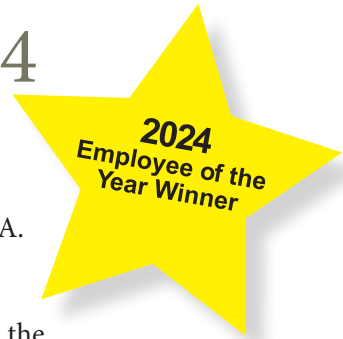


# Sue Goldstein, PT, Named 2024 Employee of the Year



On July 11, Gaylord named Sue Goldstein, PT, as the Joseph A. Lindenmayer 2024 Employee of the Year.

A Gaylord employee since 1985, Sue is a physical therapist in the Wallingford outpatient clinic. She was nominated for the award by a former stroke patient for her exceptional service.

The patient had seen a mobility device online and asked Sue if she thought it might help them. Sue immediately took the initiative to research the device, secure a trial, undergo training, and successfully use it to benefit her patient. Recognizing that the device had the potential to make an even greater impact, Sue provided training to Gaylord’s outpatient therapists so other patients could benefit from using it to improve their mobility.

Her supervisor, Kris Provost, praised Sue’s nearly 40-year tenure, highlighting her as an “ideal clinician” who is known for her compassion, enthusiasm, and positive attitude.

“She consistently goes beyond standard practices and always thinks outside the box to ensure that she provides the best treatment possible to all her patients,” Provost said.

In addition to her clinic work, Sue is a highly experienced aquatic therapist who was instrumental in establishing Gaylord’s aquatic therapy program in 1987 and was instrumental to the opening of Gaylord Hospital’s therapeutic pool in 1991.

Expressing gratitude for the award, Sue remarked, “It’s an incredible honor to be recognized by my patient and my Gaylord family. I love coming to work. My colleagues in outpatient therapy motivate me daily, and my patients inspire me beyond words.

The annual award was established in 1992 by the grateful family of Joseph A. Lindenmayer, a former Gaylord patient. According to his daughter, Josephine L. Gierer, the award acknowledges the immense kindness that Gaylord employees showed her father throughout his care. Goldstein is the 33rd recipient of the award since its inception.



FYI

Our Values are

Integrity

Compassion

Accountability

Respect

Excellence

### FYI DEADLINE

The deadline for the next FYI is Friday, August 2.

Email: [publicrelations@gaylord.org](mailto:publicrelations@gaylord.org)

Our mission is to enhance health, maximize function and transform lives.

# celebrate LEGACY WEEK

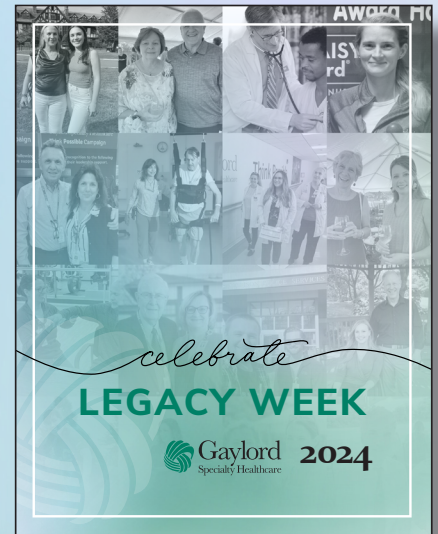


continued

Gaylord celebrated staff with service anniversaries on the South Lawn July 8 through July 12. President and CEO Sonja LaBarbera welcomed and thanked those in attendance and also acknowledged those unable to be on campus. Refreshments and laughs were enjoyed by all. Thank you to everyone for your dedication to our patients and each other.

In the last issue of FYI we featured pictures from 5, 10, 15 and 20 years of service staff. In this issue we are featuring pictures from the 25+ years of service dinner, and Volunteer Luncheon.

Scan the QR code to check out service awards, Employee of the Year nominees and a list of all of the volunteers.





## Karen Corriveau, RRT, Recipient of the PHIL Award

Congratulations to **Karen Corriveau, RRT**, recipient of the 2024 PHIL Award. People living with life-threatening pulmonary disease feel profound appreciation for the healthcare providers who allow them to “breathe easy”. The PHIL Award (Pulmonary Health & Illnesses of the Lungs) celebrates a key member of that team: the outstanding respiratory therapist. This exemplary professional sees the “person” instead of the “patient”; and he or she is committed to the belief that every breath matters.



Karen was nominated by multiple colleagues who wrote “Karen provides professional excellence and compassion to her patients and their families. She consistently goes out of her way to assist anyone who is in need of help.”

