



# ***MANAGED ADVICE***<sup>®</sup>

THE EVOLUTION OF RETIREMENT PLANNING



TRANSAMERICA<sup>®</sup>



# A COMPREHENSIVE SOLUTION FOR A SOUND RETIREMENT STRATEGY

Participating in your workplace retirement plan is a terrific first step in securing your financial future. But putting money in the plan isn't the same as having a comprehensive retirement strategy.

Your retirement plan offers *Managed Advice*<sup>®</sup>, an easy-to-use service that uses advanced research and technology to create a personalized retirement strategy just for you. This strategy is based on the pillars of professional retirement planning.

**Personalized investment portfolio**

**Contribution rate recommendation**

**Outside account aggregation**

**Retirement spending plan**



**Target retirement age**

**Social Security integration**

# AN EASY PATH TO PROFESSIONAL SUPPORT

To use the *Managed Advice*® service, you'll need to participate in your employer's retirement plan. If you haven't enrolled in the plan, you'll be able to subscribe to *Managed Advice* during the enrollment process. If you are already participating in the plan, this is how you subscribe to *Managed Advice*.

## 1. Tell us about yourself

When you're logged in to your account, find *Managed Advice*® under the **Manage** tab in the left-hand menu. You'll fill in a few basic fields, like your age, gender, and state of residence. The more information you provide, the more personalized your strategy becomes. You can also enter information about your spouse or partner, as that can have an impact on your strategy, too.

The screenshot shows the 'Tell us about yourself' form in the Managed Advice interface. The form includes the following fields:

- Date of Birth: 04/10/1992
- Retirement Age: 65
- Current Annual Salary: \$ 74,238.00
- Gender: Male (selected), Female
- State of Residence: Oklahoma
- Add Your Spouse/Partner?: No (selected), Yes

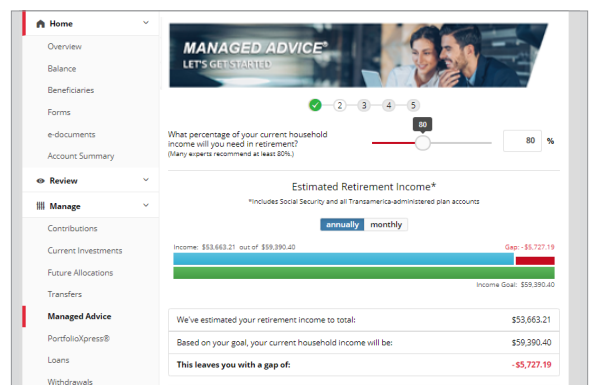
Navigation buttons 'BACK' and 'NEXT' are visible at the bottom.

## 2. Set your retirement income goal

The next step is to estimate the percentage of your current household income you'll need in retirement.

It's important to set your retirement income goal because the service will aim to help you achieve this amount of income in retirement. You can change this goal amount depending on your personal situation.

Additionally, you can view a gap analysis which displays any gap you may have between your projected income in retirement and your retirement income goal.



## 3. Add additional retirement accounts or income sources

The next step is to add any other retirement income sources you may have. This helps the service create an appropriate asset allocation based on all your retirement holdings, not just the assets held in your current employer's plan.

You can provide outside accounts manually or through an automated data aggregation service that pulls in real-time balances every time you log in to your Transamerica account.

The screenshot shows the 'Add other retirement accounts you or your spouse/partner may have' screen. It lists an existing account:

Name	Balance
ABC Company 401(k) Plan	\$75,000.00
<b>Total</b>	<b>\$75,000.00</b>

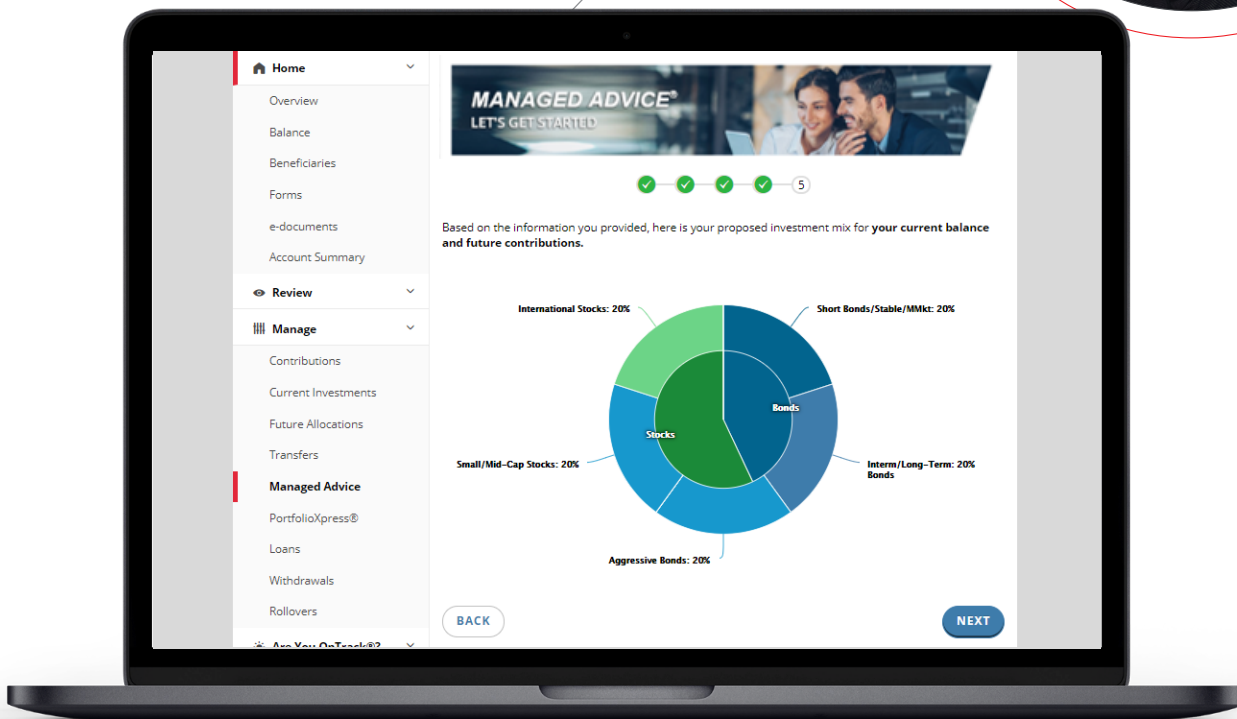
There is a button to 'ADD A NEW ACCOUNT'. Below this, the 'Estimated Retirement Income' section shows a gap of -\$5,727.19, consistent with the previous screen.

Images are examples of website navigation only; they are not intended to convey information related to the service itself or to reflect the experience of any particular user.

# YOUR PERSONALIZED PORTFOLIO

*Managed Advice*® will build an appropriate asset allocation for you using your plan's existing fund lineup. You will see a fund level breakdown so you can preview your initial *Managed Advice* asset allocation prior to subscription.

*Managed Advice* creates this personalized portfolio to help you reach your desired retirement goal while managing your capacity for risk.

