Transamerica®

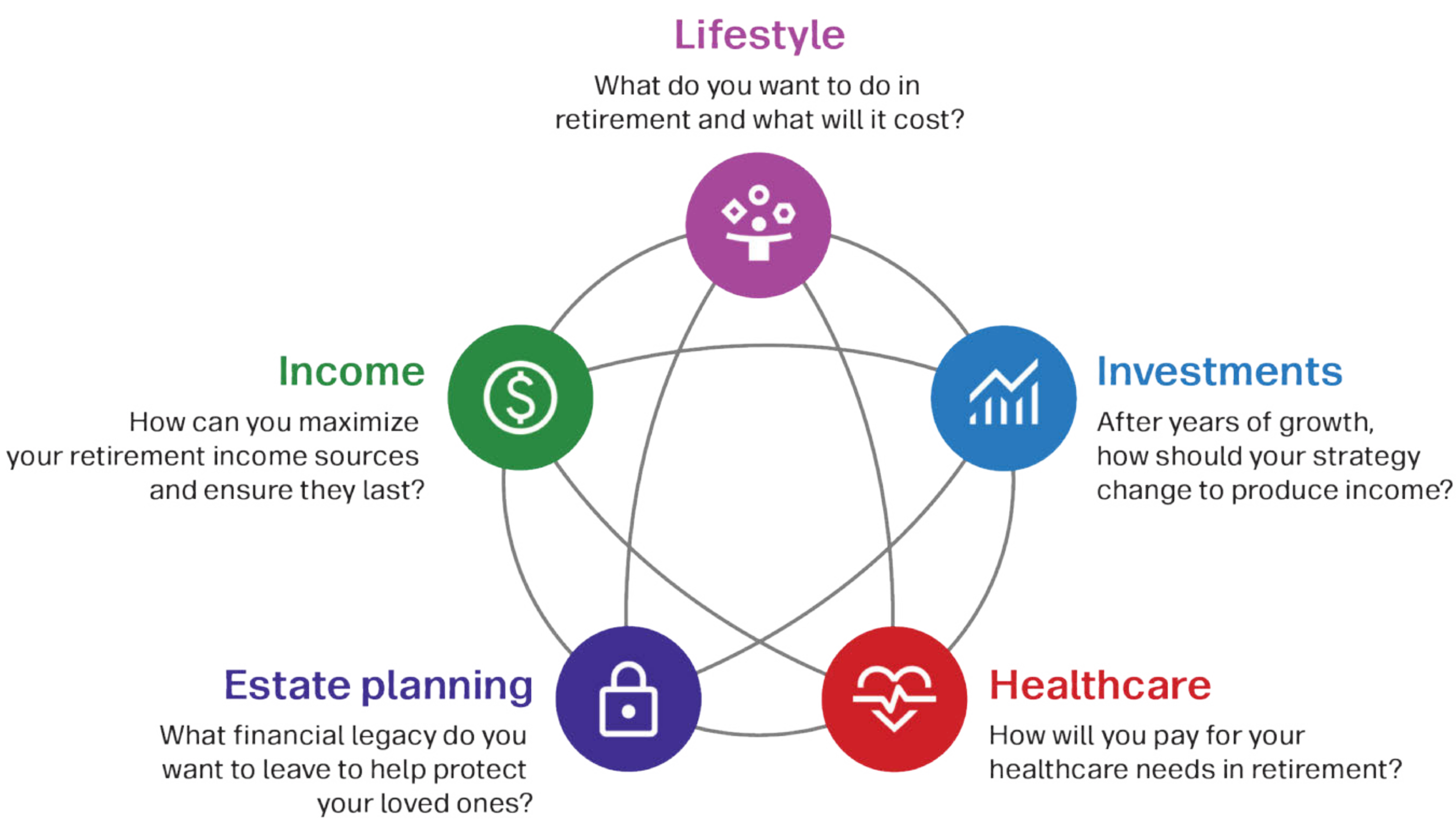
Get Ready to Retire

Prepare to live your best life in retirement

Welcome to the Get Ready to Retire seminar

Retirement can be an exciting adventure. Yet, like most adventures, there is an element of the unknown.

This seminar offers a glimpse into five key areas – lifestyle, income, investments, healthcare, and estate planning – all of which are important to creating a successful and sustainable plan for retirement.