Another wrote “Karen is a fantastic employee and a huge asset to the Respiratory Department. She steps up all the time and has never sought an award or recognition for anything she does. She is genuinely nice, hardworking, dedicated and always has a positive attitude. She is artistic and creative - volunteering to make the yearly pumpkin and Christmas tree to ensure the department is represented, and she usually wins the competitions! She is a team player and very flexible with her schedule which is demonstrated by her swapping with others or picking up extra shifts when needed. She deserves the PHIL award because she is positive, full of integrity, and rather than self-promote or look for praise she continues to show up and do the right thing because that is her authentic self.”

Karen's supervisor, Laurie Jano shared that she is a dedicated Respiratory Therapist that exemplifies Gaylord's ICARE values. She provides patient centered care and is a true team player. Furthermore, she is an ambassador of positivity and good will within the department. She represents the department and hospital with pride and a grateful spirit. She actively supports team building and morale by celebrating others and finding any reason to get people together.

The Gaylord PHIL Award Committee reviewed the nominations and recognized Karen as an exemplary respiratory therapist known to provide high quality patient centered care. Her positive attitude, loyalty and dedication to the team and unselfish nature shines through regularly and was evident in her PHIL award nominations. She is an asset to Gaylord, our patients and the field of Respiratory Care and well deserving of the PHIL award.





## Gaylord Cup Awarded to the CLABSI Prevention Team

Lisa Kalafus, CNO, and Mike Ivy, CMO, took pride in presenting the Cup to the team leading the house-wide collaborative efforts that have us celebrating 391 days since our last Central Line Acquired BloodStream Infection! This

accomplishment could not have occurred without the focus and dedication of our nursing and medical departments. Here are a few of the specific tasks that keep us infection-free:

- Sonnia Belcourt and Evelyn Bykowski's deep dives to discover areas of opportunity
- The Hospital Acquired Infection Taskforce members led by Sonnia Belcourt
- Senada Duracak's facilitation of quality rounds
- Our medical staff for assisting in the creation of evidence-based order sets
- Dr. Somero, Dr. Seye, and Dr. Panico supporting a decrease in central line insertions and expediting removals
- The guidance of our nursing education team in creating policies and procedures, led by Caitlin Cote and Raquel Conklin
- June Napolitano for helping create a Vascular Access Resource Nurse role and Monica Dalton for taking on the role and providing education, mentorship, and training for nursing staff

So, thank you all for enhancing the quality of care we provide to our patients, and congratulations!

## Identifying “High Risk for Violent Behavior” Patients

- To enhance the safety of our staff, the RNs complete the ATACCH Evaluation tool to help identify the potential for violent behaviors for all new patients upon admission.
- ATACCH stands for:
  - Agitation, Threatening, Aggressive, Combative, Confrontational, Hostile
- In the event a patient is deemed a potential to exhibit any type of violent behavior, nursing will place a sign on the patients door.



**As a reminder, if you see this sign on a patient door, check in with nursing for specific safety information you need before interacting with the patient.**

# Vote for Us: Gaylord Specialty Healthcare



Health and Beauty:  
**Physical Therapy**

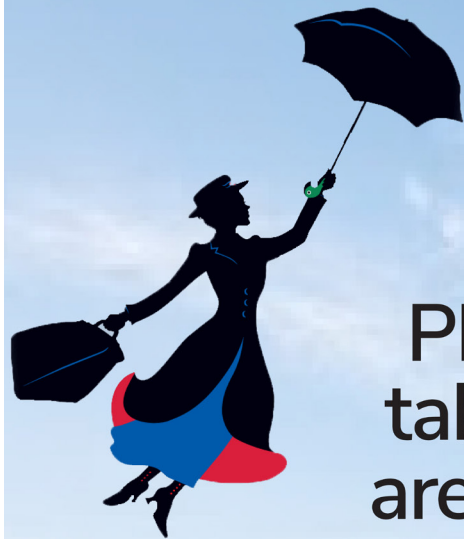


Top Employers:  
**Place to work**  
(250+ employees)



*Vote once a day, everyday! Help us win!*

**Scan the QR code to vote. Now through August 23**



**REMINDER:**  
Please close the outdoor  
table umbrellas when you  
are done. Don't want them  
flying away.



# Monarch Butterflies and Milkweed

Monarchs are pollinators, along with bees and other insects. As they drink nectar, pollen from the plant sticks to their legs and bodies. When the insect travels to the next plant, pollen is also transported and fertilizes the plant, helping it to reproduce. This process is essential for much of the food production worldwide. If we lost pollinators, we would lose a large amount of the food we need to live.

Milkweed is the only plant that monarchs will lay their eggs on, because it is the only source of food for the emerging baby caterpillars. The amount of milkweed available for monarchs within the United States has diminished over the past several decades due to agriculture, development, and chemical use. In some states it is estimated that 90% of all milkweed has disappeared due to herbicide use, agricultural expansion, and urbanization. The good news is that the Gaylord campus has an abundance of milkweed.

