



## Questions about how to map out your retirement strategy?

Our SecurePath<sup>SM</sup> Advisory Services offer the answers you need to help clarify your destination, chart your course and track your progress.

Q What are advisory services, and how do they differ from other investment services?

A Our advisory services offer you access to professional financial advisors who will act as your investment fiduciary. This means that, unlike typical commission based brokers or agents, our financial advisors have a fiduciary responsibility to act only in your best interest. So you can be assured of completely objective advice as you move to and through retirement.

It used to be that this kind of portfolio management was only available to an elite few. But through SecurePath Advisory Services, it's now more accessible — and affordable.

No one's route to retirement security will be the same. We're all starting at unique places, headed toward different goals. To succeed, each of us will need a customized course of action.

But what if you could turn to a professional guide to help you map out your course? Not a brochure, not a website, but a professional financial advisor. Think how reassuring it would be to talk with an experienced financial professional who can help you set your retirement goals, determine how to reach them, periodically review your progress, even re-route you as your situation changes or the economy shifts.

That's the choice and confidence SecurePath Advisory Services offer you.

## Imagine how much more confident you'd feel, having a professional retirement guide.

Our process helps you set your coordinates, then guides you to your goals — all so you can focus on simply enjoying the journey!

We invite you to learn more about how this process works:

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- What do I get as part of your advisory services? .....page 6
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**Q** What distinguishes your financial advisors from others?

**A** Our objective financial advisors get paid to serve clients, not sell products. They work on salary, not on commission. That leaves them free to customize strategies and focus on one priority — you. In fact, as your financial advisor, they have a fiduciary responsibility to act only in your best interest.

At SecurePath by Transamerica, a service of Transamerica Retirement Management, Inc., our financial advisors, are experienced, highly trained and professionally licensed Registered Representatives and Investment Advisor Representatives with Transamerica Financial Advisors, Inc., a Registered Broker Dealer and Registered Investment Advisor.

Better yet, advisors work as a team, drawing on each other's experience and knowledge to provide you with comprehensive strategies for your retirement planning needs. Here are just three of the strengths that differentiate them from other financial advisors.

## They are salaried, unbiased advisors

They don't get paid based on the products they sell or even the plans they create. They earn a salary for providing objective advice, day in and day out. Many of these experienced professionals have been drawn from other financial institutions by the desire to focus exclusively on serving their clients' needs, rather than meeting their employer's sales goals.

## They deliver clear, actionable plans

At SecurePath by Transamerica, financial advisors don't just give you information, ideas or even insights. They give you answers. Not only can they customize strategies to help meet your needs, they can explain those strategies in plain English and then help you implement them in easy steps.

## They can integrate a variety of strategies

Some financial advisors are primarily investment brokers; some are insurance agents at heart. But our financial advisors are able to integrate across both financial areas and develop a comprehensive plan that addresses your personal needs. And they do so using some of today's most sophisticated planning software, assessment tools and investment management services.



**Q** What types of questions can you answer for me?

**A** We can answer almost any question you have about planning for and moving through retirement. Our team of financial advisors can provide information on the many ways to manage your retirement savings to planning for distribution strategies that work. Through every stage of life, you can rely on our financial advisors for objective answers to key questions, like the examples highlighted on the next page.

## Transitioning from an employer

What should I do with my retirement plan assets?

***Rolling over your account.*** We'll help you seamlessly transfer your savings into a low-cost rollover account, without triggering any taxes or penalties. We can also compare your current investments to alternative options, and adjust your strategy as needed.

## Saving and investing for retirement

What expenses/resources will I have in retirement?

***Budgeting for retirement.*** We'll work with you to:

- Estimate how much you'll need to cover expenses
- Inventory the potential income resources you have to draw from
- Help identify any gaps

How should I invest my retirement savings?

***Managing your portfolio.*** Through our advisory services, you can tap into the know-how of professional portfolio managers who will actively manage your portfolio.

## Managing income throughout retirement

How can I structure my retirement payment plan?

