



10/31/2022

Dear T&N Reliable Nursing Care Employees,

To help you prepare for the future, we are pleased to announce a new retirement savings plan. Offering a retirement plan that values your financial and physical well-being is important to us. That's why we're excited about the decision to use Transamerica as our retirement plan provider.

HOW YOU MAY BENEFIT

Taking a big-picture approach to retirement planning, Transamerica offers educational tools and resources, along with a range of investment options, to help you along your retirement journey. Benefits include:

- **Online enrollment:** Whether you enroll at an upcoming workshop or online, be sure to register your account at transamerica.com/portal/home/. This allows you to assign a beneficiary to your account, take advantage of online resources, and improve the security of your account. Your ability to enroll online will depend on when eligible employees census data has been provided to Transamerica by your employer. If you are not currently able to register, please check back in later.
- **An enhanced online experience:** You'll have access to an easy-to-use website with interactive tools and resources designed to help you see how you're doing on the road to retirement — and make changes along the way.
- **A comprehensive investment lineup:** Whether you prefer to build your own investment mix or would be more comfortable with a one-step solution, Transamerica has you covered. The retirement plan will offer investment options from major fund families that will enable you to diversify across asset classes, based on your personal profile.* Your plan also offers Managed Advice, which is a way to ensure you're invested appropriately based on your age and how long you have left until retirement. This service creates a diversified investment approach using the funds available in the plan and rebalances on a quarterly basis.
- **Access to financial education:** The Financial Wellness Center offers self-guided lessons on topics such as budgeting, retirement planning, managing debt, saving for college, and buying a home. You can also visit the Knowledge Place at transamerica.com to learn about how your health can impact your wealth as you pursue the retirement you deserve.
- **Pretax option:** This plan allows you to defer a portion of your salary for your retirement on a before-tax basis. Your elective contributions and earnings are tax-deferred, and in most instances, you will not pay federal or state income taxes on this money until you withdraw it.

ABOUT TRANSAMERICA

Transamerica has been helping people achieve a healthier, more secure future for over 85 years. Serving more than 4.5 million retirement plan participants, Transamerica offers services, tools, and resources that show how your health can impact future healthcare costs as you prepare for retirement. After all, what good is wealth if you're not healthy enough to enjoy it?

MORE INFO ON THE WAY

In the coming weeks, you'll see more correspondence from Transamerica to ensure you have all the necessary information to make the right decisions about saving for retirement.

Sincerely,

T&N HR Department

* Please remember: Diversification can't guarantee a profit or protect you against a loss, so be sure to review your investments regularly.

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