## What you can do

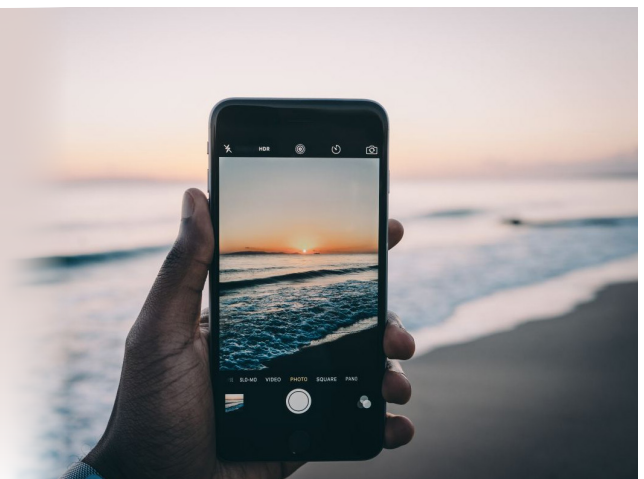
- Plant milkweed in your garden/yard.
- You can also plant other flowering plants that are popular sources of nectar for monarchs.
- Avoid use of pesticides whenever possible.

Join Paula Savino and the GO GREEN Committee harvesting milkweed for your own garden on Monday, August 12 (weather permitting). Meet in the Lyman 1 solarium at 4pm. Please bring your own shovel (large one, not a garden trowel), container for the plant(s), gloves and insect repellent. Please email Paula with questions at [psavino@gaylord.org](mailto:psavino@gaylord.org).



## Did you know Gaylord holds a weekly 'Photo of the Week' Contest on the intranet homepage?

Share your amazing photos with us and your photo may be chosen for display on the intranet homepage for one week for all to see. Please email photo entries to [publicrelations@gaylord.org](mailto:publicrelations@gaylord.org) with your name, department, title and brief description of the photo.



# Team Synergy: Admissions and Therapy Share Insights to Enhance Collaboration



Kathleen Sullivan, Director of Admissions, and Janine Clarkson, Inpatient Therapy Supervisor, recently collaborated to discuss the inpatient admission process and Phagenyx swallowing technology with the Neuro team at our North Haven location.

Kathleen focused on the criteria required for inpatient admissions and provided essential insurance information. The aim was to educate our outpatient therapists about the entire referral process, ensuring they are well-informed and confident in our procedures.

Janine showcased our new Phagenyx swallowing technology, explaining its benefits and potential impact on patient care. The presentation by Kathleen and Janine was highly appreciated and exemplifies the collaborative culture that keeps everyone informed about Gaylord's diverse programs.

For more information on the admissions process please contact Kathleen Sullivan at extension 3222.

For more information on our new Phagenyx technology please contact Janine Clarkson at extension 3478.

# Nurse Residency Program Awarded Grant from Cuno Foundation



Gaylord Speciality Healthcare received a generous \$46,000 grant from the Cuno Foundation, as part of a three-year grant totaling \$69,000. This funding supports our Vizient/AACN™ Nurse Residency Program, designed to successfully ease the transition of new RNs and LPNs from academia into professional practice. Thanks to the Cuno Foundation's generosity, our first cohort of nurse residents recently completed the 12-month program that equipped them with essential skills in decision-making, clinical practice, leadership, and evidence-based research.

The Cuno Foundation was established in 1947 by Charles H. Cuno, one of Meriden's best-known industrialists and most generous philanthropists, for the purpose of distributing funds for public, charitable, and educational purposes to benefit the citizens of Meriden, Connecticut and surrounding communities.

# Thank You For Donating to Help Our Four-Legged Friends

Special thank you to everyone who donated food and supplies to help support the Wallingford Animal Shelter. Pictured below, Mandy, Gaylord's facility dog, her handler, Sarah Carpenter along with President and CEO, Sonja LaBarbera and Human Resource colleagues dropping off several hundred pounds of pet food and supplies to the Wallingford Animal Shelter.

If you are interested in adopting a cat or dog, please reach out to the Wallingford Animal Control at (203) 294-2180.



## Attention FYI Readers:

If you would like to submit an article, promote an event, etc., in FYI, please email: [publicrelations@gaylord.org](mailto:publicrelations@gaylord.org) with your details.

Thank you!



## Near Misses:

Heroic Efforts From Our Safety-Minded Staff

A near miss is an event that might have resulted in harm but the problem did not reach the patient because of timely intervention by our amazing staff.

