



# LONGEVITY AS OPPORTUNITY

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Supporting Employees  
Throughout All Stages of Life

# EXECUTIVE SUMMARY

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**With increased longevity comes challenges and opportunities. To plan effectively over a lifetime, people must prepare for both the near and distant future. The traditional three-part career map of education, work, and retirement is out of date.**

Yet Americans are optimistic about their ability to handle the upheaval of change. By and large, they believe that they will live better than earlier generations as they age due to a more sophisticated understanding of self-care and well-being, changes in lifestyles, and advances in healthcare and technology.

But people may need help navigating a life course that is very different today from what their parents and grandparents experienced. In the face of new complexity, there is an opening for employers to have new kinds of conversations about their employees' goals, priorities, and expectations.

Here, we explore how people are anticipating, preparing for, and celebrating changes over the life course in light of increased longevity.

## RESEARCH METHODOLOGY

The MIT AgeLab and Transamerica conducted focus groups and a national survey to examine how people are thinking about longevity and the course of their lives. The research focused on three topics: work (including career, retirement, work priorities, and training), finances (including savings behavior and priorities and attitudes related to different financial products), and well-being (including activities and attitudes related to social, physical, emotional, and spiritual well-being), in addition to general questions about attitudes toward living longer.\*



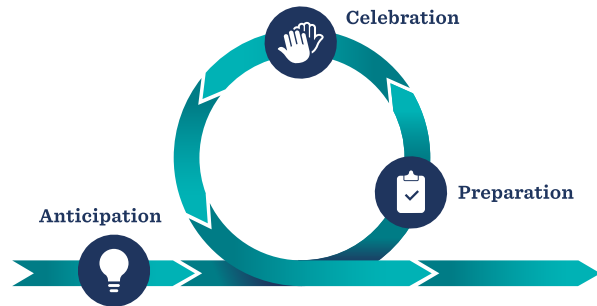
\* The primary source for this whitepaper is the positive longevity survey data from "Positive Longevity Survey: Well-being, Work, and Wealth," MIT AgeLab, 2023. Ten focus groups with a total of 69 people were conducted in September 2022. Focus groups were comprised of people aged 27 to 76 and were divided by age groups (26-33, 34-41, 42-57, 58-67, 68-76) as well as income (mid income: \$67,500 - \$108,000; higher income: \$108,000+). A national U.S. survey was conducted in December 2022, with the sample stratified by age decade (20-79) and gender. A total of 1,184 people completed the questionnaire.

# A LIFETIME OF ANTICIPATION, PREPARATION, AND CELEBRATION

People experience change in their lives in cycles of varying lengths, with shifting roles and priorities from one cycle to the next.

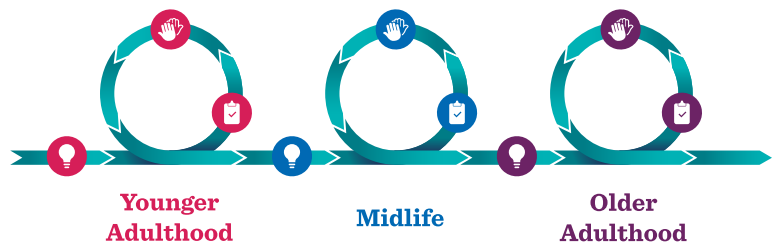
We propose a cyclical framework of **anticipation**, **preparation**, and **celebration** to describe change that occurs in a person's life journey. This model describes a cycle of:

- Awareness of the roles and priorities that one might experience in the future (**anticipation**);
- Planning by taking actions that are essential to fulfill needs and reach goals (**preparation**); and
- Enjoying the outcomes of the preparatory decisions one has made (**celebration**).



This model of preparation and decision making can be applicable across many different spans of time. It can describe a complete trajectory within a conventional stage of life; the cycle may also occur multiple times within a single life stage, as people shift or exchange life roles or achieve goals that they have set for themselves; finally, it could be applied to span the entire life course. For employees, anticipation is the time they can begin to explore upcoming needs and assess the resources and tools available to them, including through workplace benefits packages.

