



# ENROLL IN YOUR PLAN ONLINE

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## A STEP-BY-STEP GUIDE

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### **Congratulations! You're about to take a significant step toward preparing for retirement.**

By enrolling in your retirement plan online, you'll have the opportunity to view and manage your portfolio, see your account's performance, and adjust your contributions anytime you want. Setting up your account online also gives you the chance to activate security features to help keep your account safer, and choose how to receive account activity alerts.

This guide will walk you through basic account set up, including choosing your account contribution types and amounts, and beneficiaries. It will also help you set up *Your Retirement Outlook*<sup>®</sup>, with the *OnTrack*<sup>®</sup> tool, your personalized retirement income analysis.\*

### **HAVE A SMOOTH EXPERIENCE**

These instructions work best when you follow along using a desktop, laptop, or tablet. Your retirement account will automatically be invested in the T. Rowe Price Retirement Fund, unless you choose otherwise. **For help with your investment strategy, call 800-755-5801.**

\*See important disclosures at the end of this guide

# START WITH THE BASICS

## READY, SET, GO!

Go to [transamerica.com/portal/prevea](https://transamerica.com/portal/prevea)

1. Click **CREATE AN ACCOUNT** at the top of the page.
2. Enter your Social Security number, enter the CAPTCHA characters, and click **SUBMIT**
3. Create a unique username and password. Use the character requirements on screen.
4. On the same page, type your name and date of birth.
5. Enter a valid email address. You'll need access to this email account (and the verification email we'll send) soon.
6. When you are done, press **NEXT**
7. Answer a few questions from a third party verification service. These questions help keep your account safe.

INDIVIDUAL FINANCIAL PROFESSIONAL EMPLOYER 1-800-797-2643

TRANSAMERICA PRODUCTS ABOUT US CONTACT Q SEARCH LOGIN

### Verify Your Identity

To ensure the security of your account and funds, you will now be asked to confirm your identity by answering a few simple questions from a **third party verification service**.

- These questions are unique to you.
- These questions will come from a credit database, but there will be absolutely no impact on your credit score or history
- We do not record the information.
- We do not store the information in any capacity.
- **We only use the information to verify your identity.**

Once you successfully answer all of the questions, you can continue.

Please note that once you select CONTINUE, you will have **limited time to complete the verification quiz**.

I acknowledge that I: (i) have read the explanation above; (ii) understand that in order for the credit database to generate questions that are unique to me, some of my identifying information will be shared with the credit database in strictest confidence and as permitted by law and will be retained and used by the credit database only as permitted by law; and (iii) consent to such sharing, retention, and use.

Cancel CONTINUE

8. Keep this window open as you check your email for the security validation code from Transamerica.
9. Enter the last six digits of the security validation code and click **NEXT**

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**Success**  
You are registered! To log in, use the security validation code which has been emailed to c\*\*\*@transamerica.com

### Security Validation Code

Security Validation Code

1690 - security validation code

SUBMIT

## UPDATE YOUR ONLINE PROFILE

10. You can add an alternate email address here. If you do, we will use your alternate email address to send security codes and all notifications — even when you log in from a new computer. If you choose to add an alternate email address, please choose one you have ready access to.

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### Update Your Online Profile

**Do you want to add another email address to your account? (This is optional)**

As part of our increased security measures, we offer you the option to provide an additional email address. We'll send you information such as Security Validation Codes and other alerts to this address. *Please leave both fields blank if you don't want to provide an alternate email address since this is an optional field.*

Alternate Email Address Re-Enter Alternate Email Address

**Please select and answer three security questions to further protect your account.**

Choose answers you can remember without writing them down. Each answer must be unique, and must contain at least 3 characters.

Security Question 1\*  
Select One

11. Choose and answer security questions. Your answers are character and space sensitive.
12. When you are done, click **NEXT**

## TERMS & CONDITIONS

13. You must scroll to the very bottom of the text boxes to review the Terms & Conditions.
14. Check the boxes under Terms & Conditions and Consent to do Business Electronically, and then click **FINISH AND GO TO MY ACCOUNT**

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**Miscellaneous**

If any part of these Terms of Use is unlawful, void or unenforceable under applicable law, that part will be deemed severable and will not affect the validity or enforceability of any remaining provisions. These Terms of Use and the **Consent to do Business Electronically** (both of which must be accepted by you in order to use the Online Services) constitute the entire agreement among the parties relating to this subject matter. Notwithstanding the foregoing, any additional terms and conditions on this Site will govern the items to which they pertain. [Top of Page](#)

Last Revised: November 2017

I agree to Transamerica's Terms & Conditions

**Consent to do Business Electronically** [Save](#) [Print](#)

Transamerica Financial Life Insurance Company  
Transamerica Advisors Life Insurance Company  
Transamerica Casualty Insurance Company  
Transamerica Capital, Inc.  
Transamerica Financial Advisors, Inc.  
Transamerica Investors Securities Corporation  
Transamerica Retirement Advisors, LLC  
Transamerica Retirement Solutions, LLC  
Transamerica Retirement Insurance Agency, LLC  
Last Updated January 24, 2017

I agree to Transamerica's Consent to do Business Electronically

To view or download our Privacy Policy, [Click Here](#)

Cancel PREVIOUS FINISH AND GO TO MY ACCOUNT

# TIME TO THINK ABOUT DOLLARS AND CENTS

## SET UP YOUR ACCOUNT

15. Click **DETAILS** next to the account you'd like to set up, and then click **LET'S GET STARTED!**
16. Enter a phone number to receive texts or calls to alert you of account activity.

