


# A NEW WAY TO LOOK AT RETIREMENT

IT'S TIME TO PURSUE A HEALTHY, WEALTHY FUTURE

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TRANSAMERICA®





# THE BIG PICTURE REDEFINED

**Retirement is a journey, not an event.**

People are concerned about rising healthcare costs, retirement readiness, and protecting their family's quality of life. We're committed to helping them plan for every part of that future — because a comprehensive financial strategy is about more than dollars and cents. After all, what good is wealth if you're not healthy enough to enjoy it?

# QUITE SIMPLY, WE'RE IN THE BUSINESS OF HELPING PEOPLE LIVE WELL

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LET'S GET THERE TOGETHER

# IT STARTS WITH WEALTH + HEALTH

**The best guidance takes into account everything in life, including how health affects finances and how finances can affect health.**

People want to live a long, healthy life with the financial means to enjoy it. That's why we're encouraging people to enjoy life's best moments but also to prepare for the unexpected, to live in the moment without sacrificing their future, and to develop the habits today that will help make it all possible.

We're showing people how to consider their Wealth + Health so they are prepared to meet rising healthcare costs and maintain their overall quality of life.

With your help, we are changing how people plan for the future, so they can add more years to their lives and more life to their years.

## **HARD-WORKING AMERICANS ARE ALREADY MAKING THE WEALTH + HEALTH CONNECTION**

When asked what would most help them achieve their financial goals, about 1 in 5 working adults in the U.S. said "lower healthcare costs," according to a recent employee wellness survey (see below). For Baby Boomers in that group, lower healthcare costs was the most popular answer.

They think of their assets not just in terms of how much they have, but how they will use them.

### **WHAT WOULD MOST HELP YOU ACHIEVE YOUR FUTURE FINANCIAL GOALS?**

	All employees	Millennials	Gen X	Baby Boomers
<b>BETTER JOB SECURITY</b>	21%	23%	23%	35%
<b>LOWER HEALTHCARE COSTS</b>	<b>22%</b>	<b>13%</b>	<b>21%</b>	<b>31%</b>
<b>LOWER INFLATION</b>	13%	11%	14%	13%
<b>RISING STOCK MARKET</b>	16%	14%	17%	18%
<b>ASSISTANCE FROM A PERSONAL FINANCIAL PLANNER OR COACH</b>	7%	8%	7%	5%
<b>IMPROVED HOUSING MARKET</b>	8%	14%	6%	5%
<b>OTHER</b>	5%	3%	6%	6%
<b>LOWER EDUCATION COSTS</b>	7%	13%	6%	4%

"Employee Financial Wellness Survey," PwC, 2018.



# CHAMPIONING GOOD HABITS AND CHALLENGING OTHERS TO DO THE SAME



**WHEN WE ACKNOWLEDGE THE CONNECTION,  
A HOLISTIC PERSPECTIVE EMERGES**



**Transamerica App.** When it comes to pursuing a wealthier and healthier life, the Transamerica app is our ultimate guide. Fully transactional, secure, and inspiring, it challenges people to form better financial and physical habits, with motivation and encouragement along the way.

[LEARN MORE](#)



**Knowledge Place.** Life can stump even the best of us. That's why we educate participants so they can make the best decisions for their future by understanding the link between financial and physical health. Our articles come from reputable research and professionals at the top of their fields.

[LEARN MORE](#)



**Wealth Meet Health Community.** We foster a healthy community so anyone can share ideas and knowledge through moderated discussion and peer-to-peer engagement. It's an inspiring place where people come together with the shared purpose of planning for a healthy future.

[LEARN MORE](#)



# WHY TRANSAMERICA

**5.3MM**  
participants

**\$248.6B**  
plan assets

**29K**  
plan sponsors



## **WEALTH + HEALTH = A HOLISTIC PERSPECTIVE**

We prioritize your employees' overall quality of life, including their wealth and their health.



## **FLEXIBLE SOLUTIONS**

Our investment choices, technology, and plan support offer flexibility for customizing a retirement solution to suit your needs.



