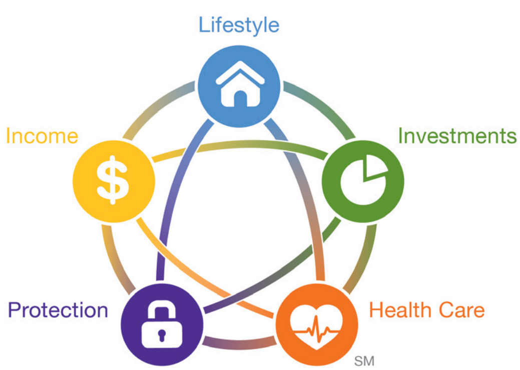
Brighten Your Outlook℠

Getting Ready to Retire

Frequently Asked Questions

Call 866-616-4191 for a complimentary retirement consultation.

Retirement advisors are available Monday through Friday, 9 a.m. to 6:30 p.m. ET.



Q I think I'm ready to retire—now what?

A As part of your plan with Transamerica Retirement Solutions, you have complimentary access to phone-based retirement advisors who can help you understand your options. Their focus is to help you make informed choices about how and when to retire so you can transition to a lifestyle that fits your resources and goals.

Our experienced retirement advisors have achieved either the Chartered Retirement Planning Counselor℠ and/or Certified Financial Planner™ designation. They offer education on the five key areas of retirement—**Lifestyle, Investments, Health Care, Protection,** and **Income**—and explain how each could affect your plan.

Using state of the art tools, our retirement advisors' goal is to help you develop your plan and determine how to turn your retirement savings, and other resources available, into sustainable retirement income that lasts as long as you do.

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 it's time to really get ready to retire, the first step is to determine how much you can sustainably spend in retirement and how long you will need it to last. It's important to look at your retirement savings plan in conjunction with other potential sources of income, such as Social Security and pension benefits.

Our retirement advisors can help. They use *RetireIncomeTrack*℠—a personalized, interactive tool to provide an initial projection of your retirement spending. From this projection they'll work with you to help create your 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 that there are literally hundreds of scenarios to choose from when filing for Social Security?

There are a number of variables to consider, and our retirement advisors can help you navigate your options. They use a Social Security Explorer tool to analyze the various factors applicable to you and help you determine an optimized strategy based on your unique situation.

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Q Medicare is so confusing—can you help?

A In retirement it's up to you to recreate your own health care benefits—and Medicare can be complicated. That's why we've teamed up with SelectQuote Senior, an independent expert in the industry to assist you in the individual Medicare marketplace. Through this private insurance exchange, you can get help finding the health care plan that best fits your retirement lifestyle.

Licensed agents can answer your Medicare questions and provide price comparisons on numerous insurance carriers to help you estimate what your plan(s) might cost. Your retirement advisor will help you understand how it fits with your retirement income strategy.

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, as part of your plan with Transamerica Retirement Solutions.

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 best to complete steps five and six. You can choose to do it yourself, take the information to someone you're already working with, or a retirement advisor can help you implement and maintain your plan.

Your choice:

Step 5 – Implement plan
Step 6 – Monitor and maintain

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

Q How do I get started?

A To speak with a retirement advisor directly, call **866-616-4191**.

TRANSAMERICA®
Retirement Solutions

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