Retirement Account Statement

RH
GREEN SPACE TRUST

Summary for January 1, 2026 - March 31, 2026

City of Rochester Hills Green Space and Cemetery Perpetual Care Trust

			Ending Balance
QK62990	00001	Trust	$7,134,879.56
Total			$7,134,879.56

Beginning Balance	$7,305,290.98
Money In	**$0.00**
Money Out	
Withdrawals	-$100,000.00
Credits/Fees	-$2,916.29
Gain/Loss	-$67,495.13
Ending Balance	$7,134,879.56

Personalized Rate of Return—All Accounts

3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.
-0.97%	-0.97%	13.76%	10.63%	4.48%

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 account 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 and clicking "Help".

Your Investment Allocations

Current Allocations

Your current account balance is invested in multiple Multi-Asset/Other funds.

Future Allocations

Your future contributions will be directed to multiple Multi-Asset/Other funds.

Your allocations reflect a well-diversified investment strategy.

Contact Us:
800-755-5801
transamerica.com/portal

See other pages for definitions and explanations.

Transamerica

Please note the enhanced investment Fee/Credit Details section on your statement. Please contact Transamerica at 800-755-5801 for additional information.

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

Recent Activity

Fund	Ticker	Beginning Balance	Money In	Money Out	Transfers	Credits/Fees	Gain/Loss	Ending Balance	Units/Shares	% of account
Multi-Asset/Other										
Vanguard LifeStrategy Cnsrv Gr Inv	VSCGX	$2,923,973.95	$0.00	-$39,857.74	-$7,063.92	-$1,182.15	-$21,844.47	$2,854,025.67	132,498.870632	40%
Vanguard LifeStrategy Growth Inv	VASGX	$1,094,610.06	$0.00	-$15,090.75	$8,328.76	-$433.29	-$12,981.99	$1,074,432.79	21,458.613754	15%
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	$3,286,706.97	$0.00	-$45,051.51	-$1,264.84	-$1,300.85	-$32,668.67	$3,206,421.10	93,700.207544	45%
Totals		**$7,305,290.98**	**$0.00**	**-$100,000.00**	**$0.00**	**-$2,916.29**	**-$67,495.13**	**$7,134,879.56**		**100%**

Fee/Credit Details for Statement Period

		Account Fees	Account Credits	Total Net Fees/Credits
Vanguard LifeStrategy Cnsrv Gr Inv	Administrative Fee - Pro-Rata	-$1,157.15	$0.00	-$1,157.15
	In-Service Distribution Fee	-$25.00	$0.00	-$25.00
Vanguard LifeStrategy Growth Inv	Administrative Fee - Pro-Rata	-$433.29	$0.00	-$433.29
Vanguard LifeStrategy Moderate Gr Inv	Administrative Fee - Pro-Rata	-$1,300.85	$0.00	-$1,300.85
Total Administrative Fee - Pro-Rata				**-$2,891.29**
Total In-Service Distribution Fee				**-$25.00**
Total Net Fees/Credits				**-$2,916.29**

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). To ensure that all participants pay an equal proportion of administrative fees, account service fees and credits are applied against those administrative fees. The table above expresses all charges as dollar amounts.

About Probability Illustrations, Limitations, and Key Assumptions

The probability illustrations, including the *Your Retirement Outlook®* graphic, estimated retirement income graphic, sources of your retirement income chart, and income planning spend down illustration 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 "About Probability Illustrations, Limitations, and Key Assumptions" apply to the OnTrack tool® and the Advice Services, which includes Managed Advice® (offered in plans and IRAs) and Advisor Managed Advice. 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 are based on Morningstar Investment Management LLC's proprietary equity, fixed income, currency and risk models. Current investment options 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

The probability illustrations assume both 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. These assumptions are adjustable by you or by your employer if you are in an employer-sponsored retirement plan. Social Security estimates are based on the Social Security Administration methodology and your current salary. If you have indicated within your *Retirement Profile, Advice Services Profile*, or your *Managed Advice Profile* that you are retired, you are required to input your actual Social Security benefit amount provided by the Social Security Administration. The probability illustrations also assume a consistent contribution percentage, if applicable, and asset allocation (no future changes or rebalancing unless you are subscribed to one of the *Advice Services* or a target date asset allocation service), annual inflation of approximately 2%, and annual salary increases (unless you are retired), 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. In addition to all personal information you have inputted into your *Retirement Profile, Advice Services Profile*, or your *Managed Advice Profile*, and, if applicable, any retirement plan information that Transamerica's record keeping system maintains such as account balance, contribution rates, asset allocation and retirement plan information, the probability illustrations contemplate tax rates, retirement needs, social security, and future cash flows. The simulations model tax rules for most taxable and tax-deferred investment accounts. Tax rules are applied throughout the process, including required minimum distribution rules that apply to some tax-deferred accounts. Any withdrawals from tax-deferred sources may be assessed an early withdrawal penalty which is taken into consideration in these illustrations. The spend-down order of your accounts is determined by an algorithm and aims to optimize tax exposure (by generally exhausting taxable accounts first then tax-deferred accounts) and Social Security benefits. Your selected retirement year (and your spouse/partner's retirement year as applicable) can vary the withdrawal sequence determined by the engine. The engine will avoid withdrawing from tax- deferred accounts, should you (and your spouse/partner as applicable) select a retirement age younger than 60 years old. If income is needed and no other sources of income exist, the engine will be forced to withdraw from tax-deferred accounts holding after-tax money and tax deferred accounts in the simulations, as needed. Estimated retirement income used in the probability illustrations are after-tax.

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.

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RH GREEN SPACE TRUST
1000 ROCHESTER HILLS DRIVE
ROCHESTER HILLS, MI 48309