## **PERSONAL SERVICE TO AND THROUGH RETIREMENT**

You and your employees are our No. 1 focus. Personalized education and guidance can help answer questions from enrollment through retirement, and all stages in between.





# RESEARCH-BASED RETIREMENT READINESS STRATEGIES

## WE'RE COMMITTED TO HELPING PEOPLE FIND WELLNESS IN ALL PARTS OF THEIR LIVES

We have collaborated with top independent and academic research institutions to stay ahead of what consumers want and need from a financial wellness program. With insights from some of the best and brightest, we help participants understand the connection between Wealth + Health, plus strategies aimed to help overall well-being because small steps can make a big difference over time.



Trademarks are the intellectual property of their respective owners.

Transamerica is a proud sponsor of the MIT AgeLab and the Stanford Center on Longevity, but is not affiliated with the American Heart Association or Luntz Global.

# THE WEALTH + HEALTH JOURNEY

DELIVERING WHAT EMPLOYEES WANT



**We're proud of the tools, services, and solutions we have to offer, but none of it matters if we can't effectively communicate with your employees when they want, on their terms.**

That's why we offer convenient ways to help them get closer to their retirement goals. Whether it's through digital channels such as access to self-education on our website, to mobile apps and emails, or human interactions with our Customer Solutions Group, we're here for participants — wherever they are.

**42%** of workers say running out of money is their biggest retirement concern.

"Employee Financial Wellness Survey," PwC, 2018.



# SMART DECISIONS START NOW

**Having workplace benefits isn't enough. Getting employees to take advantage of those benefits is a high priority.**

We're developing a mobile experience that provides plan participants with 24/7 access to their retirement accounts and delivers an engaging and personalized experience to help them manage their overall Wealth + Health.

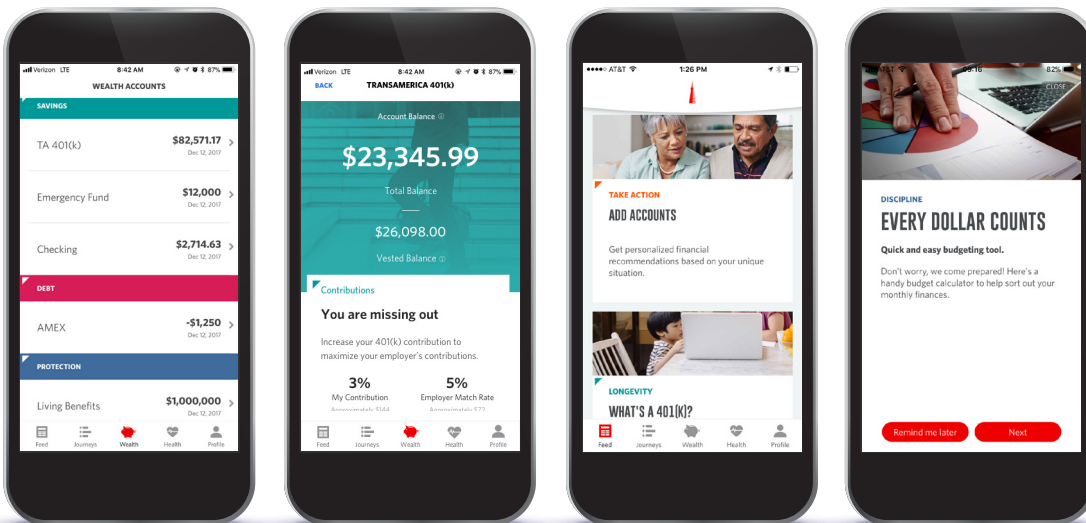
The app will help employees understand where they are today and steps they can take to improve in the future. Underpinning it all is the idea that gentle nudges can help employees change behavior over time to foster long-term success.

The digital journeys in the app feature:

- An onboarding survey to understand current Wealth + Health habits
- Personalized next steps to show participants important wellness elements that they can incorporate into their lives
- Educational content to build understanding and push participants to take actions that solidify their financial and physical well-being

This is just the start. There's much more to come.

## A personal Wealth + Health coach



[LEARN MORE](#)



3 hours

is the average productivity lost by a majority of those who say they are distracted by finances at work.

