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**i INFORMATION**

## Latest Supreme Court Decision on Defense of Marriage Act

We recently sent an e-mail with a link to a Tech Update, which provided an overview of initial guidance issued by the Treasury and IRS about the Supreme Court decision regarding the Federal Defense of Marriage Act ("DOMA"). On September 18, 2013, the Department of Labor (DOL) issued its initial guidance about the DOMA decision.



Like the Treasury and IRS, the DOL provides that same-sex couples legally married in one of the 50 states, the District of Columbia, a U.S. territory, or a foreign country will be treated as married, even if the location where the couple resides does not recognize same-sex marriage. This guidance helps ensure consistency for the administration of employer-sponsored retirement plans, since the DOL has authority to interpret certain provisions of ERISA and the Internal Revenue Code, and has the authority to issue regulations impacting retirement plans. Also like the IRS, the DOL intends to issue future guidance about the DOMA decision. Transamerica will continue to monitor developments and guidance as they are issued.

## Your Plan's Investment Choices

When you review your plan's investment choices on [TA-Retirement.com](http://TA-Retirement.com), you will see them listed under new investment categories. Your plan's investment choices have not changed, only the investment categories have changed, allowing you to better compare similar investment choices.

For example, Emerging Markets investment choices were formerly listed under the "Specialty" investment category. You can now find Emerging Markets investment choices under the "International Stocks" category and the "Emerging Markets" sub-category.

If you have any questions, please call us at (866) 498-4557, Monday through Friday, from 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.

## Save Retirement!

Transamerica is pleased to introduce our new *Save Retirement* employee campaign, designed to help you encourage your employees to think about their futures in retirement. By emphasizing the need to plan for retirement, and highlighting the benefits of your retirement plan, the campaign aims to motivate employees to enroll in, contribute more to, or properly diversify their investment choices in the plan.



The campaign provides tools to help you:

- Plan a *Save Retirement* day, week, or month
- Create an awareness campaign utilizing impactful payroll inserts, flyers, posters, and emails

Campaign materials are available now on eKits at [TA-Retirement.com](http://TA-Retirement.com).

At Transamerica, we strive to help people save and invest wisely, so they can secure their retirement dreams.

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## MONTHLY MARKET INSIGHT

### INVESTMENT COMMENTARY

## Implications of Larry Summers' Withdrawal



In this month's investment commentary, the experts at JP Morgan offer their thoughts on the [withdrawal of Larry Summers](#) from consideration for the position of Chairman of the Federal Reserve. Janet Yellen, the current Vice-Chair, is the frontrunner for the position, and has demonstrated through her commentary that she shares the same "dovish" quality of Fed Chair Ben Bernanke. As such, JP Morgan's experts do not expect Summers' withdrawal to change their market outlook of a slow and measured increase in short-term rates, and recovering global economy.

### INVESTOR EDUCATION

## The Return Reality

This [piece](#) from the investment experts at Invesco advises investors not to let short-term market volatility guide their long-term perspectives. Although investors may be tempted to sell when the market is down or volatile, doing so may make the time it takes to recover longer. Their experts' advice: stay focused, stay invested.

Transamerica Retirement Solutions does not provide investment advice. J.P. Morgan Asset Management and Invesco provide investment advisory 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 and Invesco are not affiliated with Transamerica.

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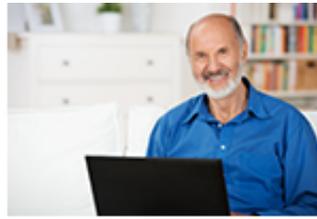
## LEGISLATIVE / COMPLIANCE



We hope you will share these articles with your employees as part of their ongoing investor education toward a successful retirement.

Active employees over the age of 69 who participate in your plan may be able to avoid RMDs.

## Required Minimum Distributions: Tax Considerations for Employees Age 69+



More and more Americans are choosing to continue to work rather than retire. If your plan includes employees who are age 69 or older, they should be aware of the potential tax benefit they may receive on their retirement plan accounts.

The Internal Revenue Service (IRS) requires people to begin withdrawing money from their tax-deferred retirement accounts *no later than April 1 following the year in which they reach age 70½*. The withdrawals, referred to as Required Minimum Distributions (RMDs), are taxable. **Under the terms of your plan, participants who are actively employed and are not 5% owners of the company may not be required to take RMDs.** As such, a participant may be able to avoid RMDs on their other retirement plan assets by combining them with their money in your retirement plan. Please see your Summary Plan Description to determine if this delay option applies to your plan.

Over the next few months, we will be contacting your employees who are age 69 or older to make them aware of the rules about RMDs and their potential tax implications. These employees will be invited to speak with a Transamerica Retirement Solutions counselor for guidance on RMDs, and potential retirement account consolidation. We want to share this important information with your employees, so that they can make the best choice for their retirement withdrawals.

If you have any questions, please call us at (866) 498-4557, Monday through Friday, from 9 a.m. to 8 p.m. Eastern Time. We look forward to helping your employees plan effectively for retirement.

Transamerica Retirement Solutions does not provide tax or legal advice. The information provided here is intended solely as general summary information and is not intended to serve as legal or tax advice applicable to particular matters or situations.

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### COMPLIANCE CALENDAR

#### September 30

Distribute Summary Annual Report (SAR) to covered participants (or if a Form 5558 was filed by 7/31 for extending the 2012 calendar Plan Year Form 5500 filing date, then distribute by 12/15).

#### October 1

First date by which an employer can provide mandatory notices to participants for a 1/1/14 effective date for safe harbor or automatic enrollment,\* where applicable.\*\* For plans that provide a Qualified Default Investment Alternative (QDIA) in addition to a safe harbor feature and/or automatic enrollment arrangement, the required QDIA notice will be incorporated into the safe harbor notice or automatic enrollment notice.

#### October 15

Due date for 2012 calendar Plan Year Form 5500 for plans that filed a Form 5558 extension by 7/31.

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Transamerica or Transamerica Retirement Solutions refers to Transamerica Retirement Solutions Corporation.

\*This includes an Automatic Contribution Arrangement (ACA), Eligible Automatic Contribution Agreement (EACA), and a Qualified Automatic Contribution Arrangement (QACA). \*\*Applies to plans where the plan year coincides with the calendar year.