



IMPROVING RETIREMENT READINESS

Driving brighter outcomes through the Transamerica
participant experience

THE FOUNDATION FOR BRIGHTER RETIREMENT OUTCOMES

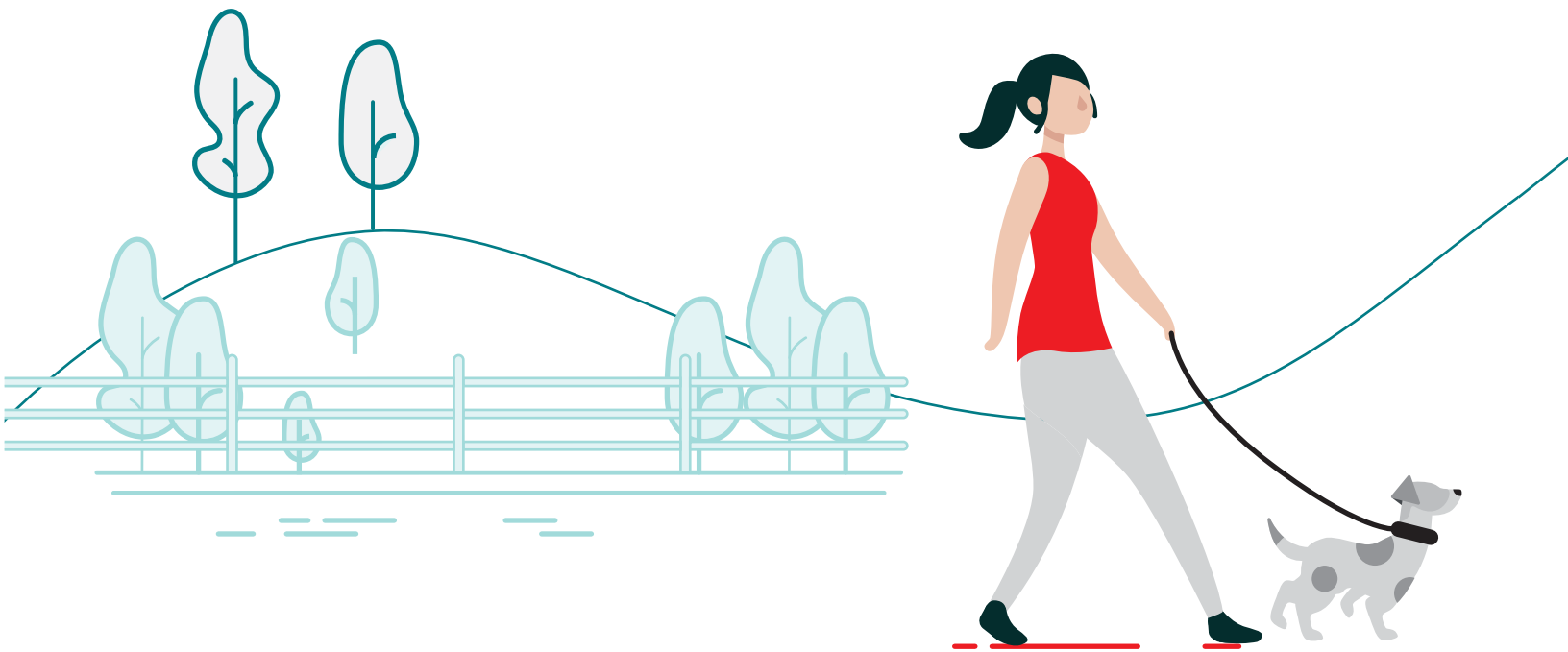
When offering a retirement plan, one thing matters above all: successful outcomes for plan participants. But how do you provide an engaging participant experience that drives retirement readiness?

THAT'S WHERE TRANSAMERICA SHINES.

Strong plan design is the foundation of an effective retirement plan, but engaging and educating participants is essential to helping them make the most of this valuable benefit.

