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COMPLIANCE CALENDAR

Late April and May provide a break with respect to upcoming compliance deadlines.

FEEDBACK

Please send your feedback and suggestions to sponsorconnect@transamerica.com.

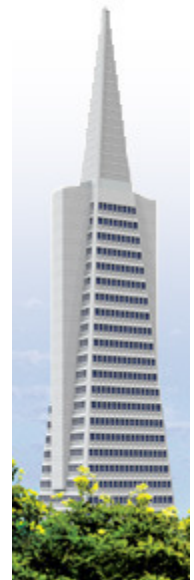
Welcome to the April 2010 edition of Sponsor E-News.

Did you know that you can request changes to your plan's investment line-up online? This month's *Sponsor E-News* provides easy instructions to help you the next time you want to add or delete the investments offered in your plan.

Monthly Market Insight offers a first quarter market review with the good news that the recession is likely over. And we're offering some fundamental principles for better understanding bond investments, to help prepare your participants to plan wisely for the future.

Transamerica has everything you need to meet the IRS' new mandatory electronic Form 5500 filing requirement, plus information about how you might be able to take advantage of a new simplified filing option for small businesses.

Finally, to help you better understand regulatory expectations of the plan sponsor, we are providing a valuable guide to understanding the requirements of ERISA Section 404(c).



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Sponsor Connect
(866) 498-4557

INFORMATION

E-Services at Your Fingertips: Online Investment Changes

Making changes to your plan's investment line-up is as easy as 1,2,3...

Step 1: Simply log in to www.TA-Retirement.com

- Select "Plan Investments"
- Select "Add/Delete Investments"
- Select the radio button ("Add or Delete" or "Elect a QDIA") that fits your needs

Step 2: Select the investment choices to add or delete from your line-up based upon the investments available to you.



There are helpful symbols at the top of the page to help you navigate the selection process. In addition, you can learn more about the investment by clicking on the investment choice name to obtain the current Investment Fact Sheet. The Investment Fact Sheet will provide you with pertinent information you may need to help make a selection for your plan.

Once you've made your selections click "Next."

Step 3: Review the confirmation page and select confirm. You will receive a PDF of your additions or deletions. The document should be signed by a plan trustee and faxed into Transamerica for processing. We'll take it from there.

It's that easy.

If you have any questions or need assistance, don't hesitate to give us a call. When we receive your investment changes, we will process your investment selection and send you confirmation of the change for your files, along with a participant memo to help you explain these changes to your participants. We're here to help.

INFORMATION

Monthly Market Insight

The team at MainStay Investments offers the good news that the recession is likely over. Among other factors, MainStay noted that if the labor market experiences further gains, that could go a long way to improving overall consumer confidence, and would support increased consumer spending. The housing market bears further monitoring, in part due to the expected expiration of the government's first-time homebuyers' credit and the increased supply of unsold homes, which could help weaken housing sales. MainStay Investments' [First Quarter Economic and Market Review](#) provides a further outlook for the stock and bond markets.



Natixis Global Associates provides some investment principles that can help your participants better understand bonds. This simple primer shows [how interest rates affect bond values](#). For example, rising interest rates will decrease existing bond values. If a bond is paying interest below today's market interest rates, its price would go down because investors would pay less to own it.

We hope that you will share these educational pieces with your plan's participants, to help them plan wisely for a secure retirement.

MainStay Investments and Natixis affiliates provide investment management services for some of the investment choices offered in Transamerica's retirement plans. Transamerica is not affiliated with Mainstay Investments or Natixis Global Associates and their affiliates.

LEGISLATIVE/COMPLIANCE

IRS Electronic Filing and Simplified Form 5500 Information

Recently the Internal Revenue Service (IRS) announced that, in addition to their new mandatory electronic filing requirement for Form 5500s, they would also offer a simplified filing option designed especially for small businesses. At Transamerica we remain committed to helping you both prepare for this new





requirement, and take advantage of this new option if possible.

Form 5500-SF

The Form 5500-SF, Short Form Annual Return/Report of Small Employee Benefit Plans is a more simplified form (only two pages) that is available for use only by certain small retirement plans.

As your plan provider, Transamerica will determine if the Form 5500-SF or the traditional Form 5500, Annual Return/Report of Employee Benefit Plans (with required schedules and attachments) applies to your plan. To find out more details regarding who may file the Form 5500-SF, [click here](#).

Signing Credentials for Electronic Filing

Regardless of which type of 5500 form you use, beginning this year you are required to file electronically. As a reminder, to file electronically, all signers must first register for signing credentials with the U.S. Department of Labor (DOL). Once registered with the DOL, you are provided a User ID and PIN to be used for this year and subsequent years' filings.

To register for your signing credentials, access the ERISA Filing Acceptance System (EFAST2) database on the DOL's Web site at <http://www.efast.dol.gov>. Click the "Register" link located on the left navigation panel of the Welcome screen and follow the prompts. Please allow 15 minutes to complete the registration process as it must be completed in a single session. For additional information about obtaining signing credentials from the DOL, [click here](#).

✓ LEGISLATIVE/COMPLIANCE

Understanding the Requirements of ERISA Section 404(c)

The roles and responsibilities of the plan fiduciary are critical to any qualified plan. The responsibilities range from meeting the needs of your plan participants to meeting regulatory expectations in the form of federal law, which requires that your plan operates in the participants' best interests. This [Plan Sponsor's Guide to Fiduciary Responsibility](#) offered by Federated Investors (an independent investment management company) can help you better understand your role as a plan sponsor and the requirements of ERISA Section 404(c).



This guide and the accompanying tools are general in nature and are not a guarantee that your plan will be considered 404(c) compliant. Please consult with your ERISA counsel if you have questions regarding your plan's compliance with Section 404(c) requirements.

Federated Investors and its affiliates provide investment management services for some of the investment choices offered in Transamerica's retirement plans. Federated Investors and its affiliates are not affiliated with Transamerica.

Endnotes

Transamerica Retirement Services ("Transamerica"), a marketing unit of Transamerica Financial Life Insurance Company ("TFLIC"), 440 Mamaroneck Avenue, Harrison, New York 10528, 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.