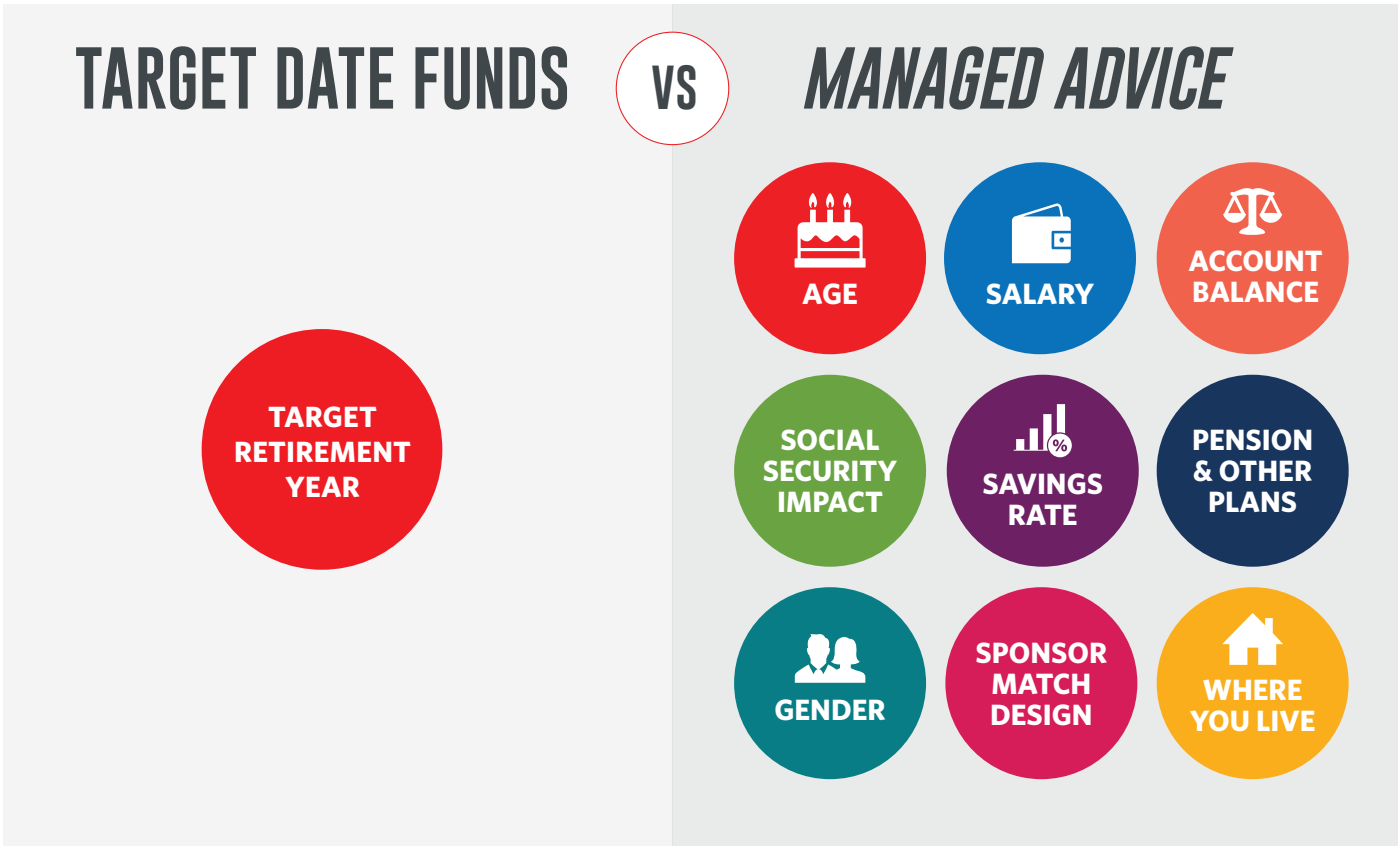




# THE EVOLUTION OF RETIREMENT PLANNING

It's important to realize just how personalized your retirement strategy becomes with *Managed Advice*<sup>®</sup>. The data points below are just some of the factors that can come into the equation as *Managed Advice* is determining your personalized advice and investment strategy. It's easy to see the difference between *Managed Advice* and a target date fund, which only considers your target retirement year.

**Simply stated, *Managed Advice* creates a portfolio that is as unique as you.**

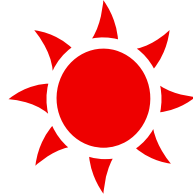


# MANAGED ADVICE IN ACTION

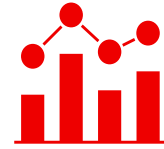
WITH YOUR SUBSCRIPTION, **MANAGED ADVICE**® WILL:



