



CONVERSION NEWS

Information About Your Retirement Savings Plan

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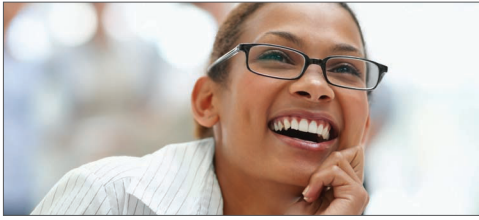
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Transamerica Retirement Solutions (Transamerica) is the new service provider for **Your Company 401(k) Plan**.

Your Company provides an important retirement planning benefit to help you achieve your retirement savings goals with easy-to-use tools and services to help you develop and take control of your retirement savings strategy.



What makes Transamerica a good fit?

At Transamerica, our singular focus on retirement plans enable us to dedicate resources and technology to help you on your path to retirement. Today, nearly 5 million employees of organizations across the United States invest their retirement assets with Transamerica.

Transamerica and its affiliates have over 75 years of experience in the retirement services industry. We create customized retirement plan solutions to meet the unique needs of businesses, both large and emerging.

For more information about Transamerica, visit **TA-Retirement.com**

How does the conversion work?

It's important for you to know that you do not have to do anything. Preparations for the conversion have already begun. Plan assets and records will be carefully transferred to Transamerica from your previous service provider.

In order to complete the transfer of plan assets and records in a timely manner, you may experience a "blackout" period. During this brief period, you will not be able to access your account or initiate any transactions, such as investment transfers, withdrawals, or loans. Your plan administrator will provide you with a blackout notice that specifies the beginning and ending date of the blackout period, as well as any temporary restrictions that may apply during the blackout period.

How will I know what is happening?

We have created a special website specifically for Your Company, so you can easily find the information you need to understand the plan conversion process. Visit this site frequently to access updates on the timing of the conversion and to learn more about your retirement savings plan. Go to **TA-Retirement.com/myconversion** and enter the site ID "**Your Company**".

What will happen to my account balance during the conversion?

Your balances will be transferred from your current provider to Transamerica as swiftly as possible in a process known as "fund mapping." You will receive a notice with more details about the fund mapping.

Plan Conversion:

The process of transitioning a retirement savings plan from the previous service provider to the new service provider.

Fund mapping:

The process of transferring prior plan investment choices to new investment choices with similar objectives and composition.

Blackout period:

The period of time required for the previous service provider to transfer account assets to the new service provider. During this brief period, a plan participant will not have access to their account.



In addition to the mapped investment choices, several other new investment choices are being introduced to the plan. If you would like to transfer and/or direct contributions to these new investment choices, you can do so after the blackout period. Stay up to date on the plan's conversion to Transamerica on **TA-Retirement.com/myconversion** and enter the site ID **"Your Company"**.

In addition, the contribution amount you originally selected will continue to be deducted from your paycheck and credited to your account. Your plan administrator will provide you with information on how and when you may make changes to your contribution elections.

Will the investment choices change?

Yes, several of the investment choices in the plan are being replaced by your plan sponsor. If your account is invested in any of the replaced investment choices, those investments will be sold and any proceeds will be automatically invested in new investment choices with similar investment objectives and composition. Your plan administrator will provide you with information on how and when you may make changes to your investment elections. Fees and charges may apply.[†]

Do I need to do anything now?

If you are already participating in the plan, you do not need to re-enroll. Your account balance, contributions, investment allocations, and any outstanding loans will be automatically transferred to Transamerica for service.

If you are not currently participating in the plan, Transamerica is a great place to get started! Once the conversion is complete, just request enrollment materials from your plan administrator.

Will I receive account statements?

Yes. Transamerica will mail quarterly account statements. Included in your quarterly statements will be our **"Message Center"** to help keep you informed on investment and savings-related topics.

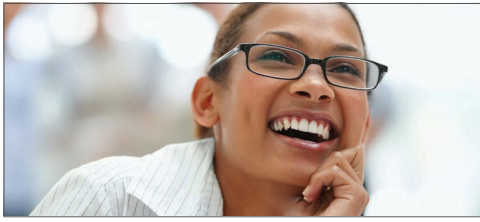
How do I get more information?

For convenient access to your plan information, simply visit us here:

- Go to **TA-Retirement.com/myconversion** and enter the site ID **"Your Company"** — Our website provides you with 24-hour access to conversion information including notices, investment choices, and upcoming events.
- **Call 800-401-8726:** Transamerica representatives are available to assist and answer questions Monday through Friday, 8 a.m. to 9 p.m., ET.

† **Contract asset charges (CACs)**

Contract asset charges (CACs) are assessed each Month according to the terms of the plan's contract and vary based upon the amount of assets held under the contract on the 15th of each month. Based on the plan asset information provided to Transamerica, the initial monthly CAC rate assessed to the plan is estimated to be 0.1375%.



Contact Information:

Go to TA-Retirement.com/myconversion and enter the site ID "Your Company". Visit this site during plan conversion.

TA-Retirement.com

Visit this site after plan conversion.

Call 800-401-8726:

Transamerica representatives are available to assist and answer questions Monday through Friday from 8 a.m. to 9 p.m. ET.

Your Tools and Resources

Transamerica is here to help you save and invest for and throughout your retirement. Here's a preview of a few tools and resources available to you:

- **Transamerica Blog Digest:** Our quarterly newsletter that brings you timely news and insights to help you plan for a more enjoyable life in and through retirement.
- **Account Statement:** Your quarterly statement is an important tool to help you evaluate your progress. The statement includes an at-a-glance account summary section, a personalized rate of return, and investment choice performance.
- **Education:** Financial education is an important way we help support your retirement savings goal. And, our award winning educational suite offers online videos, articles, podcasts, workshops, and calculators with your success in mind.
- **My TRSRetire** — Our mobile app, **My TRSRetire**, lets you put your plan in your pocket. And no matter how you access your account, you'll always know *Your Retirement Outlook®* with a personalized "weather icon" (rainy, cloudy, partly sunny, or sunny) that makes it easy to see if your strategy has you on course toward your retirement income goal—or if you need to take action.

Whether your retirement is five or fifty years away, you can act now to help prepare for your long-term financial well-being by participating in your retirement savings plan. At Transamerica, we look forward to helping you save and invest for and throughout retirement.

Important: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the engine may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.

Securities offered by Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. Your Company has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between Your Company and Transamerica or its affiliate, TISC.

Plan-related recordkeeping and administration services are provided by Transamerica Retirement Solutions, LLC. The investment choices are available through a contract issued by Transamerica Financial Life Insurance Company ("TFLIC"), 440 Mamaroneck Avenue, Harrison, New York 10528, or Transamerica Life Insurance Company ("TLIC"), TA-AP-2001-CONT or TA-PC-2000-CONT. Transamerica is an affiliate of TFLIC and TLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC is not authorized in New York and does not do business in New York. Contract form and number may vary, and these investment choices may not be available in all jurisdictions. Fees and charges may apply. Certain limitations on the number of investment choices for your plan will still apply. For complete information, contact your Transamerica representative. All Transamerica companies identified are affiliated.

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