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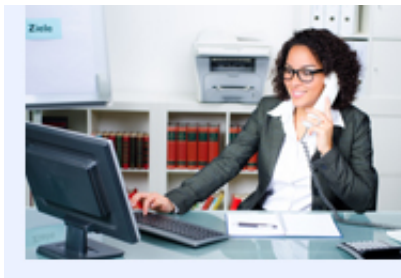
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INFORMATION

NEW PARTICIPANT SERVICE

Scheduling a Call is Easy with Web Connect

Transamerica is pleased to announce the availability of Web Connect, a new feature provided through Virtual Hold that offers your participants the option to schedule a call with us directly through www.TA-Retirement.com.



With Web Connect, participants who are logged onto our website can click on the "Contact Us" button and choose a date and time, subject to availability, when they would like the Virtual Hold system to call them. When participants answer their call at the pre-selected time, they will be asked to press "1" to be connected to the next available Transamerica specialist.

Web Connect offers an easy, convenient, and efficient way for your participants to contact us, and demonstrates Transamerica's ongoing commitment to providing your participants with state-of-the-art technological solutions.

INFORMATION

Deposit Information Available Online

Beginning January 1, 2013, deposit information will be available exclusively online. After uploading plan contributions online, you will have the option of printing the confirmation screen for your files. In addition, deposit information will be displayed in the following online reports:

- **Contribution Detail:** lists contributions and loan repayments by participant for a specific date range.
- **Contribution by Money Type:** presents plan contribution information by money type for a specific date range.

The online reports provide instant access and can be saved electronically in PDF and Excel formats. To learn more about the convenience of online payroll uploads, [take a tour](#) of our payroll validator. These enhancements provide additional security and are part of Transamerica's initiative to provide secure online access to key plan information.

How to Generate Contribution Plan Reports

- Log on to www.TA-Retirement.com.
- Select "Plan Reports" in the left-hand menu, then "Contribution".
- Generate a "Contribution Detail" or "Contribution by Money Type" report.

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MONTHLY MARKET INSIGHT

INVESTMENT COMMENTARY

Investing in the Wake of the Election

In [Investing in the Wake of the Election](#), the experts at JP Morgan explore the implications of the reelection of President Obama on the imminent economic fiscal cliff, monetary and foreign policy, and long-term investment strategies. They maintain that "now would be an excellent time for investors to seriously consider if they have an appropriate long-term allocation among stocks, bonds, alternatives and cash."

Additionally, Transamerica has created a piece for you to share with your participants regarding the [fiscal cliff](#).

INVESTOR EDUCATION

Is the market really more volatile than before?

This [informative piece](#) by Pioneer asks investors to base their evaluations of the performance of the market on percentages rather than points. Consider that even the 777-point drop of the Dow Jones Industrial Average on September 29, 2008 was only a 6.98% change. Compare that to the 508-point decline on October 19, 1987, which was a loss of 22.61%. Percentages provide a clearer perspective than points.

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We hope you will share these educational pieces with your participants as part of your continuing efforts to help them plan wisely for a secure retirement.

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LEGISLATIVE / COMPLIANCE

2013 Pension Plan Limits

For your convenience, we have created the following table of Pension Plan Limits for retirement plans. Please note that any changes in figures from 2012 to 2013 are indicated in bold.

Pension Plan Limitations	2013	2012
Maximum 401(k), 403(b), 457 Contribution	\$17,500	\$17,000
Maximum Compensation Taken Into Account	\$255,000	\$250,000
Maximum Defined Contribution Dollar Limit	\$51,000	\$50,000
Social Security Taxable Wage Base	\$113,700	\$110,100
Maximum Defined Benefit Dollar Limit	\$205,000	\$200,000
Highly Compensated Employee Threshold	\$115,000	\$115,000
Key Employee Threshold	\$165,000	\$165,000
IRA and Catch-Up Contribution Maximums	\$5,500	\$5,500

For easy reference, this [chart of IRS pension limits](#) can be distributed to participants. We hope this information will help your participants to evaluate their retirement plan contributions.

LEGISLATIVE / COMPLIANCE

Preparing for the 2012 Plan Year-End Compliance Reporting



Keeping your plan in compliance with Internal Revenue Service and U.S. Department of Labor regulations is one of Transamerica's highest priorities. With the end of the 2012 plan year quickly approaching for plans with a December 31st plan year-end, we would like to remind those sponsors that in order for us to prepare their annual compliance reporting, we will need the following information:

- Annual Employee Census
- Additional Plan Data Form

You can conveniently locate these items on our website at www.TA-Retirement.com under the Plan Administration / Compliance Testing tab. By providing this information to us in an accurate and timely manner, we will be able to properly perform the compliance testing, allocate year-end employer contributions, and prepare the Form 5500.

In the next few weeks, we will contact sponsors with December year-end plans and provide detailed instructions on how to submit the information needed to successfully complete the 2012 year-end compliance work.

Transamerica teams with you to help ensure that your plan remains in compliance every year.



COMPLIANCE CALENDAR

December 2

Safe Harbor Annual Participant Notice deadline

If your calendar-year, defined contribution plan document includes a safe harbor plan design for the 2013 plan year, provide the required annual safe harbor notice.

December 2

Qualified Default Investment Alternative (QDIA) Participant Notice deadline

If your calendar-year, defined contribution plan intends to comply with the DOL rules for default investments, provide the required annual QDIA notice.

December 2

Automatic Enrollment Participant Notice deadline

If your calendar-year, defined contribution plan document includes an Automatic Contribution Arrangement (ACA), Eligible Automatic Contribution Arrangement (EACA) or Qualified Automatic Contribution Arrangement (QACA) for the 2012 plan year, this is the timeframe for providing the required annual notice to participants.

December 31

Required Minimum Distribution (RMD)

For those age 70 ½ and older participants required to receive an RMD, the RMD check must be issued by no later than 12/31/12.

December 31

Corrective Contribution deadline

If a plan is considered to be top-heavy (i.e., at least 60% of the benefits belong to key employees), it must provide minimum contributions, usually 3% of compensation to non-key employees. Such top-heavy contributions must be paid by the last day of the following plan year.

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

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