EXPLORE TARGET DATE FUNDS

ADJUSTMENTS THAT FIT YOU

PROHEALTH CARE RETIREMENT SAVINGS PLAN

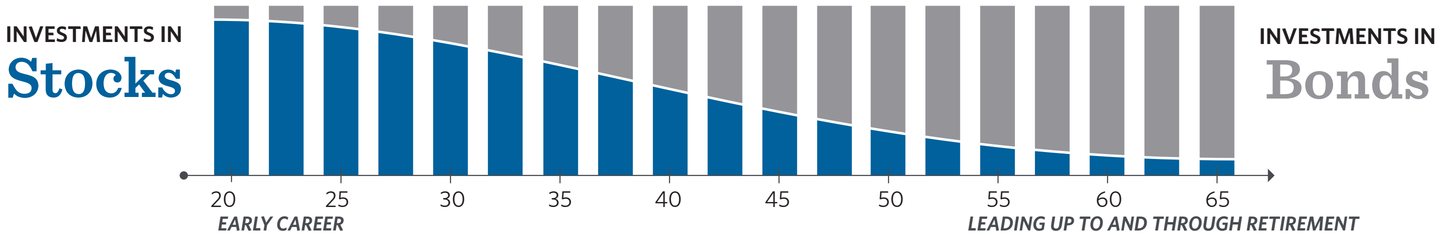
Because of their efficiency and convenience, target date funds (TDFs) have become a popular way for people to invest for the future. Using a target retirement year, TDFs diversify your investments and automatically make adjustments as you get closer to retirement.

HOW IT WORKS

Investing in a TDF is simple. Choose an anticipated retirement year and find the target date fund closest to that year. Investments within the fund will automatically adjust to become more conservative as the target date approaches.

For example: Jill is 33 years old and wants to retire at age 65. She might choose to invest in a 2050 target date fund. This approach is designed to promote growth early in Jill's career and protect her assets against market volatility later in her career.

A GLIDE PATH CHARTS THE COURSE FOR YOUR INVESTMENT MIX*



*The glide path illustrated in this graph does not represent a specific asset allocation at any given time.

As with all investments, target date funds are subject to risk and market fluctuations. There is no guarantee your account will be fully funded by retirement. Growing a viable nest egg depends mostly on three factors:

1. How much you save
2. How much income you'll need in retirement
3. How you allocate your investments

KNOW YOURSELF

Portfolio managers allocate TDFs based on "typical" investors, but one size doesn't fit all. You should think about your own circumstances and financial situation when choosing a target date fund. You should also consider your risk tolerance when choosing any investments.

For example, if you're comfortable with a more aggressive approach — assuming a risk of potential losses to pursue larger overall potential gains — you might choose a TDF five or even 10 years beyond your expected retirement. But if you're more conservative — and willing to forego a chance for more growth in return for a smoother ride — you might choose a TDF earlier than when you expect to retire.

BOTTOM LINE

Investing in a target date fund can be a good option if you're seeking an easy way to diversify your retirement account. By making a single decision, a TDF allows you to enjoy asset diversification and allocation based on a target retirement year. But it's just a starting point for your investment strategy. You'll still need to consider your specific goals, needs, and risk tolerance to hit your long-term target.

We're here to help. Schedule a free meeting with a retirement planning consultant today.

SCHEDULE AN APPOINTMENT

To make an appointment, scan the QR code.

Get in touch.

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Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

Diversification does not assure a profit or protect against market loss.

The role of the retirement planning consultant is to assist you with your retirement plan. There are no fees or commissions for meeting with your retirement planning consultant, who is a registered representative with Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. Investment advisory services are offered through Transamerica Retirement Advisors, LLC (TRA), registered investment advisor. All Transamerica companies identified are affiliated, but are not affiliated with your employer.

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