



Meet your retirement planning consultant



Rustom F. Dubash
Retirement Planning Consultant
rustom.dubash@transamerica.com

Cell Phone: 574-304-6173

Transamerica
beacon.trsrretire.com
800-755-5801

Memorial Hospital
Rewards for Savings Office
615 North Michigan St.
South Bend, IN 46601

Hours: Mondays, 12:00 p.m. – 8:00 p.m.
Thursdays, 7:00 a.m. – 3:30 p.m.

Office Phone: 574-647-1026

Elkhart General Hospital
Human Resources area
600 East Blvd.
Elkhart, IN 46514

Hours: Tuesdays, 12:00 p.m. – 8:00 p.m.
Fridays, 7:00 a.m. – 3:30 p.m.

Office Phone: 574-523-3485

Retirement planning and investing: Don't go it alone!

Hello! My name is Rustom Dubash. I am the retirement planning consultant for your Beacon Retirement Savings Plans. My job is to help you develop a retirement savings strategy to assist you in achieving your retirement goals.

Whether you are already participating or want to enroll, it's a good time to think ahead. I can answer your retirement planning questions and guide you to the resources available through Transamerica Retirement Solutions—the recordkeeper for the Beacon Retirement Savings Plans.

I have been in the financial services industry for 14 years. I am a FINRA registered representative with Transamerica Investors Securities Corporation (TISC).

Planning for retirement is important. To reach your goals, you need to know how much to save and which investment options are right for you. I'm here to help. Please stop by or call to set up a meeting to review your retirement goals and objectives. Your significant other is welcome to join us. I look forward to meeting you!

I can help you:

- Enroll in your Beacon Retirement Savings Plan.
- Learn more about saving and investing in your plan.
- Determine how much you should be contributing to your retirement savings account(s).
- Review and understand the investment options and solutions offered through Transamerica.
- Use the tools and resources available to you through Transamerica.
- Understand why consolidating all your retirement accounts into one account makes good sense.*

Already scheduled a meeting?

Make sure to bring your Transamerica customer ID and password. Forgotten your password? Visit beacon.trsrretire.com to retrieve it.

**Review the fees and expenses you pay, including any charges associated with transferring your account, to see if consolidating your accounts could help reduce your costs. Be sure to consider whether such a transfer changes any features or benefits that may be important to you.*

The role of the retirement planning consultant is to assist you with your savings and investment plan. There are no fees or commissions for meeting with your retirement planning consultant, who is a registered representative with Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. Beacon Health System has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between Beacon Health System and Transamerica or its affiliate, TISC.

