



Dangers of chasing performance

Loading up on today's top-performing investments could leave you feeling sorry tomorrow. As the table below shows, different types of assets go in and out of favor—and there's no telling when that will happen, or which investments will rise or fall.

2009	2010	2011	2012	2013
Large-Cap Growth 37.2%	Small-Cap Growth 29.1%	Bonds 7.8%	Small-Cap Value 18.05%	Small-Cap Value 34.52%
Small-Cap Growth 34.5%	Small-Cap Value 24.5%	Large-Cap Growth 2.6%	Large Cap Value 17.51%	Large Cap Value 32.53%
International 34.4%	Large-Cap Growth 16.7%	Large-Cap Value 0.4%	International 17.02%	International 21.57%
Small-Cap Value 20.6%	Large-Cap Value 15.5%	Cash 0.1%	Large-Cap Growth 15.26%	Large-Cap Growth 33.48%
Large-Cap Value 19.7%	International 9.4%	Small-Cap Growth -2.9%	Small-Cap Growth 14.59%	Small-Cap Growth 43.30%
Bonds 5.9%	Bonds 6.5%	Small-Cap Value -5.5%	Bonds 4.2%	Bonds -2.02%
Cash 0.2%	Cash 0.1%	International -13.3%	Cash 0.11%	Cash 0.05%

- Cash: 3-Month Treasury Bill Index
- Bonds: Barclays Capital Aggregate Bond Index
- Large-Cap Value: Russell 1000 Value Index
- Large-Cap Growth: Russell 1000 Growth Index
- Small-Cap Value: Russell 2000 Value Index
- Small-Cap Growth: Russell 2000 Growth Index
- International: Morgan Stanley Capital International (MSCI) World ex-U.S. Index

Think ahead. Take action now.

- ✓ **Stay diversified.** Help temper volatility by holding a mix of stocks, bonds, and cash investments based on your time horizon and risk tolerance.

Indexes are unmanaged and do not take into account the fees and expenses associated with actively managed funds so performance may differ. It is not possible to invest directly in an index. There is no guarantee that any asset class will achieve a certain rate of return or outperform another asset class. Diversification does not assure a profit, cannot eliminate the risk of investment losses, and may not protect against losses in an overall declining market. Securities offered by Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, N.Y 10528. Transamerica Retirement Solutions Corporation and TISC are affiliated companies.

