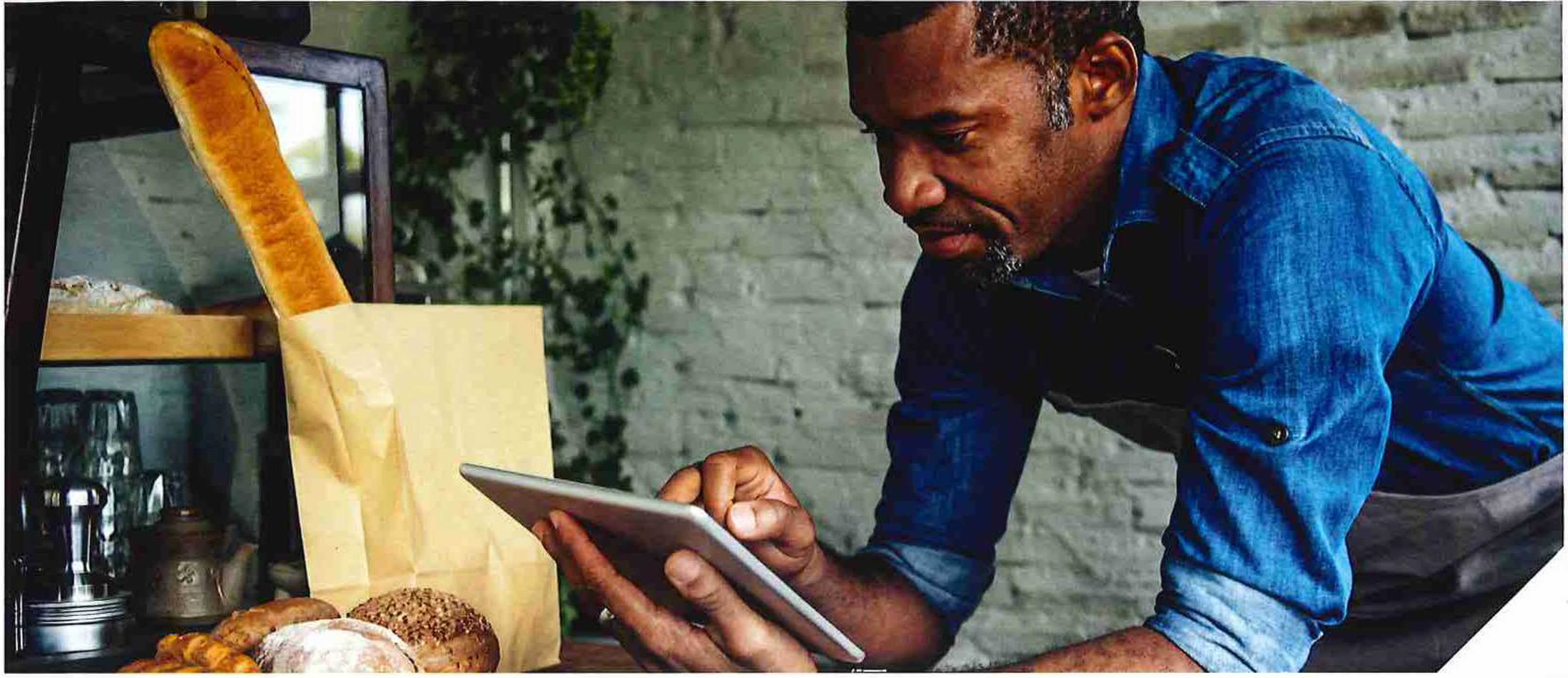


YOUR RETIREMENT PLAN THROUGH TRANSAMERICA OFFERS ROTH CONTRIBUTIONS

IS A ROTH RIGHT FOR YOU?

A Roth account can let you put a different tax twist on retirement contributions. So, should you take the Roth route?

HOW DOES A ROTH WORK?

Unlike a traditional pretax retirement plan, a Roth account is funded with after-tax dollars. Those dollars may benefit from tax-free growth if you hold the account for at least five years and don't withdraw the money until at least age 59½.* The trade-off: Because contributions are after tax, your take-home pay will be reduced by the amount you contribute.