From enrollment through retirement, we take a big-picture approach to helping participants at every stage of life. We use data insights and research to create personalized communications designed to deliver the right message at the right time.

Whether they receive information through our digital channels or engage with our financial professionals, employees are equipped with the resources and support to help them achieve brighter retirement outcomes.




INSPIRING ACTION

**EDUCATION, ENGAGEMENT, AND PROFESSIONAL SUPPORT
ARE THE HEART OF THE PARTICIPANT EXPERIENCE**



Our approach delivers **results**


69%
of participants who
use our *OnTrack*[®]
tool have a positive
retirement forecast*


36%
higher email
open rates than
industry
average*

*As of December 31, 2021

KNOW YOUR RETIREMENT OUTLOOK®

Participation rates and contribution rates are important benchmarks, but we believe a retirement plan should also be measured by its ability to create positive retirement outcomes for all participants.

Our interactive *OnTrack*® tool produces a personalized retirement income forecast called *Your Retirement Outlook*. Using easy-to-understand weather icons, the forecast shows the likelihood the participant's current investment strategy will produce their desired retirement income.

THE FORECAST IS BASED ON SEVERAL FACTORS, INCLUDING:

- Current and projected salary
- Contribution amount
- Assets in other retirement plans



RAINY



CLOUDY



PARTLY SUNNY



SUNNY

The forecast automatically takes into account estimated Social Security benefits and aggregates any Transamerica plan assets such as a pension.

ONTRACK COMMUNICATIONS PROGRAM

The foundational *OnTrack* communications program sends targeted emails to participants based on actions they can take to improve their retirement readiness. Examples include maximizing their employer match, using our auto-increase service, or simply establishing a contribution rate — no matter how small it might be.

STRATEGICALLY CRAFTED MESSAGING HELPS DRIVE RESULTS

Our partnerships with organizations, such as the American Heart Association, AgingWell Hub, and MIT AgeLab, allow us to create and distribute relevant content through the *OnTrack* communications program. These strategically timed campaigns align with key financial events in a participant's life and deliver a clear call to action.



American Heart Association
Healthy for Good™



agingwell hub



PLAN-SPECIFIC

Based on plan provisions and a participant's age, content is tailored to drive email open rates and improve retirement readiness.



PERSONALIZED

Depending on age, career stage, and plan eligibility, participants receive communications relevant to their circumstances.








RESULTS-DRIVEN

We track digital engagement and make adjustments based on Google Analytics, customer surveys, industry benchmarking, and marketing automation.

BRINGING IT ALL TOGETHER

YOUR STRATEGIC, INTEGRATED APPROACH IN ACTION

We believe a collaborative, integrated approach is the most effective way to help people maximize the benefits of their retirement plan.

	QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4
OnTrack® emails 	Happy New Year: IRS Limits & Goal Setting, Save More	Financial Literacy, Beneficiary Review, Value of Insurance	<i>Your Retirement Outlook®</i> , Financial Awareness	Estate Planning, Education-Caregiver Month, Security
Educational live webinars 	Money Management Essentials, Get Ready to Retire	Social Security, Life & Legacy	Retirement Income Planning, Women & Retirement, Medicare	Security & Fraud
Financial professionals 	Group meetings, personal interactions, proactive outreach, retirement transition services			
Participant website 	Educational resources and financial wellness tools			
Participant statements 	Topical quarterly messaging			

Whether plan participants are just starting out, in mid-career, or nearing retirement, we provide support, education, and advice every step of the way.

