



CONSISTENCY IN A CHANGING WORLD

**TRANSAMERICA
TRANSITION SERVICES**



GUIDANCE THROUGH LIFE'S TRANSITIONS

Change is constant. It's no longer assumed that employees will retire at age 65 or stay with the same employer for their entire career. But while change is inevitable, it doesn't have to be stressful. You can support your employees during times of change with Transamerica's transition services.

EXPERIENCE YOU CAN COUNT ON

Employees have direct access to a team of advisors who provide personalized guidance and help employees make informed decisions about retirement and employment transitions.

Our phone-based advisors are:

- Objective and experienced
- Trained to deliver consistent, quality service
- Licensed in life and health insurance
- Certified Financial Planners™ or Chartered Retirement Planning CounselorsSM

Transamerica's transition services provide access to experienced retirement advisors who can help find solutions to real-life challenges.

TWO DISTINCTIVE SERVICES TO SUPPORT TRANSITIONING EMPLOYEES

1 RETIREMENT TRANSITION

Employees 55 and older have access to personalized consultations to help them navigate their transition to retirement. Our retirement advisors focus on five key areas:

1. **LIFESTYLE:** How can you make the most of your retirement?
2. **INVESTMENTS:** Are your assets invested for long-term stability?
3. **HEALTHCARE:** Is your health plan in sync with your wealth plan?
4. **LEGACY:** How can you safeguard your financial legacy so that your loved ones are protected?
5. **INCOME:** How much will you need to live comfortably?

2 DISTRIBUTION COUNSELING

Employees who experience a job change or layoff can work with a retirement advisor and receive:

- Education regarding the advantages and disadvantages of their distribution options, including potential tax implications
- Counseling to help them determine the best options for their retirement plan
- Help evaluating severance, early retirement programs, and any other distributable events

THE BENEFITS OF A SMOOTH TRANSITION

Transitioning employees deserve personalized guidance when it comes to making decisions about their future. Transamerica offers additional support without taxing your team. That's the real benefit of this extension to the retirement plan services we provide.

Employees will receive:

- Personalized guidance through common workplace transitions
- Complimentary access to a team of experienced retirement advisors
- Proactive, customized, and relevant communications

You will receive:

- An established program for turnkey implementation
- Extension of plan benefits, at no additional cost
- A potential increase in participant satisfaction

Embrace change.

Get in touch to learn more.



Learn more: transamerica.com



Contact: Your Transamerica representative

Insurance products are underwritten by the insurers and offered through Transamerica Retirement Insurance Agency, Inc. (TRIA), DBA TRIA Insurance Agency in California and New York, and agents associated with TRIA.

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