Retirement Account Statement

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TriNet
Incredible starts here.

Summary for January 1, 2021 - March 31, 2021

Function Group, LLC

			Ending Balance
932003	05054	TriNet 401(k) Plan	$1,018.00
Total			$1,018.00

Beginning Balance	$867.82
Money In	
Your Contributions	$113.46
Money Out	**$0.00**
Credits/Fees	-$6.97
Gain/Loss	$43.69
Ending Balance	$1,018.00
Vested Balance	$1,018.00

Personalized Rate of Return —All Accounts

3 Mo.	YTD
3.77%	3.77%

Your Personal Rate of Return (PRR) *represents the specific performance of the investment choices you have selected. The PRR calculates the percentage change of your account balance by weighting all activity included in the time period measured. It includes your investment earnings during the period and is net of plan fees and credits. Indicated returns are annualized when performance of one year or greater is shown.*

This statement has been carefully prepared to ensure it is accurate and up-to-date. Should you find any discrepancies, please let us know in writing within 30 days. Please direct any concerns to Transamerica by calling the phone number on this statement or signing into your account at transamerica.com/portal/home and clicking "Help".

Your Investment Allocations

Current Allocations

Your current account balance is invested in TA Vanguard Instl Trg Re 2060.

Future Allocations

Your future contributions will be directed to TA Vanguard Instl Trg Re 2060.

Your allocations reflect a well-diversified investment strategy.

Your Retirement Outlook® as of 03/19/21

Sunny

A sunny forecast means your current strategy is likely to produce retirement income that meets at least 95% of your goal.

	Monthly	Yearly
Estimated Income, including estimated Social Security	**$3,100.00**	**$37,200.00**
Income Goal	**$3,050.00**	**$36,600.00**
Estimated Income Surplus	**$50.00**	**$600.00**

Improve *Your Retirement Outlook* today!

IMPORTANT: The projections or other information generated by the engine 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.

Contact Us:
800-401-8726
transamerica.com/portal/home

See other pages for definitions and explanations.

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Contribution Limits and Tax Time

Tax season is a great time to evaluate how retirement plans impact your taxable income. Under 2021 IRS rules, you can contribute up to $19,500 to your retirement plan, potentially reducing your taxable income by up to $19,500. 50+ in 2021, you can contribute an extra $6,500. Don't forget the Saver's Credit, which allows a single filer to receive up to $1,000 when contributing $2,000 or more to their account (if their income is in a specific adjusted gross income range).Get the details at **transamerica.com/portal/home/ > Resources > Retirement Education**.

Pursue Your Goals

During America Saves Week, we emphasized the importance of saving money, reducing debt, and building wealth. To learn more about managing your finances and setting personal goals, explore our educational resources, worksheets, and webinars at transamerica.com/portal/financial-wellness. Wondering how you're doing on the road to retirement? Log in today at **secure2.transamerica.com** to see if Your Retirement Outlook® is sunny, rainy, or somewhere in between.

Information on page 2 and forward relates to this specific plan.

Your Investment Services

Target Date Funds

Target Retirement Fund	TA Vanguard Instl Trg Re 2060
% of Account	100%

Recent Activity

Fund	Beginning Balance	Money In	Money Out	Transfers	Credits/Fees	Gain/Loss	Ending Balance	Units/Shares	% of account
Multi-Asset/Other									
TA Vanguard Instl Trg Re 2060	$867.82	$113.46	$0.00	$0.00	-$6.97	$43.69	$1,018.00	53.979590	100%
Totals	**$867.82**	**$113.46**	**$0.00**	**$0.00**	**-$6.97**	**$43.69**	**$1,018.00**		**100%**

Money In Detail	
Your Contributions	$113.46

Fee Summary

	Total Fees/Credits
Administration Fee	**-$6.00**
Contract Asset Charge	**-$1.02**
Plan Service Credit	**$0.05**
Total Fees/Credits	**-$6.97**

Different funds have different fees and fee structures (please refer to your plan’s Fund and Fee Information, available on the website, for more details). The table above expresses all charges as dollar amounts.

About Probability Illustrations, Limitations, and Key Assumptions

The probability illustrations generated from the engine are based on Monte Carlo simulations of 500 possible investment scenarios for a given time period and assume a range of possible returns. The illustrations are generated according to models developed by Morningstar Investment Management LLC, a leading independent provider of asset allocation, manager selection, and portfolio construction. The *Your Retirement Outlook*® graphic reflects the difference between the model's estimated annual income (which corresponds to a 70% probability level of income in the investment scenarios simulated) and your annual income goal.

When forecasting the probability of achieving your income goal, the model employs different returns for different asset classes, based on Morningstar Investment Management's capital market assumptions developed using historical and forward-looking data. Forecasts of expected return, expected standard deviation and correlation among asset classes based on Morningstar Investment Management LLC's proprietary equity, fixed income, currency and risk models. Current assets are assigned to asset classes based on Morningstar Categories, and fees and charges inherent in investing are incorporated with an average fee assumption for each asset class. The benchmarks used for modeling the various asset classes are below. Return assumptions are updated annually; these updates may have a material impact on your projections. Return assumptions are estimates not guarantees. The returns you experience may be materially different than projections. You cannot invest directly in an index.

