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Sponsor Tasks¹

Submit complete census data and the Additional Plan Data form, no later than early February, in order to guarantee completion of 401(k) non-discrimination testing by 3/13.²

Transamerica Tasks

In January, Transamerica transmitted Form 945 to the IRS to report income tax withheld from distributions made from your plan.

Transamerica also mailed Form 1099-R to participants and beneficiaries to report 2008 distributions, including direct rollovers, from your plan.

See [below](#) for notes.

d FEEDBACK

Our main goal is to provide you with the information you need. Please send your feedback and suggestions to sponsorconnect@transamerica.com.

i INFORMATION

Best in Class from the Best Judges - Our Clients



We are pleased to announce that we have received outstanding feedback from the people who matter most to us, our clients. As a confirmation of our ongoing commitment to quality, Transamerica Retirement Services has recently received top industry-level accolades from our clients in our annual Chatham Partners Client

Welcome to the first issue of Transamerica Retirement Services Sponsor E-News for 2009. The new year means a fresh start for many of us and to start the year out right, we are pleased to announce the addition of the Compliance Calendar. The Compliance Calendar is designed to help keep you on top of your plan's compliance requirements.

As we kick off 2009, we are excited to share the results of the annual Chatham Partners 2008 Client Satisfaction Survey. Be sure to read all about our many "Best in Class" ratings.

The continuing volatility of the financial markets can be challenging for even the most seasoned investor. The information in our "Monthly Market Insight" article is sure to provide guidance any investor would find valuable.

As the new year begins, undoubtedly many of your participants will be considering how they can approach their finances with fresh eyes to make the most of a difficult time. For that reason, we hope you will share with them the U.S. Department of Labor's Guide to Savings Fitness, which we've included in this edition.

We hope you'll find this edition's articles helpful, and that you'll continue to look to Transamerica Retirement Services throughout the year for the tools and information you need to help you in your plan's management and its success.



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Satisfaction Survey.

In the autumn of 2008, respondents to the Chatham Partners Survey awarded Transamerica "Best in Class" ratings in nine separate areas. Transamerica exceeded Chatham's proprietary industry benchmark in 76 of the 77 individual attributes measured.¹ For more information regarding the specific attributes that were rated, view the [press release](#) about this honor.

¹ Chatham Partners' 2008 Client Satisfaction Analysis Survey, December 2008. Quantitative questions were rated on a 7-point scale with "6" and "7" representing the highest levels of satisfaction. A "Best in Class" rating was received when at least 85% of the respondents selected a "6" or "7" for a specific area. Chatham Partners, LLC is one of the most highly respected consulting firms in the financial services industry.

INFORMATION

Monthly Market Insight

Understandably, the ups and downs of the financial markets can create emotional reactions for most investors. A disciplined approach to investing typically means taking a long-term view of your investments, and resisting the urge to react to today's market news.



You can help your participants keep perspective in the face of rocky market news by providing them with six facts about bull and bear markets, and 10 key reminders for investors. [This piece](#) from one of our investment management companies, MFS Investment Management, can help put "panic" in perspective. As Chief Investment Strategist James Swanson notes, "No one is alone in their concerns. We all have lots of company." And he urges investors to remember that "what matters is the long run, not today's events."

INFORMATION

On the Track to Financial Fitness

Even as we enter a new year, the economy continues to be a key concern for almost every American. Retailers are reporting decreased consumer spending as families tighten their household budgets in response to uncertain times. All of which makes even more apparent the merits of a workforce that understands the long-term nature of saving and investing for retirement.

Building financial literacy for plan participants has always been a key focus for us and for our plan sponsors. That's why we continually provide you with educational tools and materials to help improve your participants' ability to master retirement. This convenient [Guide to Savings Fitness](#) was prepared by the U.S. Department of Labor to improve Americans' personal finances.



Inside the guide you'll find such vital topics as saving for retirement, managing debt and credit cards, and planning for key life events like marriage and children. Distributing this booklet to your employees, or making it available via your firm's intranet site, can help your participants chart a long-range path to managing money wisely.

LEGISLATIVE/COMPLIANCE

The Worker, Retiree, and Employer Recovery Act of 2008

On December 23, 2008, the President signed into law the Worker, Retiree, and Employer Recovery Act of 2008. In response to the economic downturn, this new legislation provides relief regarding Required Minimum Distributions (RMD). It also provides some technical corrections related to the Pension Protection Act of 2006. You can read this [short summary](#) of provisions related to defined contribution plans as well as a [Q&A](#) explaining the effect of the law change to the RMD rules.



Notes for Compliance Calendar

¹ If Transamerica does not process plan distributions and/or perform testing for your plan, please consult with your Third Party Administrator to ensure the appropriate deadlines for filing forms and for testing are met.

² If your plan has an Eligible Automatic Contribution Arrangement ("EACA"), the deadline by which Transamerica must receive complete census data, including the Additional Plan Data Form, is 3/13. This will guarantee completion of 401(k) non-discrimination testing by June 26.

