



Brighter retirement outcomes

Total Retirement Outsourcing[®] (TRO)

Our commitment to creating better retirement outcomes for hardworking Americans guides everything we do, as it has for more than 85 years. With four key areas of focus – plan design, sponsor/advisor partnership, participant engagement, and workplace wellness – we help organizations of all types and sizes build effective retirement plans that can help make a difference in the financial futures of employees.

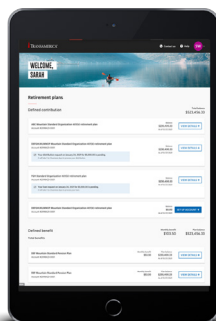
Improving outcomes with simplified plan administration

Plan sponsors who offer qualified and nonqualified defined contribution (DC) plans and an active or frozen defined benefit (DB) plan often use different recordkeepers for each plan. This approach can add to the complexity of offering multiple plans by duplicating tasks such as payroll submission, and making fiduciary oversight more difficult.

The good news:

Transamerica offers *Total Retirement Outsourcing (TRO)*, a more efficient way to manage multiple plans with benefits for both sponsors and employees.

One plan provider. One place for participants and plan sponsors to access retirement benefits.



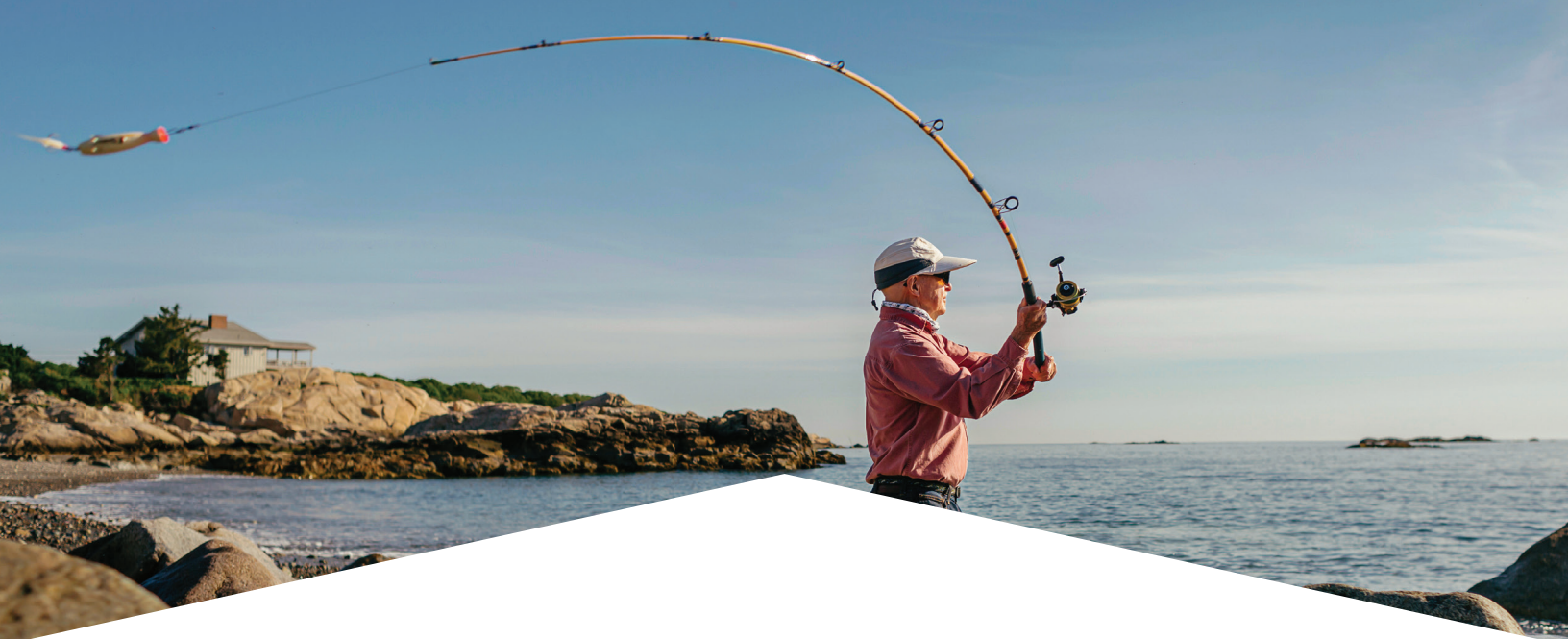
Access to all
accounts on
one website

Consider the power of teamwork

Transamerica makes it easy for plan sponsors to receive fully integrated services to meet DB, DC, and nonqualified plan needs. Combining administration, education, compliance, and investment services for all plans could save time and money. Plus, workload is reduced for internal benefits staff, and participant experiences are enhanced when they can access retirement information and guidance in one place.

Help participants understand the true value of their benefits

Aggregating DC, DB, and nonqualified plans with Transamerica's holistic approach has significant benefits for participants, allowing them to see the big picture of retirement offerings provided to them. We make it easy for employees by providing access to all accounts on a single website. All accounts are used to calculate their personalized retirement income forecast, which can more accurately assess their retirement readiness. In addition, participants can run their own DB estimate without having to contact their employee benefits team.



Maximize plans with *Total Retirement Outsourcing*[®] (TRO)

	Plan sponsors	Participants
Single provider	One point of accountability	Consolidated statements and website
One access point	Consolidated reporting and data exchange	Professional guidance available by phone, in person, and virtually
Financial benefit	Potentially reduced plan costs	A clear view of retirement assets
Holistic approach	Integrated retirement program guidance	Personalized, big-picture guidance; retirement income forecast includes all accounts
Time savings	Administrative simplicity	Consolidated statements, integrated communications



Better plans for brighter outcomes

We call it *Total Retirement Outsourcing (TRO)*, you'll just call it making things easier.

Get in touch:



Visit transamerica.com



Call **800-755-5801**