DIGITAL ENGAGEMENT

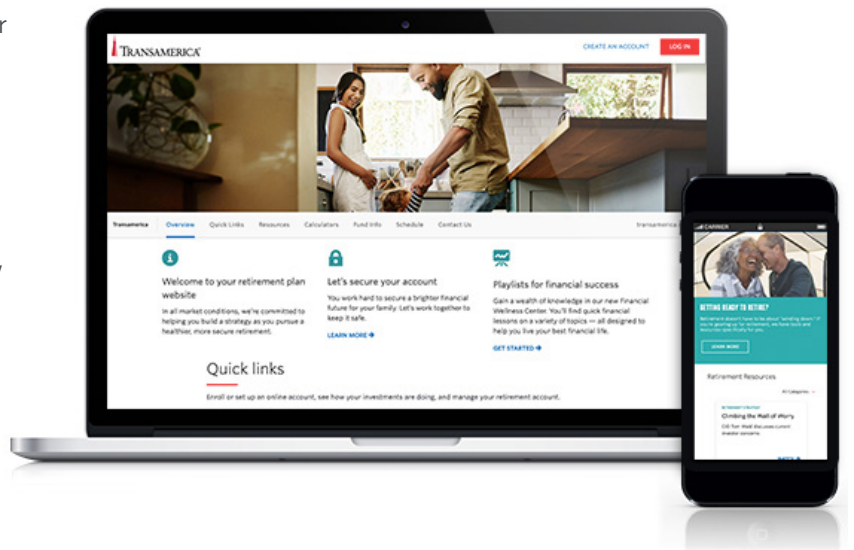
GIVING YOUR EMPLOYEES THE INFORMATION, EDUCATION, AND ACCOUNT ACCESS WHEN— AND HOW— THEY WANT IT.

We take an integrated, multifaceted approach to communicating, engaging, and educating your plan participants. That means offering information and secure account access when, where, and how they want.

PARTICIPANT WEBSITE AND MOBILE EXPERIENCE

The dedicated website is at the heart of the participant experience. Whether they're on a computer, a smartphone, or another device, participants can enjoy a seamless experience across all platforms. The site is fully mobile, responsive, and works in tandem with our transactional mobile app. Using the website or app, employees can:

- Enroll in the plan
- Review their account
- Select and make changes to their investments
- Explore interactive journeys to see how wealth can be impacted by health
- View all Transamerica accounts in one place (defined contribution, defined benefit, HSA, non-qualified deferred compensation)



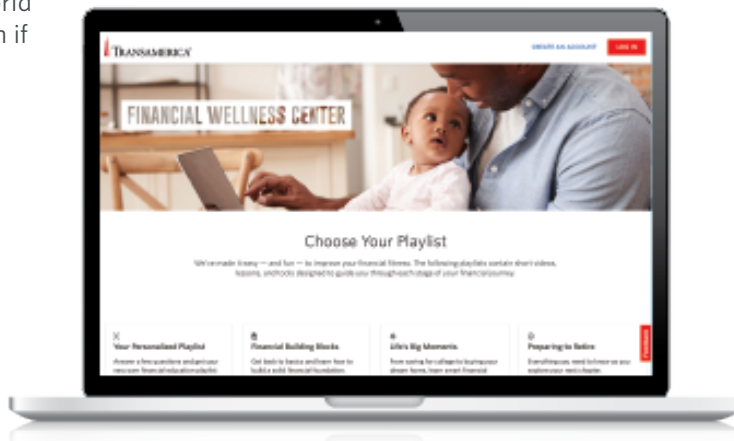
THE FINANCIAL WELLNESS CENTER

Our Financial Wellness Center offers interactive, self-guided lessons on debt management, buying a home, planning for college, and many other real-world financial topics. It is available to all employees, even if they haven't yet enrolled in the retirement plan.



HIGHLIGHTS INCLUDE:

- Series of interactive learning modules on key financial topics
- Mobile and tablet enabled for learning anytime, anywhere
- Courses available in English and Spanish
- Helps learners take action to improve expected retirement outcomes



20+ LESSONS ON TOPICS INCLUDING:

- Creating a Budget
- Building Emergency Savings
- Family Conversations About Money
- Considering Homeownership
- Healthy Financial Habits

ACCOUNT SECURITY

Transamerica's customer security policy pledges to cover any losses a plan participant incurs due to unauthorized account activity that occurs through no fault of their own.

We also recognize that security is a team effort. Transamerica proactively communicates with participants and provides online resources to help them take important steps to protect their account, including account registration, multifactor authentication, and email, phone, or text alerts for certain account activity.