	Asset Class	Benchmark
	Cash Alternatives	BofA ML US Treasury Bill 3 Month USD
Lower Risk/Volatility	Short Term Bonds	BarCap US Govt/Credit 1-3 Yr TR
	Aggregate Bonds	Barclays Capital US Agg Bond TR
	Foreign Bonds	Barclays Global Aggregate Ex USD TR
	Direct Real Estate	NCREIF Transaction Based Index
	High Yield Bonds	Barclays Capital US Corporate High Yield TR
	TIPS	Barclays Capital Global Inflation Linked US TIPS TR
	Long Term Bonds	Barclays Capital US Govt/Credit Long TR
	Large Cap Value Equity	Russell 1000 Value TR
	Large Cap Equity	Russell 1000 TR
	Mid Cap Value Equity	Russell Mid Cap Value TR
	Mid-Cap Equity	Russell Mid Cap TR
	International Equity	MSCI EAFE GR
	Commodities	Bloomberg Commodity TR
	Mid / Small Cap Value Equity	Russell 2500 Value TR
	Large Cap Growth Equity	Russell 1000 Growth TR
	Mid / Small Cap Equity	Russell 2500 TR
	Small Cap Value Equity	Russell 2000 Value TR
	Small Cap Equity	Russell 2000 TR
	Mid Cap Growth Equity	Russell Mid Cap Growth TR
	Mid / Small Cap Growth Equity	Russell 2500 Growth TR
	REITs	FTSE NAREIT Equity REITs TR
Higher Risk/Volatility	Small Cap Growth Equity	Russell 2000 Growth TR
	Emerging Markets Equity	MSCI EM GR

Unless you choose otherwise or your employer supplies different information, the probability illustrations assume retirement at the age at which you qualify for full Social Security benefits and an annual retirement income goal of 80% of your projected final working salary. Social Security estimates are based on the Social Security Administration methodology and your current salary. The probability illustrations also assume a consistent contribution percentage and asset allocation (no future changes or rebalancing unless you are subscribed to a managed account or a target date asset allocation service), annual inflation of approximately 2%, and annual salary increases based on a calculation that incorporates multiple factors including a salary growth curve and inflation. Mortality assumptions are based on the Society of Actuaries tables.

The models are subject to a number of limitations. Returns associated with market extremes may occur more frequently than assumed in the models. Some asset classes have relatively limited histories; for these classes the models use historical data for shorter time periods. The model does not consider other asset classes such as hedge funds or private equity, which may have characteristics similar or superior to those used in the model. Capital market assumptions are forecasts which involve known and unknown risks, uncertainties, and other factors which may cause the actual results to differ materially and/or substantially from any future results, performance, or achievements expressed or implied by those projections for any reason.

There is no guarantee that your income goal will be achieved or that the aggregate accumulated amount will ensure a specified annual retirement income. Results may vary with each use and over time.

IMPORTANT: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Moreover, even though the tool's estimates are statistically sound based upon the simulations it runs, the tool cannot foresee or account for every possible scenario that may negatively impact your financial situation. Thus you should monitor your account regularly and base your investment decisions on your time horizon, risk tolerance, and personal financial situation, as well as on the information in the prospectuses for investments you consider.

Transamerica has licensed the Morningstar® Wealth Forecasting Engine[SM] from Morningstar, Inc., which is used by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc, in the services it provides to participants. Morningstar and Morningstar Investment Management are not affiliated with Transamerica. The Morningstar name and logo are registered marks of Morningstar, Inc.

Securities offered by Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. Investment advisory services are offered through Transamerica Retirement Advisors, LLC (TRA), registered investment advisor. All Transamerica companies identified are affiliated companies.

Investments: If you direct the investment of assets in your account under the plan, please note that:
I. Any limitations or restrictions on your right to direct an investment under the plan are explained below.

Not Applicable

II. **Importance of a Well-Balanced Diversified Portfolio:** To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the plan to help ensure that your retirement savings will meet your retirement goals.

III. **Rights to Additional Information:** For sources of information on individual investing and diversification, the Department of Labor provides information at https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification.

Descriptions of your plan's benefits and features are subject to the provisions of the applicable plan documents, which govern in the event of any discrepancy.

For Information about your privacy rights under applicable law, visit www.transamerica.com/privacy-policy.

Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528, distributes securities products. 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 TISC. Bank collective trusts funds, if offered under the plan, are not insured by the FDIC, the Federal Reserve Bank or any other government agency and are not registered with the Securities and Exchange Commission. Group annuity contracts, if offered under the plan, are made available through the applicable insurance company. Any guarantee of principal and/or interest under a group annuity contract is subject to the claims-paying ability of the applicable insurer. Certain investment options made available under the plan may be offered through affiliates of Transamerica Retirement Solutions and TISC. These may include: (1) the Transamerica Funds (registered mutual funds distributed by Transamerica Capital, Inc. (TCI) and advised by Transamerica Asset Management, Inc. (TAM)); (2) Transamerica Retirement Solutions Collective Trust (formerly the Diversified Investment Advisors Collective Trust), a collective trust fund of Massachusetts Fidelity Trust Company (MFTC) (includes the Stable Pooled Fund); (3) group annuity contracts issued by Transamerica Financial Life Insurance Company (TFLIC), 440 Mamaroneck Avenue, Harrison, NY 10528 (includes the Stable Fund, the Fixed Fund, the Guaranteed Pooled Fund, and SecurePath for Life); and (4) group annuity contracts issued by Transamerica Life Insurance Company (TLIC), 6400 C Street SW, Cedar Rapids, IA 52499 (includes SecurePath for Life®).

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