ENROLL IN YOUR PLAN ONLINE

A STEP-BY-STEP GUIDE

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*®, with the *OnTrack*® 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**.

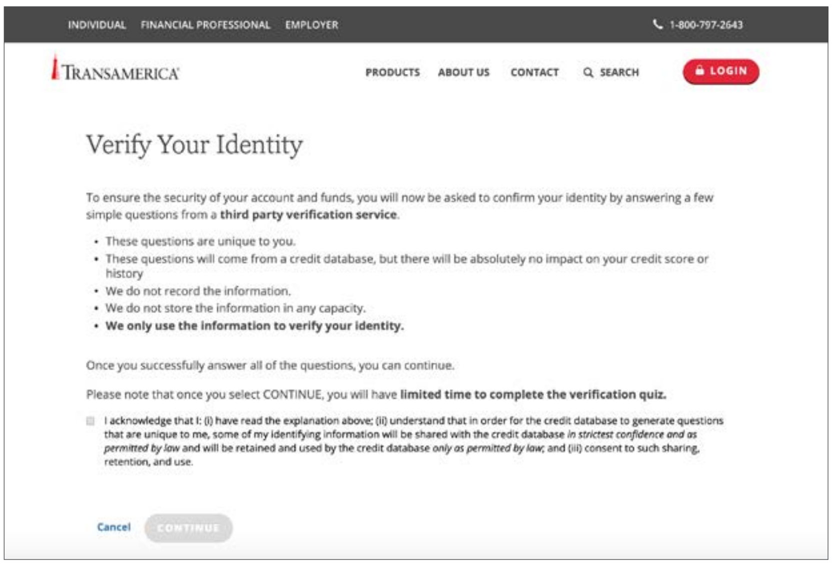
*See important disclosures at the end of this guide

START WITH THE BASICS

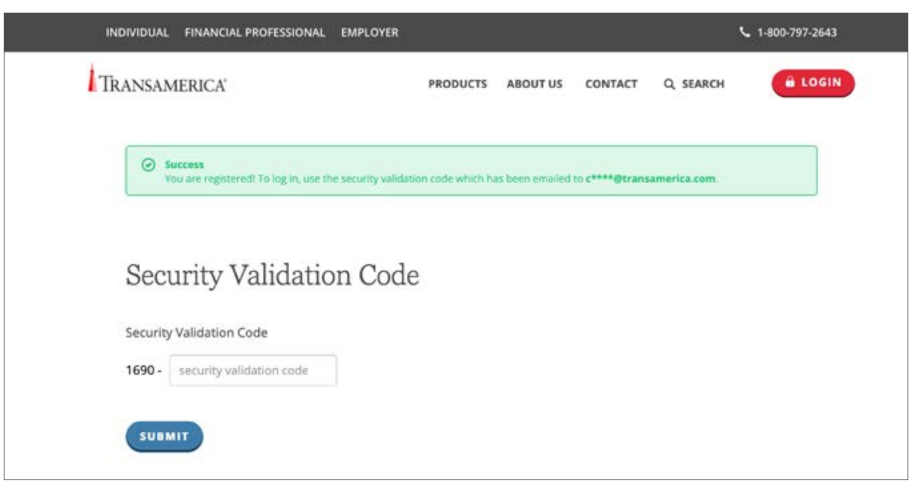
READY, SET, GO!

Go to **transamerica.com/portal/prevea**

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.

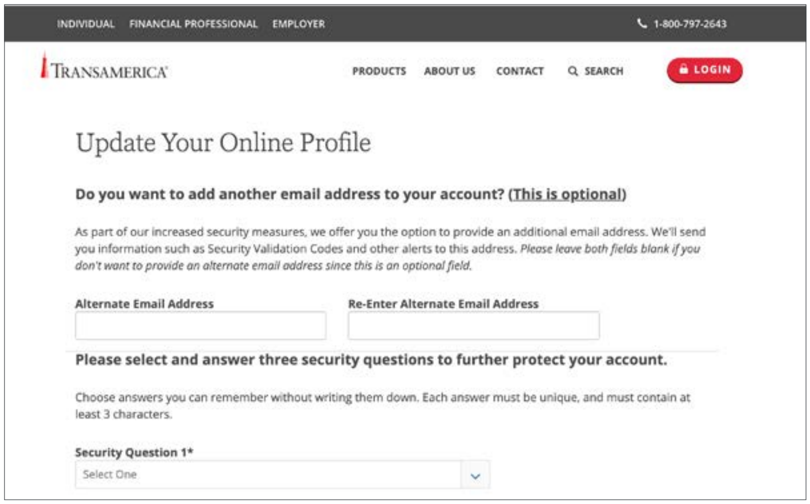


8. Keep this window open as you check your email for the security validation code from Transamerica.
9. Enter the last six digits of the security validation code and click **NEXT**