**E-documents**

Sign up for e-documents and receive email alerts when your documents are ready online

[E-documents Disclosure](#) [Privacy disclosure statement](#)

Email address on file

In case you change jobs, we recommend you use your personal email so we can remain in contact. Please add **edocuments@transamerica.com** to your safe sender list to ensure you receive email alerts.

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**Additional Information**

Gender:  Male  Female

Annual salary: \$

[Why do we need this?](#)

17. To receive e-documents, enter your email address.
18. Answer the rest of the questions on this screen, and then click **NEXT**

## MANAGED ADVICE

*Managed Advice* is a comprehensive retirement planning service using advanced research and technology to provide you with a personalized investment strategy that can help keep you on course to and through retirement.\*

19. Click **AGREE AND CONTINUE** to elect *Managed Advice* or **DECLINE**

TRANSAMERICA Retirement Solutions

Prevea Clinic, Inc. 401(k) and Retirement Plan | Plan: QK62032 00001 | Balance: \$0.00

LOG OUT

Help

Contact Us 800-755-5801

### Let *Managed Advice*® work for you

**ON YOUR SIDE**

*Managed Advice*® is a comprehensive retirement planning solution using advanced research and technology to provide you with a personalized retirement strategy that can help keep you on

20. If you choose to elect *Managed Advice*, be sure to follow all the prompts and finish by clicking **COMPLETE YOUR RETIREMENT PROFILE**

\*See important disclosures at the end of this guide



## ELECTIONS

On this page you can choose **how and when you'll contribute money** to your retirement account. You can also choose the contribution type:

## CONTRIBUTIONS

- Enter the percentage of your paycheck that you would like to contribute to your retirement account for each contribution type.
  - 401(k) Elective means the money will come out of your paycheck before taxes.
  - Roth 401(k) means the money will come out of your paycheck after taxes.

Transamerica Retirement Solutions

Prevea Clinic, Inc. 401(k) and Retirement Plan | Plan: QK62032 00001 | Balance: \$0.00

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### Elections

Important Information

#### ELECT YOUR CONTRIBUTIONS

Contribution Type	Min/Max	Contribution
401(k) Elective	[ ]	3%
Roth 401(k)	[ 0 / 90% ]	0%
<b>Totals</b>		<b>3%</b>

If you would like to make other types of contributions, select **More Contribution Options**.

[MORE CONTRIBUTION OPTIONS](#)

**SELECT YOUR INVESTMENT STRATEGY**

Your contributions will be invested in the fund(s) below. For additional options, select **More Investment Options**.

## Helpful tip:

Use the Pretax vs. Roth calculator in the top right corner to see how changing your contribution type could affect your estimated retirement income.

- If you would like to contribute a different amount or type of contribution than listed or if you would like to explore what it would mean to have your contributions increase automatically over time, click [MORE CONTRIBUTION OPTIONS](#)
- Do you want to use Auto-Increase? Click yes or no.
- If you choose Auto-Increase, enter the percentage you would like to raise the contribution by, and then enter the maximum contribution percentage in the "Until it reaches" box.
- To see your contribution amount per paycheck, enter your annual salary into the area below and follow the instructions.

Prevea Clinic, Inc. 401(k) and Retirement Plan | Plan: QK62032 00001 | Balance: \$0.00

Help

Contact Us 800-755-5801

### Contributions

This will be reported to your employer the first business day after June 12, 2019.

You are eligible to contribute an additional \$6,000 to your retirement plan this year. To take advantage of this additional catch-up contribution limit, your pre-tax contributions and/or Roth contributions will automatically continue once you hit the IRS 402(g) limit of \$19,000 for 2019. Use the Catch-Up contribution worksheet to learn more.

**Save more automatically with Auto-Increase.**  
Build your retirement nest egg more quickly by automatically increasing your contribution rate each year.

Do you want to use Auto-Increase?  yes  no

Contribution Type	How Much to Save Contribution per paycheck	Auto-Increase	
		Raise my contribution by	Until it reaches
401(k) Elective	[ 0% - 50% combined ] 3%	1%	10%
Roth 401(k)	3%	1%	10%
<b>Totals</b>	<b>6%</b>	<b>2%</b>	<b>20%</b>

To see your contribution amount per paycheck, please complete the pay information fields below as appropriate.

