



Brighten Your Outlook®

Small Changes Can Be Momentous



Small changes in your lifestyle today can lead to a healthier retirement.

RENT A MOVIE INSTEAD OF GOING TO THE MOVIE THEATER ONCE A MONTH.

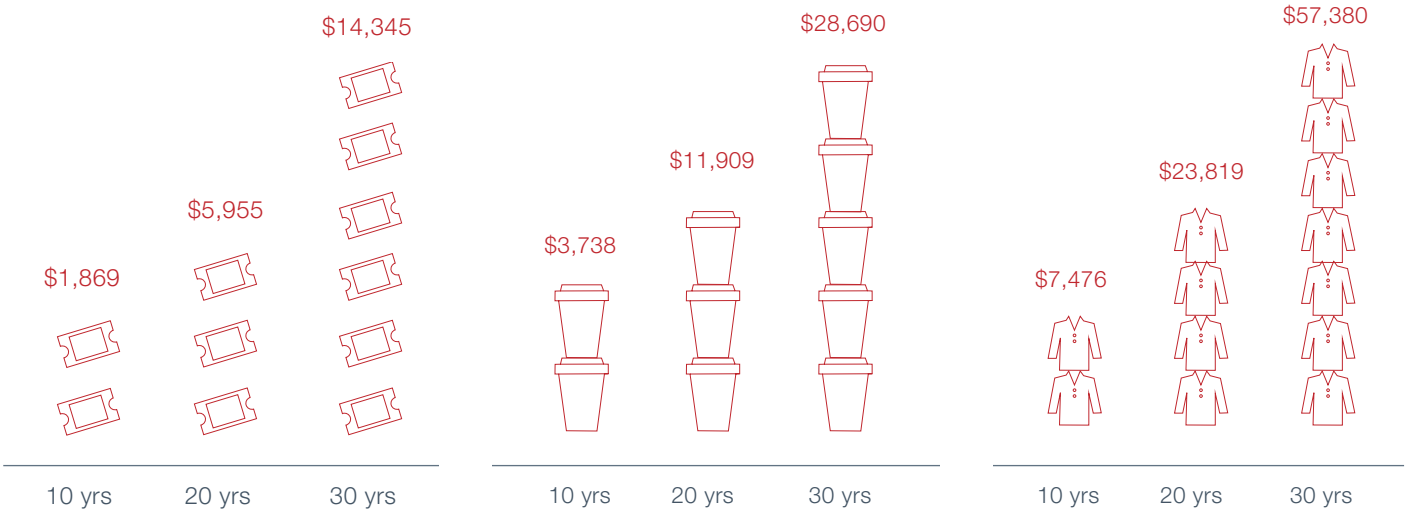
Save an additional **\$10 per month** in your retirement savings plan and over time **save up to \$14,345 more.**¹

BUY COFFEE EVERY OTHER DAY RATHER THAN DAILY.

Save an additional **\$20 per month** in your retirement savings plan and over time **save up to \$28,690 more.**¹

SPEND LESS EACH MONTH ON NEW CLOTHES.

Save an additional **\$40 per month** in your retirement savings plan and over time **save up to \$57,380 more.**¹



Steps you can take now:

- > **Aim for a 10% savings rate.** Begin by contributing enough to receive your employer's matching contribution.
- > **Rise up gradually.** Commit to annual increases in your contribution rate. Sign up for the auto-increase service at my.trsuretire.com.

¹Calculated with the following assumptions: 10, 20, and 30-year periods based on monthly contributions, compounded at 6.3%, with an inflation rate of 3%. This example is hypothetical and does not represent the performance of any fund. Regular investing does not guarantee a profit or protect against a loss in a declining market. Past performance does not guarantee future results. Initial tax savings on contributions and earnings are deferred until distribution.

You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

Securities offered by Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. Transamerica Retirement Solutions and TISC are affiliated companies.

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