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Explore target date funds

Adjustments that fit you

[Client Plan Name]

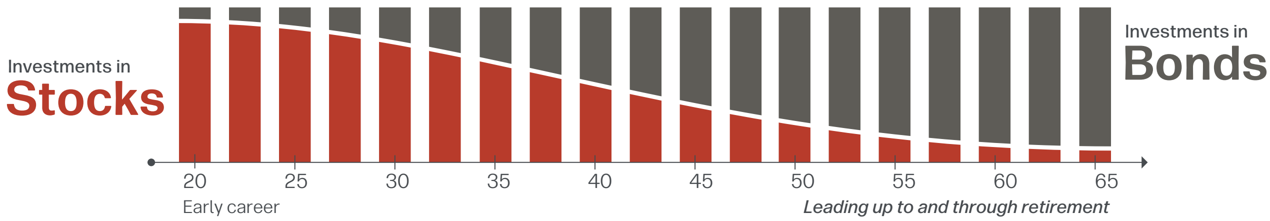
Because of their efficiency and convenience, target date funds have become a popular way for people to invest for the future. Using a target retirement year, target date funds diversify your investments and automatically make adjustments as you get closer to retirement.

How it works

Investing in a target date fund is simple. Choose an anticipated retirement year and find the target date fund closest to that year. Investments within the fund will automatically adjust to become more conservative as the target date approaches.

For example: Jill is 32 years old and wants to retire at age 65. She might choose to invest in a 2060 target date fund. This approach is designed to promote growth early in Jill's career and protect her assets against market volatility as she nears retirement.

A glide path charts the course for your investment mix*



*The glide path illustrated in this graph does not represent a specific asset allocation at any given time.

As with all investments, target date funds are subject to risk and market fluctuations. There's no guarantee your account will be fully funded by retirement. Growing a viable nest egg depends mostly on three factors:

1. How much you save
2. How much income you'll need in retirement
3. How you allocate your investments

Know yourself

Portfolio managers allocate target date funds based on "typical" investors, but one size doesn't fit all. Consider your personal financial situation and risk tolerance when selecting a target date fund. If you're comfortable with more risk for higher potential gains, you might want to opt for a target date fund five to 10 years beyond your retirement date. If you prefer stability and less risk, consider choosing a target date fund aligned with or earlier than your expected retirement.

Bottom line

Investing in a target date fund can be a good option if you're seeking an easy way to diversify your retirement account. By making a single decision, a target date fund allows you to enjoy asset diversification and allocation based on a target retirement year. It's a starting point, but you should consider your goals, needs, and risk tolerance to achieve your long-term target.

We're here to help. Schedule a meeting with your retirement planning consultant today.

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Scan to make an appointment.

Get in touch.

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Contact **[800-755-5801]**

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Target date funds are subject to the same risks as the underlying asset classes in which they invest. The fund's asset allocation becomes more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and fixed income assets will increase as you approach the target date. Generally, the higher the fund's allocation is to stocks, the greater the risk. The significance of the fund's target date is that it is the date at or around which the fund's managers assume the typical investor plans to start withdrawing their money. The principal value of the fund is not guaranteed at any time, including at and after the target date. You may lose money by investing in this fund, including losses near and following retirement. There is no guarantee that the fund will provide adequate retirement income.

Diversification does not assure or guarantee better performance, cannot eliminate the risk of losses, and does not protect against an overall declining market.

The role of the retirement planning consultant is to assist you with your retirement plan. There are no additional charges for meeting with your retirement planning consultant, who is a registered representative with Transamerica Investors Securities, LLC (TIS), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. Investment advisory services are offered through Transamerica Retirement Advisors, LLC (TRA), registered investment advisor. All Transamerica companies identified are affiliated but are not affiliated with your employer.

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