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INFORMATION

ANNUAL PROFILE REVIEW

Primary Contact: A Reminder to Update Your Personal Profile

As the primary contact of your plan, all plan-related communications are sent directly to you. Since you are responsible for forwarding these communications to the appropriate person(s) for action, it is essential that your contact information is accurate.



Please be sure to verify the information in your personal profile on an annual basis by logging on to your account at www.TA-Retirement.com, clicking on "Personal Profile" from the left-hand navigation menu, and viewing the information under "Contact Information." We would also like to remind you to check your account on a regular basis to ensure that you are set up to conduct business electronically.

To change your contact information, click on "Change Plan Contacts" and follow the prompts.

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Have feedback?

Just **reply** to this email with your comments or suggestions.

PLAN MANAGEMENT

Your Online Document Center: Convenient, Efficient, Secure

Transamerica developed our online Document Center to help our plan sponsors more efficiently manage their plan documents. The Document Center serves as an online document repository and a vehicle through which we can deliver important updates and notices to you.



You can access the Document Center by logging on to your account at www.TA-Retirement.com, clicking on "Plan Information," then "Document Center." The page offers access to documents under five distinct tabs—**Plan Documents, Reporting & Testing, Notices & Communications, Statements & Confirmations, and Audit Package**, if applicable.

Transamerica strives to create efficient and "green" solutions to managing plan documents through our online Document Center.

Because the website is secure, it is a safe place to access your important plan-related documents. Plus, the Document Center presents a "green" approach to keeping you informed of new plan information. When a new document is added, we will send you an email alerting you to check your Document Center and view the new communications.

The online Document Center provides a convenient and effective way for you to receive, manage, and store your important plan documents.

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MONTHLY MARKET INSIGHT

2ND QUARTER MARKET COMMENTARY

Insights and Lessons from the Last Three Years

Now that most of the major equity market indices are now near or beyond their previous record highs set back in 2007, the experts at American Century Investments [share their opinion](#) of some lessons learned during the last few years, including:



1. It is difficult for anyone to accurately make short-term predictions in the bond and equity markets.
2. Market inefficiencies, often caused by investor overreaction to short-term events, do occur.
3. Many people underestimate the strength of the global economy.
4. The recession exposed a weakness in the financial and housing sectors that needed to be rectified in order for our economy to move forward.

In closing, the professionals at American Century suggest, "The 2008-2009 period is a wonderful example of why patient, long-term, and risk-controlled investing is much better than reactionary, short-term investing."

INVESTOR EDUCATION

The Benefits of Dollar Cost Averaging

Dollar cost averaging is an investment strategy in which a set dollar amount is invested over specific time periods, such as each month. It eliminates the temptation to time the market, and helps ensure that more shares of an investment are accumulated when prices are low and less when prices are high. This hypothetical [illustration from BlackRock](#) shows how dollar cost averaging can result in a lower average cost per share than average market price over a 12-month time period.

Transamerica Retirement Services does not provide investment advice. American Century Investments and BlackRock provide investment management services for some of the investment choices offered in Transamerica's retirement plans. American Century Investments and BlackRock are not affiliated with Transamerica Retirement Services.

We hope you will share these investor education pieces, provided by our industry-leading investment management partners, with your plan participants.



LEGISLATIVE / COMPLIANCE

Legislative and Regulatory Landscape: 2012

In an effort to keep you informed of legislative and regulatory initiatives that may affect your company's retirement plan, we have provided you with a link to [Legislative and Regulatory Landscape: 2012](#) by T. Rowe Price. This clear and concise summary of retirement plan policy issues defines and categorizes key issues. T. Rowe Price evaluates these issues based on potential government action as ***Expected in 2012, Possible in 2012, or Unlikely in 2012***, helping you create a timeline for your 2012 actions.



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

Transamerica is committed to keeping you current on regulatory and legislative initiatives.



COMPLIANCE CALENDAR

June 25

Refund Excess Contributions

For 2011 calendar year plans with an Eligible Automatic Contributions Agreement (EACA) that covered all eligible employees, June 25th is the deadline to instruct Transamerica to refund excess contributions (deferrals) and/or excess aggregate contributions (match) to avoid paying a 10% excise to the IRS on the amount of the corrective distributions.

Transamerica or Transamerica Retirement Services refers to Transamerica Retirement Services Corporation, which is headquartered in Los Angeles, CA.