As an added benefit, we work directly with plan sponsors to employ white-listing practices that enable participants to receive valuable communications regarding security and data protection.



Learn more about what we're doing to secure participants' accounts. Visit: transamerica.com/security



OUR TEAM APPROACH

Whether it's virtual, by phone, or in person, employees have access to financial professionals who provide comprehensive support, proactive planning, in-depth education, and tailored advice.

EDUCATION AND GUIDANCE

Our team of retirement planning consultants (RPCs) helps employees and plan sponsors with financial wellness and retirement readiness in the following ways:

SUPPORT FOR EMPLOYEES

- Making the most of their plan
- Improving financial wellness
- Navigating life events
- Transitioning to retirement

SUPPORT FOR PLAN SPONSORS

- Analyzing plan metrics and characteristics
- Building a tailor-made education strategy
- Providing accessibility and flexibility
- Sharing results

AVAILABLE BY:



VIRTUAL MEETINGS



PHONE



IN PERSON

97%

of participants perceive meetings as beneficial — 89% “very beneficial”

Average participation rate

among participants who meet with an RPC is **89%**, compared to 63% among those who do not meet with an RPC

Average deferral rate of

participants who meet with an RPC is **10.1%**, compared to 7.9% for participants who do not meet with an RPC

Source: 2021 RPC Dashboard Report / Summary

PERSONALIZED ADVICE

Employees deserve personalized guidance when it comes to making decisions about their future. That's why Transamerica offers access to experienced, phone-based retirement advisors for those who may not already be working with a personal advisor. Our team provides two distinct services to support transitioning employees.

WHEN CAN I RETIRE? IF NOW, HOW? IF NOT NOW, WHEN?

There may not be a more important decision for employees than when and how to transition to retirement. Using advanced tools and models, Transamerica's team of experienced advisors evaluates each person's unique goals and provides a customized plan to help them prepare for the next chapter of their lives. Advisors are available to check in and make adjustments to their plan as needed. Our advisors can help participants:

- Prepare an income strategy to ensure their savings last through retirement
- Create a cash-flow distribution strategy to support them through life's big changes
- Assess their healthcare and legacy planning needs

HOW DO I NAVIGATE JOB TRANSITIONS?

While change is inevitable, it doesn't have to be stressful for employees. Transamerica can support employees who experience a job change or layoff by:

- Providing education about the advantages and disadvantages of their distribution options, including potential tax implications
- Counseling to help determine the best options for their retirement account
- Helping evaluate severance, early retirement programs, and any other distributable events



ACCOUNT SUPPORT

Customer care representatives are available to support your employees by phone, web, and text. They offer help in multiple languages, and customer feedback is tracked and leveraged to continually improve service.

