

SIMPLIFY YOUR PATH

COMBINING RETIREMENT ACCOUNTS

TRANSFER YOUR 401(k), 403(b), OR IRA TO YOUR TRANSAMERICA RETIREMENT PLAN

MORE FINANCIAL CONTROL AND CLARITY

Combining your retirement plan accounts can help you:

- **Simplify** investment decisions and management with a focused strategy in mind
- **Track** all your retirement assets, with streamlined paperwork and time
- **Organize** distributions when it's time to start thinking about income
- **Make** it easier for your beneficiaries by having all of your retirement assets in one location

Combining your retirement assets into your current employer's plan can offer other benefits, from controlling (or even cutting) costs to avoiding required minimum distributions (RMDs). Even so, it's not for everyone — your prior retirement provider(s) might impose transfer fees you don't want to pay, or you might prefer your investment options outside of your plan. The choice is yours, but we can help.

EXPERIENCED ADVICE AND SUPPORT

Transamerica rollover specialists make the process of combining accounts as informative and simple as possible.

Our rollover specialists will work with you to:

- Review your options and explain your choices
- Help you determine if a rollover is right for you
- Gather your paperwork and walk you through the process, step by step
- Provide advice on additional investment options

Get in touch:



EMAIL

consolidate@transamerica.com



CALL

800-275-8714

Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary selected investments, and other ERISA protections not afforded to other investors. In deciding whether to do a rollover from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you. Rollovers and transfers may be subject to differences in features and expenses. Indirect transfers may be subject to taxation and penalties. Review the fees and expenses you pay, including any charges associated with transferring your account, to see if consolidating your accounts could help reduce your costs.

IRA products and related services and investments are available from unaffiliated financial institutions as well as from Transamerica.

The role of the retirement counselor is to assist you with your retirement plan. There are no fees for meeting with a retirement counselor, 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 companies.

Transamerica and its agents and representatives do not provide tax or legal advice. This material is for informational purposes and should not be construed as legal or tax advice. For legal or tax advice concerning your situation, please consult your attorney or professional tax advisor.

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