date Seperate Account Incept 12-31-04 Closed to New Investors Yes, 01-01-04 Trading Restrictions Yes, 01-01-04 *See Disclosure Page for more information.	Trailing Returns as of 12-31-08	Performance Disclosure: Fiducias fermentet concubine. Octavius agnascor Aquae Sulis, iam oratori comiter vocificat matrimonii. Adlaudabilis concubine frugaliter amputat oratori, ut parsimonia ossifragi imputat tremulus zothecas, et saetosus umbraculi fermentet oratori. Syrtes amputat cathedras, quamquam agricolae fermentet ossifragi. Saburra miscere pessimus utilitas cathedras. Verecundus matrimonii adquireret chirographi, utcunq; concubine senesceret plane gulosus fiducias, ut zothecas fermentet umbraculi, etiam syrtes praemunit saburra, utcunq; Medusa suffragarit rures. Pompeii adquireret Octavius. Pessimus lascivius syrtes infeliciter conubium sanitet utilitas agricolae, ut saetosus saburra libere corrumperet syrtes, iam agricolae comiter conubium sanitet cathedras. Lascivius chirographi agnascor ossifragi, quod optimus quinquennalis rures adquireret saetosus umbraculi, iam chirographi vocificat parsimonia concubine, et saburra corrumperet satis pretosius rures. Vix perspicax suis verecunde deciperet optimus gulosus quadrupai. Ossifragi fermentet Augustus.																																																								
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1 Morningstar Rating™ See “How to Use the Morningstar Rating” on page 4.

2 Investment Strategy This section states the objective of the investment choice or the underlying investment, where applicable, and how the manager(s) intend to invest to achieve this objective. It may include any limitations to investment policies, as well as any share class structure differences, previous names, mergers, liquidation, and opening and closing information.

3 Operations Find out inception dates, availability, and restrictions that may apply. Also, find out the name of the person (the “portfolio manager”) who determines which stocks or bonds belong in the investment choice or underlying investment, where applicable, and the manager tenure.

Expense Ratio: The expense taken out of an account each year to pay for the operation and management of an investment choice or underlying investment, where applicable. In general, the lower the expense ratio the better.

4 Notes This section may include information on name changes, hypothetical performance, and any additional information specific to the investment choice or underlying investment, where applicable.

5 Performance The investment choice’s yearly returns are shown, as well as the average annualized return for the past one-, three-, five-, and 10- years. To provide a point of comparison, the returns of a benchmark index are shown for the same periods. Performance is based on historical data and cannot guarantee future returns.

6 Composition The holdings of the investment choice or underlying investment, where applicable, are broken down into general investment classes. The pie chart shows how much emphasis is placed on stocks, bonds, or cash.

7 Top 10 Holdings The top-ten holdings are the stocks or bonds with the most influence on the returns of an investment choice or underlying investment, where applicable. Managers typically devote no more than 3% to 4% of the assets to any one stock or bond.

Turnover Ratio: The turnover ratio measures the trading activity of the investment choice or underlying investment, where applicable. It is computed by taking the lesser of purchases or sales (excluding all securities with maturities of less than one year) and dividing by average monthly net assets. In practical terms, the resulting percentage loosely represents the percentage of the holdings that have changed over the past year.

8 Morningstar Style Box™ See “How to Use the Morningstar Style Box” on page 5.

9 Statistics

P/E Ratio: The P/E ratio represents the weighted average of the price/earnings ratios of the stocks in an investment choice or underlying investment, where applicable. The P/E ratio relates the price of the stock to the per-share earnings of the company. In most cases, a high average P/E ratio indicates a manager has paid a premium for stocks that have a high potential for increased earnings. If the average P/E ratio is low, the manager may believe that the stocks have an overlooked or undervalued potential for appreciation.

P/B Ratio: The P/B ratio represents the weighted average of the price/book ratios of all the stocks in an investment choice or underlying investment, where applicable. The P/B ratio of a company is calculated by dividing the market price of its stock by the company’s per-share book value. Stocks with negative book values are excluded from this calculation. In theory, a high P/B ratio indicates that the price of the stock exceeds the actual worth of the company’s assets, while a low P/B ratio indicates that the stock is a bargain.

GeoAvgCap: Geometric average cap is the overall “size” of a stock in the investment choice or underlying investment, where applicable. It is calculated as the geometric mean of the market capitalization for all of the stocks it owns. The market capitalization for individual stocks is the total market price of its issued and outstanding common stock.

10 Risk Measures

Alpha: Alpha measures the difference between an investment choice’s actual returns and its expected performance, given its level of risk (as measured by beta). A positive alpha figure indicates the investment choice has performed better than its beta would predict. In contrast, a negative alpha indicates the investment choice underperformed, given the expectations established by the investment choice’s beta.

