



FOR IMMEDIATE RELEASE

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**New Guide Helps Caregivers Design Financial Plan
for Loved Ones Living with Alzheimer’s Disease or Other Types of Dementia**

Transamerica and MIT AgeLab introduce caregiver guidebook outlining actions to take during each stage of cognitive decline, a five-element framework for developing a financial plan, and how to ask the right questions of a financial advisor

Transamerica today released *The Caregiver’s Guide to Financial Planning in the Shadow of Dementia*, in partnership with the Massachusetts Institute of Technology (MIT) AgeLab. The guide helps caregivers navigate financial decisions on behalf of family members living with Alzheimer’s disease or other types of dementia.

“Most of us haven’t considered that one of our parents—or even a spouse—may need help with financial planning while experiencing cognitive decline,” said Dave Paulsen, president, Transamerica Distributors. “This guide explains financial concepts that caregivers should understand, and it helps prepare them for the critical conversations they must have with their loved one’s financial advisor. Transamerica is committed to helping financial advisors and their clients deal with this growing issue because the number of Americans living with Alzheimer’s – the most common form of dementia – may triple by mid-century.”

Millions of Americans are caring for an individual living with Alzheimer’s or another type of dementia, and declining financial skills may be among the first symptoms to appear in the early stages of Alzheimer’s. As a result, caregivers are more likely to manage the finances of family members living with dementia.

The guide explains the actions to take during the three stages of decline, the leading symptoms of caregiver stress and how to manage them, the five topics to discuss when creating and managing a loved one’s financial plan and how to ask the right questions of financial advisors. Also included are resources on insurance, banking and care management, the definitions of various forms of powers of attorney, and Social Security considerations.

“The responsibility of making financial decisions for those with Alzheimer’s or dementia leaves many caregivers overwhelmed and uncertain that they are making the best choices at the right time,” said MIT AgeLab Director Joseph Coughlin, Ph.D. “Caregivers need information about what decisions lay ahead and what the options might be. The AgeLab is pleased to conduct research with Transamerica to help caregivers navigate their care decisions and to be more confident about their financial decisions.”

(Continued)



The Caregiver's Guide to Financial Planning in the Shadow of Dementia is a companion to an advisor guide released in October 2014 as part of a symposium on financial planning and dementia hosted by Transamerica and the MIT AgeLab. The symposium brought together academic experts, caregivers, physicians, Alzheimer's Association representatives, Transamerica management and financial professionals to discuss family dynamics, as well as the physical, personal and financial impacts of Alzheimer's on the afflicted and their families.

To download a copy of *The Caregiver's Guide to Financial Planning in the Shadow of Dementia*, please visit: <http://yourta.com/1CZXkFO>.

A companion guide for financial advisors is also available at newageofadvice.com.

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About Transamerica

With a history that dates back over 100 years, the Transamerica companies are recognized as leading providers of life insurance, savings and retirement and investment solutions, serving millions of customers throughout all fifty of the United States.

Transamerica works to Transform Tomorrow® for those who entrust its dedicated professionals with their financial needs, helping them take the necessary steps to achieve their long-term goals and aspirations. Transamerica's 10,000 employees serve nearly every customer segment, providing a broad range of quality life insurance and savings products, individual and group pension plans, as well as asset management services.

Transamerica's corporate headquarters is located in Baltimore, Maryland, with other major corporate operations based in Cedar Rapids, Iowa. Transamerica is a member of the Aegon group of companies. Aegon is one of the world's largest life insurance, pension and asset management groups, operating in over 25 markets worldwide with over 28,000 employees. For the full year 2014, Aegon managed \$675 billion in revenue generating investments.

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The reference to Transamerica and Aegon relates to affiliated operating companies.

About MIT AgeLab

The Massachusetts Institute of Technology AgeLab (agelab.mit.edu) is a multidisciplinary program sponsored by businesses, governments, and NGOs worldwide to develop insights and innovations that translate longevity into the opportunity to live longer better. Conducting research in transportation, finance, health and well-being, and housing, the AgeLab creatively integrates studies in human behavior, technology, business, and public policy to invent life tomorrow.

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