UPDATE YOUR ONLINE PROFILE

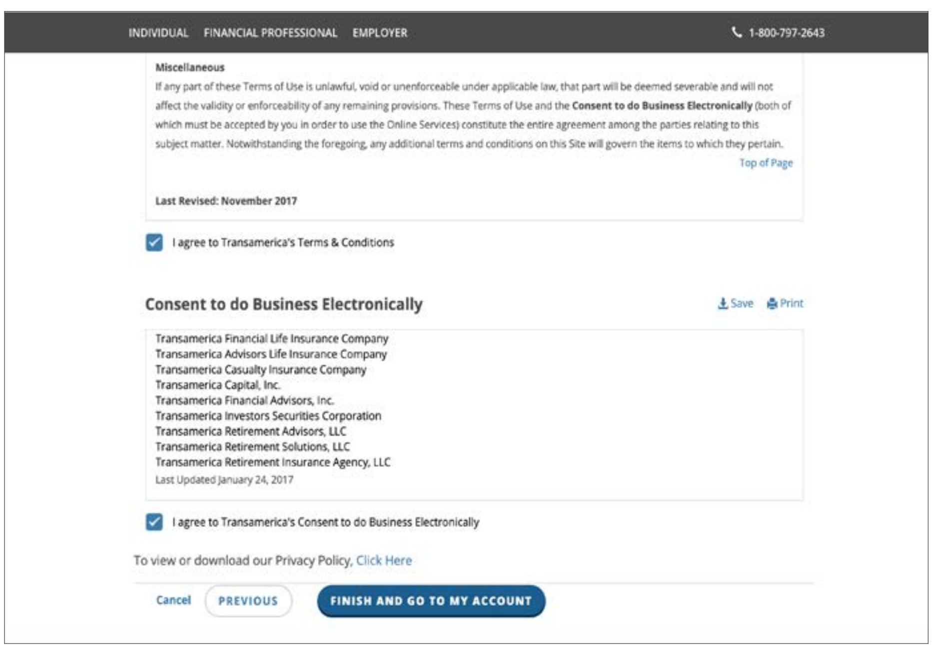
10. You can add an alternate email address here. If you do, we will use your alternate email address to send security codes and all notifications — even when you log in from a new computer. If you choose to add an alternate email address, please choose one you have ready access to.



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**

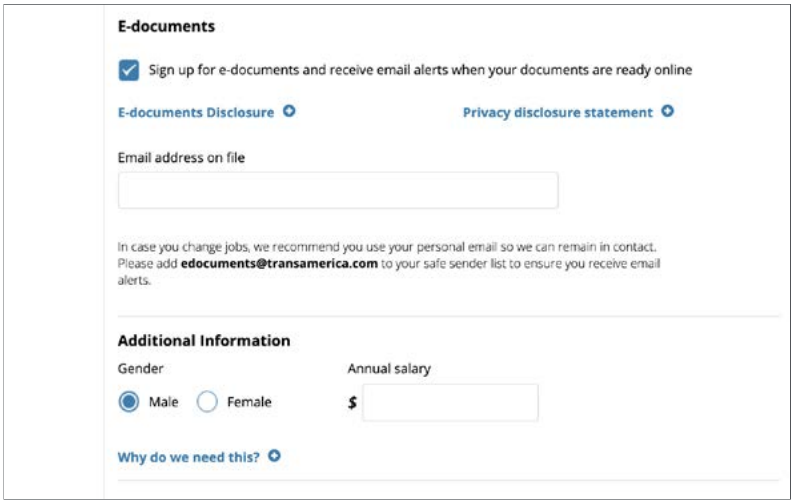


TIME TO THINK ABOUT DOLLARS AND CENTS

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.