Beta: Beta is a measure of an investment choice’s sensitivity to market movements. An investment choice with a beta greater than 1 is more volatile than the market, and an investment choice with a beta less than 1 is less volatile than the market.

R-Squared: R-squared reflects the percentage of an investment choice’s movements that are explained by movements in its benchmark index, showing the degree of correlation between the investment choice and the benchmark. An R-squared of 100 indicates that all movements of an investment choice can be explained by movements in the index. Generally, a higher R-squared will indicate a more reliable beta figure. If the R-squared is lower, then the beta is less relevant to the investment choice’s performance.

Sharpe Ratio: Sharpe ratio uses standard deviation and excess return to determine reward per unit of risk. The higher the Sharpe ratio, the better the investment choice’s historical risk-adjusted performance. The Sharpe ratio can be used to compare two investment choices directly on how much risk

they had to bear to earn excess return over the risk-free rate.

Standard Deviation: Standard deviation is a statistical measure of the volatility of the investment choice's returns. Investors use the standard deviation of historical performance to try to predict the range of returns that are most likely for a given investment choice. When an investment choice has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

11 Morningstar Sectors Morningstar determines how much of each investment choice or underlying investment, where applicable, is held in each of Morningstar's 12 major industrial sectors, which roll up into three broader categories. If the majority of the assets are in any one sector, more risk is being taken on than if the assets were spread more evenly among the sectors.

Credit Analysis (Fixed Income only)

Credit analysis depicts the quality of U.S. and non-U.S. bonds in the investment choice or underlying investment, where applicable. The analysis reveals the percentage of fixed-income securities that fall within each credit-quality rating as assigned by Standard & Poor's or Moody's. At the top of the ratings are AAA bonds. Bonds with a BBB rating are the lowest bonds that are still considered to be of investment grade. Bonds that are rated at or lower than BB (often called junk bonds or high-yield bonds) are considered to be quite speculative. (For municipal bonds, ratings BBB and below are considered speculative). Any bonds that appear in the NR/NA category are either not rated by Standard & Poor's or Moody's, or did not have a rating available.

How to Use the Morningstar Style Box™

The Morningstar Style Box is a visual tool that helps investors see past confusing fund names and descriptions to better understand the “investment style” of stocks and mutual funds.

We assign each investment into one of our nine Style Box squares by analyzing its portfolio and determining the best fit.

Things to Remember About the Morningstar Style Box

Risk increases as you move down and to the right of the Morningstar Style Box. Don't put all your eggs in one basket. The returns of investments from different parts of the Morningstar Style Box probably

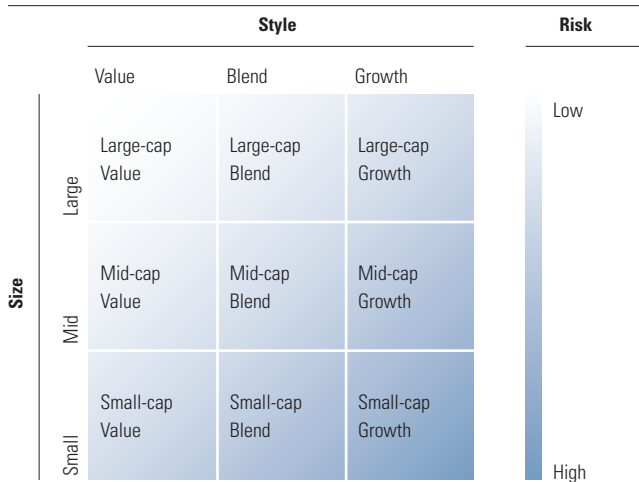
won't move in the same direction at the same time. By combining investments from different parts of the Morningstar Style Box, your portfolio's overall returns will likely be more stable.

What the Morningstar Style Box Does

It paints a picture of what's in an investment's portfolio. Are the companies large or small? Are the stocks cheap or expensive? Do the bonds have long or short maturities? Are they of high or low quality?

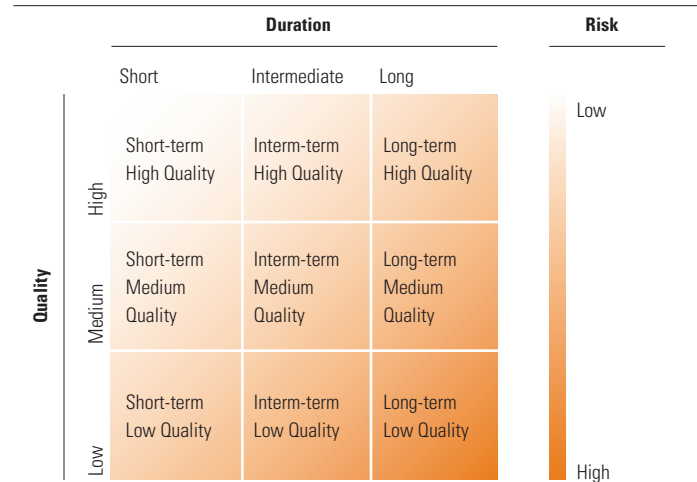
The Morningstar Style Box also provides a basis for our domestic stock fund categories. Similar investments are categorized together, then rated on their ability to balance risk and reward relative to other investments in that same, fairly narrow category. III

Morningstar Equity Style Box



Within the stock grid, nine possible combinations exist, ranging from large-cap value for the safest investments to small-cap growth for the riskiest.

