



Emergency savings account

Make paying for life's unexpected challenges easier



Employees need help saving for life's unexpected expenses, and Transamerica has an offering employers can deliver to support their financial wellness efforts. An emergency savings account (ESA) allows employees to easily and conveniently prepare today for what tomorrow may bring.

Studies continue to show many Americans haven't saved enough to pay even a relatively small, unexpected expense.

Addressing a financial emergency can even make retiring on time more difficult, especially if an employee uses high-interest loans or takes a 401(k) hardship withdrawal. Stopping or reducing contributions or withdrawing money from retirement accounts to pay bills can have long-term consequences. These actions can also increase financial stress, which may negatively affect employee focus, engagement, and productivity – all of which may impact your bottom line.¹

Financial health benefits employees, and what's good for them also benefits business.

How it works

With an ESA, employees take charge of their own saving – with the support of their employer. In minutes, they can set up their account. They decide how much to contribute, when to start, when to stop, and when to take a withdrawal. As an employer, you decide whether to add to their contributions as a way of encouraging more saving. Contributions are made with after-tax money separate from any qualified plans you may have, so there are no qualified plan regulations to worry about. And because employees make all the decisions, your administrative burden is minimal.

59%

of U.S. adults don't have enough savings to pay for a \$1,000 emergency expense. 35% would borrow money to cover it.²

A partner you can trust

Transamerica conducted an extensive review and selected SecureSave, a leading ESA provider that offers high quality service, so you can feel confident about partnering with them.

SecureSave

SecureSave allows employees to easily set aside after-tax money with just a few clicks through a sophisticated mobile and desktop app. Funds are held in an FDIC-insured account with no minimum balances or fees for the employee. Employers pay a nominal, per-employee fee.

Employers using SecureSave show a high level of engagement from and impact to employees.

- When offered, 60% of employees put money into the SecureSave ESA program³
- 87% of funds stay in the program³

It's easy for employers to manage SecureSave, and deployment can take place in under a week.

SecureSave is solely focused on emergency savings for employees, with a sophisticated solution purposefully built to drive savings behavior and form habits using fundamentals of design, psychology, and technology.

Want to learn more about helping employees feel confident they can face their next financial challenge?

Talk to your Transamerica representative to find out how to get started.



Call [\[xxx.xxx.xxxx\]](tel:[xxx.xxx.xxxx])



Email [\[email address\]](mailto:[email address])



Visit transamerica.com

¹ "Financial stress, emergency savings and the impact on American workers," SecureSave, May 2025

² "Bankrate's 2025 Annual Emergency Savings Report," Bankrate.com, March 2025

³ "SecureSave By The Numbers," <https://www.securesave.com/by-the-numbers>, accessed 2025

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