



Brighten *Your Outlook*™

Shape up

your financial future

It may be time for a check-up!

Kayi Li can diagnose your account, along with any other retirement-related issues you'd like to discuss—with no copay for a visit!



Retirement Planning Consultant
Kayi Li, CRC®

**FINRA registered representative
with Transamerica Investors
Securities Corporation (TISC).**

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Your retirement planning consultant can help you:

- Establish a retirement savings goal.
- Understand the investment options offered through Transamerica.
- Become familiar with Transamerica's website and retirement planning tools.

Schedule a meeting today!

To schedule an appointment, go to shclpch.trretire.com and click on the link to "Schedule a face-to-face consultation." Appointments fill up quickly, so reserve your time today!

Time is valuable—be prepared:

- Bring your Transamerica customer ID and password. Forgot your password? Visit shclpch.trretire.com or call **800-755-5801** to retrieve it.
- Bring your account statement.
- For a holistic view, please bring any other retirement account statements you may have.

The role of the retirement planning consultant is to assist you with your savings and investment plan. There are no fees or commissions for meeting with your retirement planning consultant, who is a registered representative with Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. Stanford Health Care and Lucile Packard Children's Hospital Stanford have selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between Stanford Health Care and Lucile Packard Children's Hospital Stanford and Transamerica or its affiliate, TISC.



**Stanford Health Care
Retirement Savings Plan**





Brighten Your Outlook®



Are You Saving Enough?

We're living longer and want to maintain our lifestyles even after we've stopped working full-time. Are you saving enough now to meet your expected expenses in retirement?

How much is enough?

Many financial experts say you'll need around 80% of your preretirement income—each year in retirement. Based on today's average life expectancy, you may need retirement income for 25 years or more.

Even with Social Security and possible pension benefits from your employer, the majority of your retirement income will likely come from your own savings and investments. It's critical you do as much as you can now to save for your future.

Take advantage of your retirement savings plan

One of the smartest ways to save for the future is to contribute to your retirement savings plan. Your plan offers three key advantages:

Automatic savings—Your contributions are deducted directly from your pay. One less thing you have to do.

Pretax contribution—Your contributions are deducted from your pay before federal taxes, which reduces your current taxable income.

Tax-deferred growth—The money in your account grows free from taxes until you withdraw it. You don't have to pay taxes each year on your contributions or earnings, so there's more money in your account to continue compounding.

Maximize your match!

One of the most important features of your retirement savings plan is your employer's matching contribution. Make sure you contribute at least enough to receive the maximum matching contribution.

Set a contribution goal—then keep raising the bar

Many financial experts recommend saving 10% to 15% of your pay for retirement. Begin by contributing enough to receive your employer's matching contribution, then consider gradually raising your contribution amount to 10% or higher. Once you hit one target, move on to the next.

The power of starting early

Starting early is critical to maximizing your savings. Instead of paying taxes now with your money, use that money to make a higher contribution and make the power of compounding work for you.

THINK AHEAD. TAKE ACTION NOW.

- > **Start saving today!** Enroll in your plan at shclpch.trsretire.com, or call 800-755-5801.
- > **Maximize your match.** Contribute at least enough to earn your full employer match.

Download the app

With the **My TRSRetire app**, connecting with your retirement plan has never been easier.

- > View your account balance and rate of return
- > Know *Your Retirement Outlook*[®]
- > Model ways to improve your forecast
- > Take action right from your device

It's that simple. **Download the app** from the App Store or Google Play today!



You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

Matching contributions are subject to plan vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies. Securities offered by Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. Transamerica Retirement Solutions is an affiliate of TISC.

Important: The projections or other information generated by the OnTrack[®] tool (which produces Your Retirement Outlook[®]) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and do not guarantee future results. Results derived from the OnTrack[®] tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the tool's limitations and key assumptions, and other important information.