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i INFORMATION

Help Employees RENEW Their Commitment to Retirement Planning

Transamerica is proud to introduce **RENEW Your Commitment to Retirement Planning**, a new online educational guide for employees. In five simple steps, **RENEW** presents a general approach to retirement saving and investing that is appropriate for participants and eligible employees of all ages and levels of investment sophistication.

The Five **RENEW** Steps:

Step 1: **Review your goals** — Assess how much savings you're aiming to have by the time you retire.

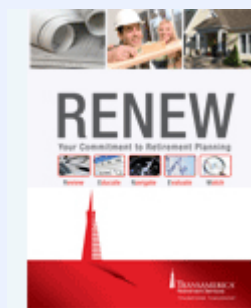
Step 2: **Educate to create a successful plan** — Take advantage of the many resources available from Transamerica.

Step 3: **Navigate the market's ups and downs** — Consider how past stock market performance might influence your outlook.

Step 4: **Evaluate your risk tolerance** — Complete our Risk Profile Questionnaire to determine how comfortable you are with risk.

Step 5: **Watch your account** — Remember to keep an eye on your account, even if you don't need to make any changes.

Plan sponsors and participants can access RENEW by logging on to www.TA-Retirement.com and clicking on the "Resources" tab in the left-hand menu of the homepage. Check out this valuable retirement guide today!



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

New Online Tool: eKits Tutorial

Our award-winning website contains valuable tools and resources to help you manage your plan easily and efficiently. One such tool is our new eKits Tutorial, which walks you through the process of utilizing our eKits ordering system.

The user-friendly tutorial is divided into two key areas: Order Materials and

Request Workshop. The Order Materials area outlines the process for ordering educational materials, such as enrollment workbooks, brochures, flyers, and posters. The Request Workshop area outlines the process for scheduling enrollment workshops and requesting employee seminars.

To access the eKits tutorial, simply log in to your account, select "Plan Administration" from the left menu, and click on the "eKits" link. We hope you will visit www.TA-Retirement.com today and take advantage of this helpful online resource.

The **eKits** tutorial is designed to help you understand the process for ordering enrollment workbooks, education materials, scheduling enrollment workshops, and educational seminars.

[ACCESS TUTORIAL NOW](#)

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MONTHLY MARKET INSIGHT

Monthly Market Insight

In their January commentary, **Investing in 2012: Same Issues, More Extreme Valuations**, the experts at JP Morgan predict that this year's markets will be impacted by many of the lingering issues that caused the overall, flat market performance of 2011.

The positives:

- Rising consumer confidence and spending
- Labor market improvement
- Revival in the housing

The negatives:

- Europe's debt problems
- Potential U.S. budget standoffs
- Tensions over Iran's nuclear program

JP Morgan reports that "despite a full menu of worries entering this year, valuations suggest that a balanced approach to investing is just as important as ever."

The Natixis piece, **Rebalancing to keep on track**, reinforces the wisdom of regularly reviewing and adjusting your portfolio to ensure that your original asset allocation strategy is intact and your portfolio is well positioned to capture future performance.

Transamerica Retirement Services does not provide investment advice. J.P. Morgan Asset Management provides investment management services for some of the investment choices offered in Transamerica's retirement plans. J.P. Morgan Asset Management is the marketing name for the asset management businesses of JPMorgan Chase & Co. J.P. Morgan Asset Management is not affiliated with Transamerica Retirement Services.

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We hope you will share these pieces with your participants as part of your plan's ongoing education efforts.

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News on 408(b)(2) Fee Disclosure

Last November, we provided you with an update on the **U.S. Department of Labor's (DOL) interim final 408(b)(2) regulations, regarding service providers' fee disclosure to the plan fiduciaries.** For more details about the interim final regulations, please read [this release](#) from the Transamerica Center for Retirement Studies.



The interim final regulations are currently scheduled to become effective April 2, 2012. However, the DOL has indicated that final regulations will be released by the end of January 2012. The impact of final regulations is unknown at this time.

As a covered service provider under the fee disclosure regulations, **Transamerica will provide your plan with a disclosure notice in late March.**

For clients who have elected electronic delivery:

- You will receive an e-mail informing you that your 408(b)(2) disclosure has been placed in your online Document Center on www.TA-Retirement.com.
- The e-mail will also provide a link to an easy-to-use, online reference tutorial that offers an interactive overview of the disclosure document.

Your plan's financial advisor will be informed that your disclosure has been provided to you and will have access to the disclosure in the same manner that they have access to reports and other plan-level information regarding your plan. Your advisor will also have access to the online tutorial.

As always, providing our clients with regulatory updates and the tools they need to effectively fulfill their fiduciary responsibilities and administer their retirement plan is our primary goal.

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COMPLIANCE CALENDAR

February 1 - February 7*

Census Data Submission for 2011 Plan Year

Transamerica must receive complete census data and the Additional Plan Data Form in order to guarantee completion of the 401(k) nondiscrimination testing by 3/9.^{1,2}

* For employers that sponsor a Multiple Employer Plan, the deadline is February 7. For employers that sponsor a Single Employer Plan, the deadline is February 15.

¹ If your plan uses the services of a third party administrator, please ask your TPA when they must receive complete census data in order to complete your 401(k) nondiscrimination testing.

² If your plan has an Eligible Automatic Contribution Arrangement (EACA), and if the EACA applies to all eligible employees, the deadline by which Transamerica must receive complete census data (including the Additional Plan Data Form) is 5/27. This will guarantee completion of 401(k) nondiscrimination testing by 6/24, which is the latest date by which Transamerica must receive refund instructions for distributions to be made by 6/30.

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