



# CUSTOMIZED PORTFOLIO BUILT FOR YOU

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*Managed Advice*<sup>®</sup>

 **TRANSAMERICA**<sup>®</sup>



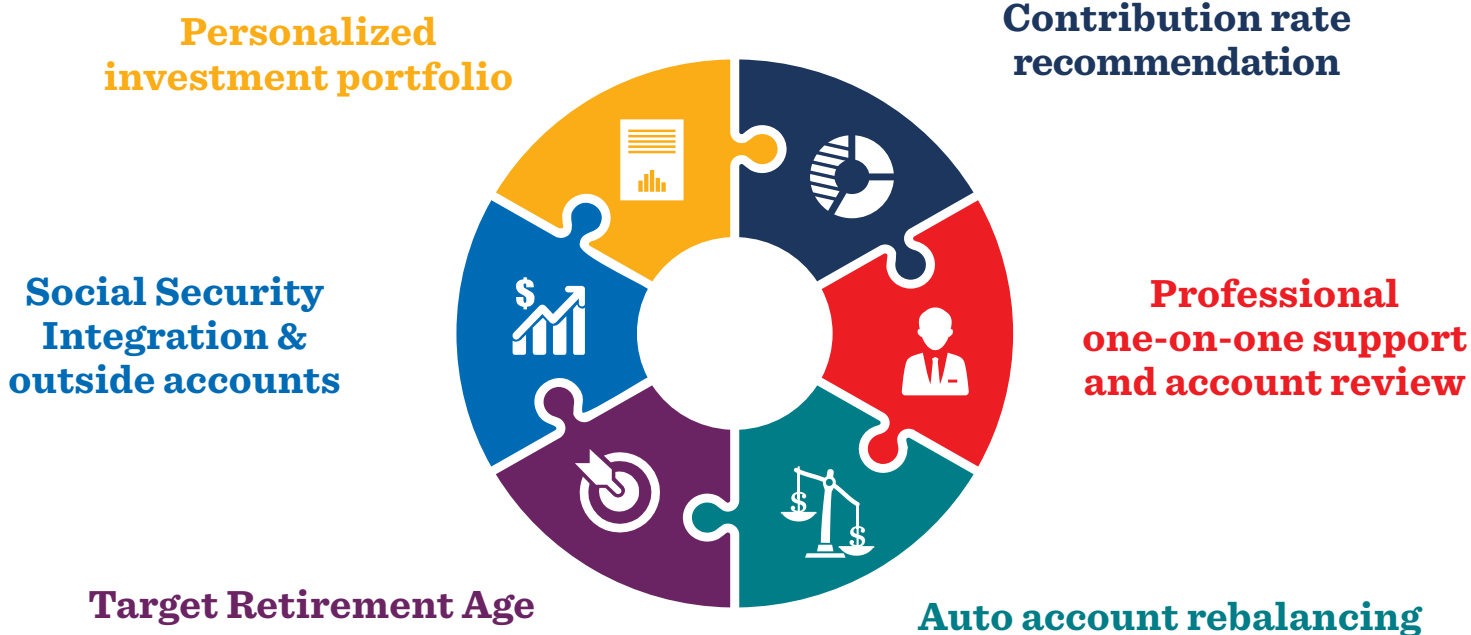
# A SOUND RETIREMENT STRATEGY BUILT JUST FOR YOU

Participating in your workplace retirement plan is a terrific first step in securing your financial future. But putting money in the plan isn't the same as having a comprehensive retirement strategy.

Your retirement plan offers *Managed Advice*, an easy-to-use subscription service that creates a personalized retirement strategy just for you using advanced research and technology, and principles of professional retirement planning.

## PERSONALIZED INVESTMENT PORTFOLIO

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



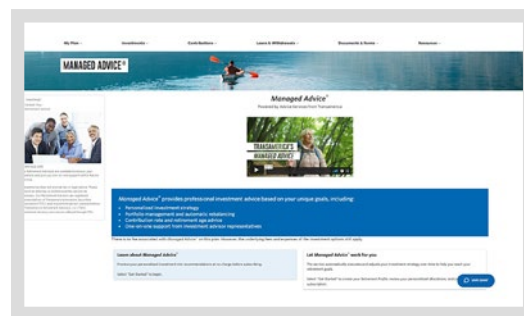


# AN EASY PATH TO PROFESSIONAL SUPPORT

To use the *Managed Advice* service, you'll need to participate in your employer's retirement plan. If you haven't enrolled in the plan, you'll be able to subscribe to the service during the enrollment process. If you are already participating in the plan, this is how to subscribe:

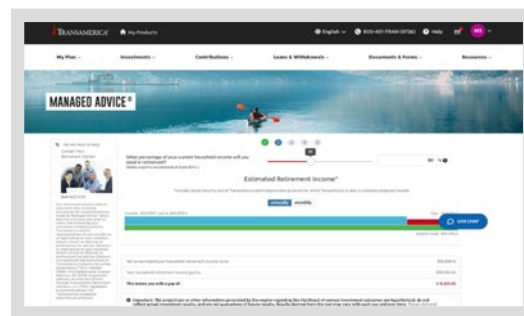
## 1 TELL US ABOUT YOURSELF

When you're logged in to your account, find Advice Services under the **Investments** tab within the menu. You'll fill in a few basic fields, like your age, gender, and state of residence. The more information you provide, the more personalized your strategy becomes. You can also enter information about your spouse or partner, as that can have an impact on your strategy, too.



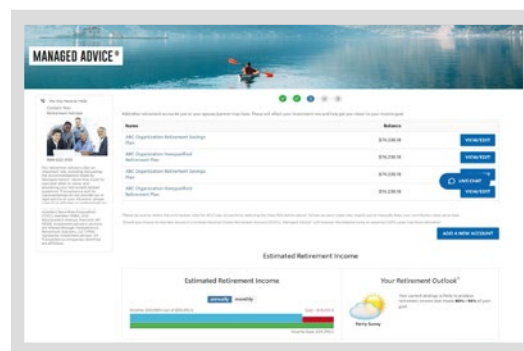
## 2 SET YOUR RETIREMENT INCOME GOAL

The next step is to estimate the percentage of your current household income you'll need in retirement. It's important to set your retirement income goal because the service will aim to help you achieve this amount of income in retirement. You can change this goal amount depending on your personal situation. Additionally, you can view a gap analysis which displays any gap between your projected income in retirement and your retirement income goal.



## 3 ADD ADDITIONAL RETIREMENT ACCOUNTS AND INCOME SOURCES

Finally, add any other retirement accounts or retirement income sources you may have. This helps the service create an appropriate asset allocation based on all your retirement holdings, not just the assets held in your current employer's plan. You can provide outside accounts manually or through an automated data aggregation service that pulls in real-time balances every time you log in to your Transamerica account.



Images are examples of website navigation only; they are not intended to convey information related to the service itself or to reflect the experience of any particular user.

# YOUR PERSONALIZED PORTFOLIO

*Managed Advice* will build an appropriate asset allocation for you using your plan's existing fund lineup. You will see a fund-level breakdown so you can preview your initial asset allocation prior to subscription.

The service creates this personalized portfolio and an ongoing investment strategy to help you reach your desired retirement goal while managing your capacity for risk.

# CUSTOMIZED RETIREMENT PLANNING

It's important to realize just how personalized your retirement strategy becomes with *Managed Advice*. The data points below are just some of the factors that can come into the equation as the service determines your personalized advice and investment strategy. It's easy to see the difference between *Managed Advice* and a target date fund, which only considers your target retirement year.

**Simply stated, *Managed Advice* creates a portfolio as unique as you.**

TARGET DATE FUNDS

VS

MANAGED ADVICE



# YOUR PLAN IN ACTION

WITH YOUR SUBSCRIPTION, THE SERVICE WILL:



Show you your estimated retirement income



Provide recommendations for how to improve *Your Retirement Outlook*<sup>®</sup>



Regularly monitor and rebalance your portfolio

**Your *Managed Advice*<sup>®</sup> Retirement Plan**

**ⓘ Your forecast is partly sunny. See recommendations below on how you can do even better.**

**HOW ARE YOU DOING?**

**Estimated Retirement Income**

annually monthly

Income: \$53,663.21 out of \$59,390.40 Gap: -\$5,727.19

Income Goal: \$59,390.40

**Your Retirement Outlook<sup>®</sup>**

Your current strategy is likely to produce retirement income that meets **80% - 94%** of your goal.

**ⓘ 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 click and expand for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.

Notifications and recommendations.

Gap analysis shows your estimated income in retirement versus your income goals.

Recommendations on how much to contribute and when to retire geared toward helping you improve *Your Retirement Outlook*, as well as close any gap between your estimated income for retirement and your income goal.