The Safety Coaches have selected the Near Miss submitted in May by Todd Belcourt, Pharmacist, recognizing Karen Doukas, RN from Lyman 2. Karen **Practiced a questioning attitude**, when a medication was ordered for a patient with a listed allergy. Karen used of her CHAMP tools: **Validate and Verify** and **Stop the Line** "I need to clarify" and contacted Pharmacy. In doing so, this prevented the medication from reaching the patient and also identified a system issue. Alerts within the system were not triggered because the entered allergy was not coded, therefore not recognized within Expanse. Education has been provided to prevent future incidents.



The Quality and Safety Department would like to thank the following staff for submitting Near Misses in May:

- Alyssa Rotman
- Amaia Badiola
- Amanda Andrews
- Anne Walczak (2)
- Kaitlyn Rudolf
- Madison OFlynn
- Senada Duracak
- Todd Belcourt
- Victoria De La Rosa

Thank you for Speaking up for Safety!





Be Innovative.  
Think Possible.



Share your  
innovative  
ideas with us.

Scan the QR code or  
email [innovation@gaylord.org](mailto:innovation@gaylord.org)

# Jeans for Charity: Friday, August 2

The featured organization  
is:

**Cystic Fibrosis-  
Local Chapter**

[Click here to learn more.](#)

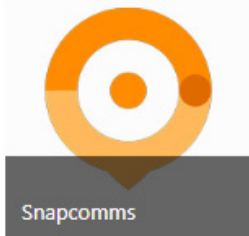


Employees need a Jeans for  
Charity sticker or button to  
indicate their participation.

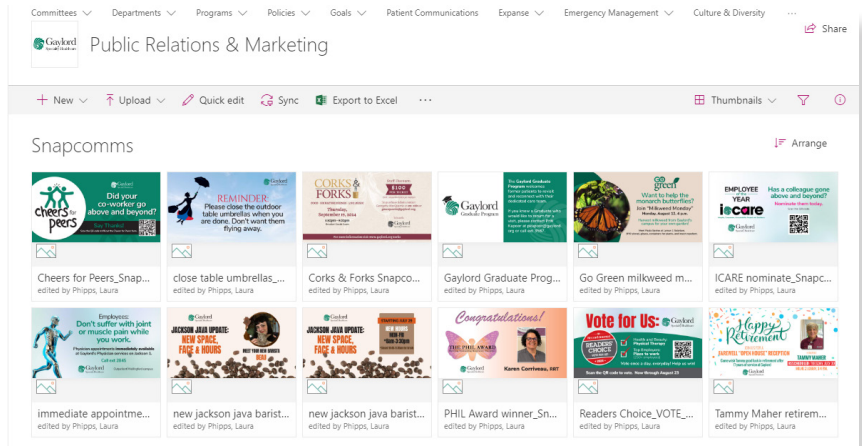
**Stickers can be purchased  
for \$2** in the cafeteria, Jackson  
Java, Human Resources, Jackson  
2 outpatient, North Haven,  
Cheshire, Cromwell and Madison.

## Snapcomm Ads Now Available for Viewing on Sharepoint

If you don't want to  
wait or don't ever  
get to see what's  
on Snapcomms  
(computer  
screensaver  
announcements),  
now you can,  
anytime.  
Snapcomms  
currently running



are now available on the intranet homepage/  
need to know/Snapcomms.



August	September		October	
Jeans for Charity August 2, 16, 30	National Spinal Cord Injury Awareness Month	Corks & Forks Sept. 19	National Physical Therapy Month	Jeans for Charity October 4, 18
	National Rehabilitation Awareness Week		National Case Management Week	Gaylord Giving Day October 14
	Complex Rehab Technology Awareness Week		National Respiratory Care Week	Halloween Parade October 31
	Jeans for Charity Sept. 6, 20		National Pharmacy Week	Employee Giving Campaign Kick-Off October 31
	Employee Appreciation Day/ Traurig Picnic Sept. 12		Infection Prevention Week	
			National Patient Account Management Week	
			Healthcare Quality Week	

