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INFORMATION

Updated Distribution Forms for Your Plan Participants

Updated plan sponsor and participant distribution forms are now available on TA-Retirement.com. Please direct your participants to our website to retrieve these updated forms. If you maintain hard copies of the old forms, please discard them.

Additionally, please take down any old forms that have been posted to your intranet site and replace them with the new forms.



To access the updated distribution forms, simply sign into your account, select "Plan Administration" from the left-hand menu, and click on "Forms." You will automatically be brought to the "Participant" tab. If you have any questions regarding this change, please call us at 866-498-4557, Monday through Friday, 9 a.m. to 8 p.m. ET.

Your Online Document Center Offers New Reports

Your online Document Center will soon provide you with an enhanced quarterly Activity Statement and a new quarterly report that shows invalid participant addresses for statement mailings. Both of these reports are automatically generated each quarter and placed in your online Document Center for viewing.



The enhanced Activity Statement has a new design and will provide you with a *Plan Summary* for the quarter as well as an at-a-glance breakdown of the *Investment Allocation of Your Plan*. The statement will also provide consolidated plan activity by fund and source, including specifics on forfeitures and loans.

The new report showing invalid participant addresses for statement mailings is provided as part of a new process. It replaces the current process of providing you with a bulk mailing each quarter of participant statements with invalid addresses. With the new process, you can easily view the invalid addresses from the report and then update the participant addresses on the website. To update a participant address online, sign in to your account at TA-Retirement.com, click "Participant

Information," then select "Indicative Data," and follow the onscreen prompts.

As a reminder, to access the Document Center, sign in to your account, click "Plan Information," "Document Center," and then click the "Reporting & Testing" tab.

Transamerica strives to provide you with the tools and resources you need to efficiently manage your plan.

National Save 4 Retirement Week

National Save for Retirement Week is the first congressionally endorsed, national event that promotes the benefits of saving for retirement, and invites all employees to take full advantage of their employer-sponsored retirement plans. Plan sponsors across the country will be supporting this campaign by encouraging their participants to save more as well.

Here are some ways you can actively participate in National Save for Retirement Week:

- Start your own "Save 10 Challenge".
- Help employees reach a 10% annual savings rate by creating a "Save 10 Challenge" contest with awards and prizes. [Send a Save More email](#) to encourage retirement savings.
- Urge employees to start a dialogue and share their commitment to saving for retirement with their colleagues.

Additional [Save More materials](#) are available on eKits at [TA-Retirement.com](#). At Transamerica, we strive to help people save and invest wisely so they can secure their retirement dreams.



National Save 4 Retirement Week is an optimal time to encourage employees to join your plan and save more for their futures.

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MONTHLY MARKET INSIGHT

MARKET COMMENTARY

Market & Economic Outlook

This month's [market commentary](#) is provided by the experts at Mainstay Investments. They caution that the Federal Reserve's accommodating monetary policy may lead to inflation. In their opinion, the 4% second quarter Gross Domestic Product (GDP) growth rate, better than expected earnings reports, and improvements in the labor markets demonstrate that the U.S. economy is rebounding -- influencing their conclusion that "current monetary policy does not strike us as being appropriate."



We hope you will share these articles with your participants as part of your ongoing investor education efforts.

INVESTOR EDUCATION

What can you put away each month?

Wells Fargo offers this convenient and [easy-to-use worksheet](#) to help participants find ways to reduce their spending and calculate their increased savings amounts on a monthly and annual basis.

Transamerica Retirement Solutions does not provide investment advice. Mainstay Investments provides investment advisory services for some of the investment choices offered in Transamerica's retirement plans. Wells Fargo Funds Management, LLC ("WellsFargo") provides investment management services for some of the investment choices offered in Transamerica's retirement plans. Wells Fargo and Advantage Funds are wholly owned subsidiaries of Wells Fargo & Company. Mainstay Investments and Wells Fargo and Advantage Funds are not affiliated with Transamerica.

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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 to extend the 2013 calendar plan year Form 5500 filing date -- then distribute by 12/15).

October 3

First date by which an employer can provide mandatory notices to participants for a 1/1/15 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 2013 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.