

**Q: I THINK I'M READY TO RETIRE — NOW WHAT?**

**A:** As part of your plan with Transamerica, you have no-cost access to phone-based retirement advisors who can help you understand your options. They focus on providing information that can help you decide how and when to retire, so you can transition to a lifestyle that fits your resources and goals.

Our advisors have an average of over 17 years in the industry. They offer education on the five key areas of retirement planning — lifestyle, investments, health care, legacy, and income — and explain how each could affect your goals.

Using advanced tools, our retirement advisors can help you determine how to turn your retirement savings, and other available resources, into sustainable retirement income that will last a lifetime.

**HOW WILL I KNOW WHEN I CAN AFFORD TO RETIRE?**

Up until now, your goal has likely been saving for retirement. Now that retirement is near, you'll need to determine how much you can realistically spend in retirement and how long you need your money to last. It's important to consider all of your potential sources for retirement



