

# MANAGED ADVICE<sup>®</sup>

## THE EVOLUTION OF RETIREMENT PLANNING



From doctors and dentists to mechanics and tech support, we often turn to professionals for help with things outside our area of expertise. Why should retirement planning be any different?

Participating in your workplace retirement plan is a terrific first step in securing your financial future. When it comes to building a comprehensive retirement strategy, many people recognize they could use some professional help.

Your retirement plan offers *Managed Advice*, an easy-to-use, professionally managed service that can save you time and effort in building a sound retirement strategy. And if you'd like, our experienced retirement planning consultants (RPCs) can help you along the way.

# 67%

of workers stated, "I don't know as much as I should about retirement investing."<sup>1</sup>

### A DETAILED RETIREMENT STRATEGY, MADE JUST FOR YOU

*Managed Advice* brings the pieces together to help you create a strong foundation for a successful retirement:

**Personalized investment portfolio**

**Outside account aggregation**

**Target retirement age**



**Contribution rate recommendation**

**Account review with retirement planning consultant (RPC)**

**Social Security integration**

With *Managed Advice*, you'll have a truly customized retirement strategy. We combine your Transamerica retirement account, plus any additional information you add to your profile, to give you a strategy as unique as you, rather than a one-size-fits-all approach.



TRANSAMERICA<sup>®</sup>

<sup>1</sup> "19th Annual Transamerica Retirement Survey of Workers," nonprofit Transamerica Center for Retirement Studies, 2019

## EASY TO USE

Signing up takes a matter of minutes.

- *Managed Advice* is available through your existing retirement plan
- Enjoy 24/7 access and easily update your strategy with a few clicks

## REASONABLE FEE

*Managed Advice* costs less than what you'd typically pay an independent financial advisor.<sup>2</sup> The fee is no more than 0.45% annually, which comes to about 38 cents for every \$1,000 in your account per month. For specific fee information, please log in to your account.

## CONNECT WITH US

At [transamerica.com/managed-advice](https://transamerica.com/managed-advice), you can make an appointment with an RPC to discuss your retirement strategy, or register for an informational webinar. You can also log in to your account to subscribe.

### Evolve your retirement strategy with *Managed Advice*.



**VISIT**  
[transamerica.com/managed-advice](https://transamerica.com/managed-advice)



**SCHEDULE APPOINTMENT WITH RPC**  
Schedule Now



**REGISTER FOR MANAGED  
ADVICE WEBINAR**  
Register Now



**CALL**  
844-622-2133

<sup>2</sup>"Average Financial Advisor Fees," AdvisoryHQ, 2019-2020

**Important: The projections or other information generated by the engine 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.

*Managed Advice*<sup>®</sup> provides a participant with an asset allocation mix of funds available within the plan. The asset allocation mix will be automatically rebalanced and reallocated, managing risk and return as participants' settings and goals change over time. Additional fees and terms and conditions apply to the *Managed Advice*<sup>®</sup> service. *Managed Advice*<sup>®</sup> portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the portfolio's allocation to stocks, the greater the risk. *Managed Advice*<sup>®</sup> utilizes models, algorithms, and/or calculations ("models"), which have inherent risks. Models may incorrectly forecast future behavior or produce unexpected results resulting in losses. The success of using models depends on numerous factors, including the validity, accuracy, and completeness of the model's development, implementation, and maintenance, the model's assumptions, factors, algorithms, and methodologies, and the accuracy and reliability of the supplied historical or other data. If incorrect data is entered into even a well-founded model, the resulting information will be incorrect. Investments selected with the use of models may perform differently than expected as a result of the design of the model, inputs into the model, or other factors. **The principal value of the portfolio is never guaranteed. Investment return and principal value will fluctuate with market conditions, and participants may lose money.**

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