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## Welcome to the June 2010 Edition of Sponsor E-News

There's no better time than the present to learn about the invaluable online services Transamerica provides our plan sponsors. Visit [www.TA-Retirement.com](http://www.TA-Retirement.com) for informative tutorials that help you explore our online tools and resources.

We hope you will take a moment to complete a short communications survey. Your feedback is essential to our ongoing effort to communicate as effectively as possible.

Check out this month's economic update provided by Wells Fargo/Evergreen Investments. In addition, the investment experts at Legg Mason have provided information for your plan's participants about "Taking the Long-Term View."

As you know, the U.S. Department of Labor now requires that all Form 5500s be filed electronically only. Find out how [www.TA-Retirement.com](http://www.TA-Retirement.com) can help you make the transition.



Compliments of  
Sponsor Connect  
(866) 498-4557

## INFORMATION

### E-Services at Your Fingertips: Educating Yourself on the Web

As we continue our series highlighting the benefits of using Transamerica's website, now is the perfect time for you to learn more about our online tools and resources — all designed to support your needs as a plan sponsor. Take a moment to review this list of easy-to-understand, **online tutorials** that can help you take full advantage of [www.TA-Retirement.com](http://www.TA-Retirement.com).



- **Compliance Testing** — features step-by-step instructions to help you complete and submit your annual census data and Additional Plan Data form online
- **Payroll Validator** — helps you understand the benefits of using the payroll

validator tool, which is a fast and easy way to upload your participant payroll data and to better ensure the accuracy of the data submitted

- **Online Distributions and Loans** — helps you reduce time spent on processing requests by walking you through the process from the point of origination through your approval of the transaction. If your plan does not currently offer this feature and you are interested in adding it, contact SponsorConnect<sup>SM</sup> at (866) 498-4557
- **Distributions and Loans Instructions** — provides you with assistance for processing hardcopy distribution and loan forms while also highlighting the important areas on the form to help ensure that your requests are processed more efficiently

All of these online tutorials can be easily accessed by visiting [www.TA-Retirement.com](http://www.TA-Retirement.com), logging into your account, clicking on the "Resources" tab on the left-hand side of the screen, and entering the "Tutorials" page.

## INFORMATION

### Monthly Market Insight

This month's "[Market Roundup](#)" is provided by the investment team at Wells Fargo Advantage Funds/Evergreen Investments, who state that when it comes to the stock and bond markets, extreme optimists are being proven wrong, but so are extreme pessimists.



Chief Portfolio Strategist Brian Jacobsen notes that U.S. unemployment remains uncomfortably high. Though economic growth looks slow, it does look sustainable. Consumer confidence is rising, durable goods orders are up, and the manufacturing expansion appears to be getting traction. Housing prices look like they may dip down again after the expiration of the homebuyer tax credit.

Chief Equity Strategist John Lynch reports that the Dow Jones Industrial Average stock index snapped a three-month winning streak in May as investors were rattled by news of sovereign credit defaults in Europe, the Gulf oil spill, U.S. financial reform legislation, elections in the United Kingdom and Germany, the potential for Chinese credit tightening, and escalating tensions on the Korean Peninsula. The bottom line, he adds, is that given current market activity, investors should exercise caution and patience in searching out investment opportunities.

"[Taking the Long-Term View](#)" remains important in weathering market changes. The experts at Legg Mason have provided this short review of some key investment fundamentals to help your plan's participants prepare for a successful retirement. We hope that you will share these investing brochures with your employees as part of your ongoing education efforts.

All investments involve risk, including loss of principal and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance and time horizon before investing. Diversification does not guarantee a profit or protect against a loss.

Evergreen Investment Management Company, LLC ("Evergreen") and Wells Fargo Funds Management, LLC ("Wells Fargo") provide investment management services for some of the investment choices offered in Transamerica's retirement plans. Evergreen and Wells Fargo are wholly owned subsidiaries of Wells Fargo & Company. Evergreen and Wells Fargo are not affiliated with Transamerica.

Legg Mason provides investment management services for some of the investment choices offered in Transamerica's retirement plans. Legg Mason is not affiliated with Transamerica.

## Filing Form 5500 Electronically

Since the beginning of the year we have been reminding plan sponsors that, as of January 1, 2010, the U.S. Department of Labor (DOL) has "gone paperless" for Form 5500,<sup>1</sup> requiring all filings of Form 5500 to be submitted electronically. This month, we bring you specific electronic filing guidance on how to file your plan's 2009 plan year Form 5500 using our website at [www.TA-Retirement.com](http://www.TA-Retirement.com).



For plans where Transamerica is responsible for preparing Form 5500 for the plan-year ending December 31, 2009, the plan's designated primary contact will receive an email notification when the Form 5500 has been published. The email notification will indicate that the Form 5500 is available for review, printing, signature and submission to the Department of Labor (DOL-EFAST).

In order to review, electronically sign and submit the Form 5500, each authorized signer for the plan must have:

- Access to our plan sponsor website at [www.TA-Retirement.com](http://www.TA-Retirement.com)
- Filing signer credentials from the DOL at [www.efast.dol.gov](http://www.efast.dol.gov)

If you have access to [www.TA-Retirement.com](http://www.TA-Retirement.com) as the plan's Primary Contact or Trustee and have already obtained your filing signer credentials from the DOL, please [click here](#) for steps on accessing your plan's Form 5500. If you do not have access to [www.TA-Retirement.com](http://www.TA-Retirement.com) please contact Sponsor *Connect*<sup>SM</sup> at (866) 498-4557, Monday through Friday from 9 a.m. to 8 p.m. Eastern Time.

If you have NOT obtained your filing signer credentials from the DOL, please access [www.efast.dol.gov](http://www.efast.dol.gov) to do so. You can also access the DOL website through [www.TA-Retirement.com](http://www.TA-Retirement.com). After login, click "Plan Administration," then click "Form 5500," "DOL Registration Instructions," and finally "DOL Registration Site." Once you have accessed the plan sponsor website and have established your filing signer credentials with the DOL, [click here](#) for steps on accessing your plan's Form 5500.

## COMPLIANCE CALENDAR

### Sponsor Tasks — 7/30

- **July 30** — File Form 5500 or Form 5558. Transamerica will file a Form 5558 on behalf of the employer if necessary.<sup>2</sup>
- **July 30** — If a plan audit<sup>3</sup> is required, employer must receive accountant's opinion letter to include with Form 5500 filing.

We always welcome your feedback and suggestions. Please send your comments to [sponsorconnect@transamerica.com](mailto:sponsorconnect@transamerica.com).

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.

<sup>1</sup> The Form 5500, including all required forms, schedules and attachments, must be filed by the last day of the 7th calendar month after the end of the plan year, unless an extension of time to file has been approved by the IRS. With an approved extension (2 ½ months), a plan has until the 15th day of the 10th month following the end of the plan year to submit the complete Form 5500 filing. For a calendar year plan ending December 31, the Form 5500 filing is due July 31 of the following year, unless extension is approved to October 15.

<sup>2</sup> Form 5558 is an application for extension until October 15 of Form 5500 filing. If Form 5558 is not filed, but a Form 7004 is filed (to extend the corporate tax filing), the filing deadline for Form 5500 is extended to September 15.

<sup>3</sup> An audit is generally applicable for plans with 100 or more participants at beginning of plan year, an independent qualified public accountant must conduct an audit of the plan's financial statements, including review of the plan's Form 5500, schedules, internal control practices, and other information.

