

POWER OF PREPARATION

RETIREMENT PLANNING AT EVERY STAGE OF LIFE

RACETRAC, INC. 401(K) PLAN

Planning for your retirement is a unique and personal journey. There are several basic financial and health-related steps to consider to achieve the future you envision and deserve.

STEPS TO CONSIDER AS YOU AGE

In your **20s**

- Stick to a budget
- Build an emergency fund
- Start saving for retirement
- Get an annual physical

In your **30s**

- Increase annual retirement contributions
- Reduce debt
- Adjust insurance coverage
- Check risk factors for heart disease

In your **40s**

- Create an estate plan
- Understand parents' financial situation
- Plan for child-related expenses
- Check risk factors for stroke

In your **60s**

- Make the most of Medicare
- Evaluate Social Security claiming strategies
- Understand required minimum distributions
- Ask doctor about bone density scans

In your **50s**

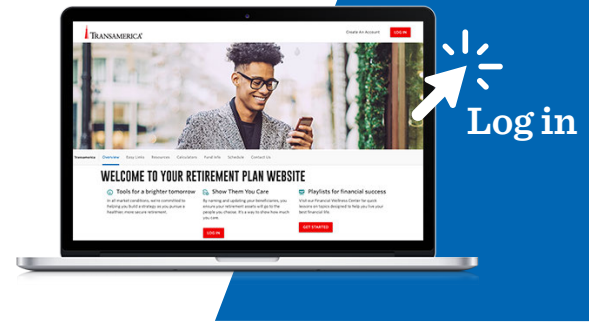
- Maximize retirement account contributions
- Avoid significant new debt
- Consider long term care insurance
- Get recommended vaccines



AN EASY WAY TO CHECK YOUR PROGRESS

No matter your stage in life, it's important to know how you're doing on the road to retirement. That's why we created *Your Retirement Outlook*®, a real-time forecast that shows how likely your current strategy is to help you reach your long-term goals. Whether your forecast is sunny, rainy, or somewhere in between, you can make adjustments to better prepare for the future.

Your Retirement Outlook is included in your plan at no cost. To get started, register or log in to your account, then click **Are You OnTrack**®. For the most accurate picture of your full retirement forecast, be sure to add any outside retirement account information.



TALK TO OUR PROFESSIONALS

With your Transamerica retirement plan, you always have access to a retirement planning consultant. These retirement specialists have years of experience helping employees at all stages of their career navigate their way to a successful retirement.



Review your contribution rate at transamerica.com/portal

IMPORTANT: The projections or other information generated by the engine, which produces *Your Retirement Outlook*®, regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool 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.

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