



SIMPLIFY YOUR RETIREMENT JOURNEY

IS COMBINING ACCOUNTS RIGHT FOR YOU?

Do you have a prior retirement account with another provider such as a 401(k), 403(b), etc? Would you prefer to have your retirement savings in one place? Among your available options, combining accounts into your retirement plan with Transamerica may help simplify your path by streamlining your savings. However, you may also leave the accounts separate.

There are several things to consider when deciding whether to combine your accounts, and Transamerica is ready to help review your options:



Combine accounts into your retirement plan at Transamerica



Leave your money in your former employer's plan



Cash out your retirement plan



Roll your money into an IRA

EXPERIENCED ADVICE AND SUPPORT

Transamerica retirement specialists make the process as simple as possible. Our specialists will work with you to:

- Review and explain your choices
- Help determine whether combining accounts is right for you
- Gather your paperwork and walk you step-by-step through the process
- Provide advice on additional investment options



Make an informed decision

To learn more about your options, call one of our retirement specialists today at **800-275-8714** or email us at consolidate@transamerica.com. The choice is yours and we're always here to help.

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.

The role of the retirement advisor is to assist you with your retirement plan. There are no fees for meeting with a retirement advisor, 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, but are not affiliated with your employer.

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