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## INFORMATION

### PLAN MANAGEMENT

## New Enhancements to Loan and Online Distribution Processes

Transamerica has added enhancements to our loan and online distributions processes in an effort to help streamline your administrative tasks. Here's an overview of the enhancements:

- **View a participant's loan check status online** by logging into your account and accessing the "Check Status" link under "Plan Administration."
- You and your participants can **access online all loan documents**, including paper and online loan request, as soon as they are available.
- Participants can **elect to have funds transferred electronically to their bank accounts through the Automated Clearing House (ACH) process** for both online loan and distribution requests.
- Participants can **elect to have loan checks sent directly to their homes via U.S. mail** within two business days of completing their request.



If you have questions regarding these enhancements, please contact SponsorConnect<sup>SM</sup> at (866) 498-4557, Monday through Friday, 9 a.m. to 8 p.m. Eastern Time.

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### Have feedback?

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

### EMPLOYEE SEMINARS

## Introducing Five Brighten Your Retirement Outlook Seminars

On May 15, Transamerica will introduce a **suite of five new employee seminars**, which focus on actionable steps employees can take to help brighten their retirement outlook.

- **Join the Plan** explains the benefits of automatic payroll deductions, tax-deferral and compounding, and simple, one-step investment choices.
- **Stay Diversified** describes the value of diversification, auto-rebalance features, and fully diversified



Help your employees brighten their retirement outlook through our new suite of employee seminars.

investment options.

- **Check Your Progress** introduces the powerful RetireTrack<sup>SM</sup> tool, and provides suggestions on how participants can improve their retirement outlook.
- **Maximize Savings** discusses the importance of setting a retirement savings goal, regular contribution increases, debt management, and avoiding the trap of waiting to start saving.
- **Get the Most Out of Your Plan** provides pre-retirees with key reminders on the need to save more, maintain a conservative investment mix, and stay up-to-date on Social Security benefits.

These new seminars replace our existing Made Simple Series.

For assistance with your employee communication plan, please contact us at (866) 498-4557 .

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## MONTHLY MARKET INSIGHT

### MARKET COMMENTARY

## The Time Between Too Early and Too Late

The experts at JP Morgan caution investors against trying to time the market. Although it may be tempting to label March 2012 as representing a market peak (the S&P 500 gained 108% from its low in March 2009 to the end of last month), they advise, "no one can consistently predict when corrections will start or end. This being the case, long-term investors should focus on long-term themes."



### INVESTOR EDUCATION

## Choosing a Withdrawal Rate and Asset Allocation Strategy

How long will your retirement savings last? This investor education piece from Putnam Investments shows that choosing too high a withdrawal rate or too conservative an asset allocation strategy may limit how long your retirement savings may last.

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Share these articles with your plan participants as part of their ongoing investor education.



# Participant Fee Disclosure Support Is On the Way

Transamerica Retirement Services has a longstanding and ongoing commitment to helping our clients understand their plan's fees and services. Today, we're continuing that mission by gearing up to help plan sponsors understand the 404(a) participant fee disclosure regulations, and provide sponsors with the necessary tools to comply with the regulations and answer questions from their participants.



In future communications, you will receive additional information from us regarding our 404(a) participant fee disclosure support program. Here's a high-level overview of what you can expect:

- **Required Annual Disclosure:** Under the regulations, all employees and beneficiaries eligible to direct investments in your plan on August 30, 2012 must receive a disclosure document on or before August 30. After that, any employee who becomes newly eligible to join the plan must receive a copy of the disclosure document prior to the first date they can make investment elections. Annually thereafter, all eligible employees must receive an updated disclosure. Transamerica will provide plan sponsors with the necessary disclosure document that sponsors can in turn provide to eligible employees. You will receive the initial disclosure document from us approximately four to six weeks prior to the August 30 deadline. After this initial disclosure, each year we'll provide you with an updated disclosure in the quarter preceding your plan anniversary date.
- **Quarterly Disclosure:** Once per quarter, fees deducted directly from participant accounts in the preceding 90 days must be disclosed to participants. Transamerica will be incorporating the disclosure of these fees into our quarterly participant statements, beginning with participant statements issued July 31, 2012.
- **Required Website Information:** Participants must have website access to updated investment information, quarterly updates of the annual disclosure documents, a glossary of terms, and investment provider information. Transamerica will provide the required information on our participant website.
- **Sponsor FAQs and Education:** Transamerica will also provide plan sponsors with access to an online participant tutorial, along with materials to help you understand the regulations, the new disclosure documents, and the participant statement changes. We will also provide you with tools to answer participant questions.
- **Participant Tutorials, FAQs and Education:** Transamerica will release an online tutorial to help participants understand the regulations, why plans have fees, the annual disclosure document, and the changes to the participant statements. We will also provide participants with answers to frequently asked questions. These materials will be available to you and your participants at the same time that we begin to provide you with annual disclosure documents for distribution.

As we approach the implementation for the participant fee disclosure regulations, the main points to keep in mind are:

- **Transamerica's fees have not changed** as a result of the new sponsor or participant disclosure rules,
- Transamerica will provide you with the assistance you need to comply with the new participant fee disclosure regulations, and
- In future communications, we will provide you with the timelines, disclosure documents, and educational materials necessary to assure successful

compliance with these new regulations.

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## COMPLIANCE CALENDAR

Late April and May provide you with a break with respect to compliance deadlines for calendar year-end plans.

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