Transamerica Retirement Services Launches Interactive Savings Education Tool
RetireTrack℠ helps retirement plan participants forecast their financial preparedness for retirement

LOS ANGELES – September 14, 2011 – Transamerica Retirement Services today announced the launch of RetireTrack℠, a web-based, interactive and customizable retirement savings tool for retirement plan participants. RetireTrack helps plan participants analyze and improve their retirement strategies based on their individual goals, financial situation and available investment choices. RetireTrack is available online at www.TA-Retirement.com.

“Transamerica helps empower plan participants to make educated decisions about saving for retirement,” said Stig Nybo, president of Transamerica Retirement Services. “Participants can use RetireTrack to create a customized retirement outlook that reflects their individual needs and the realities of their everyday lives. It forecasts whether participants are on track to meet their retirement goals, and, if they’re not, it allows them to explore the impact of alternative strategies, such as retiring later or changing the allocations of their investment portfolio.”

RetireTrack is designed to help participants create, fine-tune and manage their plan for retirement. Participants can use the tool to evaluate the impact of different contribution rates and to experiment with alternative investing strategies – such as saving more or investing through any of five well-diversified model portfolios – using the funds available in their retirement savings plan. The program can also account for all household income and retirement assets from outside a participant’s plan, so that users can build comprehensive projections for retirement. Participants can update their information and monitor their progress at any time.

Key features of RetireTrack include:

- **Adjustable savings rate and investment strategies** for different scenarios
- **A focus on strategies participants can implement**, such as an action plan to increase their contributions or adjust their investment allocations
- **Personalized retirement outlook** customized to each participant’s situation
- **Monte Carlo simulations** that incorporate uncertainty in the level and timing of returns. This allows RetireTrack to analyze a broad range of possible future return scenarios and estimate how a participant’s investments might turn out under a variety of circumstances, including fluctuating interest rates, inflation and market conditions
- **After-tax estimates in terms of current dollars** so that participants can relate the projections to their current earnings and living standard
- **Comprehensive household forecasting** that lets participants incorporate outside retirement accounts and assets (including their spouse’s), and other sources of income and expenses into the projections
- **Easy online accessibility** after log-in to our secure website
- **No cost** to participant or plan sponsor

###

**About Transamerica Retirement Services Corporation**
Transamerica Retirement Services Corporation ("Transamerica" or "Transamerica Retirement Services"), which is headquartered in Los Angeles, CA, designs customized retirement plan solutions to meet the unique needs of small- to mid-sized businesses. Transamerica and its affiliates have more than 15,500\(^1\) retirement plans totaling more than $19.5 billion\(^1\) in assets. For more information about Transamerica, please refer to [www.TA-Retirement.com](http://www.TA-Retirement.com).

\(^{1}\)As of December 31, 2010.

TRS 6125-0911