# Congratulations to the 2024 Employee of the Year Nominees:

**Amy Benoit**  
Traurig House

**Sasha Brown**  
Care Management

**Shane Gallagher**  
Physical Therapy - Madison

**Sue Goldstein**  
Outpatient Therapy -  
Wallingford

**James Greene**  
Nursing Services

**Jonathan Guest**  
Nursing Services

**Marielle Handley-Mikos**  
Outpatient Therapy - North  
Haven

**Jennifer Kleinschmidt**  
Care Management

**Danielle McGuire**  
Outpatient Therapy -  
Wallingford

**Kate McNelly**  
Information Technology

**Maddy Murgatroyd**  
Inpatient Therapy

**Kiersty Neeman**  
Outpatient Therapy -  
Wallingford

**Rachel Noia**  
Inpatient Speech

**Paula Savino**  
Inpatient Therapy

**Joy Savulak**  
Public Relations

**Kim Tetreault**  
Inpatient Therapy

**Click here to see the video  
celebrating the 2024 nominees**

**CORKS &  
FORKS**

FOOD • SIGNATURE DRINKS • LIVE MUSIC

**Thursday,  
September 19, 2024**

**5:30pm - 9:00pm**  
Brooker South Lawn

Staff Discount:  
**\$100  
PER TICKET**

*Limit 2 discounted tickets per employee*

To purchase tickets contact  
Georgette MacQuarrie at **ext. 2881** or  
[gmacquarrie@gaylord.org](mailto:gmacquarrie@gaylord.org).

To benefit:  


**For more information visit [www.gaylord.org/corks](http://www.gaylord.org/corks)**

November	December	January 2025	February	March	April
Jeans for Charity November 1, 15, 29	Giving Tuesday December 3  Jeans for Charity December 6, 20	Happy New Year	National Heart Month	National Nutrition Month  Brain Injury Awareness Month	Occupational Therapy Month

---

# GAYLORD'S

# CHAMPIONS



# OF SERVICE

The following employees were named for providing exceptional service in a patient satisfaction survey and/or patient rounding in the past three months:

### **Care Management**

Catherine Cervero  
Jeanette Bernardo  
Joy Oliano

### **Food & Nutrition**

Brenda Paluszewsk

### **Inpatient Therapy**

Brandon Musto  
Dan Bergeron  
Donna Piercey  
Finn LaPierre  
Kacey Gifford  
Rachel Noia

### **Nursing Services**

Alexa Apotria  
Eric Collazo  
Faith Okunwe  
Heather Errichetti  
Jennifer Bourgoin  
Jonathan Guest  
Kim Crawford  
Mildred Pridgen  
Monica Fernandez  
Nicoasha Frazier

### **Outpatient Therapy Services**

Abigail Tubis, North Haven  
Andrew Thane, Madison  
Becky Juliano, North Haven  
Eddie Pomales, Cromwell  
Ellen Isaacson, Wallingford  
Hannah Cox, Wallingford  
Katelyn Donohue, Wallingford  
Kayla Trobec, Cheshire  
Kellie Stewart, North Haven  
Kiersty Neeman, Wallingford  
Laura Halovatch, North Haven  
Lindsey Lucas, Wallingford  
Meghan Chiaraluce, North Haven  
Morgan Raymond, North Haven  
Shane Gallagher, Madison  
Shannon Masella, Wallingford  
Sue Goldstein, Wallingford  
Taylor Devine, North Haven  
Victoria De La Rosa, Wallingford

### **Physician Services**

Dr. Aro  
Dr. Juvan  
Dr. Kaplan  
Dr. Rosenblum



Congratulations to the following staff who were recognized by their peers in the month of June. Each month a name is pulled to win a prize.

- Jim Russo HR
- Priti Kapoor Development
- Chris Porter IT
- Greg Gora Pharmacy
- Danielle Copeland Pharmacy
- Vatsana Bratton Nursing Services
- Katie Joly Therapeutic Rec
- Jill Cacopardo Outpatient Wheelchair Services
- Paula Savino PT-IP
- Kate Donohue PT-OP
- Kaila Morin Neuro Therapy-NH
- Barb Banning Pharmacy
- Laurie Jano Resp
- Corey Podbielski Physical Therapy-Madison
- Laura Phipps PR & Marketing
- Kate Rudolf Inpatient Therapy
- Gina Smith Care Mngmt
- Natasha Dempsey IT
- Katelyn Muolo Development
- Sheila Padilla Pharmacy RAFFLE WINNER**
- Theresa Smith Nursing Services

