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**Transamerica Retirement Solutions Report on Stable Value:
Participants Agree Best Plans Offer Stable Value Investment Choice**

Retirement plan participants express preference for plans that offer stable value option

Transamerica Retirement Solutions today announced the release of its report on *Participant Attitudes Toward Stable Value Offerings*. The report, produced in partnership with Transamerica Stable Value Solutions Inc., evaluates the role of stable value products in the changing retirement landscape and focuses specifically on how plan participants view these investment options.

The results of the *Participant Attitudes* survey confirm that demand for stable value investments remains high. The comprehensive report provides data points on items such as usage and access, but it also delves deeper into why stable value products are the preferred low-risk investment option for many retirement plan participants.

“Our survey shows that over 90 percent of participants who have access to stable value products invest in them,” said Marijn Smit, president of Transamerica Stable Value Solutions Inc. “That is a confirmation to plan sponsors about the importance of providing access to this type of investment. Based on our survey results, they’re an important part of a well-diversified investment mix, and having access to these products appears to encourage participants to save for retirement and helps them invest with a greater sense of security.”

The majority of participants who were surveyed for the report described stable value products as a necessity for a retirement savings plan, and many of the survey’s other findings support the conclusion that participants place a high value on stable value investments.

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Additional insights from the study reveal:

- **Participants are more confident when investing in stable value.** Surveyed participants expressed confidence in their decision to invest in stable value products. These participants agreed that stable value investments could help them achieve a successful retirement outcome and reduce the impact of stock or bond market downturns.
- **Stable value sets better plans apart from others.** Participants have a higher opinion of plans that offer stable value investments and many believe that it is a necessity in retirement savings plans.
- **There is significant interest from participants who do not have access.** More than 50 percent of surveyed participants who do not have access to stable value investments as part of their retirement plan expressed interest in investing in this option.

Stable value generally refers to a relatively low-risk asset class that focuses on capital preservation and liquidity, while seeking to provide steady, positive returns to participants within certain types of savings plans. Stable value is available only in tax-qualified retirement savings plans, such as defined contribution plans, as well as in some tuition assistance plans. It is not available in either mutual funds or Individual Retirement Accounts (IRAs).

To request a copy of the full report on *Participant Attitudes Toward Stable Value Offerings*, send an email request to marketinsights@transamerica.com.

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About the Study

This report is based on results of an online survey of 350 defined contribution plan participants fielded in December 2013. The third-party sample includes 285 full-time employees and 3 part-time employees eligible to participate in a retirement savings plan at work (98% of whom are contributing and have a balance) and 62 retirees with a balance in the retirement savings plan of a former employer. The population includes 132 participants ages 20 to 35, 65 participants ages 40 to 49, 95 participants ages 50 to 64, and 56 participants ages 65 or older. Among respondents, 184 have access to a stable value option in their retirement savings plan, 69 do not have access, and 97 are not sure.

About Transamerica Retirement Solutions

Transamerica Retirement Solutions (Transamerica) is a leading provider of customized retirement plan solutions for small to large organizations.

Transamerica partners with financial advisors, third party administrators, and consultants to cover the entire spectrum of defined benefit and defined contribution plans, including: 401(k) and 403(b) (Traditional and Roth); 457; profit sharing; money purchase; cash balance; Taft-Hartley; multiple employer plans; nonqualified deferred compensation; and rollover and Roth IRAs.

Transamerica helps more than three million retirement plan participants save and invest wisely to secure their retirement dreams. For more information about Transamerica Retirement Solutions Corporation, please visit trsretire.com.