



Transamerica Retirement Services  
1150 South Olive Street  
Los Angeles, CA 90015-2211

Contacts: Michael Altfest/  
Vivian Doan  
(415) 222-9944  
[michael.altfest@edelman.com](mailto:michael.altfest@edelman.com)  
[vivian.doan@edelman.com](mailto:vivian.doan@edelman.com)

**Transamerica Offers New Easy to Use Fiduciary Management Program Featuring a Fiduciary Warranty**  
*One-of-a-kind “Fiduciary Management Program” designed for advisers to help plan sponsors clearly define, execute, and document investment selection and monitoring*

LOS ANGELES – February 11, 2008 – In order to help alleviate some of the pressure plan sponsors face with fiduciary responsibilities, Transamerica Retirement Services (“Transamerica”) introduces its Fiduciary Management Program; a rigorous program designed to help advisers better address the fiduciary process. This program provides the best of both worlds to plan sponsors—the protection of a fiduciary warranty along with a proactive turn-key fiduciary program.

**Transamerica Fiduciary Warranty**

As part of the Fiduciary Management Program, Transamerica is offering the security of a fiduciary warranty. By selecting investments that have been evaluated by the proprietary Transamerica Investment Monitor (TIM) investment selection and monitoring process and adhering to the minimum investment categories needed, the fiduciary warranty is designed to help protect plan fiduciaries in the event there is a legal judgment resulting in damages attributable to a breach in the warranty.

The warranty will provide specific guidelines for helping a plan sponsor develop an investment line-up. This will satisfy the requirements set forth by the U.S. Department of Labor and the Employee Retirement Income Security Act (ERISA), by meeting the prudence requirement, the “broad range rule,” and being appropriate for long-term investing.

“Although plan sponsors can never be relieved of their fiduciary responsibilities, Transamerica can offer them the tools they need to make being a fiduciary less difficult,” said Stig Nybo, senior vice president and national sales director for Transamerica Retirement Services. “The Fiduciary Management Program gives a way for the adviser to provide the structure for plan sponsors to develop a prudent process for selecting and monitoring the investment choices they decide to offer to their plan’s participants.”

Within the new Fiduciary Management Program, advisers have the ability to provide plan sponsors with an easy-to-use customized solution to document fiduciary due diligence in the selection and monitoring of their plan’s investment platform. The complete package is generated electronically and includes:

- Transamerica’s **IPS Writer** that is designed to help a plan sponsor easily establish a clearly defined Investment Policy Statement, which documents the guidelines for selecting, monitoring, and replacing investment choices. This program also leverages an **Investment Questionnaire (IQ)** to help choose an appropriate investment choice lineup.
- **Standard and Poor’s Investment Advisory Services LLC (“SPIAS”)** independent review and evaluation of Transamerica’s selection and monitoring process<sup>1</sup>

- The **Transamerica Investment Scorecard**<sup>2</sup> which provides quarterly results of Transamerica's monitoring of the investment choices.
- The **Transamerica Fiduciary Warranty**.

“Our unique process for selecting and monitoring investments allows us to confidently offer this warranty and give plan sponsors the peace of mind they seek as fiduciaries,” said Nybo. “In addition, with only seven investment categories needed in the line-up, Transamerica has made it easy to maintain the required investment categories for the warranty to apply.”

The Fiduciary Management Program is currently available to both current and prospective clients.

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### **About Transamerica Retirement Services**

Transamerica Retirement Services (“Transamerica”), a marketing unit of Transamerica Financial Life Insurance Company, 4 Manhattanville Road, Purchase, New York 10577, and other of its affiliates, designs customized retirement plan solutions to meet the unique needs of small- to mid-sized businesses. Transamerica Retirement Services ranked as the top plan provider<sup>3</sup> in a recent *PLANSponsor*<sup>®</sup> Magazine Defined Contribution Survey and has more than 14,500<sup>4</sup> retirement plans totaling more than \$16.5<sup>4</sup> billion in assets. For more information about Transamerica, please refer to **www.TA-Retirement.com**.

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<sup>1</sup> SPIAS is a registered investment adviser and a wholly-owned subsidiary of The McGraw-Hill Companies, Inc. “S&P” and “Standard & Poor’s” are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Transamerica.

<sup>2</sup> The Investment Scorecard is the result of TIM’s quarterly review of each of Transamerica Retirement Services’ investment choices. The TIM Methodology is Transamerica Retirement Services’ (“Transamerica”) proprietary rating methodology. Transamerica reserves the right to modify, eliminate or add criteria at any time.

<sup>3</sup> The November 2007 PLANSponsor<sup>®</sup> Magazine Defined Contribution Survey results place Transamerica Retirement Services as the top provider out of 44 for retirement plans with up to \$50 million in assets based on total number of cups won. See the November 2007 issue of PLANSponsor<sup>®</sup> Magazine for complete results.

<sup>4</sup> As of December 31, 2007.