***Creating your own retirement distribution strategy.*** Not only can we help you determine how much you can withdraw each month, we'll recommend which sources to withdraw from at each stage.

How can I make sure I don't run out of money?

***Income planning for life.*** Our team can show you how you can create a plan for transitioning from working life to retirement, by helping you determine how much money you'll need to maintain the lifestyle you desire.

## Protecting your family's financial security

Can I protect my family's financial security?

***Insuring your family.*** Your financial advisor can show you how to safeguard the money you've already earned, and, through multiple insurance options, protect your family's financial security.

Q What do I get as part of your advisory services?

A Our SecurePath Advisory Services offer what many individuals are searching for — defining your destination, charting your course and tracking your progress each year. This includes access to personalized service from an experienced advisory team, a step-by-step retirement plan, access to professional investment management, ongoing plan reviews and guidance every step of the way.

## Personalized needs analysis

We'll customize our analysis based on your objectives, but here are a few of the services we frequently provide our clients.

- **Retirement check-up** – to evaluate whether you're on track to meet your retirement goals
- **Insurance needs analysis** – to help identify any gaps between your financial protection needs and your different types of insurance coverage

## Investment management services

If you'd like to leave your investment decisions to the pros, we offer a full range of services.

- **Risk tolerance assessment** – to evaluate what style of investing best suits you
- **Investment recommendations** – including a suggested managed portfolio if you'd like professional investment management

## Comprehensive retirement plans

Based on a clear understanding of where you are now and where you want to be, we can customize a route to help you get there.

- **Personal retirement plan** – a step-by-step plan to work toward your retirement goals
- **Lifetime income strategy** – a recommended mix of investments and insurance to help maintain the lifestyle you desire

## Ongoing monitoring and updates

Through every step of the process, you'll have the confidence of knowing professionals are watching over your plans.

- **Quarterly portfolio commentary** – to keep you updated on market conditions
- **Annual plan reviews** – to assess your progress and identify any changes needed to your retirement route
- **Ongoing investment monitoring** – if you choose one of our managed portfolios



**Q** How much does this professional advice cost?

**A** If you choose to have our team help you implement your plans, you'll pay less than a few cents for every dollar our team manages for you each year. There will also be some additional fees,\* depending on the other types of products and services you choose. But overall, you'll find our advisory services provide additional confidence at a very attractive cost.

*\*See Fee Schedule for more information.*

When you call and talk with one of our financial advisors, we'll provide you with a one-on-one retirement planning consultation and financial report — at no cost.

Then, for each dollar you choose to have professionally managed, you'll pay a few cents for the annual advisory fee (even less, depending on your account balance). This fee will be automatically deducted pro-rata from your account each quarter.

### Advisory fees

<b>Minimum investment</b> .....	<b>\$50,000</b>
<b>If you invest:</b> .....	<b>Your annual fee will be:</b>
Up to \$499,999 .....	1.25%
From \$500,000 to \$999,999 .....	1.10%
\$1 Million and more .....	0.95%

## How do I get started?

Our financial advisors can help you evaluate whether an advisory services relationship is right for you.

1. Call one of our salaried, unbiased financial advisors at 866-306-6343.
2. Receive your complimentary retirement consultation.
3. Review your needs assessment, as well as the initial recommendations your advisor provides.
4. Complete the paperwork to open your advisory account.



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**Securities and Investment Advisory Services offered through Transamerica Financial Advisors, Inc. (TFA), member FINRA, SIPC and Registered Investment Advisor.** *To learn more about the available investment options, fees and charges and financial planning services included, call 866-306-6343 to request a copy of TFA's Form ADV, Part II brochure.*

Please contact us for a prospectus that contains complete information about variable annuities (VA) and/or variable universal life insurance (VUL) including fees, investment objectives, surrender charges, risks, expenses, performance information and other important information. Please carefully consider all these important factors and read the prospectus carefully before investing. VA and VUL subaccounts are subject to market risk and may lose value.

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