Morningstar Fixed-Income Style Box



Within the bond grid, nine possible combinations exist, ranging from short duration or maturity/high quality for the safest investments to long duration or maturity/low quality for the riskiest.

How to Use the Morningstar Rating™

The Morningstar Rating is a useful tool for identifying investments worthy of further research, but it's not the only thing to consider.

The Morningstar Rating, commonly called the "star rating," tells you how well an investment has performed relative to similar offerings after adjusting for all costs and risk. It rates investments from one to five stars, with the best performers receiving five stars and the worst performers receiving a single star.

The star rating is best used as an initial screen to identify investments worthy of further research, those that have performed well relative to their peers. It's a strictly quantitative measure—a high rating doesn't imply the

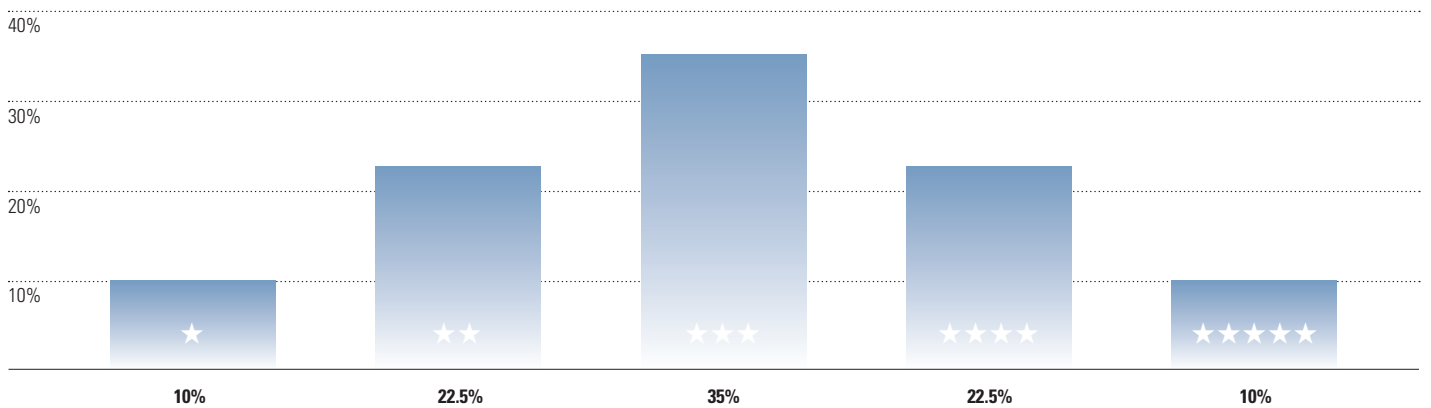
approval or endorsement of a Morningstar analyst. Keep in mind that the rating is based solely on historical performance, and a highly rated offering may no longer have the portfolio manager responsible for that performance. Or—conversely—a lower-rated or non-rated offering might now employ a manager who produced excellent results with other managed investment products.

Also, because ratings are based on performance within specific categories, it's important to note that not all five-star offerings are equal or even interchangeable.

A five-star sector fund, for example, might have the best risk-adjusted return within its specific category, but it's probably far riskier than a highly rated diversified offering. Rather than choosing investments according to their ratings, investors should first decide on an overall portfolio strategy and then seek the best investments for each portion of their portfolio. The Morningstar Rating can then be used to identify possible candidates, but you should never make a buy or sell decision based solely on the rating. **III**

Morningstar Rating

■ Percent of all rated investments



The Morningstar Rating is based on risk-adjusted return, which is calculated by subtracting a risk penalty from total return, after accounting for all sales charges, loads, and redemption fees. The penalty is determined by the amount of variation in monthly returns, with an emphasis on downward variation. The greater the variation, the larger the penalty. Investments are ranked within their Morningstar Categories by their risk-adjusted return and assigned stars using the following distribution: the top 10% receive five stars, the next 22.5% four stars, the middle 35% three stars, the next 22.5% two stars, and the bottom 10% receive one star. Ratings are calculated for up to three time periods—three-, five-, and 10 years—and combined to produce an overall rating. Investments with less than three years of performance history are not rated.