Transamerica℠

Power of preparation

Retirement planning at every stage of life

Planning for retirement is a unique and personal journey.

There are several basic financial steps to consider to help you live your best life — now and in retirement.

Steps to consider as you age

in your 20s

- Stick to a budget
- Build an emergency fund
- Start saving for retirement
- Use auto-increase to gradually increase your savings rate
- Save enough to receive full employer matching contribution

in your 30s

- Increase retirement savings rate
- Work to reduce and/or eliminate debt
- Review and update insurance coverage
- Plan for child-related expenses

in your 40s

- Create an estate plan
- Understand parents' financial situation
- Review investment portfolio regularly
- Consider life insurance

in your 50s

- Maximize retirement contributions
- Avoid significant new debt
- Consider long term care insurance
- Begin reviewing retirement income strategies

in your 60s

- Make the most of Medicare when the time comes
- Evaluate Social Security claiming strategies
- Understand required minimum distributions (RMDs)
- Develop a retirement income strategy

An easy way to check your progress

Rainy | Cloudy | Partly Sunny | Sunny

No matter your life stage, it's important to know how you're doing on the road to retirement. *Your Retirement Outlook*® is a real-time forecast showing how likely your current strategy is to produce the income you need in retirement. Whether your forecast is sunny, rainy, or somewhere in between, you can make adjustments to bring more sunshine into your future.

To get started, register or log in to your account, then click ***Are You OnTrack***®. For the most accurate picture of your retirement forecast, be sure to add any outside retirement account information.

Your Retirement Outlook is included in your plan at no additional cost.

Review your progress

Visit: **transamerica.com/portal**

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 do not guarantee 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.

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