



# WORKPLACE WELLNESS SOLUTIONS

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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.

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

**69%**

**of U.S. working adults  
say they would perform  
better at work if their  
employer offered more  
financial wellness  
benefits.<sup>1</sup>**



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 Fund**



**Educational Solutions**



**Excess Paid Time Off Options**



**Enhancing Employee Financial Wellness**

### WHAT MAKES TRANSAMERICA UNIQUE?

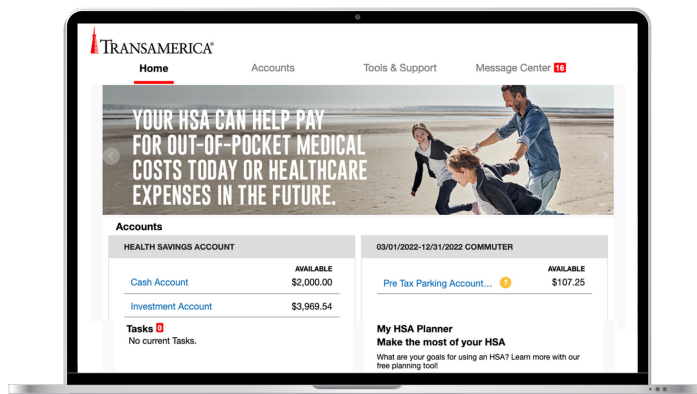
We are among the few workplace benefit and recordkeeping service providers who offer a full lineup of solutions to help employers contribute to their employees' financial wellness. These include:

### 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 HSA 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 FUND

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

Both ESF platforms offer employees flexibility to make optional matching contributions for any length of time and in any amount.

**56%**  
of Americans can't  
cover a \$1,000  
emergency expense  
with savings.<sup>2</sup>

### EDUCATIONAL SOLUTIONS

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

- **Student loan forgiveness:** Provides employees partial or complete debt forgiveness
- **Student loan repayment:** Employees can benefit from an employer match up to \$5,250 annually

Employers can choose the provider best suited for their plan.

Nearly  
**8 in 10**  
adults with student loans  
say debt hurts their ability  
to save for retirement.<sup>3</sup>

### 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:

- **Your Retirement Outlook®.** This retirement plan service uses easy-to-understand weather icons to help employees gauge their progress toward a brighter financial future.
- **Retirement Planning Consultants and Advice Center.** Our experienced financial professionals can answer retirement planning and employee benefits questions.
- **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**

<sup>1</sup>"Americans are Looking to Employers for Financial Wellness Benefits," The National Association of Personal Financial Advisors, November 1, 2022.

<sup>2</sup>"Less than half of Americans have savings to cover a \$1,000 surprise expense," Bankrate.com, January 2022

<sup>3</sup>"Student Debt Cuts Into Retirement Savings for All Age Groups," Investopedia, updated February 23, 2022

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**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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