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### 📅 COMPLIANCE CALENDAR

#### Sponsor Tasks

**12/31** — Make prior plan-year compliance corrections, if any, without plan disqualification.<sup>2, 3, & 4</sup>

### 🗣️ FEEDBACK

Our main goal is to provide you with the information you need. Please send your feedback and suggestions to [SponsorConnect](#).

Welcome to the December edition of *Sponsor E-News*. During this season of good will, it's only fitting that we're providing you, our valued plan sponsors, with some very good news.

You'll be pleased to know that with your convenience and security in mind, we've made a few improvements to our Message Center on [www.TA-Retirement.com](http://www.TA-Retirement.com).

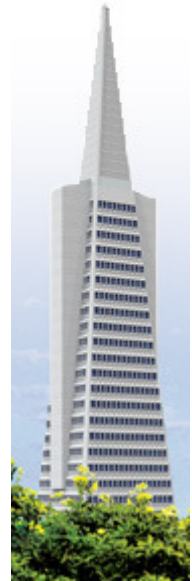
We also have some exciting news for participants — they can access their account information from anywhere using their iPhone or iPod Touch.

Looking forward to 2010 and beyond, BlackRock Investments provides a few market forecasts in our *Monthly Market Insight* section. You'll also discover how to help participants learn more about investing for the long term.

And to start the new year off right, you'll now be able to access your compliance testing results online — 24 hours a day, 7 days a week.

With the new year on the horizon, we offer our 2010 Compliance Calendar to help you manage your compliance duties throughout the upcoming year.

All of us at Transamerica Retirement Services<sup>1</sup> thank you for the opportunity to serve you and your participants, and we look forward to making your plan's management even easier and more effective throughout 2010.



Compliments of  
Sponsor Connect  
(866) 498-4557

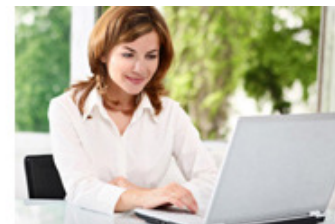
## i INFORMATION

### Visit Our New and Improved Message Center

If you haven't visited the Message Center at [www.TA-Retirement.com](http://www.TA-Retirement.com) lately, now is the time. We have improved our Message Center so that you can send and receive messages to and from Transamerica with even greater ease and security.

The new Message Center allows you to initiate secure communications with Transamerica regarding sensitive information. And because the Message Center is "behind login," you can rest assured that the information you are sending is protected via our secure firewall and the use of SSL encryption.

The Message Center also gives Transamerica the ability to communicate with you more easily because it



eliminates the need for you to establish a separate security verification process to receive sensitive information. Now personalized messages and attachments pertinent to your particular plan will be delivered via the Message Center.

You'll also notice that we have redesigned the Message Center to make it similar to many other email applications you may already be using on a day-to-day basis.

We hope you'll enjoy the new Message Center. It's one more way that Transamerica is partnering with you to serve you better — and in a more environmentally-friendly way. If you'd like to know more about the Message Center, please contact us at (866) 498-4557 and we'll be happy to assist you.

## INFORMATION

### Transamerica Goes Mobile!

Do you have employees who are always on the go? No problem. Participants now have the ability to monitor their retirement accounts directly from their iPhone or iPod Touch.

We have recently enhanced our Transamerica Retirement Services Web site to allow for easy viewing and navigation on the Apple iPhone or iPod Touch Safari browser. And there's no need to download a special application. Participants can simply login to [www.TA-Retirement.com](http://www.TA-Retirement.com) via their iPhone or iPod Touch to view their account — from where ever they might be.

Once a participant enters their login information, they will be provided with immediate "read-only" access to their account information. This access lets them view their current account information, future investment choice selections and allocation percentages, and current investment performance. Their account information will also display their account balance, vested balance, available loan amount, most recent contribution date, year-to-date rate of return, and pending transactions and distributions.

