

ONE-STOP SOLUTION

BUNDLING RETIREMENT AND EMPLOYEE BENEFITS

Your employees probably buy their home and auto insurance from the same company for convenience and cost savings. So why should workplace benefits be any different?

More than 30% of workers say they've taken some form of a loan, early withdrawal, and/or hardship withdrawal from their 401(k), similar plan, or IRA. Of that group, about one in five cited medical expenses as the reason.¹

By offering retirement, healthcare, and voluntary benefits on one platform, plan sponsors can help employees understand how to pay for unexpected medical expenses without sacrificing their long-term retirement assets.

With an assist from Transamerica, employers and their advisors/brokers have the unique opportunity to offer an integrated experience that allows employees to simultaneously prepare for retirement and protect themselves in case of the unexpected.

THE BENEFITS OF BUNDLING

A bundled solution brings retirement plans and employee benefits together from one provider. This one-stop approach may offer several benefits for employers and employees:

- One familiar and trusted carrier to engage with
- Potential for increased enrollment in voluntary benefits and increased participation in retirement plans
- Improved workforce management by helping employees retire on time
- Less stress and increased productivity when employees aren't distracted by finances

**Plus, receive
up to 10% off**

**retirement plan recordkeeping
fees when you offer at least one
of our voluntary benefits.**



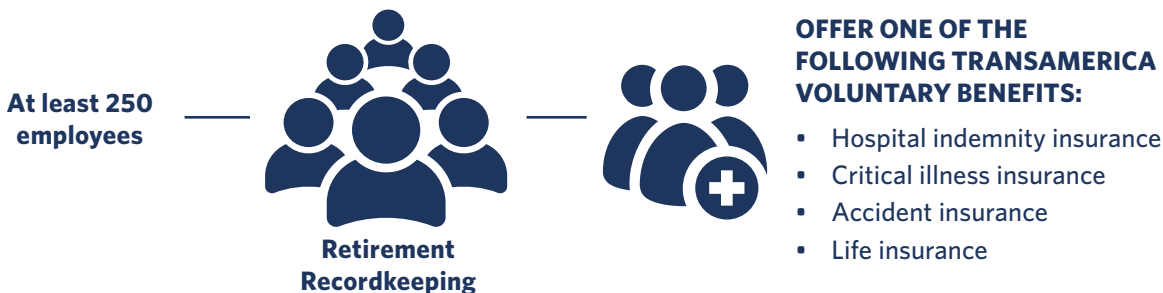
TRANSAMERICA®

WHAT EMPLOYER GROUPS DOES THIS WORK BEST FOR?

All employers (and their employees) can benefit from bundling Transamerica retirement and voluntary benefit solutions. Simplifying benefits administration can improve the employee experience and reduce costs for employers. Employers who have at least 250 employees are best-suited to take advantage of a bundled solution. The recordkeeping discount and ability to view all benefits on one platform are tied to certain requirements.

BUNDLE BREAKDOWN

Here's a look at how organizations can take advantage of a one-stop bundling platform:



WHY TRANSAMERICA?

We're committed to helping people prepare for every part of their future and leading the charge to show people how Wealth + HealthSM are undeniably linked. After all, what good is wealth if you're not healthy enough to enjoy it?

RETIREMENT

80+

YEARS EXPERIENCE

TOP 10

RETIREMENT RECORDKEEPING²

\$240 B

IN RETIREMENT PLAN ASSETS⁴

EMPLOYEE BENEFITS

~90

YEARS EXPERIENCE

TOP 10


IN HEALTH SALES³

1MM

EMPLOYEE BENEFITS POLICIES IN FORCE⁵

Learn more about our bundled solutions.

 **Visit:** transamerica.com

 **Call:** 800-851-7555 option 4

¹"20th Annual Transamerica Retirement Survey of Workers," nonprofit Transamerica Center for Retirement Studies®, May 2020

²2019 PLANSPONSOR Recordkeeping Survey (As measured by total defined contribution plan participants through December 31, 2019.)

³LIMRA, 4Q 2019 Worksite Voluntary Report

⁴As of December 31, 2019

⁵As of 4Q 2019

Insurance products underwritten by Transamerica Life Insurance Company or its affiliates.
All Transamerica companies identified are affiliated.