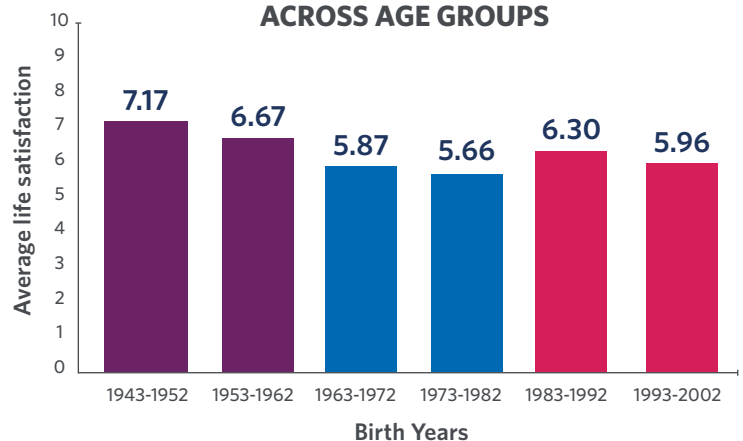
In addition to anticipation, preparation, and celebration, thinking in terms of life stages can be helpful for understanding how roles and priorities may shift over a lifetime.



Emerging and younger adulthood, or ages 20-39, is a period of development often defined by learning to manage uncertainty, fluid self-individuation, and developing positive interdependence on others.<sup>1</sup> Midlife, or the time period from age 40-59, is characterized by balancing multiple roles, high potential for life transitions, and a well-established sense of career, well-being, and community embeddedness.<sup>2</sup> And older adulthood, or age 60+, can be a time of evaluating goals and priorities, and planning for and engaging in successful aging.

The trajectory of life satisfaction creates a bit of a U-shape: In early life, life satisfaction is relatively high, before declining in midlife. Life satisfaction then gradually ascends until it reaches its highest lifetime point in older age.

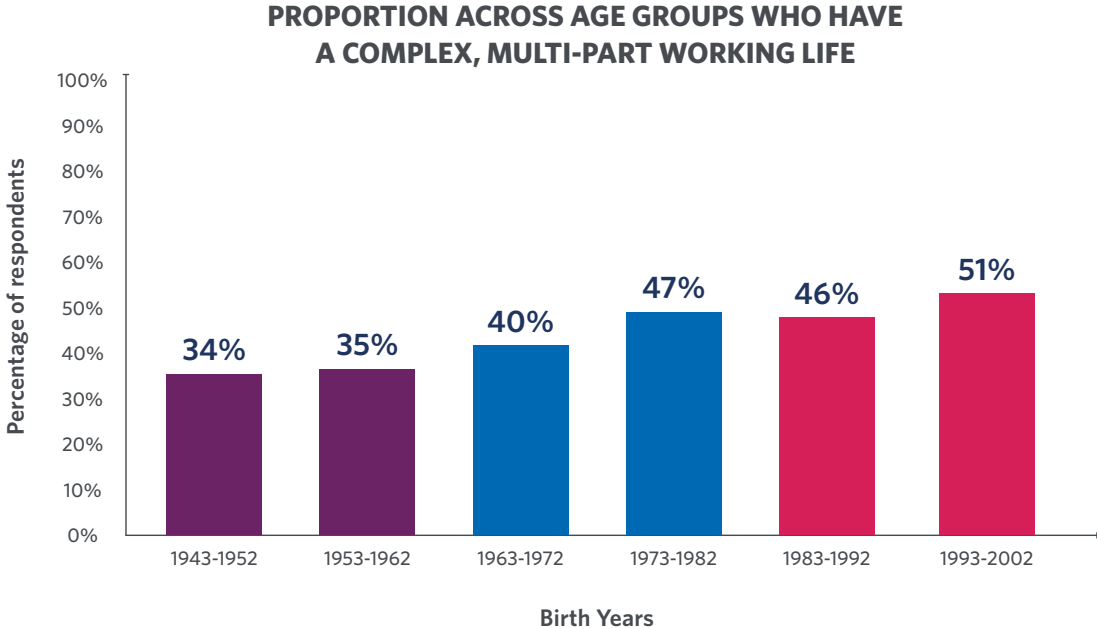
**CURRENT LIFE SATISFACTION  
ACROSS AGE GROUPS**



# IMPACTS OF LONGEVITY ON WORK, FINANCES, AND WELL-BEING

Longer lifespans have created new opportunities and challenges for our working lives, our financial decisions, and the management of our well-being.

