GETTING READY TO RETIRE

FREQUENTLY ASKED QUESTIONS

Q: I THINK I'M READY TO RETIRE – NOW WHAT?

A: As part of your plan with Transamerica, you have no-cost access to phone-based retirement advisors who can help you understand your options. Their focus is to arm you with information that can 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 the *Chartered Retirement Planning Counselor*℠ and/or *Certified Financial Planner*™ designation. They offer education on the five key areas of retirement planning – lifestyle, investments, healthcare, legacy, and income – and explain how each could affect your goals.

Using state-of-the-art tools, our retirement advisors can help you determine how to turn your retirement savings, and other available resources, 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 consider all of your potential sources for retirement income, including any plans you may participate in, Social Security, and any pension benefits that may be applicable.

Our retirement advisors can help. They are available to work with you one-on-one. They'll ask questions to learn about your unique situation and goals. Then you'll work together to create an attainable and actionable 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 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. Our advisors can analyze the various factors applicable to you and help you determine a strategy based on your unique situation.

Q: MEDICARE IS SO CONFUSING – CAN YOU HELP?

A: In retirement, it's up to you to recreate your own healthcare benefits – and Medicare can be complicated. That's why we've teamed up with SelectQuote Senior, to assist you with considering and selecting your options for Medicare coverage. Through this private insurance exchange, you can get help finding the healthcare plan(s) that fits your needs.

Licensed agents are available to answer your Medicare questions and provide price comparisons from numerous insurance carriers to help you estimate what your healthcare plan(s) might cost. There's no cost to speak with a SelectQuote agent and have them start comparison shopping for you.

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.

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 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 retirement income 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.

Get in touch, speak with a retirement advisor directly:

VISIT
transamerica.com

CALL
866-616-4191
M - F, 9 a.m. to 6:30 p.m. ET

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