**HOW CAN YOU DO BETTER?**

To improve *Your Retirement Outlook*<sup>®</sup>, we recommend adjustments to your strategy. Click **Use This Plan** to apply our recommendations. Or, click **Adjust This Plan** to modify this strategy.

- ✔ You're saving the recommended amount!
- 🕒 Increase your Retirement Age to **67** and retire in **2036**.
- 📊 We will update your Investment Mix to **70% Stocks, 30% Bonds**.

**Retirement Income - New**

annually monthly

Income: \$65,000 out of \$59,400 Surplus: \$5,600

Income Goal: \$59,400

**Your Retirement Outlook<sup>®</sup> - New**

Your current strategy is likely to produce retirement income that meets **at least 95%** of your goal.

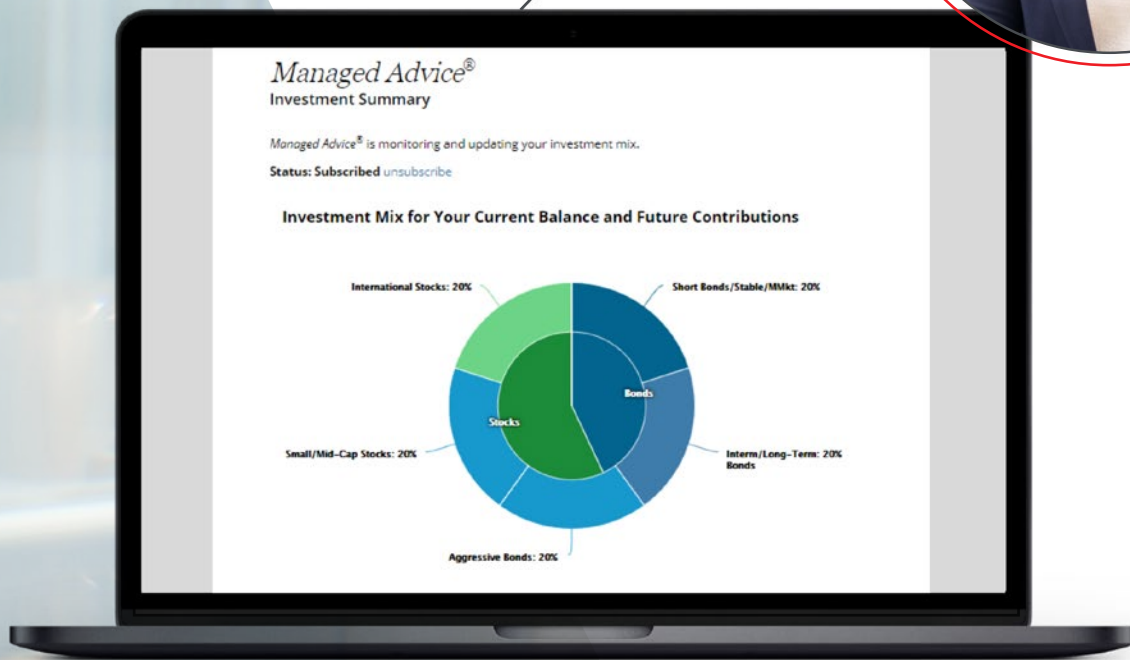
**ADJUST THIS PLAN** **USE THIS PLAN**

Should you accept the recommendations, *Managed Advice* will automatically adjust your asset allocations to keep you on the right path.

Shows how *Your Retirement Outlook* would change should you choose to accept the recommendations.

# SUPPORTING YOU ON THE ROAD TO RETIREMENT

*Managed Advice* can help smooth the journey to retirement success, whether it's close or in the distance. It's like having a trusted guide along the way, with personalized portfolios and one-on-one support to manage the road ahead.



## Ready to get started?

Transamerica and your employer are providing this service for less than what you'd typically pay an independent financial advisor.<sup>1</sup>

First time subscribers may be eligible to try the service free. For further fee and free trial information, please log into your account or give Transamerica a call at **844-622-2133**.

## Talk with a Transamerica retirement professional to learn more about *Managed Advice* and to review your retirement strategy.



CALL: 844-622-2133



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

<sup>1</sup>The fee is no more than 0.45% annually, which amounts to around 38 cents for every \$1,000 in your account, deducted monthly. "Average Financial Advisor Fees in 2021, Everything You Need to Know," AdvisoryHQ, 2021.

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