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YOU'RE IN!



Brighten *Your Outlook*®

Hello [first name],

Now that you're in the **[PLAN NAME]**, take some time to explore the savings tools and resources:

- ✓ **Check your retirement readiness.** Our interactive *OnTrack*® tool offers you a quick and easy way to know if you will reach your retirement income goals—and what to do, if not. Find out if *Your Retirement Outlook*™ is sunny, partly sunny, cloudy, or rainy.
- ✓ **Shift to automatic.** From services that rebalance your investments to *e-documents* that cut your clutter, your plan website offers a range of ways to put your account on auto-pilot—and simplify your financial life.
- ✓ **Consider consolidation.** By combining all of your retirement accounts (including prior employer plans such as 401(k)s, 403(b)s, and most IRAs) into a single account, you can reduce paperwork, improve how you manage your investing strategy, and better manage your costs. [Get help from a Transamerica retirement counselor.](#)
- ✓ **Name your beneficiaries!** This simple but important step ensures that if you should die, your account assets will go exactly where you wish. Also make sure to update your beneficiaries whenever your situation changes.

Know Your Retirement Outlook

Important: The projections or other information generated by the *OnTrack*® tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results derived from the *OnTrack*® tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the tool's limitations and key assumptions, and other important information.

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if consolidating your accounts could help reduce your costs. Be sure to consider whether such a transfer changes any features or benefits that may be important to you.

The role of the retirement counselor is to assist you with your savings and investment plan. There are no fees or commissions for meeting with your retirement counselor, who is a registered representative with Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. [Client Name] has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between [Client Name] and Transamerica or its affiliate, TISC.

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