



# PROVIDING EDUCATION AND GUIDANCE

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Retirement Planning Consultants



## A FOUNDATION FOR FINANCIAL WELLNESS

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From student debt to rising healthcare costs, your employees face challenges that can impact how they save for retirement. Whether it's in person or through virtual-meeting technology, Transamerica takes pride in working with retirement plan participants to give them the education, guidance, and support to achieve a lifetime of financial security.

Financial wellness and plan optimization go hand in hand, and our dedicated retirement planning consultants (RPCs) can help on both fronts. RPCs take a holistic approach by expanding the conversation and providing information on financial topics ranging from budgeting and beneficiary designations to investing and getting ready to retire.



## SUPPORT FOR EMPLOYEES

With help from an RPC, your employees can take real steps toward financial security by:



### OPTIMIZING THE PLAN

- Max the match (if available)
- Use auto-increase or Roth options (if available)
- Review investment options



### NAVIGATING LIFE EVENTS

- Start a new job
- Have a child
- Buy a home



### IMPROVING FINANCIAL WELLNESS

- Build an emergency fund
- Create a budget
- Improve credit score



### TRANSITIONING TO RETIREMENT

- Income planning
- Social Security claiming strategies
- Healthcare/Medicare guidance

## SUPPORT FOR PLAN SPONSORS

Our RPC management team can play a strategic and consultative role with:



### BUILDING YOUR EDUCATIONAL STRATEGY

- Tailored to your organization's unique needs
- Topics aligned with your objectives (i.e. enrollment, plan optimization, or financial wellness)



### PROVIDING ACCESSIBILITY AND FLEXIBILITY

- Group meetings, via webinar or in person
- Individual appointments, by phone, online, or in person
- Proactive outreach focused on specific segment of employees with targeted message



### GETTING RESULTS

- When RPCs meet with employees, we see a 44% increase in plan participation and a 26% higher average deferral rate\*

\* RPC Activity Dashboard, as of June 30, 2022

# FOCUSING ON YOUR OBJECTIVES

To help your employees improve their overall financial wellness, Transamerica is leading the charge to provide a more holistic approach to preparing for retirement. The group meeting topics listed below can help employees make the most of their workplace retirement plan, as well as improve their overall financial wellness.






<p><b>RETIREMENT FOUNDATIONS</b></p> 	<p><b>Investing for Retirement</b> — This presentation will cover key concepts for investing such as time horizon, risk, and asset allocation.</p> <p><b>Is Roth Right for You?</b> — Roth contributions can offer tax advantages as you invest for retirement (if available on your plan).</p> <p><b>Managed Advice</b><sup>®</sup> — If available on your plan, <i>Managed Advice</i> can help you build a personalized retirement strategy.</p> <p><b>Retirement Plan Essentials</b> — Learn about the features of your workplace retirement plan and why it's such a valuable benefit.</p> <p><b>Welcome to Transamerica</b> — New client presentation to introduce employees to their new retirement plan provider and explain details of the transition.</p>
<p><b>FINANCIAL WELLNESS</b></p> 	<p><b>Financial Wellness</b> — A sound retirement strategy should take into account the impact of future healthcare costs.</p> <p><b>Managing Your Investments Amid Volatility</b> — Best practices for you to consider when managing your investments during times of market volatility.</p> <p><b>Money Management Essentials</b> — Strengthen your financial foundation with strategies for saving, budgeting, and managing credit and debt.</p> <p><b>Security and Fraud Prevention</b> — Learn actionable, preventative measures you can take to protect your retirement account.</p> <p><b>Transamerica Health Savings Account</b> — An HSA is yours to use for eligible medical expenses and can be a powerful savings vehicle as you plan for your future.</p> <p><b>Women's Guide to Financial Wellness</b> — Longevity and income inequality are among unique challenges women may face when preparing for retirement.</p>
<p><b>RETIREMENT TRANSITION</b></p> 	<p><b>Estate and Legacy Planning</b> — Estate planning isn't just something for the wealthy. Discover how to put your own plan in place.</p> <p><b>Get Ready to Retire</b> — There are five key areas to consider as you approach retirement, including how to address healthcare costs.</p> <p><b>Guide to Social Security</b> — Get up to speed about Social Security and the claiming strategies for maximizing this important asset.</p> <p><b>Medicare</b> — Understanding the ABCs (and Ds) of Medicare is vital as you create your healthcare coverage in retirement.</p> <p><b>Guide to Retirement Income Planning</b> — Creating a sustainable income plan for retirement is critical to enjoying the future you deserve.</p>
<p><b>AVAILABLE IN SPANISH*</b></p> 	<p><b>Financial Wellness</b></p> <p><b>Is Roth Right for You?</b></p> <p><b>Money Management Essentials</b></p> <p><b>Retirement Plan Essentials</b></p> <p><b>Security and Fraud Prevention</b></p> <p><b>Welcome to Transamerica</b></p> <p><b>Women's Guide to Financial Wellness</b></p>

\*Certain investment-related information is not eligible for translation due to regulatory restrictions.

