TIPS FOR INVESTING SUCCESS

DON'T WORRY — THEY'RE PRETTY SIMPLE

You deserve the chance to prepare for the retirement you envision. We would argue that time is of the essence. There's nothing wrong with starting early — in fact, it might give you a distinct advantage in the long run.

1 Start as early as possible

2 Increase your contributions regularly

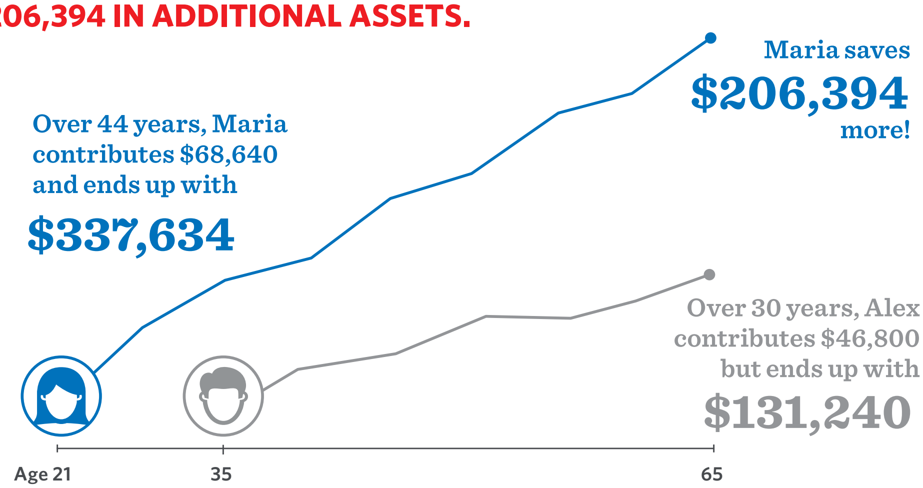
DON'T DELAY

While it's never too late to start contributing to your retirement account, earlier is almost always better.

Consider this scenario: A 21-year-old contributes $130 per month for 44 years ($68,640) and earns an average of 6% investment growth annually. At 65, the account balance is $337,634.

Getting a later start, a 35-year-old contributes $130 per month for 30 years ($46,800) with the same 6% annual growth. At age 65, the account balance is $131,240.

THE 21-YEAR-OLD CONTRIBUTED A MODEST $22,000 MORE AND ENDS UP WITH $206,394 IN ADDITIONAL ASSETS.



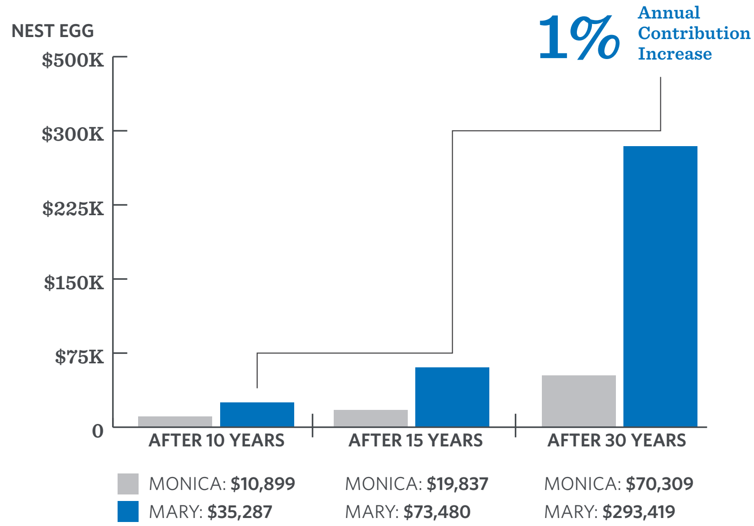
Source: bankrate.com/calculators

THE 1% DIFFERENCE

Now let's look at hypothetical twins who did almost everything the same. They worked at the same company, earned the same salary ($30,000 a year), and started contributing to the same retirement plan at age 35. The only difference? How they managed their contribution rates.

Monica contributed 2% of her pay each year, her salary rose 3% a year, and her investments earned 6% annually until retirement. Mary followed the same route, but raised her contribution rate by 1% each year until it reached 10%. Then she kept contributing 10% for the next 22 years, until retirement.

When the twins celebrated at age 65, they compared notes on their retirement accounts. Monica had a nest egg of $70,309, while Mary had $293,419 — nearly triple her sister's total. Mary told Monica she hardly noticed the difference in her take-home pay when she raised her contribution percentage each year by 1%. But the result was impossible to overlook.



Source: dinkytown.net

When it comes to contributing to your retirement account, there's no time like the present.

Get going. Enroll in your plan today. For more information on how to enroll, go to transamerica.com/portal/home

Keep going. Consider raising your contribution rate by 1% a year.

These examples are hypothetical and do not represent the performance of any particular investment fund or product. Regular investing does not guarantee a profit or protect against a loss in a declining market. Past performance does not guarantee future results. Initial tax savings on contributions and earnings are deferred until distribution.

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