



Investments Help Set the Pace on your Retirement

Your retirement savings strategy has a lot to do with your 401(k) investment choices<sup>1</sup>. Here are a few driving tips to help you arrive in style:

- Diversify to help smooth out the bumps of market ups and downs. Begin by investing in a variety of investment choices with different objectives and risk levels<sup>1</sup>.
- Decide what percentage should be allocated to each asset class (stocks, bonds, and cash equivalents<sup>2</sup>).
- Access the RECOVER Plan presentation and workbook at www.TA-Retirement.com to help regain control of your retirement savings strategy amid market volatility.
- Take advantage of all the educational and planning tools that are available to help you make the most of your retirement plan.

<sup>1</sup>Transamerica Retirement Services ("Transamerica"), a marketing unit of Transamerica Financial Life Insurance Company ("TFLIC"), 4 Manhattanville Road, Purchase, New York 10577, and Transamerica Life Insurance Company ("TLIC"), 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499, and other TFLIC and TLIC affiliates, specializes in the promotion of retirement plan products and services. Investments are available from Transamerica Retirement Services under contract form number TA-AP-2001-CONT, a group variable annuity contract underwritten by TFLIC, or under contract form numbers TGP-439-194, TGP-416-192/194, TGP-430-192/194, CNT-TALIAC 05-02 or CNT-TLIC 10-05, group variable annuity contracts underwritten by TLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC is not authorized in New York and does not do business in New York. Fees and charges may apply. For complete information, contact your Transamerica representative.

<sup>2</sup>Cash equivalents seek to protect against loss of principal while providing returns comparable to money market funds and short-term Treasury instruments. An investment in a cash equivalent investment choice is not insured or guaranteed by the FDIC or any other government agency. Although the investment seeks to preserve the value of your principal, it is possible to lose money by investing in the investment choice. These investment choices have generally provided a dependable level of stability and liquidity; nevertheless, the investment is still subject to credit risk and to liquidity risk.

## Navigate Your Road to Retirement



Transamerica Master Retirement 6 Power Choice Freedom

All investments involve risk, including loss of principal and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance and time horizon before investing

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