In the world of work, people’s careers are becoming more complex and diverse. People are working more jobs and having more careers than their parents and grandparents. These changes are reflected in the attitudes of our survey participants: nearly half of all respondents said that they would characterize their working life as being complex and having multiple parts.



In people’s financial outlooks and behaviors, retirement continues to play a strong role in decision making and information-seeking. Saving enough money to be able to retire was at least a “somewhat” important priority for most people (92.1%). But there is also recognition that saving enough money to be able to no longer work is a challenging goal. Many people reported that they did not expect to be able to retire (35.4%), and were prepared to continue working in later life.

**PERCENTAGE OF RESPONDENTS WITHIN EACH AGE COHORT  
WHO SELECTED THE FOLLOWING AS TOP THREE DESIRED  
TOPICS OF FINANCIAL INFORMATION**

TOPICS	OLDER ADULTS	MIDLIFERS	YOUNGER ADULTS	OVERALL
Creating passive income streams	22.4%	<b>28.7%</b>	<b>29.4%</b>	<b>26.9%</b>
Saving for retirement	14.8%	<b>33.9%</b>	<b>23.7%</b>	<b>24.1%</b>
Making decisions around Social Security or Medicare	<b>38.8%</b>	20.7%	9.2%	22.8%
Daily budgeting	17.9%	19.4%	<b>29.7%</b>	22.4%
Knowing how much money I would need for retirement	18.4%	<b>25.6%</b>	21.4%	21.8%
Managing debt (e.g., credit card, student loans)	18.6%	24.5%	20.0%	21.0%
Saving for a major expense	17.3%	17.6%	21.4%	18.8%
Planning and paying for future care needs for self or others (e.g., long term care insurance)	<b>25.3%</b>	14.5%	15.7%	18.5%
Investing for longer term gains	11.5%	20.2%	21.4%	17.7%
Managing my retirement portfolio/mix of assets, funds, bonds in retirement account	<b>23.2%</b>	11.6%	6.0%	13.6%
Converting retirement savings to income stream	19.1%	11.1%	7.5%	12.5%
How to purchase a home	3.8%	11.9%	20.4%	12.1%

Across life stages, people understand the importance of making healthy choices to ensure both their present and future well-being. Many respondents believed that their current health, their lifestyle, and their exercise and nutrition habits would very much have an effect on how long they would live.

In our study, people were optimistic about their futures. Across age groups, whether we asked them about life in one year or 10 years from today, people looked ahead to their personal futures with high hopes.\* Together, optimism and high levels of life satisfaction are unique and enduring qualities of American life.<sup>3</sup>



**54%** of respondents agreed with the statement

**“I would need to change some of my current habits if I were going to be healthy in my later life.”**

\* “Positive Longevity - Emerging Themes From MIT AgeLab Data Collection,” MIT AgeLab, Transamerica, Weber Shandwick, January 2023



Below, we look at our findings more closely from one age group to the next.

## YOUNGER ADULTHOOD (AGES 20-39)

**Younger adults are motivated to invest in their well-being, establish themselves in their careers in the short- and longer-term, and begin saving for key financial milestones. Employers have an opportunity to educate younger employees to help them adopt new habits, routines, and attitudes that will prepare them both for the near and distant future.**



### **The employer's role:**

Employers can help **educate** younger adults to anticipate the impact of longevity on key domains of their lives. For example, their careers may be longer and more complex than those of their parents. Their well-being and benefit choices today may have profound impacts on their future selves.

### **WELL-BEING**

Younger adults place their well-being high on their priority list, and engage in a range of behaviors in support of different aspects of well-being. Notably, younger adults may be defining “health” beyond the physical body. Across age groups, younger adults reported the most frequent engagement with mind/body activities such as yoga and meditation (for example, 49% of people in their 20s do so at least occasionally), and focus group participants discussed similar engagement with holistic practices. Younger adults were also spending more financial resources in well-being-related expenses, suggesting a willingness to invest more financially.

Although younger adults highly rate their current health and engage in a range of well-being behaviors, they also tend to believe that, if they are going to be healthy in later life, they will need to change their current health habits.