"Employee Financial Wellness Survey," PwC, 2018.





# RETIREMENT READINESS AT YOUR FINGERTIPS

Imagine how a healthy retirement account balance and the ability to cope with healthcare costs could reduce stress for you and your employees. Now imagine an environment where they can access, learn, and transact safely and easily.



## SECURE ACCESS

Transamerica apps use Touch ID, a feature that can verify the account holder’s fingerprint for mobile access. There’s also Transamerica Voice Pass, a phone-based voice authentication system that uses a participant’s voiceprint to verify identities for quick, accurate, and secure service.



## EASY CONNECTIONS

Participants can do much more than see their balance. Our online portal includes proprietary tools that can quickly turn a few goals into easily understood, hypothetical forecasts. The portal home page also features educational resources that can help participants take action once they log in to their account.

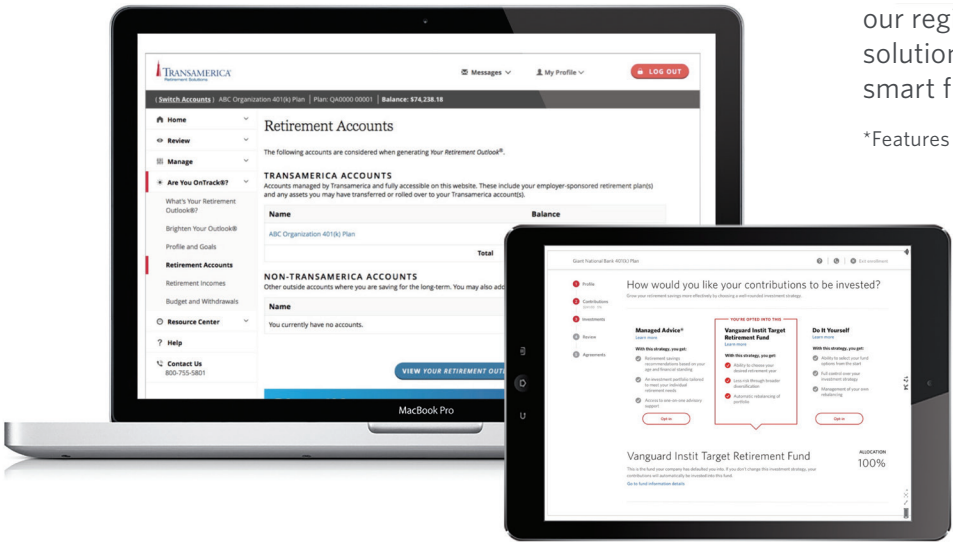


## PERSONAL SERVICE

Retirement isn’t an event. It’s a journey. Our customer solutions group is dedicated to providing plan participants with the support, education, guidance, and advice at every step. People have unique needs, and we allow them to engage how they want, when they want — whether it’s in person\*, by phone, or digitally — to help improve their chances of a happier, healthier retirement.

From general account questions to group and one-on-one meetings with retirement planning consultants, or creating a retirement income plan with our registered advisors, we provide solutions designed to help people make smart financial decisions.\*

\*Features vary by plan.







# EDUCATE, PREPARE, AND INSPIRE WITH *ONTRACK*®

Participants want help making important financial decisions. They know they need to be contributing to their employer-sponsored plan — and contributing substantially — but they often don't know how much money they'll need in retirement. That's why we created *OnTrack*. It's designed to help participants make the most of their retirement plan.

With *OnTrack* your participants have access to help with developing retirement savings strategies, and monitoring and updating those strategies as their situations change.

## INTUITIVE, WEATHER-BASED ICONS IN THE *ONTRACK* TOOL LET THEM EASILY SEE HOW THEY'RE DOING

RAINY	CLOUDY	PARTLY SUNNY	SUNNY
			
UP TO 65	65 - 79	80 - 94	95 AND ABOVE

### % OF RETIREMENT INCOME GOAL

**We are devoted to supporting participants not just for the years they're in your plan, but for the decades they may spend in retirement.**

**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 see the end of the brochure for more information about the *OnTrack*® tool.



