Can you forecast your retirement based on your current investments and strategy? Some helpful tools can make the outlook clearer.

**AM I ON COURSE?**

That is the question everyone wants to know about retirement. We can help you answer it with Your Retirement Outlook®, a quick way to help you gauge your progress—in real time—and to alert you to take action if you’re falling behind.

Your Retirement Outlook® is how Transamerica measures the gap between your goal and how much income your current strategy is likely to produce when you retire. To estimate your retirement income, we consider your age, your retirement plan assets, how much you’re contributing (and how you’re investing) through the plan, and your anticipated Social Security income. On your plan website, you can also include retirement savings, income, and expenses you may have outside the plan.

**WHAT THE WEATHER ICONS MEAN**

The icons you see online offer a snapshot of your progress toward your retirement income goal. They represent retirement readiness—how much of your income goal your current strategy is likely to meet when you retire:

- **Rainy**
  - less than 65% of your goal
- **Cloudy**
  - 65% - 79% of your goal
- **Partly Sunny**
  - 80% - 94% of your goal
- **Sunny**
  - at least 95% of your goal

Your Retirement Outlook® is updated each time you sign in to your account at transamerica.com/portal/home. The more information you provide in your online retirement profile, the more comprehensive your retirement readiness snapshot will be.

**Think ahead. Take action now.**

Need help managing your retirement strategy?

- Visit: transamerica.com/portal/home

Important: The projections or other information generated by the engine (which produces Your Retirement Outlook®) 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.
To help you make the most of the OnTrack® tool, complete the sections below that apply to your situation before you complete your online profile.

I. PERSONAL INFORMATION

Your name: ____________________________

Your desired retirement age: ___________ Your gender: Male _____ Female_____ 

Your current annual salary (plus bonus, if applicable): $ ______________________________ 

Your retirement income goal: _____________ % 

(The % of your final working income to replace each year in retirement*) 

Spouse’s name: ____________________________

Spouse’s date of birth: ____________________________

Spouse’s desired retirement age**: ___________ Spouse’s gender: Male _____ Female_____ 

Spouse’s current annual salary (plus bonus, if applicable): $ ______________________________ 

Spouse’s retirement income goal: _____________ % 

(The % of his/her final working income to replace each year in retirement*)

* The OnTrack® tool uses an 80% income goal as a starting point, but you should consider your personal needs and increase or decrease that percentage as you wish.

** Use the age that would allow you and your spouse to retire at the same time—even if that’s not what you’re planning. For example, if your spouse is two years younger than you, his/her retirement age should be two years less than yours.
II. ADDITIONAL INCOME – (OTHER RETIREMENT INCOME YOU EXPECT TO RECEIVE)

Your Social Security income estimate***: $_________________________ (per year)

The year you expect to start taking Social Security***: __________________________

Your pension income (if any): $_________________________ (per month)

Your other retirement income (if any): $_________________________ (per month)

Spouse's Social Security income estimate***: $_________________________ (per month)

Spouse's expected year to start taking Social Security***: __________________________

Spouse's pension income (if any): $_________________________ (per month)

Spouse's other retirement income (if any): $_________________________ (per month)

III. EXPENSES

(Do not complete this section for standard living expenses such as food and health care, which are already included in your retirement income goal. This section is only for non-standard expenses—typically one-time events—you plan to fund from your retirement savings, e.g., a child's wedding, a new home down payment, etc.)

Other expenses: $_________________________ Start year: ________ End year: ________

Other expenses: $_________________________ Start year: ________ End year: ________

IV. ACCOUNTS

(Retirement accounts you and/or your spouse hold with providers other than Transamerica. Your Transamerica account(s) are included automatically.)

<table>
<thead>
<tr>
<th>Account type (e.g., 401(k), IRA)</th>
<th>Balance</th>
<th>Ongoing contributions (if any)</th>
<th>% in stock</th>
<th>% in bonds</th>
<th>% in cash</th>
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</thead>
<tbody>
<tr>
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<td>$________</td>
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*** The OnTrack® tool automatically includes Social Security estimates for you and your spouse based on current salary information, and assumes Social Security will be taken at full benefit age. If your Social Security projection is substantially different, you can exclude the OnTrack® estimate and enter your own Social Security information instead by "Adding New Income" in your OnTrack® profile.
About Probability Illustrations, Limitations, and Key Assumptions. The probability illustrations generated from the engine are based on “Monte Carlo” simulations of 500 possible investment scenarios for a given time period and assume a range of possible returns. The illustrations are generated according to models developed by Morningstar Investment Management LLC, a leading independent provider of asset allocation, manager selection, and portfolio construction. The Your Retirement Outlook® graphic reflects the difference between the model’s estimated annual income (which corresponds to a 70% probability level of income in the investment scenarios simulated) and your annual income goal.

When forecasting the probability of achieving your income goal, the model employs different returns for different asset classes, based on Morningstar Investment Management’s capital market assumptions developed using historical and forward-looking data. Forecasts of expected return, expected standard deviation and correlation among asset classes based on Morningstar Investment Management LLC’s proprietary equity, fixed income, currency and risk models. Current assets are assigned to asset classes based on Morningstar Categories, and fees and charges inherent in investing are incorporated with an average fee assumption for each asset class. The benchmarks used for modeling the various asset classes are below. Return assumptions are updated annually; these updates may have a material impact on your projections. Return assumptions are estimates not guarantees. The returns you experience may be materially different than projections. You cannot invest directly in an index.

Some asset classes have relatively limited histories; for these classes the models use historical data for shorter time periods. The model does not consider other asset classes such as hedge funds or private equity, which may have characteristics similar or superior to those used in the model. Capital market assumptions are forecasts which involve known and unknown risks, uncertainties, and other factors which may cause the actual results to differ materially and/or substantially from any future results, performance, or achievements expressed or implied by those projections for any reason. The engine utilizes models, and 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 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 intoeven 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.

There is no guarantee that your income goal will be achieved or that the aggregate accumulated amount will ensure a specified annual retirement income. Results may vary with each use and over time.

IMPORTANT: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Moreover, even though the tool’s estimates are statistically sound based upon the simulations it runs, the tool cannot foresee or account for every possible scenario that may negatively impact your financial situation. Thus you should monitor your account regularly and base your investment decisions on your time horizon, risk tolerance, and personal financial situation, as well as on the information in the prospectuses for investments you consider.

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