



Brighten Your Outlook®



Do You Need to Catch up for Retirement?

In a perfect world, we'd start saving for retirement early and increase our contributions through the years – but life often has a way of disrupting our plans. If you'll be 50 or older this year and your account balance isn't where you'd like it to be as you approach retirement, there's still an opportunity to make up for lost time.

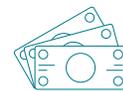
Catch-up contributions

For 2017, you can generally contribute up to \$18,000 per year to your retirement savings plan (subject to plan limits). Catch-up contributions, however, allow you to make additional contributions every year.

The maximum catch-up amount is \$6,000 in 2017, so additional contributions can really add up.

For example, let's assume that starting at age 50 you make a catch-up contribution each year until you reach age 65.

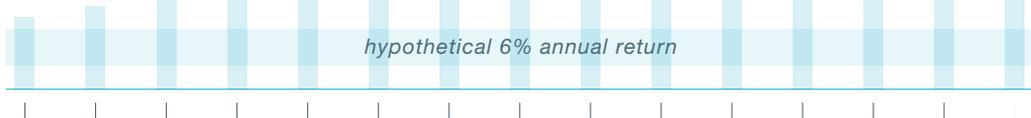
Over these 15 years, if your money earns a hypothetical 6% annual return, you would accumulate an additional \$148,035 in retirement savings!



additional **\$148,035**
in retirement savings



You at 50



hypothetical 6% annual return



You at 65

Hypothetical example based on a \$6,000 catch-up contribution each year starting at age 50 for purposes of illustrating the impact of tax-deferred compounding only. The 6% annual rate of return does not reflect the return of any specific investment and is not intended to imply or guarantee future results.

How much is enough?

Experts say you'll need at least 80% of your preretirement income each year in retirement. Based on today's average life expectancy, you may need retirement income for 25+ years.

It's never too late!

Starting early is critical to maximizing your savings, but it's not too late to catch up. If you can contribute more to your retirement plan, your nest egg can grow faster. Make the power of compounding work for you.

Finding an extra \$6,000 to save each year won't be easy, but if you take a fresh look at your financial situation, you may be able to save more than you think. Make it a priority!

Think ahead. Take action now.

- > **Catch up on saving for retirement!** Commit to making the additional catch-up contributions to your retirement plan today.
- > Visit TA-retirement.com or call **800-401-8726** for help in putting together a saving strategy that's right for you.

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