Central to our *OnTrack* Communications Program is a series of personalized and targeted messages designed to engage participants at different stages of their journey and at different times throughout the year:

- Email with modular content and variable data
- Engaging social media content
- Brief, informative videos
- Topical e-newsletters
- Timely and relevant push notifications
- The interactive experience of the Transamerica app
- An educational content series organized for different age groups
- Real-life stories in the form of wellness or money diaries
- Fun financial and retirement personality quizzes



## ONTRACK CAN HELP PARTICIPANTS

1

### **Get OnTrack<sup>®</sup>**

Easily join the plan and track progress.

2

### **Stay OnTrack<sup>®</sup>**

It's a breeze to monitor and adjust their investments.

3

### **Retire OnTrack<sup>®</sup>**

Shift gears as retirement approaches to help turn savings into income.

**77%** of employees are currently saving for retirement.

However ...

**34%** of employees have accumulated less than \$50K in total retirement savings.

18th Annual Transamerica Retirement Survey, nonprofit Transamerica Center for Retirement Studies<sup>®</sup>, 2018.

# WE'LL TAKE CARE OF IT

## THE EMPLOYER EXPERIENCE

# 88%

of employees say an employee-funded retirement plan is “very” or “somewhat” important.

18th Annual Transamerica Retirement Survey, nonprofit Transamerica Center for Retirement Studies®, 2018.

**As we help your employees pursue a better quality of life, we also want to help free up your time, so you can focus on what matters most: your business.**

You can delegate many of your day-to-day retirement plan responsibilities to Transamerica. And we can timely and accurately administer many of your plan transactions.



# TRANSAMERICA'S WORKPLACE PLATFORM

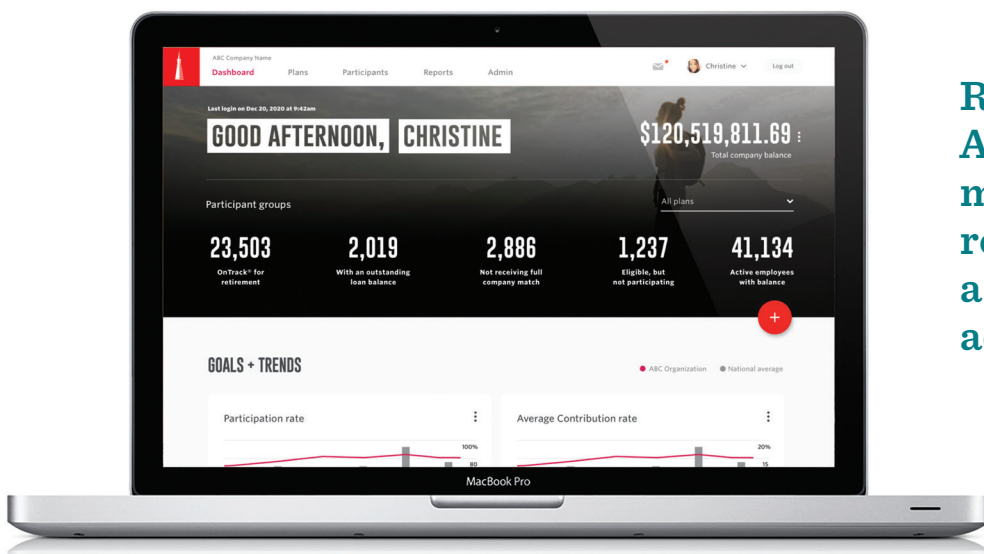
What if you could measure, in real time, how employees are engaging with their benefits and what campaigns are most successfully encouraging them to boost participation?

## INSIGHTS LIKE NO OTHER

Our workplace experience platform\* gives you the tools and resources you need to take control of your benefit plans while managing them as efficiently as possible.

