YOUR RETIREMENT OUTLOOK®

A GUIDE TO *ONTRACK*®

TRANSAMERICA®

Can you forecast your retirement based on your current investments and strategy? Some helpful tools can make the outlook clearer.

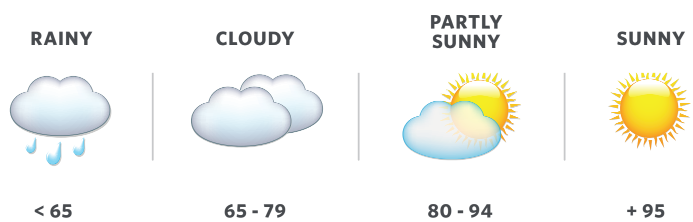
AM I *ONTRACK?*

That is the question everyone wants to know about retirement. We can help you answer it with *Your Retirement Outlook*®, a quick way to help you gauge your progress — in real time — and to alert you to take action if you're falling behind.

Your Retirement Outlook is how Transamerica measures the gap between your goal and how much income your current strategy is likely to produce when you retire. To estimate your retirement income, we consider your age, your retirement plan assets, how much you're contributing (and how you're investing) through the plan, and your anticipated Social Security income. On your plan website, you can also include retirement savings, income, and expenses you may have outside the plan.

WHAT THE WEATHER ICONS MEAN

The icons you see online offer a snapshot of your progress toward your retirement income goal. They represent retirement readiness — **how much of your income goal your current strategy is likely to produce when you retire:**



% of Your Retirement Income Goal

Your Retirement Outlook is updated each time you sign in to your account at **transamerica.com/portal/home**. The more information you provide in your online retirement profile, the more comprehensive your retirement readiness snapshot will be.

Important: The projections or other information generated by the engine (which produces *Your Retirement Outlook*®) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time. Please visit see the end of this brochure for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.

TO GENERATE AN ACCURATE FORECAST

1 Provide as much information as possible. This can include:

- Annual salary/compensation
- Anticipated retirement age
- Retirement income goal
- And more

2 To help generate *Your Retirement Outlook®*, the Morningstar Wealth Forecasting engine then factors in non-editable data assumptions such as:

- **Salary growth** (with inflation assumptions)
- **Life expectancy** (based on Society of Actuaries Mortality tables)
- **Federal/ state income and capital gains taxes**
- **IRS limitations** and application of penalties

3 **The result**

Your forecast icon reflects the percent of retirement income goal you are likely to achieve.

Think ahead. Take action now.

Need help? We are here to assist you

Visit: transamerica.com/portal/home

Contact: 800-401-8726

About Probability Illustrations, Limitations, and Key Assumptions. The probability illustrations generated from the engine are based on "Monte Carlo" simulations of 500 possible investment scenarios for a given time period and assume a range of possible returns. The illustrations are generated according to models developed by Morningstar Investment Management LLC, a leading independent provider of asset allocation, manager selection, and portfolio construction. The Your Retirement Outlook® graphic reflects the difference between the model's estimated annual income (which corresponds to a 70% probability level of income in the investment scenarios simulated) and your annual income goal.

When forecasting the probability of achieving your income goal, the model employs different returns for different asset classes, based on Morningstar Investment Management's capital market assumptions developed using historical and forward-looking data. Forecasts of expected return, expected standard deviation and correlation among asset classes based on Morningstar Investment Management LLC's proprietary equity, fixed income, currency and risk models. Current assets are assigned to asset classes based on Morningstar Categories, and fees and charges inherent in investing are incorporated with an average fee assumption for each asset class. The benchmarks used for modeling the various asset classes are below. Return assumptions are updated annually; these updates may have a material impact on your projections. Return assumptions are estimates not guarantees. The returns you experience may be materially different than projections. You cannot invest directly in an index.

LOWER RISK/ VOLATILITY

ASSET CLASS	BENCHMARK
Cash Alternatives	BofA ML US Treasury Bill 3 Month USD
Short Term Bonds	BarCap US Govt/Credit 1-3 Yr TR USD
Aggregate Bonds	Barclays Capital US Agg Bond TR
Foreign Bonds	Barclays Global Aggregate Ex USD TR
Direct Real Estate	NCREIF Transaction Based Index
High Yield Bonds	Barclays Capital US Corporate High Yield TR
TIPS	Barclays Capital Global Inflation Linked US TIPS TR
Long Term Bonds	Barclays Capital US Govt/Credit Long TR
Large Cap Value Equity	Russell 1000 Value TR
Large Cap Equity	Russell 1000 TR
Mid Cap Value Equity	Russell Mid Cap Value TR
Mid Cap Equity	Russell Mid Cap TR
International Equity	MSCI EAFE GR
Commodities	Bloomberg Commodity TR
Mid / Small Cap Value Equity	Russell 2500 Value TR
Large Cap Growth Equity	Russell 1000 Growth TR
Mid / Small Cap Equity	Russell 2500 TR
Small Cap Value Equity	Russell 2000 Value TR
Small Cap Equity	Russell 2000 TR
Mid Cap Growth Equity	Russell Mid Cap Growth TR
Mid / Small Cap Growth Equity	Russell 2500 Growth TR
REITs	FTSE NAREIT Equity REITs TR
Small Cap Growth Equity	Russell 2000 Growth TR
Emerging Markets Equity	MSCI EM GR

HIGHER RISK/ VOLATILITY

Unless you choose otherwise or your employer supplies different information, the probability illustrations assume retirement at the age at which you qualify for full Social Security benefits and an annual retirement income goal of 80% of your projected final working salary. Social Security estimates are based on the Social Security Administration methodology and your current salary. The probability illustrations also assume a consistent contribution percentage and asset allocation (no future changes or rebalancing unless you are subscribed to a managed account or a target date asset allocation service), annual inflation of approximately 2%, and annual salary increases based on a calculation that incorporates multiple factors including a salary growth curve and inflation. Mortality assumptions are based on the Society of Actuaries tables.

The engine utilizes models, algorithms, and/or calculations ("Models"). The Models are subject to a number of limitations. Returns associated with market extremes may occur more frequently than assumed in the Models. Some asset classes have relatively limited histories; for these classes the Models use historical data for shorter time periods. The Model does not consider other asset classes such as hedge funds or private equity, which may have characteristics similar or superior to those used in the Model. Capital market assumptions are forecasts which involve known and unknown risks, uncertainties, and other factors which may cause the actual results to differ materially and/or substantially from any future results, performance, or achievements expressed or implied by those projections for any reason. Additionally, Models have inherent risks. Models may incorrectly forecast future behavior or produce unexpected results resulting in losses. The success of using Models depends on numerous factors, including the validity, accuracy and completeness of the Model's development, implementation and maintenance, the Model's assumptions, factors, algorithms and methodologies, and the accuracy and reliability of the supplied historical or other data. If incorrect data is entered into even a well-founded Model, the resulting information will be incorrect. Investments selected with the use of Models may perform differently than expected as a result of the design of the Model, inputs into the Model, or other factors.

There is no guarantee that your income goal will be achieved or that the aggregate accumulated amount will ensure a specified annual retirement income. Results may vary with each use and over time.

IMPORTANT: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Moreover, even though the tool's estimates are statistically sound based upon the simulations it runs, the tool cannot foresee or account for every possible scenario that may negatively impact your financial situation. Thus you should monitor your account regularly and base your investment decisions on your time horizon, risk tolerance, and personal financial situation, as well as on the information in the prospectuses for investments you consider.

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