

TRANSAMERICA
INVESTMENT
PORTFOLIO™



**Registered
Maturity
Options**



TRANSAMERICA LIFE
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Which Option is Best for You?

To find out if a Transamerica Life Canada RRIF/LIF, annuity or combination of both is right for you, we suggest you meet with your advisor.

By thoroughly reviewing your financial situation, he or she will be well positioned to recommend the income generating retirement option that best suits your needs.

Registered Maturity Options – Turning a Lifetime of Savings into Steady Income.

Retirement is a time for you to enjoy all those things you've been putting off for far too long. It may include hobbies such as gardening, golfing, fishing or hiking, or you may want to learn how to paint, sculpt or write. Maybe it's time to travel to all those exotic locales you've been dreaming of, or buy an RV and drive cross-country into the unknown.

Whatever your personal goals may be, your retirement can be an exciting opportunity to make those dreams come true – as long as you plan ahead. Remember that fulfilling dreams can cost money, and in Canada, your most important vehicle for savings is your Registered Retirement Savings Plan (RRSP). And since the main purpose of an RRSP is to eventually provide you with an independent income stream, you'll need to find out the best means of maximizing your retirement savings.

I've Saved for my Retirement – Now what?

The Income Tax Act (Canada) states that a Registered Retirement Savings Plan (RRSP) and/or Locked-in Retirement Account (LIRA) or Locked-in RRSP must be converted by December 31st of the year in which you turn 69. At this point, you must begin withdrawing fully taxable income via an approved income option if you wish to maintain the tax-sheltered status of your registered assets.

What are my Options?

There are three RRSP, LIRA and Locked-in RRSP maturity options to choose from. You can:

1. Cash in your RRSP. However, this may have onerous tax consequences.
2. Convert your RRSP to a Registered Retirement Income Fund (RRIF) and/or your LIRA/Locked-in RRSP into a Life Income Fund (LIF)/Locked-in Registered Income Fund¹ (LRIF) to receive regular retirement income.
3. Purchase an annuity to provide regular guaranteed retirement income.

Whichever option or combination of options you choose, Transamerica Life Canada can provide a range of products and services to help you make the most of your retirement savings plan.

Transamerica Life Canada RRIF/LIF - Great Guarantees. Great Funds.

Unlike mutual funds, Guaranteed Investment Funds (GIFs) from Transamerica Life Canada can provide you with insurance protection features that add both safety and security to your investment.

Transamerica Investment Portfolio GIFs offer:

Contract, death and maturity guarantees that provide 75% or 100% protection of your original investment², depending on which of the following options you select:

1. 75% Maturity/75% Death (36 funds available)
2. 75% Maturity/100% Death (36 funds available)
3. 100% Maturity/100% Death (13 funds available)

With the potential for living a longer life, you need to maximize your RRIF/LIF income while protecting your investment from market risks. After all, you will depend on these income sources for years to come and you will likely need to grow these assets to ensure a secure retirement.

¹ Not offered by Transamerica Life Canada

² Less proportional market value reduction for withdrawals and fees

Transamerica Life Canada's RRIF/LIF also provides the ability to withdraw taxable income from your retirement savings while retaining the tax-sheltered status of your registered assets. Furthermore, the Transamerica RRIF/LIF offers the option of investing in GIFs to help your savings grow. With 24 individual GIFs and 12 asset allocation portfolios to choose from, Transamerica offers a unique combination of guarantees and funds not found anywhere else in the segregated fund market. So if you're looking for a tax-advantaged investment solution for your RRSP/LIRA, consider the Transamerica Life Canada RRIF/LIF as one attractive option for your retirement income needs.

Transamerica Life Canada Annuities - Income and Security, Guaranteed.

If you are looking to turn your registered assets into a guaranteed income stream, look no further than Transamerica Life Canada annuities. Our annuities pay competitive rates and are available in a number of guarantee options, including:

- *Registered Term Certain Annuity to age 90³* – produces a monthly income for a fixed number of years.
- *Life Annuity⁴* – produces income for your lifetime.
- *Joint Life Annuity* – produces income for your lifetime, and in the event of your death, for your spouse's lifetime as well.

Once you and your advisor have selected the annuity that best suits your needs, there is no more ongoing management required. Your payments are sent to you automatically every month. You don't have to concern yourself with the ups and downs of interest rates and the stock market. The payments you receive are set when you open your annuity and continue for a predetermined number of years or for life (depending on the options you choose). You can even request indexed payments to counter the erosive effects of inflation.

³ Not available for pension money such as LIRA/LIF

⁴ Not available for pension money unless the appropriate spousal waiver is signed

Transamerica Life Canada is a market leader in the sale of individual life insurance and segregated funds. Through a national network of 18,000 independent advisors, Transamerica Life Canada helps Canadians meet their financial goals and preserve their wealth through innovative financial products and services.

Transamerica Life Canada is a member of the AEGON Group, one of the world's largest insurers. AEGON N.V. and Transamerica Life Canada have consistently received strong financial ratings from Standard and Poor's, Fitch and A.M. Best Company. In 2000, Transamerica Life Canada earned more than \$570 million in life insurance premium income and recorded over \$8 billion in total assets under management.



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