### **WORK**

Younger adults are working more jobs, having more careers, and anticipating a complex, multi-part working life. For many younger adults, transitioning from entry-level to more advanced roles is a top priority — and that might mean jumping between roles and careers. Many, especially those in their 20s (19.4%), reported that a top-three life priority over the next 10 years was to establish or advance their career, and many also tend to prioritize opportunities for advancement in their working lives (26.5% of people in their 30s). Younger adults were also more interested than older groups in going back to school to learn new skills or to change careers.

**35.7%**  
**of younger adults**

**spend more than \$100 on expenses related to well-being every month, a significantly larger portion than other age groups.**

**82.3%**  
**of younger adults**

**expressed some level of interest in returning to school or taking skills training to learn new skills or change careers.**

When it comes to choosing jobs, younger adults may be less focused on the dollar signs. Although salary/hourly wage was a top priority across the board, it was less frequently chosen as a top priority for those in their 20s (43.3%) and 30s (55.5%) compared with most other age groups. Younger adults may be placing a higher priority on doing work that aligns with their beliefs and that they are passionate about.

Although retirement may be far away for them, younger adults are generally optimistic about their ability to do so. Many reported that they expect to retire, including nearly three-quarters of those in their 20s — the highest share across all age groups. And younger adults who did not expect to retire were more likely to attribute this to a desire to have extra money to help support other family members, rather than not having enough money to support themselves. Focus group results also suggested that those who did not expect to retire seemed content, finding a sense of optimism in the social and health benefits of work.

**36.4%**  
**of younger adults**

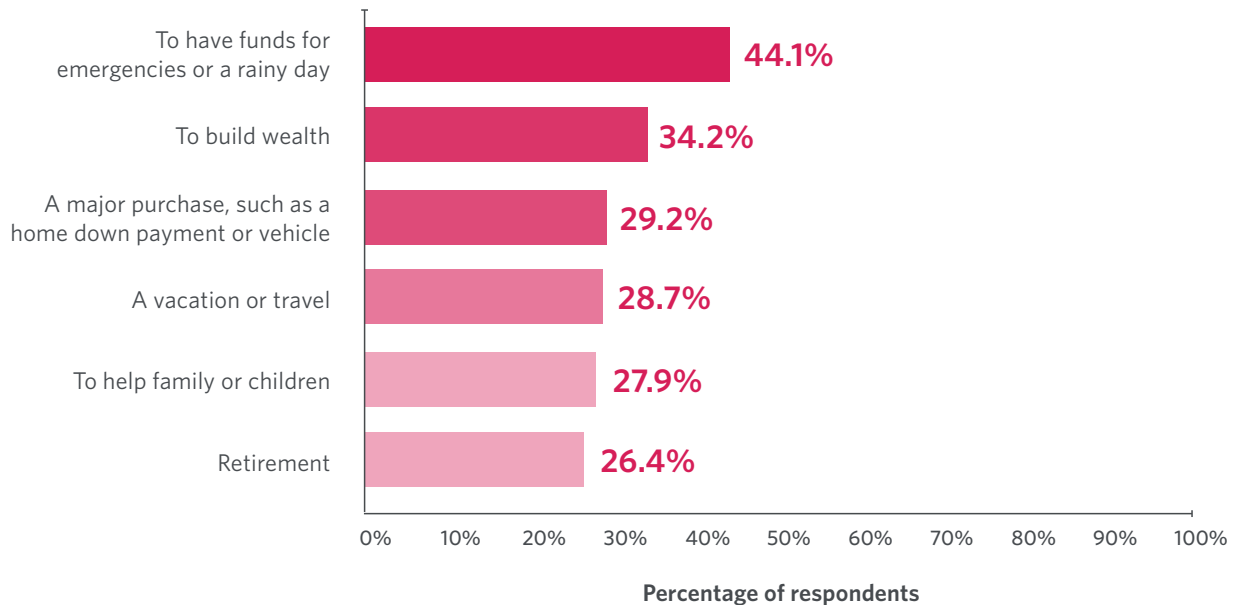
**said doing what is also their passion is a top priority when choosing jobs.**

## FINANCES

Considering the financial implications of leaving home, starting a career, and potentially taking on debt, younger adults typically focus on learning the basics and navigating the “now” before thinking about the future. While younger adults tend to believe that they are doing well financially, they also reported lower levels of financial confidence compared with other age groups and named saving more money as a top overall priority for the next 10 years of their lives.