Based on your annual salary of 50000 and a contribution rate of 6%, your contribution amount to the plan would be approximately \$15 per [ 2 ] paycheck. Please note that if you elect to make some or all of your contributions on a Roth basis, your net pay per paycheck will be less than if you had elected only pre-tax contributions, because Roth contributions are not taken before taxes. You can update your salary information by clicking "Update" in the "Your Retirement Outlook" box to the right.

[CANCEL](#) [CONTINUE](#)

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## INVESTMENT STRATEGY

26. The default investment account for the Prevea 401(k) Plan will be listed in this section. If you click next now, you will choose the default. If you click "More Investment Options" you can explore more options including *Managed Advice*.

## WHO DO YOU LOVE? NAME YOUR BENEFICIARIES.

27. Click [View/Update Now on the Beneficiaries line item](#).

 **Please Note**

You have not completed your beneficiary designation. This important step ensures that your account assets will be distributed in accordance with your wishes in the event of your death. Changes to your beneficiary designation may take up to 24 hours to be reflected online.

[Name your beneficiaries now](#)

28. Enter information for one or more individuals, trusts, or estates as beneficiaries.



### You can add more details later.

To name an individual beneficiary now, you will only need to indicate their name and relationship to you. You can add more details, such as address, and Social Security number, later. Remember, this information could be important down the road — the more details we have, the better.

29. Use the Beneficiaries — Summary page to confirm what you entered is correct. If not, use the Back button to fix it. Good? Click [SUBMIT](#)

## YOU'RE ALMOST THERE: IMPORTANT LAST STEPS

30. Click the **Accept** and **Continue** button on the Agreement screen. If you skip this step, your beneficiary information will not save.

**Agreement**

By clicking "Accept and Continue," you acknowledge this information is maintained by Transamerica solely as a courtesy to the plan sponsor. Transamerica is not responsible for verifying the accuracy or completeness of beneficiary designation information, nor is Transamerica responsible for determining whether such designation is in compliance with the terms of the plan. It is solely your responsibility as the participant to ensure that your beneficiary designation is correct. Please review the information provided here to determine whether it is accurate and check with your plan sponsor to ensure that your beneficiary designation is made in accordance with the terms of the plan.

By clicking "Accept and Continue," you state: I hereby designate the above individual(s) as my designated beneficiary(ies) under the plan. In the event I die before my entire vested account balance is distributed, such designated beneficiary(ies) shall receive the remaining vested balance of my plan account, if any. By making this designation, I hereby revoke any prior beneficiary designation(s) that I have made under the plan. I understand that if I outlive my primary beneficiary(ies) and, if applicable, my contingent beneficiary(ies), my benefit will be paid in accordance with the terms of the plan.

[ACCEPT AND CONTINUE](#)

31. When you see the Beneficiaries — Confirmation screen, your beneficiaries have saved in our system.

## Beneficiaries - Confirmation

 Your beneficiary updates have been submitted.



# YOU ARE NOW FINISHED WITH THE ENROLLMENT PROCESS AND CAN VIEW AND MAKE CHANGES TO YOUR ACCOUNT.

## EXPLORE YOUR ACCOUNT FEATURES

We've tried to make your online retirement account as helpful as possible.

You can explore everything from fund and fee information, contributions, rollovers, and calculators.

## ARE YOU ON TRACK® FOR RETIREMENT?

From the **Are You OnTrack®** menu, you can explore *Your Retirement Outlook*. *Brighten Your Outlook®* by updating your Profile and Goals, Retirement Accounts, Retirement Incomes, Budget and Withdrawals. You can even add spouse/partner information to gain a more complete picture of your situation.\*

## Need help? We're here for you.

In fact, Prevea has dedicated Transamerica representatives available to speak with you. They can answer any questions you have about your retirement plan, such as:

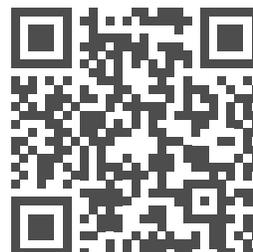
- How much should I be contributing to the plan?
- Do I have the right investments to help me reach my goals?
- What should I do with retirement accounts I have from previous jobs?

We can help with all of that and more.

## SCHEDULE AN APPOINTMENT TODAY.

 **Visit:** [transamerica.com/portal/prevea](https://transamerica.com/portal/prevea)

 **Contact:** 800-755-5801



**Scan me!**

\*See important disclosures at the end of this guide



**Important: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical, 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.

The Managed Advice® service is offered through Transamerica Retirement Advisors, LLC (TRA), an SEC registered investment advisor. Transamerica Retirement Solutions and TRA are affiliated companies. Morningstar Investment Management Associates, LLC®, a wholly-owned subsidiary of Morningstar, is an SEC-registered investment advisor that serves as an independent financial expert and provides the underlying investment advice and portfolio management methodology for the Managed Advice® service. Morningstar is not affiliated with any Transamerica companies. Please see the Managed Advice® agreement for more information on the terms and conditions that apply.

You should evaluate your ability to continue the Auto-Increase service in the event of a prolonged market decline or unexpected expenses.

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.

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