This can make a Roth attractive if you expect your income to be subject to a higher effective tax rate when you retire than while you're working—whereas traditional pretax contributions can be beneficial if your income will be subject to a lower effective tax rate in retirement.

YOUR CHOICES, HEAD-TO-HEAD

	TRADITIONAL	ROTH
Contributions	Pretax, lowers current taxable income*	After tax
Earnings	Tax deferred	Tax free**
Withdrawals	Income tax due on all contributions and earnings (10% IRS penalty may apply before age 59½)	No tax due on qualified withdrawals**
Required minimum distributions	Must begin after age 70½ (unless you're still working and contributing to your current employer-sponsored plan.)	Can avoid with rollover to Roth IRA***

*Federal and most states

**You must hold account at least five years and past age 59½. Other withdrawals may be subject to a 10% IRS penalty if you are under age 59½.

***Review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over into an IRA or consolidating your accounts could help reduce your costs. Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary-selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you.

COMMON QUESTIONS ABOUT ROTHS

AM I ELIGIBLE?

Yes, your retirement plan allows you to contribute to a Roth account. And unlike a Roth IRA, there are no income limits on Roth eligibility.

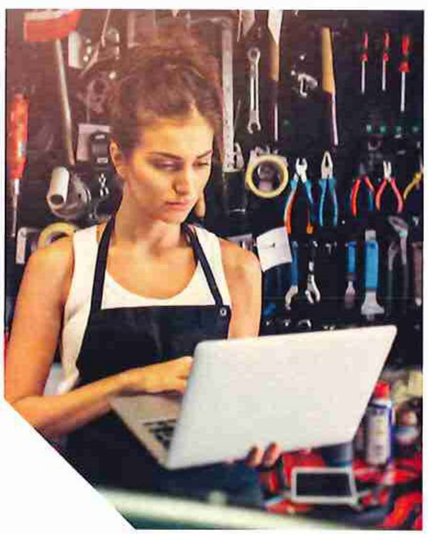
HOW MUCH CAN I CONTRIBUTE?

You may contribute up to the IRS annual limit (currently $18,500, though other plan limits may apply) to your entire retirement plan—traditional, Roth, or a combination of both. Also, if you're age 50 or older at any time during 2018, and your plan allows, you can contribute an additional $6,000 in "catch-up" contributions to your accounts.

CAN I CONVERT PRETAX BALANCES TO A ROTH?

You may be able to convert pretax balances (from your own contributions and any employer matching contributions in which you're fully vested) to a Roth account within your plan. ***Important:** The amount you convert will be reported as ordinary income and subject to income taxes in the year of the conversion. Also, unlike a Roth IRA, the balance will be subject to required minimum distribution (RMD) rules (generally, distributions must start by April 1 after the year in which you reach age 70½, and by December 31 each year thereafter, unless you're still working). However, you can avoid an RMD by rolling over the Roth account to a Roth IRA when you retire. Sign in to your account at my.trsretire.com to review your plan documents for provisions regarding Roth conversions.

* Amounts may need to be eligible for withdrawal from the plan as a rollover distribution. See your plan document or call **800-755-5801** for details.



CONSIDER A ROTH ACCOUNT IF:

- You think your income will be subject to a higher effective tax rate when you retire than it is today.
- You want to diversify your tax risk—that is, hedge at least some of your contributions against the chances that your tax rate will rise later on.

CONSIDER CONVERTING TO A ROTH IF:

- You believe tax rates will rise in the future and that paying the associated taxes now could be advantageous.

DISADVANTAGES OF CONVERTING:

- Converting to a Roth will increase your taxable income for the year of the conversion. This might lead to a required payment when you file your federal tax return.

THINK AHEAD. TAKE ACTION NOW.

Traditional, Roth, or both?

- **Look into the future.** Think about your current taxable income and consider how possible changes to tax rates and policies could impact your effective tax rate in retirement. You may also wish to consider consulting a qualified tax professional.

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This information is intended solely as general summary information and is not intended to serve as legal or tax advice applicable to particular matters or situations. Everyone's situation is unique. You may wish to consult a legal/tax advisor. Also, because your circumstances will likely change over time, periodically review your saving and investing strategy to make sure it continues to reflect your current situation.

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