Visualize your retirement lifestyle

- What do you want to do in retirement?
- What will bring you happiness?
- What other expenses will you still have?
- What healthy activities will you pursue?

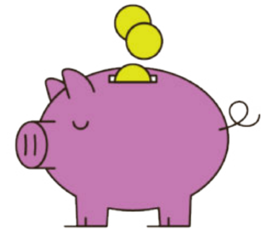
Lifestyle

Key activities

- Think about how you (and your spouse or partner) want to spend your time
- Consider your own longevity
- Put your ideas down on paper
- Determine the lifestyle you can afford using our Retirement Spending Plan Worksheet on **transamerica.com/grtr**

Notes

Identify sources of retirement income



What resources do you have to support your lifestyle in retirement?

- Employer-sponsored retirement plan (e.g., 401(k), 403(b), 457(b), etc.)
- Health savings account (HSA)
- Personal investments
- Pension
- IRA
- Personal savings
- Social Security
- Rental property
- Small business
- Part-time employment

Income

Key activities

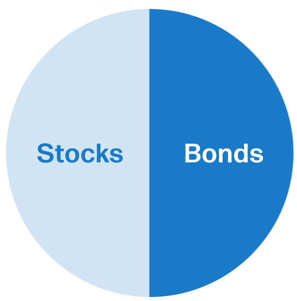
- Identify all of your income sources
- Be sure to distinguish between your basic lifestyle needs and your desired lifestyle
- Don't forget about taxes – talk to your tax advisor
- Register for our Social Security and Retirement Income Planning webinar at **transamerica.com/grtr**

Notes

Keep tabs on your investments

- How will your strategy change as retirement approaches?
- And will it change again once you're retired?

Investing for retirement



Shift to spending in retirement

Example is hypothetical and not intended to reflect any particular investment strategy.

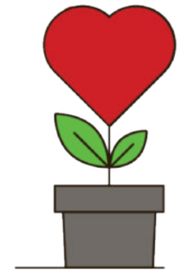
Investments

Key activities

- Consider your short- and/or long-term goals while reviewing your investment allocations
- Bring it all together – consider combining accounts to get the big-picture view of your investments
- Discuss changes to your portfolio with a qualified financial professional

Notes

Explore healthcare benefits



Do you know what your healthcare options are once you retire?

Your choices:

1	Original Medicare Parts A & B	+ optional	Medicare Part D	+ optional	Medicare (Medigap) Supplemental Insurance
2	Medicare Advantage Part C	+ optional	Medicare Part D		

Healthcare

Key activities

- Get a checkup to understand your potential healthcare needs
- Understand your current coverage
- Visit Transamerica's dedicated Medicare page at **transamerica.com/knowledge-place?kp_tags=Medicare**
- Attend our Medicare webinar to take a deeper dive into your options; register at **transamerica.com/grtr**
- Visit **medicare.gov** for additional information
- Ask a retirement planning consultant about SelectQuote Benefit Solutions

Medicare Insurance Exchange services are provided by SelectQuote Senior (SQS). Transamerica Retirement Insurance Agency, LLC (TRIA), an affiliate of Transamerica Retirement Solutions, receives fees from SelectQuote Senior (SQS) for referrals made by TRIA agents to SQS.

Notes

Protect your legacy

How can you organize and protect the assets you've spent a lifetime to build?

Estate planning includes:

- Will/trust
- Retirement account beneficiary
- Durable power of attorney
- Advance medical directives
- Letter of instruction

Estate planning

Key activities

- Create an estate plan with all relevant documents, starting with a will
- Be sure to add or update a beneficiary to your Transamerica retirement account – without a named beneficiary, your assets typically will go to probate, even if you have a will
- Consider life insurance options

Notes

Take the next step

Online resources

Visit **transamerica.com/grtr**
(Get Ready to Retire)

Download tools

Retirement Spending Plan Worksheet

Document locator

Register for webinars

Guide to Social Security

Medicare

Guide to Retirement Income Planning

Log in to your account

- Visit **secure2.transamerica.com**
- Add any outside accounts for more accurate retirement forecast with *Your Retirement Outlook®* tool
- Review beneficiary designations

Important: The projections or other information generated by the engine (which produces *Your Retirement Outlook®*) 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.

Review the fees and expenses you pay, including any charges associated with transferring your account. Be sure to consider whether such a transfer changes any features or benefits that may be important to you.

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