Individuals in their 20s and 30s are looking for information about broader topics such as daily budgeting, passive income, and saving for retirement. From the 20s to 30s, desire for information about saving for retirement increased from 18.8% to 29.4%, and desire for information about daily budgeting decreased, suggesting a change in anticipation from the short-term toward the longer-term during this period of life.

### TOP SAVINGS PRIORITIES, 20-39 AGE GROUP



“I want to keep myself as healthy as possible so that, if something did happen to me, getting cancer or whatever, then I would be in a position like, ‘My body’s doing okay, I’m healthy, I can work to fight this’ ... I’m trying to be proactive in taking good care of myself, so if something does arise, I’m good.”

— Female participant, middle income, age 32

“I feel like I’m doing the basics — 401(k), savings, no debts — but I feel like there’s probably a lot more that I could be doing ... I feel like in general, I’ll be fine, but I could probably be better off if I switch things up — maybe work with an advisor or something.”




— Female participant, middle income, age 28

“There’s no way that I’m ever going to have enough money for [retirement] ... and I want to keep active, because, in my head, the second I start being still, then my health is going to decline. So, if I know I’m going to work in some fashion, then it’ll all be okay ... I can do things. I can travel. I can have more money. I can use that money to spend on kids, grandkids, whatever I want to do.”

— Female participant, middle income, age 28



## Action items for employers:

-  Younger adults are motivated to spend money on their well-being. Ensure they have access to education and benefits that allow them to invest in their bodies, minds, and souls, and celebrate improvements in health that may have positive impacts both today and in the future.
-  Prepare younger adults to expect longer and more complex working lives than their parents. Multiple careers — and multiple forays into skills training and career education — may be the norm for many younger employees.
-  Younger adults are finding their feet financially while beginning to turn toward longer-term goals. Support younger employees in their nearer-term financial goals like paying off student loan debt or avoiding medical debt while helping them begin to save a portion of their paychecks and anticipate bigger decisions in the future.



# MIDLIFE (AGES 40-59)

**Midlifers may be experiencing complex and often emotional life experiences, such as childcare, navigating one's career, and caring for aging parents. By helping them prepare for and master these roles, employers can demonstrate commitment to their employees' well-being.**



## **The employer's role:**

Employers can serve as a springboard for employees in midlife, encouraging them to anticipate future needs, challenges, and celebrations. For example, employers can provide employees with materials and content to explore their options and important milestones while also providing them with benefits that prepare them for those milestones.

Perhaps because of their vantage point of moving toward older age — without knowing what it will bring — midlifers report the lowest level of self-rated preparedness for living to 100 compared to other age groups. Midlifers are at the bottom of the “U-shaped curve” of life satisfaction, reporting the lowest life satisfaction currently and one year from now compared to other age groups. But midlifers remain optimistic about the future. Expected life satisfaction 10 years from now and in later life are significantly higher than their current and one-year ratings.\*

**Only 9% of people  
in their 40s**

**report eating healthy  
on a daily basis,**

**and only 11%  
exercise on a daily basis.**

## **WELL-BEING**

In attending to needs related to their well-being, people in midlife may often just be trying their best to get through. People in midlife report the lowest rates of exercise and eat healthy the least often of any age group. Women in midlife, in particular, were twice as likely as women in other age groups to report that their health is worse than other people their age. Midlifers are also the most likely to report not having any friends — especially middle-aged men.

While midlifers may be struggling to practice self-care, our focus group results suggest that they are motivated and aspire to take better care of themselves in order to take full advantage of longevity. Experiencing the negative effects of stress illuminates the importance of developing healthy habits and coping strategies. The onset of chronic conditions serves as a wake-up call that making proactive health decisions can have significant benefits in the future. Employers can support midlifers by helping employees remember that it's important to focus on both their health and finances.

People in midlife may acutely feel the stakes of their well-being choices: staying healthy will allow them to play with their kids today and enjoy an active retirement. People in their 40s, in particular, were the most likely of any age decade (33.7%) to report prioritizing reducing stress in the next 10 years, although all age groups commonly reported this as a priority. People in their 50s were more likely than those in their 40s to prioritize spending more time with their families, behaving more like older adults in this regard and perhaps reflecting their greater proximity to retirement. The prospect of having more time to spend with family in the future is a goal to visualize and celebrate for midlifers.