With a customizable dashboard that acts as a central nervous system, the platform gives you a holistic view into your plan and employee behaviors. It features:

- **A dynamic, data-driven dashboard** that provides quantitative and qualitative insights like no other workforce management solution in the marketplace
- **Real-time analytics** that help monitor and manage retirement, wellness, and voluntary supplemental benefits to better meet employee needs and drive engagement
- **Enhanced custom reporting** that delivers actionable insights, such as encouraging employees to meet match thresholds
- **Goal-setting capabilities** to manage benefit plan objectives
- **Campaign management** to drive greater employee engagement



**Reliable. Flexible.  
Accurate. It's what  
makes our advanced  
recordkeeping  
and seamless  
administration shine.**

\*Application's public release is not yet known, as it's under development as of this publish date. Public release will be announced, so stay tuned. Legal disclosure: Transamerica reserves the right to change or cancel the release date. But we're very excited to share it with you.



# OUR PEOPLE MAKE THE DIFFERENCE

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Our customer solutions group provides a seamless continuum of support for your employees. This group consists of three teams:

## **CUSTOMER CARE REPRESENTATIVES**

This is the first team participants talk to when they call us. General account question? Account maintenance? This team can handle it.

## **RETIREMENT PLANNING CONSULTANTS (RPCs)**

When it comes to educating and providing guidance on optimizing a retirement strategy, our RPCs can get it done. And as we strive to improve a participant's Wealth + Health, we look beyond the retirement plan. These consultants help people navigate the financial decisions they make throughout their life, which may ultimately impact their ability to retire comfortably.

## **ADVISORS**

Our advisors help people with two common transitions while in the workplace — changing jobs and retiring. Our goal is to provide the resources needed to successfully navigate these common transitions.

Customer care representatives and advisors are available by phone for all plans. Availability for retirement planning consultants varies by plan size. Live or recorded educational webinars on a wide array of topics are available to all plans. Plans may qualify for in-person education days, or a dedicated RPC assigned to you and based at your location.





## CLIENT RELATIONSHIP PROFESSIONALS

Your plan's client relationship professionals are dedicated to making your plan administration as efficient as possible. They are well-qualified to offer support and possess, or are pursuing, securities (FINRA) registrations and/or retirement plan (ASPPA) designations.

### IN-DEPTH AND PERSONALIZED HELP

- Plan consulting
- Retirement plan reviews showing your plan's results and industry benchmarks for comparison

### DAY-TO-DAY PLAN ADMINISTRATION

- Online data submissions
- Account questions
- Website questions
- Plan-level and participant statements
- Enrollment workshops
- Participant education tools



# TAKE A BREAK FROM ADMINISTRATIVE HEADACHES

Spending too much time on the details of sponsor duties, like hardship withdrawals, employee communication, and enrollment? Let us help.

Outsourcing your administrative services\* lets you focus on your day job. Reduce your stress and your sponsor tasks to things such as investment choices, plan design, and trustee duties. We've got you covered:

- Proprietary recordkeeping technology
- Compliance support
- Plan review
- Additional custom reports and metrics

## YOUR SPONSOR LIFELINE

When it comes to tackling plan sponsor duties, we've got your back.

We leverage some of the most advanced technology to provide you and your participants accurate and efficient service as quickly as possible. Our service team is a phone call away, and, depending on your plan size, we can dedicate a personal support specialist to handle your questions, no matter how complex. Ask us about our sponsor newsletters, which aim to keep you informed about the latest in retirement plan advancements.

## YOUR THIRD PARTY ADMINISTRATOR

We have many strong relationships with third party administrators (TPAs), and we are happy to work together from the transition phase onward. Contact your TPA for answers regarding plan design and administration, ERISA compliance support, and regulatory and legislative updates.

During the transition phase, your TPA will establish:

- Your plan and trust documents
- Sample board of directors resolution
- Summary plan description
- Procedures for ongoing and annual plan administration

\*The type of outsourcing you need could depend on your plan type. Our retirement specialists can help you determine the level of outsourcing available.





## **COMPLETE CONFIDENCE IN OUR DATA MANAGEMENT**

Our proprietary recordkeeping technology is advanced and flexible in ways that give us confidence we'll be administering your plan properly.

We believe in putting you first and delivering measurable results. And we've been doing that for more than 80 years. With that kind of experience, we know how important it is to stay on top of ever-changing regulatory and demographic shifts.