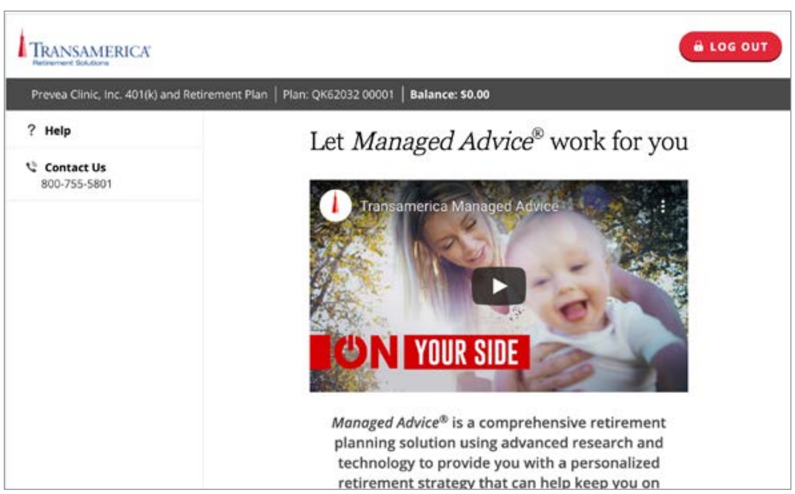


17. To receive e-documents, enter your email address.
18. Answer the rest of the questions on this screen, and then click **NEXT**

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**



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

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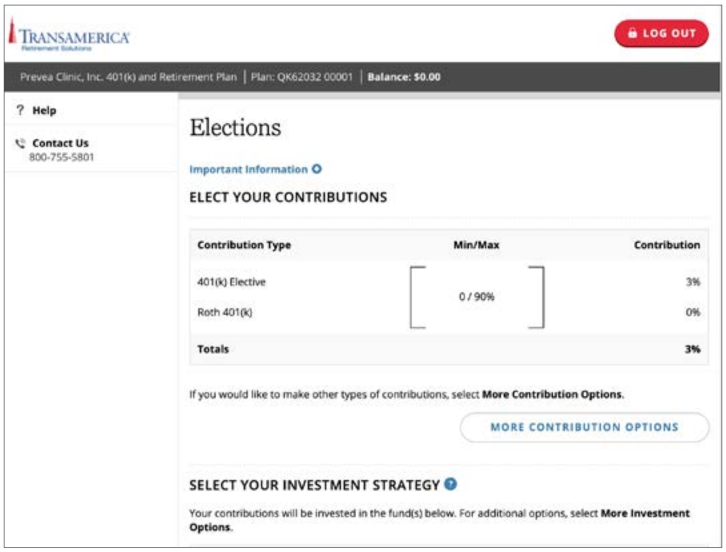
ELECTIONS

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

21. Enter the percentage of your paycheck that you would like to contribute to your retirement account for each contribution type.

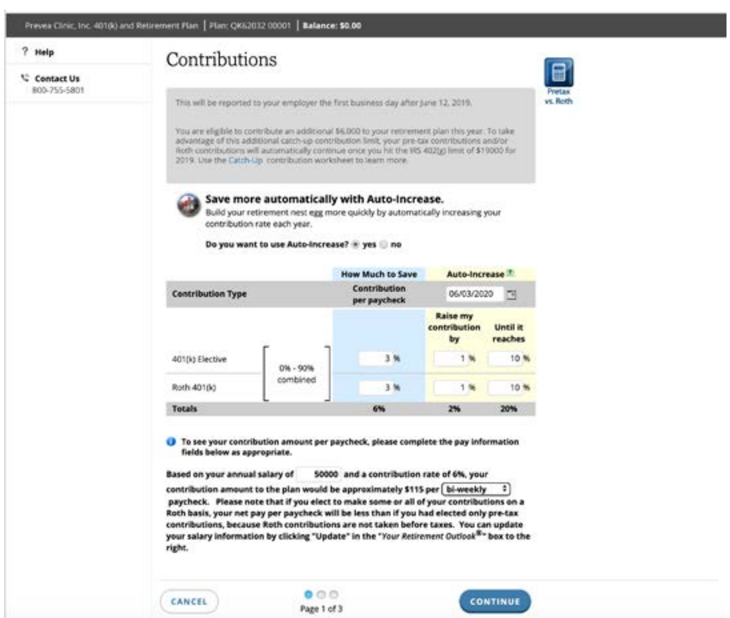
    - 401(k) Elective means the money will come out of your paycheck before taxes.
    - Roth 401(k) means the money will come out of your paycheck after taxes.



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.

22. 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
23. Do you want to use Auto-Increase? Click yes or no.
24. 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.
25. To see your contribution amount per paycheck, enter your annual salary into the area below and follow the instructions.



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 PROCESSAND 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

Contact: 800-755-5801

Scan me!

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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.

Transamerica and its agents and representatives do not provide tax or legal advice. This material is for informational purposes and should not be construed as legal or tax advice. For legal or tax advice concerning your situation, please consult your attorney or professional tax advisor.

Securities are offered through Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. Investment advisory services are offered through Transamerica Retirement Advisors, LLC (TRA), registered investment advisor.

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