

TRANSAMERICA'S *MANAGED ADVICE*® IRA

A PROFESSIONAL, EASY-TO-USE
RETIREMENT PLANNING SOLUTION

From medical care to auto repair to tech support, we often turn to professionals for help with things outside our area of expertise. Why should preparing for retirement be any different?

Transamerica's *Managed Advice* IRA makes it easy to combine your accounts and features personalized, professional support every step of the way. In addition to tax advantages, an IRA generally offers more investment flexibility than an employer-sponsored retirement plan, like a 401(k), to help you pursue a brighter future.

With the *Managed Advice* IRA, you'll get a tailored investment strategy that adjusts automatically based on your retirement goals. Be sure to keep your profile updated, so the service can determine the most appropriate investment mix as your circumstances change.

74%

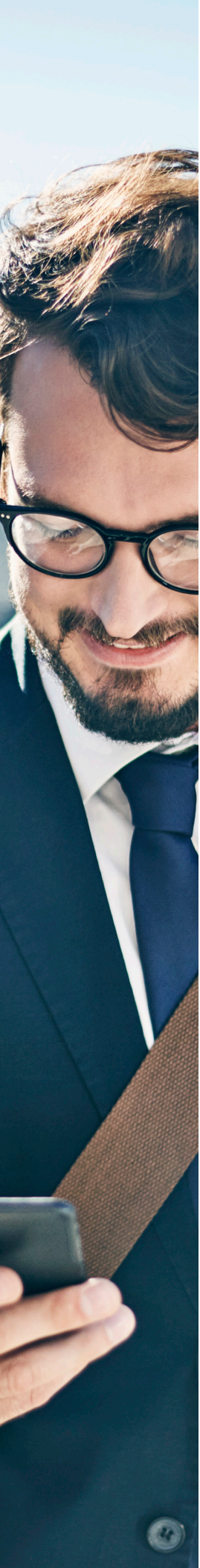
of workers want help with
their personal finances.¹

A DETAILED RETIREMENT STRATEGY, MADE JUST FOR YOU

Managed Advice IRA brings the pieces together to help you stay in control of your future without having to actively manage your account.



¹ "PwC's 2023 Employee Financial Wellness Survey," PwC, January 2023



EASY TO GET STARTED

Whether you've changed jobs or are making the transition to retirement, it's easy to open a *Managed Advice* IRA.

- Enroll online in a matter of minutes
- No minimum balance required

LOW COST

The Transamerica *Managed Advice* IRA costs less than what you'd typically pay an independent financial advisor.² The fee is no more than 0.45% annually, or about 38 cents for every \$1,000 in your account each month.

HOW TO ENROLL

Log in at secure2.transamerica.com/login and from the **Account Overview** page select **Rollovers** from the **My Plan** tab near the top of the page. Transamerica representatives can help if you have questions.

Discover the advantages of an IRA and the power of *Managed Advice*.



VISIT

Log in to your account at secure2.transamerica.com



CALL

800-242-6922

Weekdays: 7 a.m. – 7 p.m. CT

² "Average Financial Advisor Fees," AdvisoryHQ, 2021

Important: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time.

Transamerica's Advice Services includes *Managed Advice*® and *Advisor Managed Advice*™. The *Managed Advice*® service is available within employer-sponsored plan or an IRA and is offered through Transamerica Retirement Advisors, LLC ("TRA"), an SEC registered investment advisor. In a retirement plan, the investment options used in *Managed Advice*® are selected by your plan sponsor/plan fiduciary. In an IRA, the investment options used in *Managed Advice*® have been selected by an independent, third-party registered investment advisor, who acts as a fiduciary for lineup selection. The *Advisor Managed Advice*™ Service is offered through your retirement plan's third-party registered investment advisor and TRA, and investment options are selected by your plan sponsor/plan fiduciary. TRA does not select or endorse any of the investment options available in a plan or in an IRA. Investment options may include Transamerica proprietary investment funds or stable value products offered by Transamerica affiliates. Transamerica Retirement Solutions and TRA are affiliated companies. Morningstar Investment Management, LLC®, a wholly-owned subsidiary of Morningstar Inc. is an SEC-registered investment advisor that serves as an independent financial expert and provides the underlying investment advice and portfolio management methodology for Advice Services. Neither Morningstar nor your plan's third-party registered investment advisor (as applicable) is affiliated with any Transamerica companies. Please see the Advice Services agreement as applicable for more information on the terms and conditions that apply as well as the information provided to you in Form ADV Part 2A. Investment return and principal value will fluctuate with market conditions and you may lose money.

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