## WORK

The challenges of midlife roles — and the stakes of being prepared for the future — also appear in midlifers' priorities in their work lives. Relative to other age groups, people in midlife were the most likely to prioritize the flexibility of being able to work from home (27.3%), perhaps because such flexibility facilitates balancing work with providing care to younger and older family members alike. People in midlife were also most likely to prioritize earning a high salary (61.6%) — reflecting that many are in their peak earning years, planning for retirement, and juggling expenses related to childcare and caregiving.

Midlifers show a strong desire to be able to retire. People in their 40s, in particular, were most likely to report that it was important for them to have enough money to be able to stop working after a certain point (47.3% said it was extremely important). People in their 40s were also the least likely age decade to say that they do not expect to retire because they want to continue the benefits of work (11.1%), suggesting ambivalence among people at this age about working life. The challenge of having enough money for retirement may feel palpable for many people in midlife. Midlifers were the most likely of people in any age group to say that they don't expect to retire because they won't have enough money.

**Midlifers were the most likely to prioritize flexibility and salary at work.**

**While 74%**  
**of people in their 50s**

said that it is very or extremely important for them to save enough money to be able to eventually stop working,

**only 57%**  
**actually expect to be able to retire.**



## FINANCES

Having enough money for retirement is what primarily motivates midlifers' financial behaviors and information-seeking. Midlife is when people are most interested in learning more about saving for retirement; many midlifers may be in the process of trying to "catch up" in their savings and investing behavior so that they can be ready to retire in their 60s. People in their 50s, in particular, were more likely than those in their 40s (and vastly more likely than those in younger adulthood) to want more information on making decisions about Social Security and Medicare (26.3%), reflecting their anticipation of changes that will come in their 60s.

Midlifers may be handling debt from a mortgage, medical care, student loans, and personal expenses. People in midlife show the highest level of interest across age groups in information about how to better manage debt. Additionally, people in their 40s were more likely than people in their 50s to prioritize saving for educational expenses — presumably for their children to go to college — behaving more like younger adults in this priority.

Midlife is a period of complexity and stress, and people in this phase of life may be the most in need of advice and guidance on planning for the future than any other age group. But it is also a hopeful and rewarding period, with an upcoming phase of life in which midlifers can celebrate their accomplishments.

**Half of people in midlife**

**are just getting by or are struggling to get by financially, significantly more than other age groups.**

**26%**

**of people in their 40s want more information about how to better manage debt, the most of any age group.**



“You know, when you’re younger in that grind to advance your career, you do whatever it takes, so as you get older, you can afford to do things and travel. There’s a lot I haven’t seen and done. I want to see and do a lot ... so getting old doesn’t have to be a bad thing.”

— Male participant, middle income, age 52

“I take really good natural supplements, and I exercise three to five times a week, so I really believe if I take good care of my health now, I will definitely live, hopefully, to at least 100. I experienced my father passing at a very young age because he did not take good care of his diet and he did not exercise, so I’m doing the opposite.”

— Female participant, middle income, age 48

## Action items for employers:

- ✎ Many employees in midlife, especially those in parenting and caregiving roles, may feel that they have little time for self-care amid their other responsibilities. But midlife is also a crucial time to develop or support positive behaviors in order to remain healthy in older age. Employers can remind midlifers of the importance of keeping their well-being a top priority and using benefits to help meet their unique needs.
- ✎ Preparation for retirement is a top financial agenda item for many midlifers. But knowing when to retire — and what “retirement” will look like — may not be as well-visualized. Help midlifers anticipate that their retirement years may not just be a brief interval of leisure following working life, but a complete stage of life, while also celebrating meeting their goals of saving for their future selves.
- ✎ In addition to their competing roles, midlifers may be balancing financial pressures from multiple directions. The near-term may compete with the future for priority. Managing stress — and reminding them that they have access to benefits that help them protect their finances today — may be an important strategy for orienting midlifers toward future goals.

