



WALK MORE, SAVE MORE

30 minutes

Walking at least 30 minutes a day can improve blood pressure, maintain body weight, and reduce your risk of diabetes.¹

\$6k

How much money the average person can save each year with healthier habits.²

Things to consider:

- Being healthy enables you to enjoy the experiences you are saving for — now and tomorrow.
- Healthy choices such as walking, eating more fresh food and less fried food, and choosing exercise instead of alcohol can all save money and help you feel great.

When you invest money you would have spent on unhealthy habits, you see real benefits in both your blood pressure and your bank account.

¹“Why Walking?” American Heart Association, 2017

²“The Financial Impact of Improved Health Behaviors,” Rutgers New Jersey Agricultural Experience, 2016



People are looking for a financial professional who recognizes the bigger picture. That's why we're challenging the industry norm by placing wealth + health at the center of everything we do.



Solutions

RETIREMENT PLANNING

Taking care of the body and mind is important for physical and financial wellness. Are you taking advantage of all of your retirement savings options? You could start early with a Roth IRA, maximize contributions, and, when the time comes, roll over a previous employer's 401(k) to gain more control of your investments. These steady actions can help you meet future income needs as you prepare for a fulfilling retirement.

MUTUAL FUNDS

Increased longevity may impact your risk profile, prompting adjustments to asset allocations. Transamerica's mutual funds include asset classes that may fit your specific needs.

ANNUITIES

As people live longer, they need more money to enjoy longevity in retirement. Annuities can provide guaranteed income for life and fill in gaps not covered by Social Security.

Participants should review the fees and expenses they pay, including any charges associated with transferring their account, to see if consolidating accounts could help reduce costs. They should also consider whether such a transfer changes any features or benefits that may be important to them. Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% additional federal tax if withdrawn before age 59½. Guarantees are based on the claims-paying ability of the issuing insurance company.

Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, Iowa and in New York by Transamerica Financial Life Insurance Company, Harrison, New York. Transamerica Funds are mutual funds advised by Transamerica Asset Management, Inc. Annuities and mutual funds are distributed by Transamerica Capital, Inc. References to Transamerica may pertain to one or all of these companies.

You should consider annuity or mutual fund investment objectives, risks, charges, and expenses carefully before investing. The prospectuses contains this and other information. Go to [transamerica.com](https://www.transamerica.com) for a mutual fund or variable annuity prospectus. You are encouraged to read it carefully.

This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact a financial professional.

Let's get started today.



Visit: [transamerica.com](https://www.transamerica.com)



Contact: 800-797-2643

SECURITIES MAY LOSE VALUE AND ARE NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY. THEY ARE NOT A DEPOSIT OF OR GUARANTEED BY ANY BANK, BANK AFFILIATE, OR CREDIT UNION.

24970_BRPF0218

© 2018 Transamerica. All Rights Reserved.