**AS YOUR STRATEGIC PARTNER, WE'LL HELP YOU BUILD AN EDUCATION STRATEGY ALIGNED WITH YOUR ORGANIZATION'S GOALS.**

# CRAFTED FOR CONVENIENCE

Education is critical to helping people successfully prepare for retirement. Our RPCs work closely with plan sponsors to create and promote an education strategy most effective for their plan. This collaboration can help spur engagement with employees by offering education in a variety of formats.

	WHAT'S THIS?	WHY?	DETAILS
<b>WEBINARS</b> 	Two types of webinars are available: live webinars, held at a specific date/time; or recorded webinars, which employees can view whenever works for them.	Whether your workforce is spread out across multiple locations, working 24/7 hour shifts, or simply more digitally minded, webinars offer greater flexibility for you and your employees.	Transamerica will provide the sponsor with an email to distribute to employees, which includes the registration link. Webinar attendees will be encouraged to make an individual appointment with an RPC.
<b>INDIVIDUAL APPOINTMENTS</b> 	Group meeting attendees (webinar or in person) will be invited to schedule an individual appointment.	While group meetings are beneficial for providing general education, individual appointments can help employees feel comfortable asking specific questions about their financial situation. It also allows the RPC to provide more tailored guidance.	RPCs will typically begin with a review of the participant's retirement account and <i>Your Retirement Outlook</i> <sup>®</sup> , and then discuss any other financial goals.
<b>PROACTIVE OUTREACH CAMPAIGNS</b> 	Focusing on a specific segment of your employee population, an RPC can contact employees with a targeted message.	We want your employees to take full advantage of their workplace retirement plan and all of its features. We target our messages, so they're more likely to resonate and make an impact.	Your client executive can discuss various employee groups that may benefit from an RPC outreach campaign.
<b>IN-PERSON EDUCATION DAYS<sup>1</sup></b> 	An RPC will travel to your location to meet with employees.	Our dedicated professionals want to connect with your employees and help them succeed. In-person engagement is a powerful way to improve participant outcomes.	Includes educational seminars and one-on-one appointments. Transamerica will provide the sponsor with promotional materials to distribute in advance of the meeting. <sup>2</sup>
<b>FLEXIBLE EDUCATION DAYS</b> 	Sponsors can swap an in-person education day for a Flexible Education Day, which includes up to two live webinars and 40 individual phone-based appointments.	Employees can engage with an RPC at a time and place that works for them: during the workday or after hours, at the office, or on the go.	An RPC will host up to two live webinars and provide a schedule for up to 40 one-on-one phone appointments spread out over a 15 day period. Transamerica will provide the sponsor with an email to distribute to employees, which includes the webinar and/or individual appointment registration link.

<sup>1</sup>Total number of Education Days varies by plan, with additional days available for purchase for \$1,200 per day. Education Days must be scheduled at least one month in advance. Attendance and asset minimums may apply. Cancellations may be subject to additional fees.

<sup>2</sup>Transamerica uses TimeTrade, an online scheduling tool, for group meetings and individual appointments. This tool eases planning for the sponsor and provides greater visibility into how the education day is being used. Please be sure to ask us about TimeTrade during your planning session.



# CONNECTING YOU TO ALL OF TRANSAMERICA

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Retirement planning consultants are part of Transamerica's comprehensive participant engagement program, which also includes:

- Digital tools, such as the *OnTrack*® communications program and planning tool, a dedicated participant website, and the Transamerica app
- Account support from our Customer Care Team
- Personalized retirement or career transition services from our team of registered financial advisors

**Here's to improving employee retirement outcomes.  
Let's discuss your participant education strategy today.**

 **VISIT** [www.transamerica.com/webinars](http://www.transamerica.com/webinars)

**Important: The projections or other information generated by the engine (which produced *Your Retirement Outlook*®) 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.**

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