



SECUREPATH FOR LIFE: YOUR NEW SAVINGS SOLUTION



Retirement security for an uncertain world

With retirement closer on the horizon, you may be wondering how to protect your nest egg against short-term market shocks, yet still keep it growing for the long run. Now the **<PLAN XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX NAME>** offers an investment choice that meets both needs: **SecurePath for Life**.

SecurePath for Life combines the simplicity of a diversified target-date fund with unique safety features. It enables you to protect your future retirement income against untimely market drops—and still take advantage of potential market gains.



Build a better nest egg

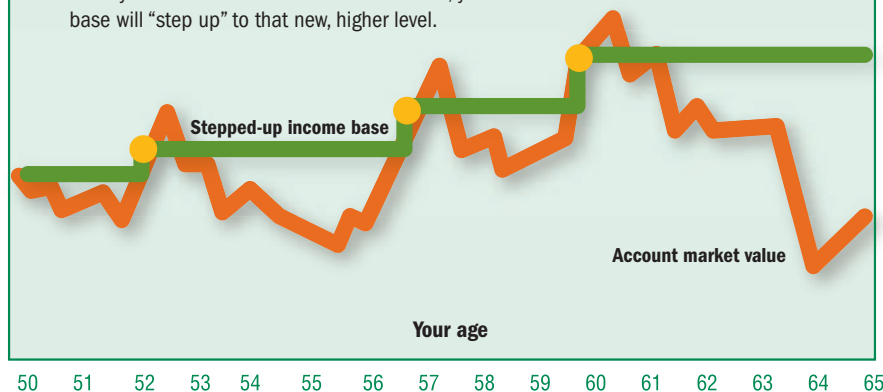
When you invest in SecurePath for Life, you're assigned to a SecurePath for Life investment option based on your birth year. (That option, in turn, invests in a Vanguard Target Retirement Fund.) With your first investment, you establish an "income base," equal to that amount, that helps determine the lifetime income payments you'll be guaranteed later on. What's more, your base can rise—but it won't fall as long as you don't withdraw from the fund before you "lock in" your guaranteed income amount, typically when you retire. And SecurePath for Life is flexible. You can transfer money in or out and change contributions whenever you like.*

Here's how to boost your income base:

- **Additional investments.** Like a jack that lifts your car when you fix a flat, every contribution or transfer you make to SecurePath for Life ratchets up your income base by the amount you invest.
- **Annual "step-up."** Each year, on your birthday, Diversified reviews your SecurePath for Life balance: If its value is higher than your income base on that date, your base will "step up" to that new level. (But remember: Poor market performance won't cause your base to fall.)

Happy returns in a rising market

Each year on your birthday, if market performance has boosted your fund's value above where it was on your previous birthdays since you first invested in SecurePath for Life, your income base will "step up" to that new, higher level.



* Transfers out that are "excess withdrawals" will cause your income base to fall. If you withdraw your entire SecurePath for Life balance, your guarantee will end. For details log in at www.divinvest.com and read the prospectus and participant disclosures.



Key terms

Annual step-up: The date (based on your birthday) on which your income base can automatically increase due to performance of your SecurePath for Life investment.

Guaranteed income amount: The dollar amount you're guaranteed to be able to withdraw each "annual period" (based on your birthday) for the rest of your life. Currently this will range from 3.5% to 5.5% of your income base, depending on your age when you choose to "lock in."

Income base: The dollar amount used to determine your guaranteed income amount.

Lock-in date: The date you lock in, or set, your guaranteed income amount. You must be at least age 55 to do so.

Target-date fund: A broadly diversified mutual fund whose investment mix gradually grows more conservative over time, typically focusing more on bonds and less on stocks as the fund approaches the target date listed in its name—usually the year in which the investor plans to start withdrawing money. The fund is subject to the same risks as the assets it holds, and its principal value is never guaranteed, even at the target date.

FAQs

How does SecurePath for Life differ from target-date funds?

Most target-date funds offer diversification and gradual reallocation toward fixed-income investments as you age, but they don't provide guaranteed retirement income.

Who's behind SecurePath for Life's lifetime income guarantee?

The guarantee is provided through group variable annuity contracts issued by Diversified affiliates Transamerica Life Insurance Company (TLIC), 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499, for retirement plan sponsors based outside New York, and Transamerica Financial Life Insurance Company (TFLIC), 440 Mamaroneck Avenue, Harrison, NY 10528, for sponsors based in New York. SecurePath for Life's withdrawal guarantee is supported by the general accounts and subject to the claims-paying abilities of these insurers.

How do I know if SecurePath for Life is right for me?

SecurePath for Life may be appropriate for you if you're 50 or older and want to guarantee a stream of income in retirement. Diversified's interactive online RetireTrackSM tool can help you

decide if SecurePath for Life makes sense for you, as well as how much of your current plan balance and/or future contributions you might want to allocate to it.

What's the cost?

SecurePath for Life currently has total annual expenses of 1.65%, which includes the expenses of the SecurePath for Life fund and those of the underlying Vanguard Target Retirement Fund. (The charges for SecurePath for Life's income guarantee, mortality and expense risk and administrative fees are 1.45%; the current fees of the underlying Vanguard Target Retirement Funds don't exceed 0.20%.) These amounts are subject to change. Please see the prospectus for a full list of charges and expenses.

What happens if I die?

