

A MORE SECURE TOMORROW STARTS TODAY

ENROLL IN YOUR RETIREMENT PLAN TODAY

Every worthwhile journey starts with a first step. Join the [Company retirement plan name] to prepare for retirement.

Pre-tax contributions, flexible investment options, and online resources are just a few reasons to join today.

1

ENROLL IN THE PLAN

[State enrollment eligibility requirements]

2

START CONTRIBUTING

Your contributions are always 100% vested, meaning they're yours no matter how long you work for [Company name].

3

NAME YOUR BENEFICIARIES

This simple step ensures the assets in your account will go to the people you choose.

WHERE WEALTH MEETS HEALTH

Healthcare costs will likely be one of your largest expenses in retirement. That's why it's important to take a holistic approach to retirement planning. After all, what good is wealth if you're not healthy enough to enjoy it?



ENROLL IN A HEALTH SAVINGS ACCOUNT (HSA)

An HSA lets you make pre-tax contributions that can be used for medical expenses.* With the Transamerica HSA, you can view your account balances side-by-side. Once you meet the investing threshold of \$2,000, you can invest those funds for future healthcare costs.

*You must be enrolled in a high-deductible health plan (HDHP) in order to enroll in the HSA.]



ENROLL IN A MEDICAL FLEXIBLE SPENDING ACCOUNT (FSA)

An FSA lets you set aside pre-tax money to pay for qualified medical expenses.* That means you can save money on anything from doctor's office visits to approved healthcare products.

*You are eligible as long as you or your spouse aren't actively enrolled in and contributing to an HSA.



ENROLL IN A DEPENDENT CARE FSA

A dependent care FSA lets you make pre-tax contributions that can be used to pay for dependent care expenses, such as child or adult daycare.*

*There are maximum contribution limits and any unused funds at the end of the year are forfeited.]



ENROLL IN A LIMITED PURPOSE FSA

A limited purpose FSA allows you to set aside pretax savings for qualified dental, vision and preventative care throughout the year.]

Join the plan or log in to your account
at [\[transamerica.com/portal\]](https://transamerica.com/portal)



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