

March 2012 — In this issue:

**Information »**

- Transamerica On Facebook
- Women: Let's Talk About Retirement
- 2011 Compliance Testing Successfully Completed

**Market Insight »**

- Navigating an Uncertain Environment
- The Elements of Investing

**Legislative / Compliance »**

- Leased Employees in Your Plan

**Compliance Calendar »**

- Upcoming Compliance Tasks



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## INFORMATION

### Transamerica On Facebook

Did you know that Transamerica has a page on Facebook? With a focus on participant education, we post the latest articles and videos that can help you and your plan participants get a leg up on preparing for your financial future. When you "Like" our page, you can have our posts automatically included with your News Feed. Consider liking us today at [www.facebook.com/TransamericaRetirementReadiness](http://www.facebook.com/TransamericaRetirementReadiness).

To further engage retirement savers of all ages with a fun pastime about the saving for retirement, we created a new game called **Stash & Dash**. The concept of the game is simple: control your piggy-bank player to gather as many valuable coins as you can before retirement. But watch out because your savings are continually threatened by Money Trolls who present you with unexpected expenses like car repair bills and speeding tickets...just like in real life. Stash & Dash is available from our Facebook page so your participants can play on their computer, and an iPad version is also available for free in the [Apple App Store](#).



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### Have feedback?

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

## RETIREMENT SURVEY

### Women: Let's Talk About Retirement

This year, the **12th Annual Retirement Survey<sup>1</sup> from the Transamerica Center for Retirement Studies<sup>®2</sup> focuses on women** in an effort to understand their current outlook on planning for retirement and to help develop ways to improve their retirement futures.



Among the insights revealed through the **survey of 1,800 American women workers**, are the following:

- Only **8%** felt "very confident" that they would be able to retire with a comfortable lifestyle
- **78%** felt they don't know as much as they should about retirement planning and investing
- **34%** never talk about retirement planning, only **8%** talk about it frequently
- **34%** wanted "a good starting point and educational materials that are 'easier' to understand"

To view full survey results and a corresponding report, "Women: Let's Talk About Retirement," visit [www.transamericacenter.org](http://www.transamericacenter.org).

The findings also include **five conversation starters** to help open a dialogue with women about retirement, as well as **seven actionable tactics** that women can employ to *envision, understand, and plan for a secure retirement.*

[DOWNLOAD THE FULL REPORT](#)

#### ANNUAL CENSUS DATA

## 2011 Compliance Testing Successfully Completed

We'd like to thank all our sponsors who submitted their annual census data through the Transamerica website.

According to our records, the vast majority of our sponsors entered their annual census data online, helping to make it possible for us to complete their annual testing in a timely manner.



On behalf of the entire Transamerica Retirement Services team, we appreciate your cooperation and effort, as we continue to provide "best in class" service.

[Go back to the top ^](#)

### MONTHLY MARKET INSIGHT

#### FIRST QUARTER REVIEW

## Navigating an Uncertain Environment

In this month's market commentary, the **experts at American Century** attribute the U.S. economy's tepid first quarter performance on investor uncertainty on two key issues — the budget deficit and taxation.

The European Union continues its struggle to find a viable solution to the debt crises of a growing number of its members. And, Asia wrestles with Japan's post-tsunami recovery efforts and China's economic growth slowdown.

During these times of uncertainty, **American Century recommends broad asset diversification**, adding, "It is even more important in uncertain economic times, which we foresee in at least the first half of 2012."

#### INVESTOR EDUCATION

## The Elements of Investing

**The elements of investing** charts from Legg Mason support the need for asset diversification by highlighting the ever-changing positions of indexes in the equities and fixed income asset classes over the last decade as they are listed from best- to worst- performing. *No one index has been the top performer in all 10 of the past 10 years.*

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

[Go back to the top ^](#)

### LEGISLATIVE / COMPLIANCE

#### COMPLIANCE

## Leased Employees in Your Plan

Transamerica supports your efforts to provide informative and educational materials to your plan participants in an effort to increase their retirement planning knowledge.

Transamerica would like to help you ensure that you are correctly applying leased employee rules.

Recently, the Internal Revenue Service ("IRS") completed a project intended to determine if plan sponsors were treating leased employees properly under the terms of their plan.



**The results:**

- Although their Form 5500 indicated that they had leased employees, a majority of plan sponsors didn't actually have any and had simply made an error on the form.
- Of the remaining plan sponsors that actually had leased employees, 75% were not correctly applying the rules for leased employees.