**Did your co-worker go above and beyond?**  
Scan the QR code and fill out the form to recognize them.

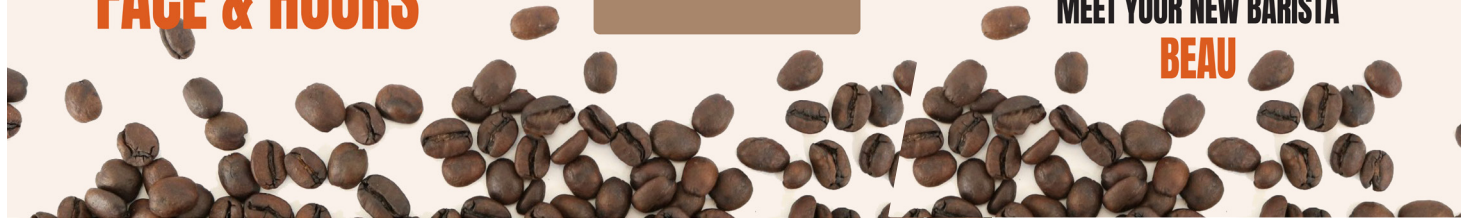


**JACKSON JAVA UPDATE:  
NEW SPACE,  
FACE & HOURS**

**STARTING JULY 29**  
**NEW HOURS**  
**MON-FRI**  
**\*8am-3:30pm**  
\*Closed 10:45-11:30am for break



**MEET YOUR NEW BARISTA  
BEAU**





## About

This group is designed to serve as a resource for individuals with MS as well as their caregivers, family and friends. It is an opportunity to share personal experiences, knowledge and emotional support within the MS community. Topics discussion will be based on group need.

## Join Us

**Where:** Chauncey Conference Center  
Gaylord Specialty Healthcare  
50 Gaylord Farm Road  
Wallingford, CT 06492

**When:** 4th Thursday of every month starting on August 22, 2024 from 5-6 p.m.

**Facilitator:** Kim Fredsall, PT, DPT

**Email:** [kfredsall@gaylord.org](mailto:kfredsall@gaylord.org)

\*Zoom available upon request

## ALL ARE WELCOME

# SUMMER FUN PAINT PARTY



**RELAX AND UNWIND -  
CREATE YOUR OWN  
"ISLAND IN THE SUN"  
ON CANVAS!**

**DETAILED  
INSTRUCTIONS  
PROVIDED**

**COOL OFF WITH  
LIGHT  
REFRESHMENTS,  
INCLUDING ICED  
COFFEE/TEA AND  
DESSERTS!**

**THURSDAY, AUGUST 22  
4PM, RONCARI HALL**

**READY TO RSVP? CONTACT SHARON AT  
SRAFFONE@GAYLORD.ORG BY TUESDAY, AUGUST 20**



**Gaylord**  
Specialty Healthcare



# Refer A Friend

Employee Referral Bonus Program



Helping fill jobs is **ALL** our job.  
**Get paid to help.**

**\*REFERRAL BONUS**

**POSITION**

**\$2,000**

RN

**\$2,000**

Respiratory Therapist

**\$2,000**

PT

**\$1,500**

LPN

**\$1,000**

PCT

**\$1,000**

Intake Rep

**\$500**

EVS or F&N

**\*For program details and payout schedules, contact HR.**



# ***YOUR RETIREMENT***

# ***OUTLOOK<sup>®</sup>***

A GUIDE TO ONTRACK<sup>®</sup>



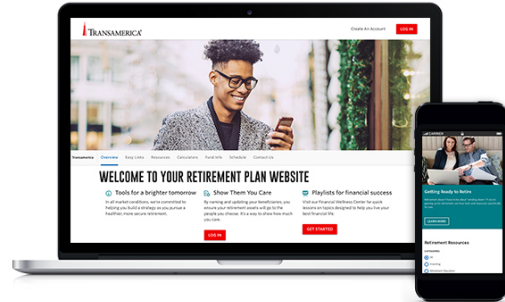
TRANSAMERICA<sup>®</sup>





# WHERE ARE YOU ON THE ROAD TO RETIREMENT? BETTER FORECAST YOUR RETIREMENT WITH SOME HELPFUL TOOLS.

*Your Retirement Outlook* is updated each time you log in to your account. The more information you provide in your online retirement profile, the more comprehensive your retirement readiness snapshot will be.

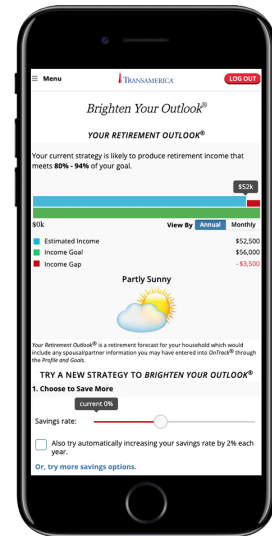


Log in to your account at [transamerica.com/portal](https://transamerica.com/portal)

## AM I ON TRACK?

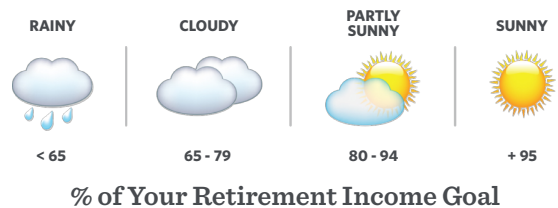
That is the question everyone wants to know about retirement. We can help you answer it with *Your Retirement Outlook*<sup>®</sup>, a quick way to help you gauge your progress — in real time — and to encourage you to take action if you're falling behind.

