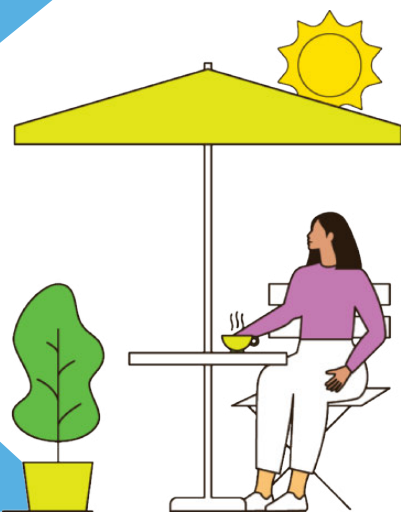


Bring out the sun for retirement

Forecasting your financial future is as easy as checking the weather



The days of guessing if you're on course for a secure retirement are gone. ***Your Retirement Outlook***[®] uses weather icons to show if you're on pace for the income you need in retirement.

Each time you log in to your account, you can gauge your progress – in real time – and take immediate action to improve if your forecast is less than sunny.

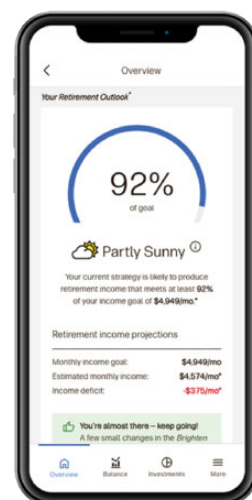
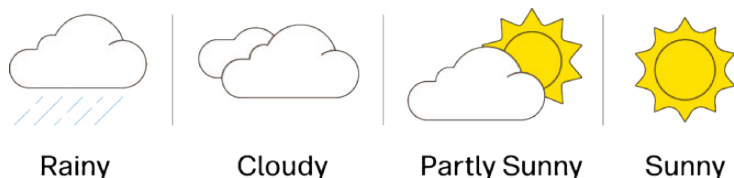
How it works

Your Retirement Outlook measures the gap between your retirement savings goal and how much income your current strategy is likely to produce when you retire. It considers your age, retirement plan assets, contribution rate (and how you're invested), and your estimated Social Security income.

You can also include additional retirement accounts, income sources, and other savings you may have outside the plan – even those from your partner or spouse.

What the weather icons mean

The icons represent your retirement readiness – how much of your income goal your current strategy is likely to produce when you retire.



Be your own weather forecaster

- Within your online account, provide as much information as possible. This can include:
 - Annual salary/compensation
 - Anticipated retirement age
 - Retirement income goal
 - Additional income sources
 - Additional retirement accounts and other savings outside the plan
- To help create *Your Retirement Outlook*, the forecasting tool factors in non-editable data, such as:
 - Salary growth (with inflation assumptions)
 - Life expectancy (based on Society of Actuaries mortality tables)
 - Federal/state income and capital gains taxes
 - IRS limits and penalty applications



How sunny is your future?

If the skies are cloudy, it's easy to take steps to bring out the sun for retirement. For example, you can increase your contribution rate, adjust your anticipated retirement age and income goal, or choose different investments.

Visit **transamerica.com/portal** or scan the code to create your retirement forecast today!



Scan to create
your forecast

Saving for a rainy day is a luxury. Saving for retirement is essential.



Call: **800-755-5801**



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 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.

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