



FOR IMMEDIATE RELEASE

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**Transamerica partners with Sage Advisory Services  
to offer new cash balance retirement plans**  
*Transamerica Sage Cash Balance Solution helps  
small and mid-size businesses plan for retirement*

Transamerica today announces the Transamerica Sage Cash Balance Solution to help small and mid-size businesses with retirement planning. An employer that sponsors a cash balance retirement plan will consult with the plan's advisor to select one of three investment solutions independently managed by Sage Advisory Services. The growth, moderate or conservative investment strategies are designed and managed to meet common cash balance plan objectives, including principal protection, common interest crediting rate targets, and an awareness of the annual investment time horizon.

The plan's advisor will work with the sponsor to ensure that the investments meet the plan's needs in helping prepare employees for retirement. The plan sponsor will select their preferred third party administrator and actuary to serve the plan with the advisor's guidance. The plan sponsor and advisor can rely on Sage Advisory Services for portfolio construction and ongoing investment management. The three investment strategies are created specifically for employer-sponsored retirement plans and are built to help cash balance plan sponsors manage risks while potentially enhancing investment returns.

"Cash balance plans are increasingly used by small and mid-sized businesses to help their employees prepare for a secure retirement. Cash balance plans can help businesses maximize their retirement plan contributions and accelerate employees' retirement savings," said Jim Kais, Transamerica senior vice president.

Cash balance plans are employer-sponsored retirement plans that offer lower risks and more predictable costs for the employer than defined benefit plans. Like 401(k) plans, cash balance plans allow employees to have transparent individual account balances, along with optional IRA rollovers if the employee leaves the company.

"We're proud to work with Sage Advisory Services to make investing for retirement easier for small and mid-size businesses," added Kais. "We'd like to make it possible for more employees to benefit from the retirement savings offered by their employer's cash balance plan. Our goal is to help people achieve a lifetime of financial security."

**About Transamerica Retirement Solutions, LLC**

Transamerica Retirement Solutions, LLC (Transamerica) is a leading provider of customized retirement plan solutions for large, mid-size and small organizations. Transamerica Retirement Solutions partners with financial advisors, third party administrators, and consultants to cover the entire spectrum of defined benefit and defined contribution plans, including: 401(k) and 403(b) (Traditional and Roth); 457; profit sharing; money purchase; cash balance; Taft-Hartley; multiple employer plans; nonqualified deferred compensation; and rollover and Roth IRAs. Transamerica Retirement Solutions helps nearly five million retirement plan participants save for a lifetime of financial security. Transamerica Retirement Solutions, LLC is not affiliated with Sage Advisory Services. For more information, visit [www.transamerica.com](http://www.transamerica.com).

**About Sage Advisory Services, Ltd. Co.**

Sage Advisory Services, Ltd. Co. (Sage Advisory Services) was founded in 1996 to provide smart investment strategies centered on creating consistent, risk-adjusted returns with total transparency to meet investors' needs. The firm began offering asset/liability management analytics and liability driven investment solutions for defined benefit plans in 1999. Sage Advisory's



professionals include Chartered Financial Analysts, accredited fiduciaries, actuaries, and attorneys. In addition to liability driven investing strategies for retirement plans, Sage Advisory Services also provides risk transfer, termination analysis, de-risking glide path construction, and completion manager services. Headquartered in Austin, Texas, Sage Advisory Services is 100% employee-owned and independently operated. For more information, visit [www.sageadvisory.com](http://www.sageadvisory.com).

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