# OLDER ADULTHOOD (AGES 60-79)

Older adulthood is characterized by people’s efforts to preserve and enjoy the resources and relationships that have been built throughout earlier phases of life. Employers can encourage older working adults to maintain their health and continue to plan and prepare for their retirement.



## The employer’s role:

Employers can support older working adults in continuing to save money in preparation for a life that may last several more decades. Older adults will benefit from a commitment to physical and emotional health in preparation of celebrating a healthy and joyful retirement.

In older age, we may be celebrating established relationships, activities, and behaviors that are most meaningful to us in the present. A sense of limited time leads people to be more present-focused and to prioritize their emotional well-being.<sup>4</sup>

**Over 40%** of people in their 60s or 70s

reported that they did some kind of cognitive training (e.g., crossword puzzles, sudoku, etc.) every day, a significantly larger portion than other age groups.

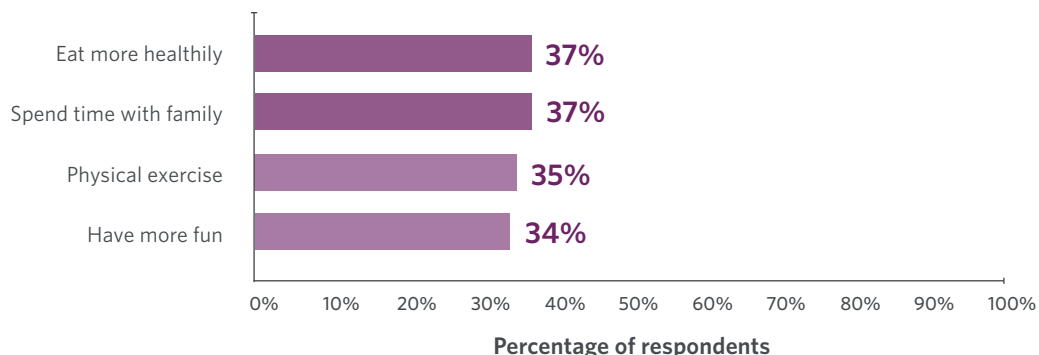
## WELL-BEING

Older adults reported engaging in different behaviors to improve their well-being now. For example, in contrast to those at midlife, people in their 60s and 70s were more likely to report that they were eating healthy frequently or every day (65.3% of older adults), and that they were taking vitamins or nutritional supplements daily (65%). Additionally, over half (55.8%) of older adults reported that they were avoiding stress frequently or every day.

Among older adults, people in their 70s were more likely than those in their 60s to say that they were exercising frequently or every day, suggesting that new habits may also develop over the course of older adulthood.

As a sign of the general trend that they tend to focus on present well-being — as well as with a shift in roles away from peak career years — people in this age group were also more likely than people in other age groups to prioritize social, emotional, and physical well-being relative to financial or work-related goals in the upcoming 10 years of their lives. Nevertheless, older adults may also benefit from education around how their health may change in the future and workplace benefits that can help honor their preferences and plans for any potential care needs.

## PRIORITIES FOR THE DECADE AHEAD, 60-79 AGE GROUP





## WORK

One of the most significant life changes for many people in their 60s is a shift in their working lives, as people leave the workforce and enter retirement or take on different work roles. A majority of respondents retired earlier than they planned to rather than at the time they expected — suggesting that surprises like health events or changes in the work environment can prompt older adults to leave the workforce.

