

401(K) DAY

How to Make Saving for Retirement a Blooming Success

- ☛ Participate in your company-sponsored retirement plan.
- ☛ Start early, contribute consistently, without dipping into your savings.
- ☛ Estimate how much you need to save. (See Transamerica Retirement Services¹ investment calculator, "Point, Click and SaveSM", at: www.TA-Retirement.com)
- ☛ Determine your investment risk tolerance. (See "Asset Allocation" under "Retirement Planning" at: www.TA-Retirement.com)
- ☛ Stick to the asset allocation strategy that you choose.
- ☛ Monitor your plan performance to ensure that it is outpacing the rate of inflation.
- ☛ Increase your contributions as your salary increases.
- ☛ Update your investment strategy to reflect big life events, like a new child.
- ☛ Have a retirement income distribution strategy in place before you retire.



PLANT THE SEEDS FOR YOUR RETIREMENT

¹Transamerica Retirement Services (Transamerica or TRS), a marketing unit of Transamerica Financial Life Insurance Company and other of its affiliates, specializes in the promotion of retirement plan products and services.

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