



Workplace wellness solutions

Adding value to your retirement and employee benefits

To attract top talent in today's job market, employers must offer more than a comprehensive retirement plan and traditional employee benefits. Employees are looking to their employers to provide a suite of services, and education to help them address multiple personal and family financial needs.

Transamerica provides powerful, integrated workplace wellness solutions to help employees evaluate their unique situation so they can achieve their current and long-term goals. Having a provider who offers these benefits in one place could be a valuable recruitment and retention tool for employers. It can also be a welcome alternative to using multiple benefits vendors, which can be harder to manage.

68%

of workers would like to receive more information and advice from their employers on how to reach their retirement goals.¹

How many vendors are you using? Transamerica can help make it easier.





Let's explore Transamerica's workplace wellness solutions designed to help employees and their families live their best lives – now and in the future:

Powerful lineup for overall workplace wellness

Retirement plans & employee benefits



Health savings & spending accounts



Emergency savings account



Educational solutions



Excess paid time off options



Enhancing employee financial wellness

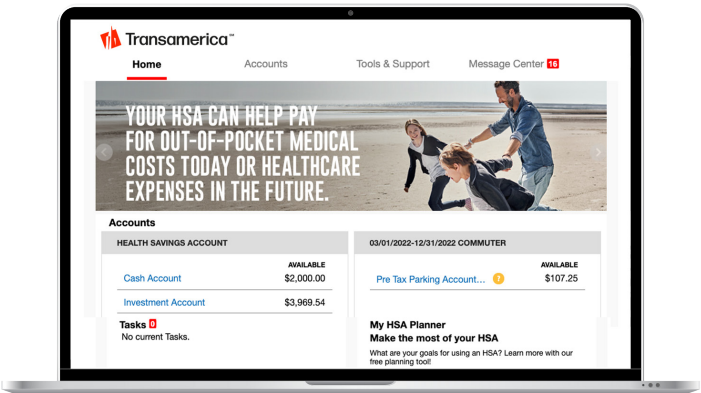
What makes Transamerica unique?

We are among the few workplace benefit and recordkeeping service providers who offer a full lineup of solutions to help employers contribute to their employees' financial wellness. These include:

Health savings and spending accounts

Health savings accounts (HSAs) help employees cover routine and unexpected healthcare expenses and can serve as supplemental savings accounts for retirement. HSAs are individual accounts employers can offer as a convenience to their employees. Transamerica makes it easy for employers to use the same investment lineup for their HSA and retirement plan. We then go a step further by providing an integrated online experience. This allows employees to log in to **transamerica.com** with one username and password to view their HSA and retirement plan balances, and access education to make the most of their benefits.

With Transamerica, it's one vendor, one card, one integrated solution for employees and employers.



In addition to HSAs, Transamerica's spending account lineup includes:

- **Medical flexible spending account (FSA):** Helps cover out-of-pocket expenses for eligible medical, dental, and vision care.
- **Limited FSA:** Helps cover out-of-pocket expenses for dental and vision care only.
- **Dependent care FSA:** Helps cover expenses related to child, elder, and disabled dependent or spouse care.
- **Lifestyle spending account (LSA):** Helps cover expenses that promote healthy routines and overall happiness (e.g., financial classes, gym memberships, non-medical counseling services).
- **Health reimbursement arrangement (HRA):** Helps cover out-of-pocket expenses for eligible medical, dental, and vision care and prescriptions; differs from an FSA because the employer funds the account.
- **Individual coverage health reimbursement arrangement (ICHRA):** Helps cover the cost of health insurance premiums and other eligible medical expenses.
- **Commuter benefits program:** Helps cover transit and parking expenses related to work.

Transamerica is here for plan sponsors seeking simplified administration and integrated retirement and HSA benefits.

Emergency savings account

Help employees save for life's surprise expenses with Transamerica's emergency savings fund (ESF) offered through our partnership with SecureSave. Contributions are made with after-tax money separate from all qualified plans. Administration is minimal because employees make all decisions.

SecureSave's ESF platform offers employees flexibility to make optional matching contributions for any length of time and in any amount.

59%

of U.S. adults are uncomfortable with their emergency savings.²

Educational solutions

Customizable student loan solutions offered through our partnership with Tuition.io can help employees take charge of their financial future. These include:

- Tuition assistance
- Student loan repayment assistance
- SECURE 2.0 retirement match
- Student loan wellness
- Public service loan forgiveness
- Unlimited 1x1 loan coaching

50%

50% of bachelor's degree recipients graduated with student debt in 2022-2023.³

Excess paid time off (PTO) options

Help provide employees convenient options for unused PTO through our partnership with PTO Inc. and their PTO Exchange platform. With this service, employees can exchange unused PTO for other benefits. These include additional contributions to their workplace retirement plan and HSA. PTO Exchange also allows employees to turn unused PTO into charitable donations to help 1.7 million organizations across the country.

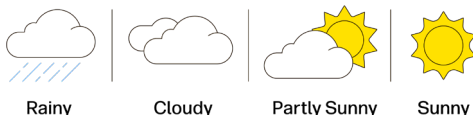
Enhancing employee financial wellness

Financial wellness goes beyond educating employees about their retirement plans and workplace benefits. It should also inspire them to take more control of their finances and instill confidence to effectively address their personal and family financial needs. We work together to support employers and their trusted advisors to tailor programs based on each organization's culture and needs.

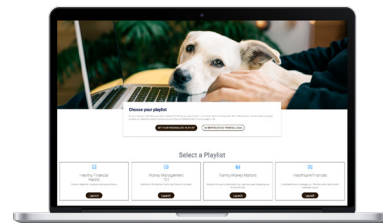
Additional workplace wellness services Transamerica provides to help employees include:



Retirement Planning Consultants and Advice Center. Our experienced financial professionals can answer retirement planning and employee benefits questions.



Your Retirement Outlook®. This retirement plan service uses easy-to-understand weather icons to help employees gauge their progress toward a brighter financial future.



Financial Wellness Center. This program includes short, interactive financial wellness playlists that provide education and skills employees need to make confident decisions.

See how we can help make a meaningful difference for employers and their employees.

 Visit transamerica.com

 Call **888-401-5826**

¹ "An Uncertain Future: Retirement Prospects of 4 Generations," nonprofit Transamerica Center for Retirement Studies®, June 2025

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

³ "Student Loan Debt: How Much Do Borrowers Owe in 2025?" Nerdwallet, January 2025

Transamerica Center for Retirement Studies is a division of Transamerica Institute, a nonprofit, private operating foundation.

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Transamerica has negotiated preferred provider agreements with certain student loan vendors, which have agreed to provide favorable pricing and service to Transamerica clients. Transamerica may receive compensation for implementation costs incurred by Transamerica from the vendor on business referred to the student loan benefit provider. All Transamerica companies identified are affiliated, but they are not affiliated with SecureSave or Tuition.io.

Important: The projections or other information generated by the engine (which produces *Your Retirement Outlook®*) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and do not guarantee future results. Results derived from the tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.

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