If you should die before you lock in your guaranteed income amount, the full value of your account will go to your beneficiary. If you've locked in and chosen joint coverage, your spouse will continue to receive your guaranteed payments for life.

Ready to get started?

Log in to your account at www.divinvest.com and look for the protected nest egg ... or click on **SecurePath for Life** in the Transactions menu.

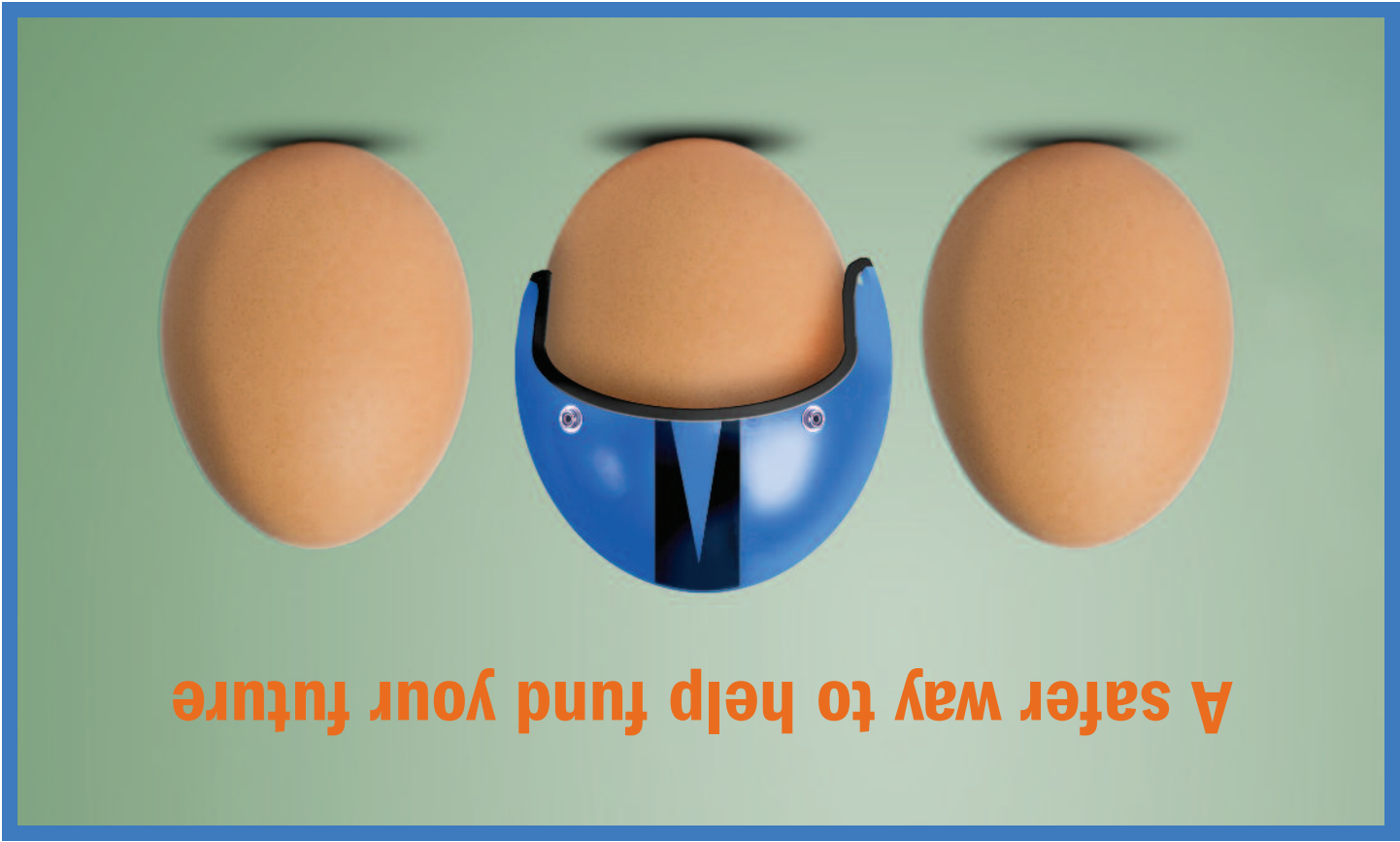


Have questions?

Get answers at www.divinvest.com or call us at **800-755-5801**. Representatives are available Monday through Friday, 8 a.m. to 9 p.m. ET.

Registered group annuity contracts are available by prospectus only. You may obtain a prospectus by calling Diversified Investment Advisors at 800-755-5801. The prospectus contains additional information about the group variable annuity contract, including the investment objectives, risks, charges and expenses of the underlying investment options available under SecurePath for Life. Please read the prospectus and other key disclosures, and consider all such information carefully before investing.

SecurePath for Life consists of a group variable annuity contract that automatically includes guaranteed lifetime withdrawal benefits. Although the product provides a guaranteed income base and a guaranteed income amount consisting of a guaranteed lifetime withdrawal benefit, its investment options are variable and may lose value. Certain withdrawals will reduce your income base, and therefore the guaranteed income amount. Under the group variable annuity contract, the plan sponsor may cancel the guaranteed lifetime withdrawal benefit by terminating the contract or plan or transferring the assets held under the contract to another investment fund. Guarantees are subject to the terms and conditions set forth in the contract and prospectus. Product features and availability may vary by state.



PT-6371 (08/10)

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