*Your Retirement Outlook* is how Transamerica measures the gap between your retirement savings goal and how much income your current strategy is likely to produce when you retire. To estimate your retirement income, we consider your age, your retirement plan assets, how much you're contributing (and how you're investing) through the plan, and your anticipated Social Security income. On your plan website, you can also include retirement savings, income, and expenses you may have outside the plan.



## WHAT THE WEATHER ICONS MEAN

The icons you see online offer a snapshot of your progress toward your retirement income goal. They represent retirement readiness — how much of your income goal your current strategy is likely to produce when you retire:



Images are examples only and do not reflect the experience of any particular user.

**Important: The projections or other information generated by the engine (which produces *Your Retirement Outlook*<sup>®</sup>) 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 see the end of this brochure for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.

# HOW TO GENERATE AN ACCURATE FORECAST

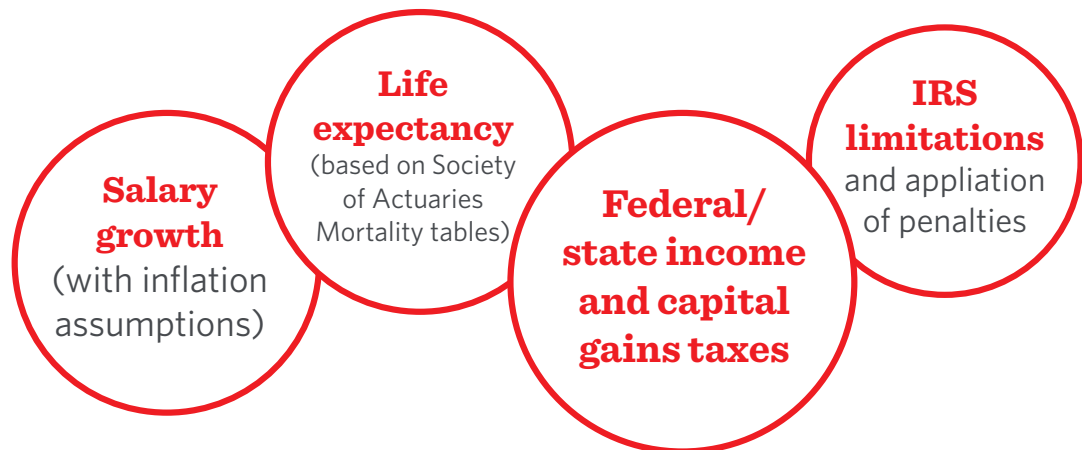
1

Provide as much information as possible. This can include:

- Annual salary/compensation
- Retirement income goal
- Anticipated retirement age
- Additional income sources

2

To help generate *Your Retirement Outlook*®, the Morningstar Wealth Forecasting engine then factors in non-editable data assumptions such as:



3

## The result

Your forecast icon reflects the percent of retirement income goal you are likely to achieve.

**When preparing for your future,  
there's no time like the present.**

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

ment income chart, and income planning spend-down illustration generated from the engine are based on Monte Carlo simulations of 500 possible investment scenarios for a given time period assume a range of possible returns. The "About Probability Illustrations, Limitations, and Key Assumptions" apply to the *OnTrack*® tool and the Advice Services, which includes *Managed Advice*® (used in plans and IRAs) and *Advisor Managed Advice*™. The illustrations are generated according to models developed by Morningstar Investment Management LLC, a leading independent provider of asset allocation, manager selection, and portfolio construction. The *Your Retirement Outlook*® graphic reflects the difference between the model's estimated annual income (which corresponds to a 70% probability level of income in the investment scenarios simulated) and your annual income goal.

In forecasting the probability of achieving your income goal, the model employs different returns for different asset classes, based on Morningstar Investment Management's capital market assumptions developed using historical and forward-looking data. Forecasts of expected return, expected standard deviation and correlation among asset classes based on Morningstar Investment Management LLC's proprietary equity, fixed income, currency and risk models. Current assets are assigned to asset classes based on Morningstar Categories, and fees and charges inherent in investing are incorporated with an average fee assumption for each asset class. The benchmarks used for modeling the various asset classes are below. Return assumptions are updated annually; these updates may have a material impact on your projections. Return assumptions are estimates not guarantees. The returns you experience may be materially different than projections. You cannot invest directly in an index.