Show you your estimated retirement income



Provide recommendations for how to improve *Your Retirement Outlook*®



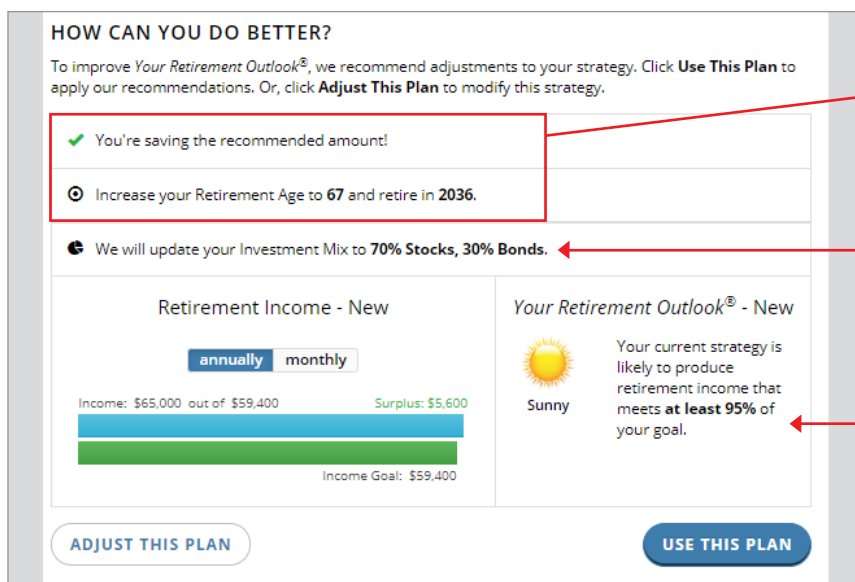
Regularly monitor and rebalance your portfolio



Notifications and recommendations

Gap analysis shows your estimated income in retirement versus your income goal.

Recommendations on how much to contribute and when to retire geared toward helping you improve *Your Retirement Outlook*, as well as close any gap you may have between your estimated income for retirement and your income goal.

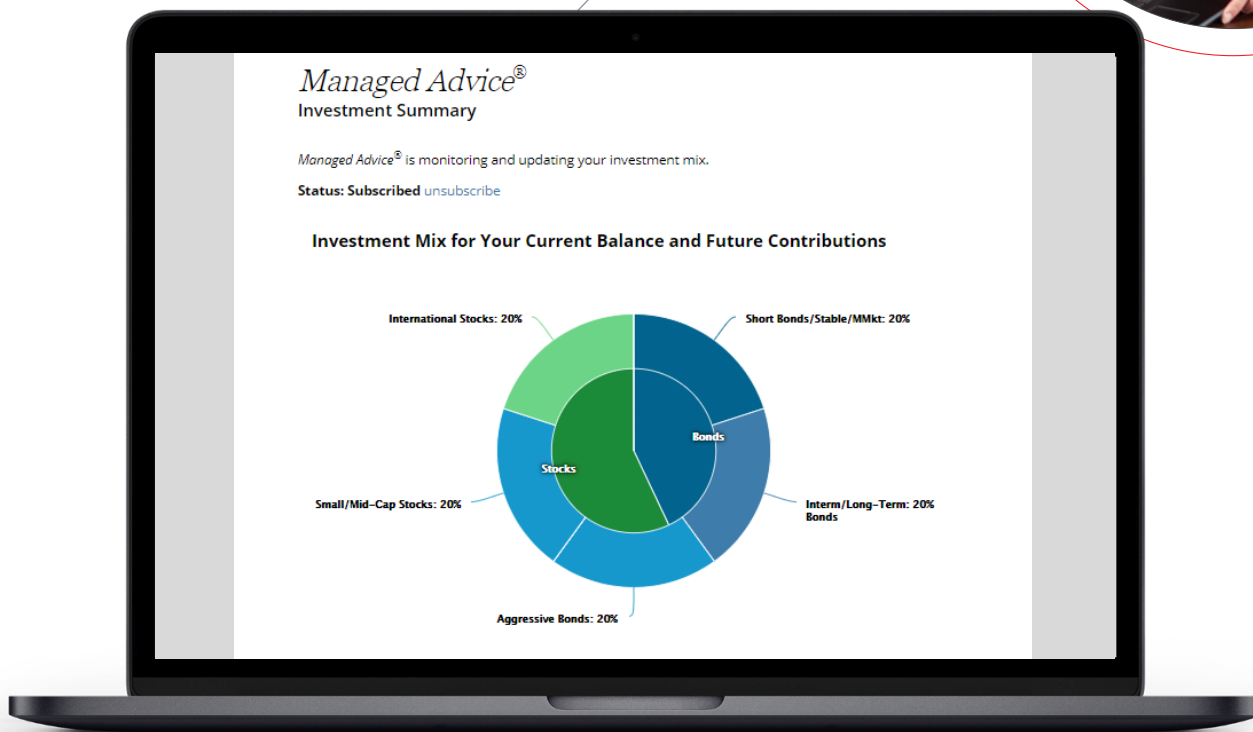


Should you accept the recommendations provided above, *Managed Advice* will automatically adjust your asset allocations to keep you on the right path.

