KNOW *YOUR RETIREMENT OUTLOOK* ®
WITH THE *ONTRACK* ® TOOL

We're in the business of helping people live well, so it's important to provide retirement planning tools that are easy to use and easy to understand.

Transamerica's *OnTrack* tool produces a personalized assessment of whether your current investment strategy has you on course toward achieving your retirement income goal. The assessment takes into account assets inside and outside your employer's plan, so the more information you provide, the more comprehensive *Your Retirement Outlook* will be.

Retirement forecasting

When you review your account at **TA-Retirement.com**, you'll see one of four weather icons: rainy, cloudy, partly sunny, or sunny. Each icon evaluates the effectiveness of your current savings strategy.

Rainy	Cloudy	Partly Sunny	Sunny
less than 65% of your retirement income goal	**65% to 79%** of your retirement income goal	**80% to 94%** of your retirement income goal	**at least 95%** of your retirement income goal

What makes *OnTrack* such a powerful planning tool?

- **Comprehensive.** You can integrate all your household income, retirement assets, and projected expenses into one cohesive retirement planning strategy.

- **Automatic.** When you add accounts through our special search feature, all your balances—along with *Your Retirement Outlook*—are updated every time you sign in to your account.

- **Actionable.** Whether there are sun or clouds in your future, the *OnTrack* tool lets you see how alternative savings or investing strategies could help improve your forecast.

- **Intuitive.** The *OnTrack* tool is easy to use and easy to update as your finances evolve. Most of your personal and account information is there when you first sign up. You can edit that information and enter outside investments, along with expected income and expenses, whenever your financial situation changes.

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OnTrack worksheet

To help you make the most of the *OnTrack* tool, complete the sections below that apply to your situation before you meet with a Transamerica representative. You can also view online tutorials (via links at the bottom of the screen) that show you how to get started, how to personalize the tool, and how to improve your outcome.

I. Personal information

Your name: _____

Your desired retirement age: _____ **Your gender:**   M _____   F _____

Your current annual salary (plus bonus, if applicable): $ _____

Your retirement income goal: _____%
(the % of your final working income to replace each year in retirement*)

Spouse's name: _____

Spouse's date of birth: _____

Spouse's desired retirement age:** _____   **Spouse's gender:**   M _____   F _____

Spouse's current annual salary (plus bonus, if applicable): $ _____

Spouse's retirement income goal: _____ %
(the % of his/her final working income to replace each year in retirement*)

* The *OnTrack* tool uses an 80% income goal as a starting point, but you should consider your personal needs and increase or decrease that percentage as you wish.

** Use the age that would allow you and your spouse to retire at the same time—even if that's not what you're planning. For example, if your spouse is two years younger than you, his/her retirement age should be two years less than yours.

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II. Additional income – (Other retirement income you expect to receive)

Your Social Security income esti-
mate***: $ _____ (per year)

The year you expect to start taking
Social Security***:   _____

Your pension income (if any): $ _____ (per month)

Your other retirement income (if any): $ _____ (per month)

Spouse's Social Security income esti-
mate***: $ _____ (per month)

Spouse's expected year to start taking
Social Security***:   _____

Spouse's pension income (if any): $ _____ (per month)

Spouse's other retirement income
(if any): $ _____ (per month)

*** The *OnTrack* tool automatically includes Social Security estimates for you and your spouse based on current salary information, and assumes Social Security will be taken at full benefit age. If your Social Security projection is substantially different, you can exclude the *OnTrack* estimate and enter your own Social Security information instead by "Adding New Income" in your *OnTrack* profile.

III. Expenses – (DO NOT complete this section for standard living expenses such as food and health care, which are already included in your retirement income goal. This section is only for non-standard expenses—typically one-time events—you plan to fund from your retirement savings, e.g., a child's wedding, a new home down payment, etc.)

Other expenses: $ _____ Start year: _____ End year: _____

Other expenses: $ _____ Start year: _____ End year: _____

III. Accounts – (Retirement accounts you and/or your spouse hold with providers OTHER THAN Transamerica. Your Transamerica account(s) are included automatically.)

Account type (e.g., 401(k), IRA)	Balance	Ongoing contributions (if any)	% in stock	% in bonds	% in cash
_____	$ _____	$ or % _____	_____ %	_____ %	_____ %
_____	$ _____	$ or % _____	_____ %	_____ %	_____ %
_____	$ _____	$ or % _____	_____ %	_____ %	_____ %

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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 mayhave 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.

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

Lower Risk/ Volatility

Higher Risk/ Volatility

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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 (unless you've chosen to periodically increase it) and asset allocation (no future changes or rebalancing), 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 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.

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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