

**A WINNING TICKET**

**YOU AND YOUR 401(K)**



## Team up with your company-sponsored 401(k) to help you plan for a solid financial future. Here's how:

- ★ Elect to participate as soon as you're eligible. Contribute as much as you can and consider increasing your contributions as your salary increases.
- ★ Commit to the process long term. Start early, contribute consistently, and resist the temptation to pull out of the race early by stopping contributions or taking a loan.
- ★ Consider how much you can save by reducing small everyday expenses by using the "Loose Change" calculator at [www.TA-Retirement.com](http://www.TA-Retirement.com).
- ★ Monitor your portfolio regularly and make changes as necessary to stay on track.
- ★ Have a retirement income distribution strategy in place before you retire.

Transamerica Retirement Services can help with all your decisions with tools you'll find at [www.TA-Retirement.com](http://www.TA-Retirement.com). Click on the Employees tab at the top of the page, and then select "Resources" for information you'll need in order to claim victory in the retirement savings race.



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