## **ACTIVATE SEAMLESS PAYROLL INTEGRATION**

We offer simple and effective ways to process payroll contributions. With our payroll integration service, your payroll company can send files directly to us.

Accelerate your contribution processing and enjoy more accuracy with this free communication pathway service. It keeps your payroll files as accurate as possible and does the file creation, manipulation, and sending for you. We can provide the convenience and efficiency to help make your job a little easier.

# TRANSITIONING IS EASY

We see transitions as opportunities to optimize your plan design, engage employees, and redefine success. As we tailor the transition process to help meet your needs, we're with you every step of the way.

We know you're not the only one experiencing change, so we aim to make employee transitions as easy as possible. We engage employees early in the transition process through dynamic education modules and one-on-one individual consultations, depending on your plan.



## YOUR TRANSITION TEAM

From day one, you'll be paired with a transition team to guide you through the process. Your transition manager will use a detailed project plan at every step, and you'll receive weekly updates to keep you abreast of the progress.



LET'S ESTABLISH YOUR RETIREMENT PLAN TOGETHER

We will work together with your TPA to ensure swift receipt of assets and records from your prior provider. Your transition plan will include exact dates for the following events, as they apply to your plan's needs. The estimated time frames here are for illustrative purposes only.

Steps	Who's responsible	Time frame
BEGIN		
Order education materials	Transamerica	Week 1
Schedule education webinars	Transamerica	Week 1
Review Transamerica paperwork for completeness	Transamerica	Week 1
Conduct transition planning conference call	Transamerica and plan sponsor	Week 2
Ensure all plan design is received	TPA	Weeks 2 and 3
ESTABLISHMENT		
Send census data to Transamerica	Plan sponsor	Week 3
Conduct a website demonstration of the payroll upload process	Transamerica	Week 4
TRANSFER		
Implementation complete and introduction to ongoing servicing	Transamerica	On or about week 6



# INVESTMENT OPTIONS TO FIT ANY PLAN NEED

**You and your advisor should be given the ability to create a diversified investment lineup for your employees with options suited to your plan objectives, monitored according to your standards, and documented to help you with your fiduciary requirements.**

We're committed to offering clear and unbiased investment solutions that serve the needs of your retirement plan and your participants.



# IMPROVING THE FINANCIAL SIDE

A set investment lineup makes it easy for you to get started. Your employees will appreciate the ease with which they will be able to create and maintain a diversified portfolio of investment choices. For example, with *PortfolioXpress*®, a participant can elect to use a customized target date solution that's tailored using your plan's investments and gradually be rebalanced over time to be more conservative as the selected retirement year approaches.<sup>1</sup>

**ENJOY A SET MENU OF QUALITY INVESTMENT CHOICES  
WITH ERISA FIDUCIARY SUPPORT.\***



<sup>1</sup> Please see *PortfolioXpress*® footnote on the following page.

\* The investments underlying your plan's investment choices may vary based on your choice of retirement product. These companies shown above are representative and may change at any time. Aegon USA Investment Management, LLC and Transamerica Asset Management are affiliated with Transamerica Retirement Solutions, LLC. Logos and trademarks are the intellectual property of their respective owners.



## PORTFOLIOXPRESS®

*PortfolioXpress* is a tailored target date allocation service that offers one-step diversification using all or some of the investment choices in your plan's core lineup.\* With *PortfolioXpress*, a participant selects a retirement year, and based on that year, is presented with an asset allocation model that is rebalanced automatically, up to and through retirement.

- You can choose *PortfolioXpress* as your plan's qualified default investment alternative (QDIA).\*
- Participants can select their risk tolerance — conservative, moderate, or aggressive — if your plan allows it.
- Automatic periodic rebalancing for existing balances and future contributions
- Asset classes such as TIPS, emerging markets, REITs, and global bonds are automatically included in the portfolios, should you choose to include them in your plan's lineup.
- *PortfolioXpress* portfolios are transparent down to the fund allocation level, and are assessable and integrated into the participant website.
- Participants can opt in or out at any time.

