



## ADDED VALUE

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### A single provider for your retirement and employee benefits

**Your employees probably buy their home and auto insurance from the same company for convenience and cost savings. Shouldn't you get the same value for your workplace benefits?**

Twenty-seven percent of workers have taken a loan from their 401(k) or similar plan or IRA.<sup>1</sup> Nearly one in four workers used the loan to pay for medical bills (24%).

Employers can help retirement plan participants protect their long-term savings by offering an array of health-related solutions on one platform.

With an assist from Transamerica, employers and their advisors/brokers have the unique opportunity to offer an integrated experience that allows employees to simultaneously prepare for retirement and protect themselves in case of the unexpected.

### THE BENEFITS OF BUNDLING

A bundled solution brings retirement plans and employee benefits together from one provider. This approach offers several benefits for employers and employees:

- One familiar and trusted carrier to engage with
- Potential for increased enrollment in voluntary benefits and increased participation in retirement plans
- Improved workforce management by helping employees retire on time
- Less stress and increased productivity when employees aren't distracted by finances

## WHAT EMPLOYER GROUPS DOES THIS WORK BEST FOR?

All employers (and their employees) can benefit from bundling Transamerica retirement and voluntary benefit solutions. Simplifying benefits administration can improve the employee experience and reduce costs for employers. Employers who have at least 100 employees are best-suited to take advantage of a bundled solution. The ability to view all benefits on one platform are tied to certain requirements.

## BUNDLE BREAKDOWN

Here's a look at how organizations can take advantage of a one-stop bundling platform:

At least  
**100**  
employees



  
**Offer one of the following  
Transamerica  
voluntary benefits:**

- ✓ Hospital indemnity insurance
- ✓ Critical illness insurance
- ✓ Accident insurance
- ✓ Life insurance

## WHY TRANSAMERICA?

We're committed to helping people prepare for every part of their future and leading the charge to show plan sponsors and their participants how healthcare expenses and retirement planning are undeniably linked. We're also the only recordkeeper who can offer a bundled discount in most states.

### RETIREMENT

**85+**  
YEARS EXPERIENCE

**Top 10**  
RETIREMENT RECORDKEEPING<sup>2</sup>

**\$263B**  
IN RETIREMENT PLAN ASSETS<sup>4</sup>

### EMPLOYEE BENEFITS


**90+**  
YEARS EXPERIENCE

**Top 10**  
IN HEALTH SALES<sup>3</sup>

**1.2M**  
EMPLOYEE BENEFITS POLICIES IN FORCE<sup>5</sup>

## Learn more about our bundled solutions.

 **Visit:** [transamerica.com](https://transamerica.com)

 **Call:** 800-851-7555 option 4

<sup>1</sup>"Emerging From the COVID-19 Pandemic: Four Generations Prepare for Retirement," nonprofit Transamerica Center for Retirement Studies, October 2022

<sup>2</sup>2022 PLANSPPONSOR Recordkeeping Survey (Measured by number of plan participants), July 2022

<sup>3</sup>LIMRA 2Q2022 Worksite Voluntary Report

<sup>4</sup>As of December 31, 2021

<sup>5</sup>As of 4Q 2021

Insurance products underwritten by Transamerica Life Insurance Company or its affiliates.  
All Transamerica companies identified are affiliated.

