



WHERE CONTROL

MEETS CLARITY

TRANSFERRING 401(k)s, 403(b)s, AND IRAs

THE BENEFITS OF CONSOLIDATING YOUR ASSETS WITH TRANSAMERICA

MORE FINANCIAL CONTROL

Consolidating your retirement plan accounts can help you:

- **Track** all your retirement savings, with streamlined paperwork and time.
- **Simplify** investment decisions and management with a focused strategy in mind.
- **Organize** distributions when it's time to start thinking about income.
- **Help** make it easier for your beneficiaries by having all of your retirement assets in one location.

Consolidating your retirement assets into your current employer's plan can offer other benefits, from controlling (or even cutting) costs to avoiding required minimum distributions (RMDs) if you turn 70½ while working. Even so, it's not for everyone – your other provider(s) might impose transfer fees you don't want to pay, or you might prefer your outside investment options. The choice is yours, but we can help!

Get in touch:



EMAIL

retirementcounselor@transamerica.com



CALL

888-976-5602

Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a rollover from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you. Rollovers and transfers may be subject to differences in features and expenses. Indirect transfers may be subject to taxation and penalties.

IRA products and related services and investments are available from unaffiliated financial institutions as well as from Transamerica.

The role of the retirement counselor is to assist you with your savings and investment plan. There are no fees for meeting with a retirement counselor, who is a registered representative with Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. Investment advisory services are offered through Transamerica Retirement Advisors, LLC (TRA), registered investment advisor. All Transamerica companies identified are affiliated companies.

The information provided is general in nature and for informational purposes only. It would not be viewed as an investment recommendation and may not apply in all situations. Because each person's circumstance is unique, you should consult a financial advisor to address your particular situation.

21507_PTFRPC1017

© 2017 Transamerica Retirement Solutions, LLC



TRANSAMERICA®