\* Requires a plan fiduciary or advisor to take responsibility as the ERISA and investment fiduciary for the models.

*PortfolioXpress*® is a registered service mark of Transamerica Retirement Solutions, LLC. *PortfolioXpress*® presents a series of asset allocation models based on a designated retirement year. The participant is solely responsible for selecting the retirement year and risk preference (if applicable). In implementing the service, the participant agrees to each of the asset allocation mixes and automated rebalancing transactions that will take place over time within the account. For participants who do not designate a retirement year, the plan sponsor will set their target retirement year as the year in which they attain age 65. Participants can change their target retirement year, or turn *PortfolioXpress*® off, at any time. If participants sign up, they should carefully review the service agreement for details on any applicable fees and other terms and conditions that may apply. Participants will continue to bear the fees of the underlying investment options in which the account is invested. *PortfolioXpress*® is designed as investment education and is structured to comply with the Investment Education Exception under the Fiduciary Rule (DOL Regulation § 2510.3-21 - Definition of "Fiduciary"). Transamerica does not provide investment advice to *PortfolioXpress*®. Retirement date portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the portfolio's allocation to stocks generally the greater the risk. Diversification does not guarantee against loss in a falling market. The principal value of the portfolio is never guaranteed, including at and after the target date.

Fees apply for certain versions of the *PortfolioXpress*® service.





# \$5K

is the amount the average person  
can save in annual healthcare costs  
by adopting heart-healthy habits.\*





# FIDUCIARY RESPONSIBILITY

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Fiduciary responsibility has always been a priority for us. Transamerica will assume ERISA fiduciary responsibility for all outsourced administrative services we perform. Our outsourced fiduciary administrative services are subject to a mutual agreement specifying their exact role — and any limitations. This can reduce your administrative hassles and ease your fiduciary responsibility.

You'll also have access to tools that can help you satisfy the investment portion of your fiduciary responsibility, which can, in turn, help give peace of mind to your plan's fiduciaries.

## FIDUCIARY RISK MANAGEMENT TOOLS

**Investment policy statement template** – We can provide you with an investment policy statement (IPS) template, which is essentially a road map to help meet your fiduciary obligations. The IPS that you or your advisor generates from the template will outline the processes for the selection, monitoring, and evaluation of your plan's investments and helps plan fiduciaries meet ERISA standards.

## ANNUAL RETIREMENT PLAN REVIEW

Measuring the success of your retirement plan is a complex process that includes consideration of a handful of critical components. That's where your Transamerica retirement plan review comes in. Your detailed retirement plan review is your plan's analytical report card — with industry insights, comparative benchmark ratings, and possible alternatives meant to help enhance your plan's features and effectiveness.

Your retirement plan review will include:

- A description of Transamerica's tools to help you manage your fiduciary responsibilities
- An objective comparison of your plan's overall asset allocation and number of investment choices to national averages
- A summary of asset balances for each investment choice





## COMPETITIVELY PRICED PLAN FEES AND EXPENSES

We offer straightforward pricing that is competitive in the 401(k) plan marketplace.

THE TRANSAMERICA FASTTRACK RETIREMENT PLAN <sup>SM</sup> 401(K) PRICING OVERVIEW	
ANNUAL RECORDKEEPING FEES	\$24 per participant \$500 minimum
DISTRIBUTION AND LOAN FEES (paid by participants)	\$25 per distribution
	\$0 per installment if distribution is in installments
	\$25 per loan setup
	\$24 per annual loan maintenance fee



# WHY WE

# DO IT

OUR PASSION DRIVES US



As you design a retirement plan, we'd like to emphasize how much we believe in our value proposition and how we can encourage your employees to add more years to their lives and more life to their years.

## **WHO WE ARE**

**OUR GOAL:** To help people live better today and worry less about tomorrow.

**OUR PASSION:** To charge toward the future with a healthy account balance and help prepare for and protect against the unexpected.

**WHY WE DO IT:** We care about more than just our clients' retirement accounts. We make overall quality of life a central part of everything we do and strive to inspire people to do the same.