Shows how *Your Retirement Outlook* would change should you choose to accept the recommendations.

# PROFESSIONAL SUPPORT

Consider how many other professional services you rely on when faced with a situation that you're not trained to deal with yourself. Whether that's going to a mechanic for car repairs, tech support for computer issues, or a lawyer, a doctor, a plumber ... there are countless examples. Your retirement strategy may benefit from professional support, too.



## READY TO GET STARTED?

Transamerica and your employer are providing this service for less than what you'd typically pay an independent financial advisor.<sup>1</sup> (The fee is no more than 0.45% annually, which amounts to around 38 cents for every \$1,000 in your account, deducted monthly.) For specific fee information, please log in to your account or give us a call at **844-622-2133**.

Images are examples only and do not reflect the experience of any particular user.



TRANSAMERICA®

**Talk with a member of our team to learn more about  
*Managed Advice*® and review your retirement strategy.**

 **Visit:** [transamerica.com/managed-advice](https://transamerica.com/managed-advice)

 **Contact:** 844-622-2133

<sup>1</sup>"Average Financial Advisor Fees & Costs, 2019-2020 Report, Understanding Advisory & Investment Management Fees," 2019 AdvisoryHQ

**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.** Please visit your plan website for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.

*Managed Advice*® provides a participant with an asset allocation mix of funds available within the plan. The asset allocation mix will be automatically rebalanced and reallocated, managing risk and return as participants' settings and goals change over time. Additional fees and terms and conditions apply to the *Managed Advice*® service. *Managed Advice*® portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the portfolio's allocation to stocks, the greater the risk. *Managed Advice*® utilizes models, algorithms, and/or calculations ("models"), which have inherent risks. Models may incorrectly forecast future behavior or produce unexpected results resulting in losses. The success of using models depends on numerous factors, including the validity, accuracy, and completeness of the model's development, implementation, and maintenance, the model's assumptions, factors, algorithms, and methodologies, and the accuracy and reliability of the supplied historical or other data. If incorrect data is entered into even a well-founded model, the resulting information will be incorrect. Investments selected with the use of models may perform differently than expected as a result of the design of the model, inputs into the model, or other factors. **The principal value of the portfolio is never guaranteed. Investment return and principal value will fluctuate with market conditions, and participants may lose money.**

The *Managed Advice*® service is offered through Transamerica Retirement Advisors, LLC (TRA), an SEC-registered investment advisor. Transamerica Retirement Solutions and TRA are affiliated companies. Morningstar Investment Management Associates, LLC<sup>1</sup>, a wholly owned subsidiary of Morningstar, is an SEC-registered investment advisor that serves as an independent financial expert and provides the underlying investment advice and portfolio management methodology for the *Managed Advice*® service. Morningstar is not affiliated with any Transamerica companies. Please see the *Managed Advice*® agreement for more information on the terms and conditions that apply.

Neither TRA nor the *Managed Advice*® service provides advice for, recommends allocations of, or manages individual stocks, self-directed brokerage accounts, or employer-directed monies, even if they are available for investment in a plan. Neither TRA nor Morningstar<sup>1</sup>, as the independent financial expert, selects or endorses any of the particular investment options available in a plan through the *Managed Advice*® service. The designated plan investment options used within the *Managed Advice*® service portfolios may include Transamerica proprietary investment funds or stable value products offered by Transamerica affiliates.

This material is being provided for informational purposes only. It should not be viewed as an investment recommendation by Transamerica for customers or prospective customers. Customers seeking advice regarding their particular investment needs should contact a financial professional.

Securities offered through Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. All Transamerica companies identified are affiliated, but are not affiliated with your employer.