**Leased employees must be considered common law employees for various plan purposes, such as eligibility, coverage, nondiscrimination, vesting, contributions/benefits, compensation, and top-heavy rules.**

As a reminder, to be considered a leased employee, an individual must meet **four basic requirements:**

- The leased employee's **services must be detailed in an agreement** between the recipient company and the leasing organization.
- The leased employee's services to the recipient company must be on a **substantially full-time basis, for at least a year and at least 1500 hours during any 12-month period** (with some exceptions).
- The **recipient company must have primary control over the services performed** by the leased employee.
- The leasing company must be considered to be the **common law employer** of the leased employees.

If you are unsure whether or not you have leased employees, or that you have been treating them properly under the terms of your plan, contact us at (866) 498-4557.

[Go back to the top ^](#)



## COMPLIANCE CALENDAR

**March 15 - September 15**

### Annual Plan Contributions

Make 2011 Plan Year contributions, if any, to a qualified plan by 3/15, or 9/15 with a corporate tax extension.<sup>3</sup>

**April 1 - July 31**

### Form 5500

Expect signature-ready electronic Form 5500 and summary annual report (SAR) from your plan's recordkeeper (the SAR is not filed with the Form 5500). The Form 5500 requires electronic signature and electronic filing to the Department of Labor's filing system (Efast2).

**April 1**

### Required Minimum Distributions

If previously requested by the plan participant or TPA, Transamerica will issue trustee authorized Required Minimum Distribution (RMD<sup>4</sup>) payments to participants who turned 70½ or retired in 2011 and postponed their first RMD payment to 2012.

**April 13**

## Excess Deferral Refunds

Deadline for issuing excess deferral refunds (deferrals that exceed the Internal Revenue Code section 402(g) limit).<sup>5</sup>

[Go back to the top ^](#)



<sup>1</sup>This survey was conducted online within the United States by Harris Interactive on behalf of Transamerica Center for Retirement Studies<sup>®</sup> between January 31, 2011 and March 10, 2011 among 4,080 full-time and part-time workers, including 1,811 women. Potential respondents were targeted based on job title and full-time and part-time status. Respondents met the following criteria: All U.S. residents, age 18 or older, full-time workers or part-time workers in for-profit companies, and employer size of 10 or more. Results were weighted as needed for the number of employees at companies in each employee size range. No estimates of theoretical sampling error can be calculated; a full methodology is available.

<sup>2</sup>The Transamerica Center for Retirement Studies<sup>®</sup> ("The Center") is a non-profit, private foundation. The Center is funded by contributions from Transamerica Life Insurance Company and its affiliates and may receive funds from unaffiliated third-parties. For more information about The Center, please refer to [www.transamericacenter.org](http://www.transamericacenter.org).

<sup>3</sup>Actual deadline is 2 ½ months following fiscal year-end. If your fiscal year does not end on December 31, please discuss actual dates with your service provider. If contributions are to be deducted they must be deposited prior to the filing of the corporate tax return which may not be March 15 or September 15.

<sup>4</sup>RMDs must commence no later than 4/1 of the year following the later of (a) the calendar year in which the participant attains age 70 ½, or (b) if permitted by your plan, the calendar year in which a non-5% owner retires. However, if a participant is a 5% owner, the RMD must commence by 4/1 following the calendar year in which a participant attains age 70 ½ regardless of employment status. Participants who are non-5% owners may be entitled to defer payment until retirement if they are still employed at age 70 ½ (if permitted by your plan). For RMD purposes, a 5% owner is anyone who owns more than 5% of the employer (including ownership due to family attribution rules).

<sup>5</sup>Participants, 49 years old or younger in 2011 cannot exceed the annual limit set by the IRS in Internal Revenue Code section 402(g) which is \$16,500 for participant's pre-tax contributions and any Roth contributions (deferrals) to a 401(k) plan. Participants, 50 years old or older in 2011 are allowed to make pre-tax contributions and any Roth contributions (deferrals) to a 401(k) plan totaling \$22,000, which consists of pre-tax and Roth contributions that cannot exceed \$16,500, as well as, catch-up contributions that cannot exceed \$5,500. Excess deferrals made in 2010 must be distributed to the participant, with related earnings, by 4/15/2011. Failure to make these corrective distributions could result in plan disqualification.