



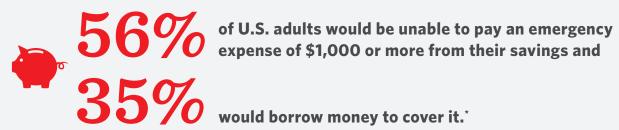
EMERGENCY SPENDING ACCOUNTS

Quick, accessible cash when life happens

Successful retirements start with good financial health. When unexpected expenses happen, it's easy to get off track. Where will employees turn when they face a financial emergency for which they aren't prepared?

EMPLOYERS CAN HELP WITH A TRANSAMERICA EMERGENCY SPENDING ACCOUNT.

Funded entirely with employer contributions, emergency spending accounts help employees meet unexpected expenses without turning to credit cards, personal loans, or withdrawals from their retirement accounts.



would borrow money to cover it.*

HOW IT WORKS

Employers decide how much to contribute and whether all employees, or just a specific group, receive deposits. All contributions are after-tax and can be handled through the payroll system for easy processing.

WITH A TRANSAMERICA EMERGENCY SPENDING ACCOUNT, EMPLOYERS BENEFIT FROM:

- An easy enrollment and contribution process
- Efficient administration (emergency spending accounts are not subject to qualified plan rules)
- Competitive pricing when two or more Transamerica spending or saving accounts are bundled

Most of all, employers benefit from employees who are more financially confident, knowing they are prepared for unexpected expenses.

THE EMERGENCY SPENDING ACCOUNT IS EASY TO USE. EMPLOYEES CAN:

- Request a withdrawal when they choose, with no requirement to document the reason
- Set up electronic withdrawals directly to their bank account
- Access their account through the website or mobile app
- View all Transamerica accounts in one place

Life happens. Help employees prepare.

Learn more about Transamerica's emergency spending accounts. Talk to your Transamerica contact.



CALL 800-755-5801



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^{*&}quot;Bankrate's 2024 Annual Emergency Savings Report," Bankrate.com, January 2024