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Powerful custom glide path technology combats participant inertia and common investing pitfalls in retirement plans

Customized target date offerings provide retirement plans with flexibility, transparency and control over investments

Retirement plan sponsors and advisors seeking a more flexible target date offering can find detailed information on Transamerica’s cutting-edge approach in its most recent white paper titled, “Customized Glide Path and Portfolio Construction.” By combining the positive elements of target date funds and managed account programs and avoiding some of their drawbacks, Transamerica’s custom target date technology platform can help support a secure retirement for retirement plan participants and address fiduciary responsibilities for plan sponsors.

“We are giving participants a simplified and effective way to focus on two meaningful and understandable choices — their anticipated retirement year and their personal risk preference — and then automating the complex investment choices for them,” explains Jeremy Hersch, vice president, head of asset allocation services and new product development for Transamerica Retirement Solutions. “We do this with a series of well-diversified investment portfolios customized to each retirement plan and constructed within a robust framework that considers a number of risks associated with reaching a secure retirement. Participants’ accounts are automatically rebalanced and reallocated to reduce risk exposure over time.”

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Retirement plan sponsors and their advisors benefit from the flexibility and transparency of this open architecture, non-proprietary target date platform that provides control over the investment components and the ability to customize a glide path suited to their participants' needs. The custom portfolios are built using the plan's selected investment options.

"The U.S. Department of Labor's 2013 'Target Date Retirement Funds - Tips for ERISA Plan Fiduciaries' encourages plan sponsors to explore custom target date alternatives to traditional target date funds, and notes the advantages of a customized approach, such as avoiding the proprietary fund requirements of many off-the-shelf target date funds," Hersch explains. "Our custom glide path solution helps plan sponsors and advisors eliminate the additional due diligence required to select and monitor a series of target date funds and the underlying investments used by those funds. Instead, all plan participants use the high-quality investment options selected by the plan sponsor and advisor in each asset class."

The white paper also outlines suggested steps for selecting an appropriate investment glide path, provides a list of commonly considered factors in making the decision, and reviews Transamerica's methodology for creating glide paths and constructing portfolios.

"Customized Glide Path and Portfolio Construction" is available to financial professionals and plan sponsors by calling Transamerica at 888-401-5826, Monday - Friday, 9:00 a.m. - 7:00 p.m. EST.

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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](https://www.trsurety.com).

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