Participants won't be able to use their iPhone or iPod Touch to make *changes* to their accounts. For that, they can still access [www.TA-Retirement.com](http://www.TA-Retirement.com) via computer.

## INFORMATION

### Monthly Market Insight

This month, BlackRock Investments provides a few forecasts in the firm's [Fourth Quarter 2009 Investment Directions](#):

- BlackRock believes that the global economy is entering an environment of low growth and low inflation that will allow for the continuation of the equity bull market.
- In the near term, BlackRock believes the recession is ending, but that stock investors should expect high levels of uncertainty and volatility to continue.
- Over the longer term, BlackRock foresees that stocks have the potential to deliver compound annual returns of approximately 6% to 8% over the next several years.

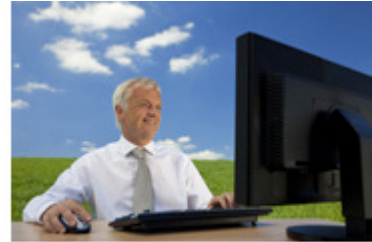


Helping investors stay on track in this slowly improving economic environment remains a high priority. Another of our investment management companies, Oppenheimer Funds, provides this guide to [Planning a Successful Retirement](#) that can help your participants understand the fundamentals of investing for the long term. We hope that you will share this information with your participants, to help them stay focused on the core principles of investing for retirement.

## INFORMATION

### Stay Compliant. Go Green.

At Transamerica we are continually looking for ways to ease your day-to-day administrative responsibilities, and to make our business practices more environmentally friendly. That's why we're pleased to announce that starting in 2010, you will be able to view and download year-end testing results for your plan *online* at [www.TA-Retirement.com](http://www.TA-Retirement.com).



It's simple. Once year-end testing has been completed, you'll receive an email notification providing instructions on how to access and view results online. Not only does this enhancement provide you with fast, convenient (and green) access to your 2009 compliance testing results, it also serves as an efficient way of storing results for future reference.

Please let us know how we can continue to improve our service to you. Contact us at (866) 498-4557 with any of your ideas and suggestions.

## LEGISLATIVE/COMPLIANCE

### Helping You Keep in Compliance

As part of our on-going efforts to keep you informed about important upcoming plan events that occur throughout the year, we have created a [Compliance Calendar for 2010](#). You can refer to this handy reference guide to stay on top of your plan compliance requirements.



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#### Endnotes

<sup>1</sup>Transamerica Retirement Services ("Transamerica"), a marketing unit of Transamerica Financial Life Insurance Company ("TFLIC"), 4 Manhattanville Road, Purchase, New York 10577, and Transamerica Life Insurance Company ("TLIC"), 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499, and other TFLIC and TLIC affiliates, specializes in the promotion of retirement plan products and services.

<sup>2</sup>Compliance and non-discrimination testing refers to a series of tests including the minimum coverage, annual additions, top heavy, actual deferral percentage (ADP) and actual contribution percentage (ACP) tests. Transamerica must have received a complete census package and Additional Plan Data Form in order to complete testing in March and meet the 3/13 deadline for distributing excess contributions without penalty to the employer.

<sup>3</sup>If the plan fails the ADP and/or ACP tests, the correction can be made by distributing excess contributions. If a correction is made within 2 1/2 months after the end of the plan year (on or before 3/13 for a calendar year plan), the employer avoids paying a 10% excise tax to the IRS on the amount of the correction. If the corrective distributions are made more than 2 1/2 months after the end of the plan year, the employer will pay the 10% excise tax on the corrective distributions.

<sup>4</sup>A participant's pre-tax contributions and any Roth contributions (deferrals) to a 401(k) plan cannot exceed the annual limit set by the IRS in Internal Revenue Code sections 402(g) which is \$15,500 for 2008. Excess deferrals (in excess of the \$15,500 amount) made in 2008 must be distributed to the participant, with related earnings, by 4/15. Failure to make these corrective distributions could result in plan disqualification.