

TEE UP FOR RETIREMENT

Tips from the Pros: Master the Front Nine

You can't just play the last hole well and expect to win the game. The key, like in retirement, is to work on your game from the very first hole.

Use these tips from the pros to help you master the “front nine” for a more relaxed game on the “back nine”.

- Participate in your company-sponsored retirement plan.
- Start early and contribute consistently (without dipping into your savings).
- Estimate how much you need to save (Use Transamerica Retirement Services¹ investment calculator: “Point, Click and Save!®” at www.TA-Retirement.com).
- Choose a *diverse* asset allocation strategy.
- Make sure your investment strategy continues to outpace the rate of inflation.
- Increase your contributions as your salary increases.
- Rebalance your assets at least once a year to make sure you maintain your original allocation strategy.
- Update your investment strategy to reflect big life events, such as getting married.
- Have a retirement income distribution strategy in place *before* you retire.

¹Transamerica Retirement Services (“Transamerica”), a marketing unit of Transamerica Financial Life Insurance Company, 4 Manhattanville Road, Purchase, New York 10577, and other of its affiliates, specializes in the promotion of retirement plan products and services.

