

SPONSOR E-NEWS



Welcome to the April 2007 edition of Sponsor E-News!

This month's edition focuses on the Eighth Annual Transamerica Retirement Survey, a national survey of employers and workers about their sentiments towards retirement. We are also highlighting a few of the resources available to you at www.TA-Retirement.com:

- "Investment Outlook" provides commentary on U.S. and international markets, interest rates, and other economic data.
- Our "Sponsor Spotlight" on the web site provides informative articles for plan sponsors on a range of topics, such as *Debt and Retirement* and *Roth 401(k) Plans*.
- SponsorConnectSM offers you knowledgeable experts available every business day at (866) 498-4557.
- Your Plan Administration Reports are provided to you quarterly to help you monitor your plan's activity.



Transamerica Retirement Services¹ congratulates Zach Johnson on winning the 2007 Masters Tournament at the Augusta National Golf Club. Zach has represented AEGON and Transamerica since he joined the PGA Tour, and he shares our commitment to excellence, family, and hard work. We watched as he fended off the world's best players under the sport's brightest spotlight and never wavered. All of us congratulate Zach on his gritty and hard-fought victory.

To help convey important information to you quickly, our newsletter messages are color-coded:



Action Required: Noted in red, these messages will require action, such as a signature by the Trustee or Fiduciary of the plan.



Legislative / Compliance Update: Noted in blue, these messages will discuss legislative or compliance-related topics.



For Your Information: Noted in green, these messages will provide you with general information covering subjects such as participant education, product and service features, and helpful tips for using the Web site.



Survey Shows the Importance of Retirement Plans to Workers

For the past eight years, the Transamerica Center for Retirement Studies² ("The Center") has conducted an annual, national survey of U.S. business employers and workers regarding their attitudes toward retirement. The research emphasizes employer-sponsored retirement plans, issues faced by small- to mid-sized companies and their employees, and the implications of legislative and regulatory changes. Our [press release](#) provides a summary of the findings in the survey.



The telephone survey polled 1,402 American workers³ in a random, national sample during 2006. The results draw an interesting profile of employees:

- When workers were asked to choose between two compensation packages for a job, more workers chose the excellent retirement benefits (59%), over the higher salary (34%).
- A 401(k) or other self-funded retirement plan is seen as the second most important benefit, with healthcare being the most important benefit
- 43% of American workers expect their 401(k) account and /or IRA to be their primary source of retirement income
- 26% of American workers who could participate in their company's employee-funded retirement plan, do not.
- Most non-participating workers (66%) expect to participate in their company's retirement plan at some time in the future.
- Among workers without a retirement plan, 46% reported that they would be very likely to leave their current employer for a nearly identical job that offered a retirement plan.

The complete survey results have been posted on the homepage of the [Transamerica Center for Retirement Studies website](#).



Rely on the Plan Specialists at SponsorConnect



SponsorConnect's Retirement Plan Specialists can provide you with assistance and personalized service. Our Specialists are available at **(866) 498-4557** between 8 a.m. and 7 p.m. Central Time every business day. These plan experts have been trained to provide high-quality service and day-to-day support to help you manage your plan efficiently and keep it operating smoothly.

SponsorConnect's specialists can help you with:

- Plan sponsor and participant statements
- Distribution and loan status
- Participant communications
- Recordkeeping questions
- Review of current investment options and education about making investment changes
- Scheduling education meetings and ordering materials



Read More About It: Investment Outlook and Sponsor Spotlight

Investment Outlook

Have you heard about "Investment Outlook"? Each quarter, Transamerica publishes "Investment Outlook" which provides updates on U.S. and international markets, consumer spending, interest rates, and other important factors influencing your investments. This quarterly newsletter can be shared with your participants to provide them with an overview of the economy and a greater understanding of what's happening in our markets.

Follow these simple steps to read more:

1. Visit www.TA-Retirement.com
2. Select the "Employer" tab at the top of your screen
3. Select "Resources"
4. Select "Newsletters"
5. Select "Investment Outlook"

The [first quarter 2007 edition](#) has been posted to our website. We encourage you to print the current version and share it to your participants. It's a great tool to further your participants' education about their retirement.



Sponsor Spotlight

Did you know that Transamerica posts helpful information for plan sponsors each month on www.TA-Retirement.com?

"Sponsor Spotlight" showcases plan sponsor issues in order to assist you in your day-to-day plan administration and employee communication. Monthly topics include industry updates, tax advantages, and legislative issues. Internet links contained in the articles will guide you to government publications, surveys and other interesting information.

Check out the March 2007 Spotlight topic: [Your Employees' Debt: How Does It Affect You?](#) To read other articles posted under "Sponsor Spotlight," [click here](#) or visit www.TA-Retirement.com:

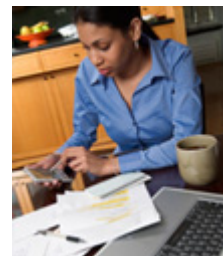
1. Select the "Employer" tab at the top of screen,
2. Select "Resources"
3. Select "Sponsor Spotlight"



View Your Plan's Activity on Your Quarterly Plan Administrator Report

Each quarter, Transamerica provides you with a valuation and transactions report. This report summarizes your plan's quarterly activity for you, including:

- Beginning Balance
- Investment Experience
- Participant, Employer and Rollover Contributions
- Loan Repayments and New Loan Generation



- Distributions
- Ending Balance
- Loan Balance

In addition, the report provides a breakdown, by participant, of the loans and distributions taken. This section will allow you to easily check which participants took out a loan or distribution and the amount withdrawn.

If you require more detailed information than what is provided in your Quarterly Plan Administrator Report, please contact *SponsorConnect* at (866) 498-4557.

We'd love to hear from you

Sponsor E-News is sent to you every month to keep you up-to-date about developments that can affect your company's retirement plan. Please let us know about topics you'd like to read about in future editions. Just call *SponsorConnect* at (866) 498-4557.

1) Transamerica Retirement Services ("Transamerica"), a marketing unit of Transamerica Financial Life Insurance Company ("TFLIC"), Purchase, New York, and Transamerica Life Insurance Company ("TLIC"), Cedar Rapids, Iowa, and other TFLIC and TLIC affiliates, specializes in the promotion of retirement plan products and services. TLIC is not authorized in New York and does not do business in New York.

2) The Transamerica Center for Retirement Studies ("The Center") is a collaboration of experts assembled by Transamerica Retirement Services to promote public awareness of emerging trends surrounding retirement security in the United States. The Center's research emphasizes employer-sponsored retirement plans, issues faced by small to mid-sized companies and their employees, and the implications of legislative and regulatory changes. For more information about The Center, please refer to www.TA-Retirement.com/TheCenter.

3) Workers polled are at least 18 years of age and work full-time in companies with at least 10 employees.

