



# Continuing your journey

Personalized advice as you get ready to retire



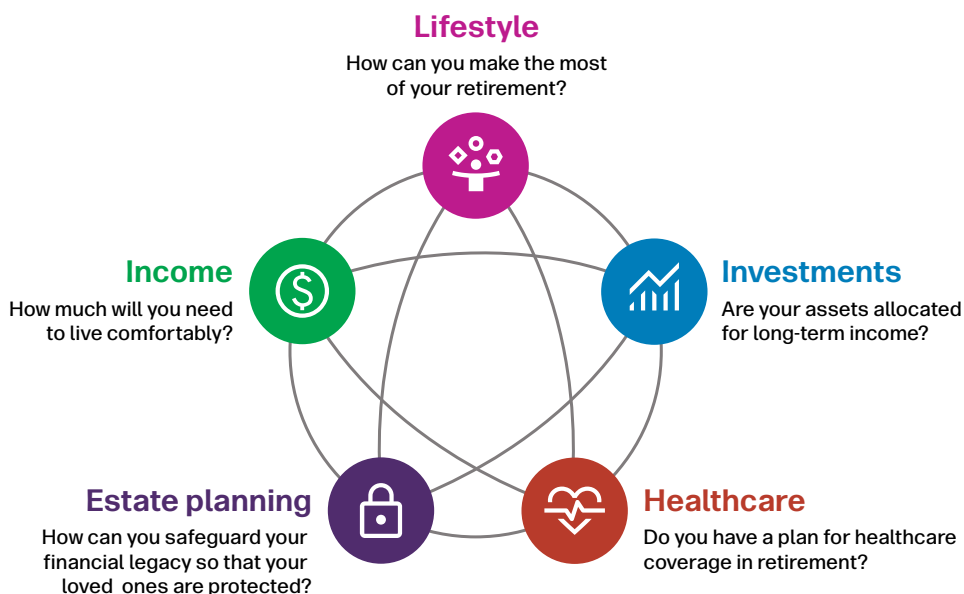
**Many individuals expect to spend 25 years in retirement.<sup>1</sup> That’s a lot of time to live life on your own terms – if you have a good plan in place.**

Fortunately, you have access to a team of experienced retirement advisors who can help you navigate the often winding road to retirement. Our phone-based team will work with you one-on-one and can provide guidance, advice, and other services based on your unique situation.

We’re focused on helping you make smart decisions so you’re ready for a successful transition to and through retirement.

## Discover the five keys to retirement

There are five key planning areas that will define your financial life in retirement. Our advisors can help you understand how the choices made in each area could affect your overall plan – and how to prepare for them now.



<sup>1</sup> Survey compared workers’ planned life expectancy with their expected (median) retirement age. “Emerging From the COVID-19 Pandemic: The Retirement Outlook of the Workforce,” nonprofit Transamerica Center for Retirement Studies, June 2022



# 45%

of individuals who provided an estimate of their retirement savings needs were guessing.<sup>2</sup>

## We'll guide you through

It all starts with an honest discussion of what you're looking for in retirement, along with any concerns you have. A retirement advisor can help you understand:

- How much you'll be able to spend in retirement
- How to optimize a strategy for claiming Social Security
- How healthcare costs could impact your plan
- Your retirement income sources and when to leverage them

Our advisors use sophisticated tools and resources to help you recreate your paycheck, your benefits, and your safety nets.

## Transition to a successful future

We'll work with you, at your own pace, to help define your vision for retirement and create a personalized, sustainable income plan designed to last.

And it doesn't end there. Implementing your plan could span several years, so it needs to be monitored and updated based on any changes to your circumstances.

Every step of the way, we'll be there to inform and guide you – today, tomorrow, and for many years to come.

### Get in touch:



Visit [transamerica.com/grtr](https://transamerica.com/grtr)



Call **866-616-4191**

<sup>2</sup> "Emerging From the COVID-19 Pandemic: The Retirement Outlook of the Workforce," nonprofit Transamerica Center for Retirement Studies, June 2022

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