LOWER RISK/ VOLATILITY	ASSET CLASS	BENCHMARK
	Asset Class	Benchmark
	Cash Alternatives	BofA ML US Treasury Bill 3 Month USD
	Short Term Bonds	BarCap US Govt/Credit 1-3 Yr TR USD
	Aggregate Bonds	Barclays Capital US Agg Bond TR
	Foreign Bonds	Barclays Global Aggregate Ex USD TR
	Direct Real Estate	NCREIF Transaction Based Index
	High Yield Bonds	Barclays Capital US Corporate High Yield TR
	TIPS	Barclays Capital Global Inflation Linked US TIPS TR
	Long Term Bonds	Barclays Capital US Govt/Credit Long TR
	Large Cap Value Equity	Russell 1000 Value TR
	Large Cap Equity	Russell 1000 TR
	Mid Cap Value Equity	Russell Mid Cap Value TR
	Mid Cap Equity	Russell Mid Cap TR
	International Equity	MSCI EAFE GR
	Commodities	Bloomberg Commodity TR
	Mid / Small Cap Value Equity	Russell 2500 Value TR
	Large Cap Growth Equity	Russell 1000 Growth TR
	Mid / Small Cap Equity	Russell 2500 TR
	Small Cap Value Equity	Russell 2000 Value TR
	Small Cap Equity	Russell 2000 TR
	Mid Cap Growth Equity	Russell Mid Cap Growth TR
	Mid / Small Cap Growth Equity	Russell 2500 Growth TR
	REITs	FTSE NAREIT Equity REITs TR
	Small Cap Growth Equity	Russell 2000 Growth TR
	Emerging Markets Equity	MSCI EM GR
HIGHER RISK/ VOLATILITY		

Probability illustrations assume both retirement at the age at which you qualify for full Social Security benefits and an annual retirement income goal of 80% of your projected final working salary. These assumptions are adjustable by you or by your employer if you are in an employer-sponsored retirement plan. Social Security estimates are based on the Social Security Administration methodology and your current age. If you have indicated within your *Retirement Profile*, *Advice Services Profile*, or your *Managed Advice Profile* that you are retired, you are required to input your actual Social Security benefit amount provided by the Social Security Administration. The probability illustrations also assume a consistent contribution percentage, if applicable, and asset allocation (no future changes or rebalancing unless you are subscribed to the Advice Services or a target date asset allocation service), annual inflation of approximately 2%, and annual salary increases (unless you are retired), based on a calculation that incorporates multiple assumptions including a salary growth curve and inflation.

Probability assumptions are based on the Society of Actuaries tables. In addition to all personal information you have inputted into your *Retirement Profile*, *Advice Services Profile*, or your *Managed Advice Profile*, and, if applicable, any retirement plan information that Transamerica's record keeping system maintains such as account balance, contribution rates, asset allocation and retirement plan information, the probability illustrations incorporate applicable tax rates, retirement needs, social security, and future cash flows. The simulations model tax rules for most taxable and tax-deferred investment accounts. Tax rules are applied throughout the process, including required minimum distribution rules that apply to some tax-deferred accounts. Any withdrawals from tax-deferred sources may be assessed an early withdrawal penalty which is taken into consideration in these simulations. The spend-down order of your accounts is determined by an algorithm and aims to optimize tax exposure (by generally exhausting taxable accounts first then tax-deferred accounts) and Social Security benefits. Your selected retirement year (and your spouse/partner's retirement year as applicable) can vary the withdrawal sequence determined by the engine. The engine will avoid withdrawing from tax-deferred accounts, should you (and your spouse/partner as applicable) select a retirement age younger than 60 years old. If income is needed and no other sources of income exist, the engine will be forced to withdraw from taxable accounts holding after-tax money and tax deferred accounts in the simulations, as needed. Estimated retirement income used in the probability illustrations are after-tax.

Models are subject to a number of limitations. Returns associated with market extremes may occur more frequently than assumed in the models. Some asset classes have relatively limited histories; for these models the models use historical data for shorter time periods. The model does not consider other asset classes such as hedge funds or private equity, which may have characteristics similar or superior to those in the model. Capital market assumptions are forecasts which involve known and unknown risks, uncertainties, and other factors which may cause the actual results to differ materially and/or substantially from any future results, performance, or achievements expressed or implied by those projections for any reason.

**There is no guarantee that your income goal will be achieved or that the aggregate accumulated amount will ensure a specified annual retirement income. Results may vary with each use and over time.**

**IMPORTANT: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.** Moreover, even though the tool's estimates are statistically sound based upon the simulations it runs, the tool cannot foresee or account for every possible scenario that may negatively impact your financial situation. Thus you should monitor your account regularly and base your investment decisions on your time horizon, risk tolerance, and personal financial situation, as well as on the information in the prospectuses for investments you consider.

Transamerica has licensed the Morningstar® Wealth Forecasting EngineSM from Morningstar, Inc., which is used by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc. in the services it provides to participants. Morningstar and Morningstar Investment Management are not affiliated with Transamerica. The Morningstar name and logo are registered marks of Morningstar, Inc.

Services are offered by Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. All Transamerica companies identified are affiliated companies, but are not affiliated with your employer.