

# Transamerica Plan Plus<sup>SM</sup>

A Self-Directed Brokerage Account



# RETIREMENT.

A journey made **simple.**<sup>®</sup>



## What is Transamerica Plan Plus<sup>SM</sup>?

Transamerica Plan Plus<sup>SM</sup> is an optional plan feature that gives you access to an expanded range of investment opportunities. It is a self-directed brokerage account that lets you invest a portion of your retirement plan's account balance with Transamerica Retirement Services<sup>1</sup> ("Core Accounts") in different investment options not offered by the plan.



## How does Transamerica Plan Plus<sup>SM</sup> benefit you?

Many retirement plans don't give you the option to invest in vehicles such as individual securities. Transamerica Plan Plus<sup>SM</sup> gives you more flexibility for greater control of your retirement assets,<sup>2</sup> with:

- Stock, bond and mutual fund trading on each business day<sup>3</sup>
- Online trading or placing trades with your own personal broker
- Comprehensive account information and online account management tools

<sup>1</sup>Transamerica Retirement Services ("Transamerica"), a marketing unit of Transamerica Financial Life Insurance Company and other of its affiliates, specializes in the promotion of retirement plan products and services.

<sup>2</sup>Stocks, bonds, and mutual funds are not insured by the FDIC, NCUA or any regulatory agency; are subject to investment risk, including possible loss of principle amount invested. Other restrictions may apply, see your plan administrator for details.

<sup>3</sup>When the U.S. Stock Market (NYSE) is open.



## What are the requirements?

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There are a few basic requirements for participating in Transamerica Plan Plus<sup>SM</sup>.

- Your Transamerica Plan Plus<sup>SM</sup> Account can only be funded with transfers of employee-directed assets from your Core Accounts. Your employee-directed assets are those assets for which you control the investment decisions.
- Before making an initial transfer into your Transamerica Plan Plus<sup>SM</sup> Account, the collective amount of employee-directed assets in your Core Accounts must be at least \$10,000.
- Your initial transfer into your Transamerica Plan Plus<sup>SM</sup> Account must be a minimum of \$5,000 and cannot exceed 50% of your total employee-directed assets in the your Core Accounts.
- You may continue to transfer assets into your Transamerica Plan Plus<sup>SM</sup> Account, but any subsequent transfers must be a minimum of \$2,500 and may not cause your Transamerica Plan Plus<sup>SM</sup> Account to exceed 50% of your entire employee-directed retirement plan assets from your Core Accounts upon transfer completion.<sup>4</sup>

## Important information

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**Q.** Can I borrow money from my Transamerica Plan Plus<sup>SM</sup> Account?

**A.** No. Even if your plan allows loans, there will be no loans allowed from your Transamerica Plan Plus<sup>SM</sup> Account. The maximum allowable plan loan is the lesser of 50% of your vested balance in your Core Accounts or \$50,000, and all loans must be funded from your Core Accounts.

**Q.** Will I be able to take any withdrawals from my Transamerica Plan Plus<sup>SM</sup> Account?

**A.** No. Direct withdrawals or distributions are not permitted from your Transamerica Plan Plus<sup>SM</sup> Account. Any withdrawals or distributions must be funded from your Core Accounts.

*Other restrictions and fees may apply—log on to [www.TA-Retirement.com](http://www.TA-Retirement.com) or see your plan administrator for details.*

## How do I sign up for Transamerica Plan Plus<sup>SM</sup>?

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To take advantage of the world of investment opportunities Transamerica Plan Plus<sup>SM</sup> has to offer, call the TransDirect<sup>®</sup> hotline to request a Transamerica Plan Plus<sup>SM</sup> participant handbook or log on to [www.TA-Retirement.com](http://www.TA-Retirement.com). The participant handbook will be available for you to view if you're eligible.

<sup>4</sup>Testing to ensure that a transfer does not exceed 50% of the value of your Core Accounts is performed at the time of transfer. Should your Transamerica Plan Plus<sup>SM</sup> Account exceed 50% of the value of your Core Accounts, you are not required to make a transfer from your Transamerica Plan Plus<sup>SM</sup> Account to your Core Accounts. In the event of gains or losses due to investment performance, the 50% limit does not apply.