# WE WOULDN'T BE HERE IF WE DIDN'T STAND BEHIND THESE CORE COMMITMENTS

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As your retirement solutions provider, it should be clear that we'll provide:

- Effective participant strategies
- A smooth transition plan
- Compliance support
- Targeted participant communications and education
- A range of quality investment options

## **WE HOLD OURSELVES ACCOUNTABLE**

You and your plan participants are our No. 1 focus. And that's not just a sales pitch. Your professional, dedicated Transamerica team will be held accountable to continuously improve.

### **ASK US ABOUT RESULTS FROM OUR:**

- New client post-conversion survey
- Annual client survey
- Transitioning survey for departing client
- Participant surveys
- Post-call and website participant surveys

**#1** focus **you and your participants**

Advisors should check with their broker-dealers on the availability of certain products and services mentioned in this brochure.

Transamerica Retirement Solutions markets or makes available to an independent plan fiduciary of a plan, without regard to the individualized needs of the plan, its participants, or beneficiaries, a platform or similar mechanism from which the plan fiduciary may select or monitor investment alternatives, including qualified default investment alternatives, into which plan participants or beneficiaries may direct the investment of assets held in, or contributed to, their individual accounts. By marketing or making available the platform or similar mechanism, Transamerica or its affiliates is not undertaking to provide impartial investment advice or to give advice in a fiduciary capacity. Transamerica or its affiliates may have a financial interest in the investment options identified.

Transamerica Center for Retirement Studies® (TCRS) is a division of Transamerica Institute®, a nonprofit, private foundation. Transamerica Institute is funded by contributions from Transamerica Life Insurance Company and its affiliates and may receive funds from unaffiliated third parties. For more information about TCRS, please refer to [transamericacenter.org](https://transamericacenter.org).

Information regarding retirement plans in this material is general and is being provided for informational purposes only. It should not be construed as ERISA, tax, or legal or investment advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. It should not be viewed as an investment recommendation by Transamerica for customers or prospective customers. Customers seeking advice regarding their particular investment needs should contact a financial professional.

Transamerica Retirement Solutions, LLC (TRS) and its representatives do not give ERISA, tax, legal, or investment advice. This material is provided for informational purposes only based on our understanding of material provided and should not be construed as ERISA, tax, or legal advice. Clients and other interested parties must consult and rely solely upon their own independent advisors regarding their particular situation and the concepts presented herein. Nothing presented herein should be construed as a recommendation to purchase or sell a particular investment or follow any investment technique or strategy. Although care has been taken in preparing this material and presenting it accurately, Transamerica disclaims any express or implied warranty as to the accuracy of any material contained herein and any liability with respect to it. TRS is not a fiduciary and does not offer investment advice.

Plan-related recordkeeping services are provided by Transamerica Retirement Solutions, LLC (Transamerica or Transamerica Retirement Solutions). The investment choices are available through a contract issued by Transamerica Financial Life Insurance Company (TFLIC), TA-AP-2001-CONT, or Transamerica Life Insurance Company (TLIC), CNT-TLIC 10-05. Transamerica is an affiliate of TFLIC and TLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC is not authorized in New York and does not do business in New York. Contract form and number may vary, and these investment choices may not be available in all jurisdictions. Fees and charges may apply. For complete information, contact your Transamerica representative.



**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
Lower Risk/ Volatility	Cash Alternatives	BofA ML US Treasury Bill 3 Month USD
	Short Term Bonds	BarCap US Govt/Credit 1-3 Yr TR USD
	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
Higher Risk/ Volatility	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
	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 engine utilizes models, algorithms and/or calculations (“models”). 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. Additionally, models have inherent risks. Models may incorrectly forecast future behavior or produce unexpected results resulting in losses. The success of using models depends on numerous factors, including the validity, accuracy, and completeness of the model’s development, implementation, and maintenance, the model’s assumptions, factors, algorithms, and methodologies, and the accuracy and reliability of the supplied historical or other data. If incorrect data is entered into even a well-founded model, the resulting information will be incorrect. Investments selected with the use of models may perform differently than expected as a result of the design of the model, inputs into the model, or other factors.

**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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