BUILDING YOUR ENGAGEMENT STRATEGY TOGETHER

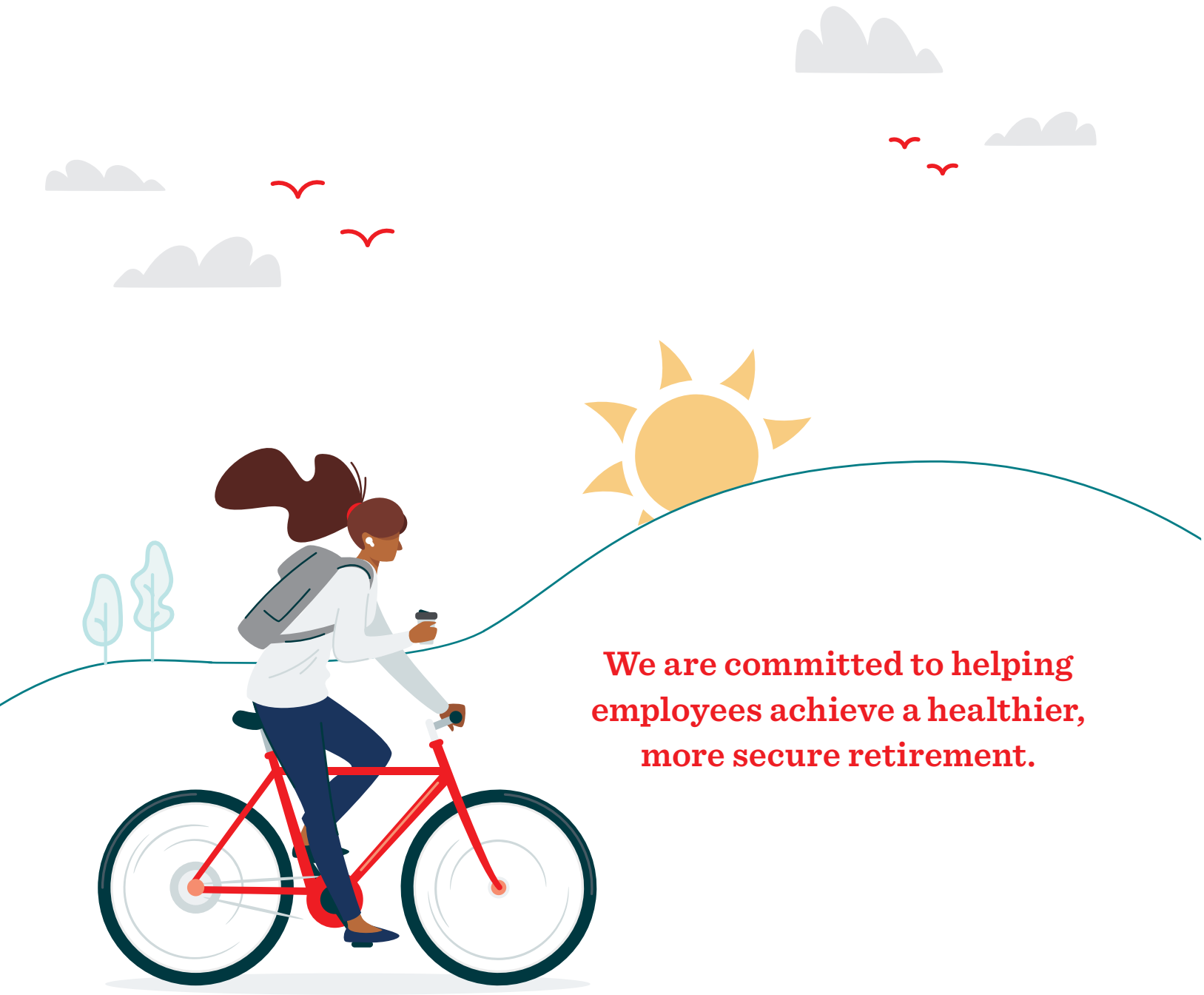
Your Transamerica team will work with you to provide ongoing support for participant communications and education.

To ensure your employees have easy access to our team of retirement planning consultants, we offer educational solutions to best suit the needs of your organization. Through presentations, personal consultations, and proactive outreach campaigns, we accommodate the realities of a flexible workforce.



CREATING A STRATEGY IS JUST THE BEGINNING

Your Transamerica team will collaborate regularly to ensure your key focus areas are optimized to increase enrollment and participant engagement within your plan.



We are committed to helping employees achieve a healthier, more secure retirement.



TRANSAMERICA®

Let's Start Working Together, Today.

From our dedicated service teams and professional support services to our digital tools and strategic research partnerships, we are committed to creating an exceptional experience for your employees. With your unique goals in mind, we'll help ensure they are aware of everything your plan has to offer— and allow you to focus on running your organization.

It's all part of our mission to help drive brighter outcomes, so your employees can enjoy a healthier, more secure retirement.

Transamerica is a proud sponsor of the American Heart Association, Georgetown University's AgingWell Hub, and the MIT AgeLab.

Transamerica is sponsoring financial education programs developed by EVERFI, an unaffiliated third party. Transamerica is not responsible for the content of the financial education program.

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