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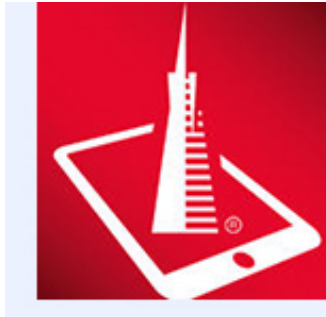
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INFORMATION

New ART App Helps Participants Boost Savings

Capturing the attention of retirement plan participants and driving them to action can be a challenge. That's why Transamerica developed a new smartphone app that brings our messages to life. It's called ART: Augmented Reality by Transamerica, and it enables participants to view quick, dynamic, and action-oriented videos simply by pointing their smartphones at one of our ART posters.



The ART app is available at no charge in [Apple's App Store](#) or at [Google Play](#). When you or your participants open the app on a smartphone, it animates our poster, driving home one of our key messages that promote saving or smart money management. Try it on any of our [five different poster samples](#). To order hard copy posters, please call us at (866) 498-4557.

Reminders for Depositing Plan Contributions

The end of the year can be a very busy time for plan sponsors, so we would like to offer some reminders of procedures for **properly depositing plan contributions**. Depositing plan contributions is a fiduciary responsibility and must be done in a timely manner. Final Department of Labor (DOL) regulations released in January 2010 by the DOL define when employee contributions become plan assets under ERISA. Those DOL regulations state that contributions are to be submitted "to the plan as of the earliest date on which such contributions can be reasonably segregated from the employer's general assets." If for example contributions have been consistently deposited 3 days after being withheld, it may be reasonable to assume that anything longer than 3 days could be considered late.



Here is a summary of the most up-to-date DOL regulations on remitting plan contributions:

- For small employers (those with fewer than 100 participants as measured on the first day of each plan year), the DOL introduced a safe harbor option. Under the safe harbor, contributions will be considered "reasonably segregated" from the employer's general assets if deposits are made no later than the 7th business day following the date these amounts would have otherwise been payable to participants.
- For large employers, deposits should be made as of the earliest date on which the deferrals can be reasonably segregated from the employer's assets, but no later than the 15th business day of the month following the month in which the amounts would have been payable to participants.

Properly identifying plan deposits is critical to investing monies in a timely manner. All deposits should include the contract number for your plan, sub ID (if applicable), and your company name.

If you have any questions regarding deposits to your plan, please contact SponsorConnectSM at 866-498-4557, Monday through Friday, 9 a.m. to 8 p.m. ET.

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MONTHLY MARKET INSIGHT

MONTHLY COMMENTARY

The Lessons of October

The experts at J.P. Morgan [discuss](#) the unusually high volatility of the stock market last month — the S&P 500 fell by more than 7% from mid-September to mid-October, and has since recovered to new highs. They do not believe the volatility was caused by fundamental factors, which might signal an overall trend in market performance. In their opinion, last month's volatility serves as a reminder that stock market volatility is inevitable and unpredictable in its timing and magnitude, and that during times of volatility, investors should study the fundamentals rather than follow their emotions before they react.



INVESTOR EDUCATION

Retirement Reality Check: Loss Happens

This piece by Legg Mason [reinforces the concept](#) that market corrections are inevitable, and advises investors to create a retirement saving strategy to help reduce the effects of volatility on their portfolio.

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

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LEGISLATIVE / COMPLIANCE

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

The current PPA restatement cycle runs from May 1, 2014 to April 30, 2016. Make sure your

Document Restatement Underway for Pre-Approved Defined Contribution Plans



plan is in compliance by reviewing and signing your restated plan documents before the end of this period.

Earlier this year, we informed you about the upcoming required restatement of "pre-approved" defined contribution plan documents. As a refresher, every six years (known as a "cycle"), the Internal Revenue Service (IRS) requires that "pre-approved" defined contribution plan documents be restated in their entirety to include language for recent changes in the laws or regulations.

Commonly referred to as the PPA restatement cycle, the 2014 cycle began on May 1, 2014 and will close on April 30, 2016 by which time all pre-approved defined contribution documents must have been restated and signed by the plan sponsor.

In general, a plan's service provider will draft the PPA restatement documents and forward them to their clients for review and signature. To ensure compliance with IRS regulations, timing is very important. When you receive your restated document package, you should promptly review it, resolve any questions as quickly as possible, sign it, and return the signed documents to your plan's service provider within the time period requested.

If you have questions regarding the PPA restatement cycle, please contact SponsorConnectSM at 866 498-4557, Monday through Friday, 9 a.m. to 8 p.m. ET.

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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 2015 plan year, this is the timeframe for providing the required annual safe harbor notice to participants.

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, this is the timeframe for providing the required annual QDIA notice to participants.

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 2014 plan year, this is the timeframe for providing the required annual notice to participants.

December 31

Required Minimum Distribution (RMD)

For participants who are 70 1/2 and older and who are required to receive a Required Minimum Distribution, the RMD check must be issued no later than 12/31/14. Please note all RMD requests must be submitted no later than December 15th in order for the participant to receive a 2014 Form 1099-R.

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