**55%** of retirees in their 60s and 70s retired earlier than they planned to.

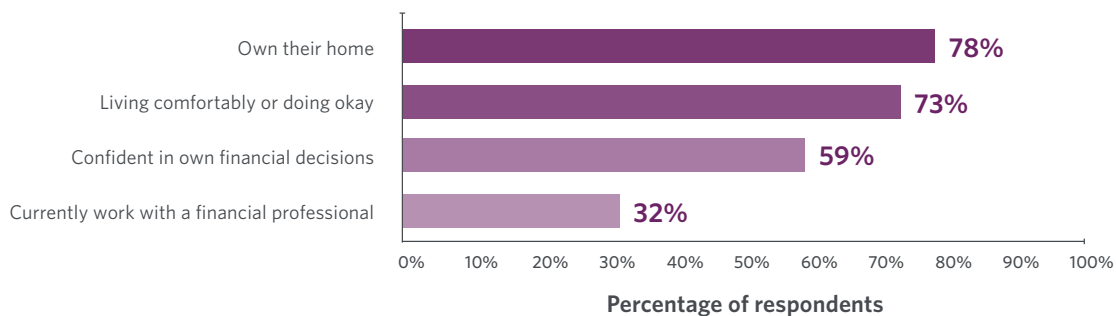
Among older adults who were still in the workforce, financial benefits were top priorities. Salary or hourly wage, medical insurance benefits, and access to employer retirement plans were the top three priorities selected, followed by doing work that was also their passion. Although about a third of people still working in this age group said they did not expect to retire (31.6%), retirement at some point was “very” or “extremely” important for two-thirds of people still working in their 60s and 70s. At this age, employees may benefit from some work-related coaching as they consider when or whether to retire, what form work will take, and how they balance work responsibilities with family and fun.

Compared to younger ages, people in their 60s and 70s were the least likely to describe their work lives as complex and multi-part, instead opting for the description of a conventional, three-part working life. Older adults who were still working, however, were more likely to describe their work lives as complex and multi-part compared to their peers who were not still in the workforce, perhaps seeing themselves on the frontier of redefining work in older age.

## FINANCES

In their 60s and 70s, many people are likely moving through or have moved past their peak earning years. For many people, this stage of life represents not a time for accumulating assets for retirement or later life, but instead for decumulation, and as well as higher levels of financial self-efficacy. People in this age group reported the greatest stability and confidence around their financial situations.

### A SNAPSHOT OF THE STUDY'S 60-79 AGE GROUP'S FINANCIAL SITUATION



People in their 60s and 70s were most likely to report wanting to have information about making decisions around Social Security and Medicare (41.8% among people in their 60s), and about a quarter of participants were interested in information about planning and paying for future care needs for themselves or others (e.g., long term care insurance). They were also interested in information about managing their retirement portfolios and mix of assets.

Securing their future autonomy as they age was reflected in the financial products that older adults were interested in. Specifically, a plurality of people in their 60s and 70s rated long term care insurance as the financial product they most wished they had. The second-most wished-for financial product in this age group was one that would enable people to save dedicated funds for any home modifications (34.1%), which could enable them to live independently for longer in their own homes.

Moving through their 60s and 70s, people are approaching their longevity bonus years; they are in a position to celebrate and reap the benefits of the preparations they have made for older age over the course of their lifetimes.



“I’m having a great time, and I’m really free. I can do what I want when I want with who I want. I saw something online once. It was these women talking. They must have been in their sixties or seventies. One of them is saying, ‘You know, I’ve got everything I wanted when I was a teenager. I have it.’ ... That’s the way I feel.”

— Female participant, middle income, age 71

“Even though I enjoyed my job, I was ready to be able to sleep in, and then do the jobs that I wanted to do when I wanted to do them, instead of when somebody else wanted me to do that and I’ve enjoyed it ever since.”

— Male participant, higher income, age 74

## Action items for employers:

- ✍ Employers can support older employees in continuing healthy habits they have built over a lifetime. Celebrate employees’ health achievements that have allowed them to thrive in older age, and help them prepare to weather any health changes or care needs they may have in the future.
- ✍ Employees will be in a phase of life where they are anticipating retirement. Help retain these knowledgeable employees by supporting them in their roles and changing priorities.
- ✍ Once retired, the period of decumulation may be significantly longer than what their parents and grandparents experienced. Encourage older employees to use all workplace resources available to them so they can be financially confident in their preparations for the decades of life that may be ahead of them.

# CONCLUSION

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## Longer lives create opportunities for new kinds of planning to support people over their lifespans.

Educated and supported employees will be better able to find balance between prioritizing their health and finances for the present and future, while navigating between many different roles and priorities. As people's lives and situations change within and across different life stages, so too may their objectives shift and evolve.

Employers are in a unique position to help employees anticipate how their life trajectories might be different from those of their parents and grandparents, providing education and benefits that can prepare them to meet their personal goals across cycles of change. These cycles of anticipation, preparation, and celebration may occur multiple times within a single life stage and across different life stages depending on each employee's goals.

Longevity presents new opportunities, and employers can help encourage and inspire employees to live their best lives.

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