



POWER OF PREPARATION

RETIREMENT PLANNING AT EVERY STAGE OF LIFE

[INSERT CLIENT PLAN NAME HERE],

When it comes to planning for the future, there's no time like the present. Fortunately, making small changes today can lead to big results down the road. To start your journey to a healthier, wealthier retirement, let's start taking those first steps today. Along with your financial goals, get an annual physical and stay active with regular exercise to stay mentally and physically well.

STEPS TO CONSIDER THROUGH THE DECADES

In your **20s**

- Budget wisely, so you don't spend your whole paycheck.
- Enroll in your company's retirement plan; try contributing enough to take advantage of any employer match.
- Make a plan to tackle student loans and any credit card debt.
- Get annual physical exams and flu shots.

In your **30s**

- Set savings goals so you can retire at your preferred age.
- Build an emergency fund to cover three to six months of expenses.
- Consider investing raises, bonuses, tax refunds, or other lump-sum payments for retirement.
- Have your cholesterol and other risk factors for heart disease checked every 4-6 years.

In your **40s**

- As your income grows, increase contributions to your retirement fund.
- Consider the importance of an estate plan.
- Have your doctor calculate your 10-year risk of having a heart attack or stroke.

In your **50s**

- Consider consolidating your retirement plans for a more concise portfolio view.
- Take advantage of catch-up contributions starting at age 50.
- Continue to consider investing in retirement with raises, bonuses, tax refunds, or other lump-sum payments.
- Research long term care insurance to potentially save on monthly premiums in your 50s.
- Adults 50 and over should get the shingles vaccine every five years.

In your **60s**

- Begin estimating potential sources of retirement income.
- Enroll in Medicare when you turn 65.
- Review your will and advance medical directives.
- Learn about required minimum distributions (RMDs) that start at 72.
- Ask your doctor about the pneumonia vaccine and a bone density scan.

SMALL CHANGES CAN ADD UP

Aim for a 10 - 15% contribution rate. [Begin by contributing enough to receive your employer's matching contribution, and increase gradually each year.] [ABC Client] provides a matching contribution of [X% on the first X%] you contribute to the plan.] [If 10% isn't possible right now, that's OK. Start smaller and then try to raise your contribution by 1% or 2% a year.]

[Matching contributions are subject to plan vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies.]

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

[RPC First and Last Name]

[firstname.lastname@transamerica.com]

[Location]

[XXX-XXX-XXXX]



SCHEDULE FROM YOUR PHONE

To make an appointment, scan the QR code using your phone's camera or scanning app.

[RPC First and Last Name]

[firstname.lastname@transamerica.com]

[Location]

[XXX-XXX-XXXX]



Slow and steady.

Commit to increasing your contribution rate each year.



[Sign up for the auto-increase service at URL]

[Review your contribution rate at URL]

[You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.]

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over into an IRA or consolidating your accounts could help reduce your costs. Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary-selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you. Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary-selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you.

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