

GET READY TO RETIRE

FREQUENTLY ASKED QUESTIONS

Q: I THINK I'M READY TO RETIRE — NOW WHAT?

A: As part of your plan with Transamerica, you have no-cost access to phone-based retirement advisors who can help you understand your options. They focus on providing information that can help you decide how and when to retire, so you can transition to a lifestyle that fits your resources and goals.

Our advisors have an average of over 17 years in the industry. They offer education on the five key areas of retirement planning — lifestyle, investments, health care, legacy, and income — and explain how each could affect your goals.

Using advanced tools, our retirement advisors can help you determine how to turn your retirement savings, and other available resources, into sustainable retirement income that will last a lifetime.

Q: HOW WILL I KNOW WHEN I CAN AFFORD TO RETIRE?

A: Up until now, your goal has likely been saving for retirement. Now that retirement is near, you'll need to determine how much you can realistically spend in retirement and how long you need your money to last. It's important to consider all of your potential sources for retirement income, including any employer-sponsored plans you may participate in, Social Security, and any pension benefits that may be applicable.

Our retirement advisors can help. They are available to work with you one-on-one. They'll ask questions to learn about your unique situation and goals. Then, you'll work together to create an attainable and actionable retirement income strategy and determine when and how to retire — so you don't have to do it on your own.

Q: WHEN SHOULD I FILE FOR SOCIAL SECURITY?

A: The date you retire and when you start collecting your Social Security benefit may not be the same. In fact, did you know there are dozens of scenarios to choose from when filing for Social Security?

There are several variables to consider, and our advisors can help you understand your options. They'll analyze the various factors applicable to you and help you determine a strategy based on your unique situation.



Q: MEDICARE IS SO CONFUSING — CAN YOU HELP?

A: In retirement, it's up to you to recreate your own healthcare benefits. Medicare can be complicated, so we've teamed up with SelectQuote Senior to assist you with considering and selecting your options for Medicare coverage. Through this private insurance exchange, you can get help finding the healthcare plan(s) that fit(s) your needs.

Licensed agents are available to answer your Medicare questions and provide price comparisons from numerous insurance carriers to help you estimate what your healthcare plan(s) might cost. There's no cost to speak with a SelectQuote agent and have them start comparison shopping for you. Visit transamerica.sqbenefits.com or call **866-494-1938**.

Q: HOW MUCH DOES ALL OF THIS COST?

A: Our retirement advisors follow the six-step financial planning process established by the College for Financial Planning®. The first four steps of the planning process are available at no cost.

PROVIDED RESOURCE:

- Step 1 - Establish financial goals
- Step 2 - Gather relevant data
- Step 3 - Analyze the data
- Step 4 - Develop a plan

Once you've developed your plan, you determine how to complete steps five and six. You can choose to do it yourself, take the information to someone you're already working with, or one of our retirement advisors can help you implement and maintain your retirement income plan.

YOUR CHOICE:

- Step 5 - Implement plan
- Step 6 - Monitor and maintain

If you decide to work with one of our advisors, they will help you determine the solution that meets your needs. Any associated costs would be disclosed in advance.

Get in touch. Speak with a retirement advisor directly:**CALL**

866-616-4191

Monday - Friday, 9 a.m. to 6:30 p.m. ET

**VISIT**transamerica.com/grtr

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