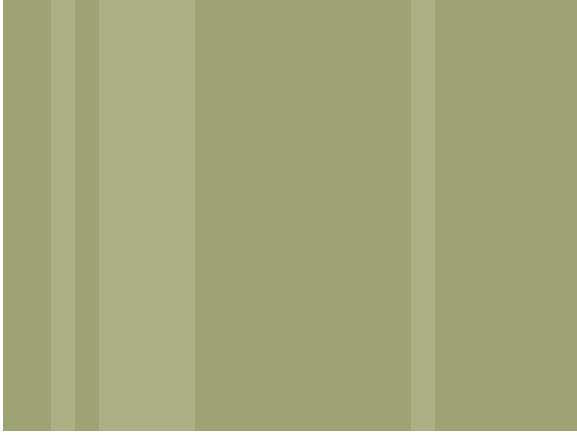


TRANSAMERICA'S PLAN MAXIMIZER[®]




Transamerica. Master Retirement.[®]

POWER CHOICE FREEDOM

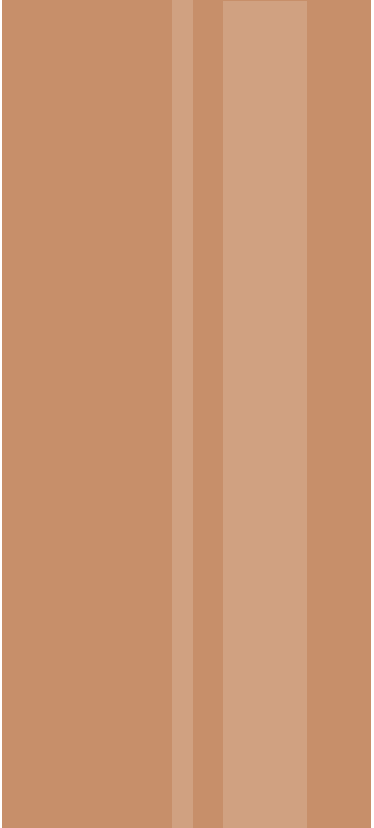


MAXIMIZE YOUR COMPETITIVE EDGE WITH TRANSAMERICA.

Transamerica's Plan Maximizer® service is a proprietary plan design consulting service created by our plan design and ERISA Consultants. The Plan Maximizer® service may be the answer to helping you attract, retain, and reward the talent you rely on every day. How?

- 
- By taking full advantage of the retirement benefits available to you and your employees
 - Greater flexibility
 - Allocations based on business-related criteria, e.g., job description, compensation level, or service length

Your Sales Consultant will work with you to create a unique retirement savings solution. The result will be an affordable plan that helps you build an even better financial future for yourself and your business, and gain the edge you need to stay competitive.



Not FDIC Insured	May Lose Value
No Bank Guarantee	

MAXIMIZE WITH THE EXPERTS

In addition to providing you and your employees with all the benefits you deserve, your plan must remain in compliance with complex ERISA and IRS laws and regulations.

We help customers design individualized retirement plans. Our plan design experts help you determine which alternatives will best answer your needs and satisfy your goals. We have one important mission: the best plan design possible.²

VALUABLE PLAN DESIGN OPTIONS

401(k) plans

A defined contribution plan that permits an employee to make contributions from his or her paycheck on a pre-tax basis. The contributions are placed into a 401(k) account, with the employee often choosing from the investment choices available in the plan. In some plans, the employer makes contributions, matching the employee's contributions up to a certain percentage. Additionally, Transamerica Retirement Services can help you on the following 401(k) plan designs and features:

- Safe Harbor

Eliminates 401(k) nondiscrimination tests: average deferral percentage (ADP), average contribution percentage (ACP)*, and in some cases the top-heavy test.

- Automatic Enrollment

Increases plan participation and likelihood of passing nondiscrimination testing.

*Matching formulas exceeding 6% of compensation may require ACP testing.

profit sharing plans

Employer-sponsored plans that allow plan sponsors to set aside money annually for employees on a discretionary basis. This plan type has many variations:

- New Comparability*
- Age Neutral*
- Age Weighted
- Points Allocation
- Integrated
- Pro-Rata Formula

*Allow greater flexibility to maximize benefits to select employees.



BUILD MORE WITH NEW COMPARABILITY

MAXIMIZE...

- Contributions to select employees
- Amount and timing of plan contributions
- Tax savings through deductible contributions
- Your ability to save for retirement

Transamerica Plan Maximizer® uses plan designs like New Comparability to optimize the benefits you and your select employees receive. You can establish two or more classes of employees under your plan and designate higher contributions to select employee groups. By putting regulatory and Internal Revenue Service guidelines to work with you, we seek to help you and your employees build a better future.

To meet New Comparability rules, your plan must pass the Broadly Available Allocation Rate (BAAR), the Gradual Age, or Service Schedule requirements. If it does not (as is the case with most plans), the plan may still cross-test using *either* 1) the 5% Minimum Contribution Gateway *or* 2) the 3:1 Ratio Gateway. If these testing requirements sound confusing, don't worry. Our plan design consultants have the knowledge needed to help you design your plan and help ensure that it remains in compliance.

EFFECTIVE DATE JANUARY 1, 2010				NEW COMPARABILITY 3:1 RATIO GATEWAY		NEW COMPARABILITY 5% MINIMUM GATEWAY		AGE NEUTRAL		INTEGRATED FORMULA PROFIT SHARING		PRO-RATA FORMULA PROFIT SHARING	
NAME	AGE	DOH	SALARY	CONTRIBUTION AMOUNT	% OF SALARY	CONTRIBUTION AMOUNT	% OF SALARY	CONTRIBUTION AMOUNT	% OF SALARY	CONTRIBUTION AMOUNT	% OF SALARY	CONTRIBUTION AMOUNT	% OF SALARY
Owner 1	61	1/1/90	\$245,000	\$29,400	12.00%	\$49,000	20.00%	\$49,000.00	20.00%	\$38,512.01	15.72%	\$35,647.50	14.55%
Owner 2	40	1/1/95	\$245,000	\$29,400	12.00%	\$49,000	20.00%	\$34,079.50	13.91%	\$38,512.01	15.72%	\$35,647.50	14.55%
Worker 1	61	1/1/95	\$55,000	\$2,200	4.00%	\$2,750	5.00%	\$9,559.00	17.38%	\$6,877.16	12.50%	\$8,002.50	14.55%
Worker 2	51	1/1/95	\$40,000	\$1,600	4.00%	\$2,000	5.00%	\$6,952.00	17.38%	\$5,001.57	12.50%	\$5,820.00	14.55%
Worker 3	41	1/1/00	\$35,000	\$1,400	4.00%	\$1,750	5.00%	\$3,808.00	10.88%	\$4,376.37	12.50%	\$5,092.50	14.55%
Worker 4	41	1/1/00	\$35,000	\$1,400	4.00%	\$1,750	5.00%	\$3,808.00	10.88%	\$4,376.37	12.50%	\$5,092.50	14.55%
Worker 5	31	1/1/03	\$35,000	\$1,400	4.00%	\$1,750	5.00%	\$1,774.50	5.07%	\$4,376.37	12.50%	\$5,092.50	14.55%
Worker 6	31	1/1/03	\$30,000	\$1,200	4.00%	\$1,500	5.00%	\$1,521.00	5.07%	\$3,751.18	12.50%	\$4,365.00	14.55%
Worker 7	22	1/1/06	\$25,000	\$1,000	4.00%	\$1,250	5.00%	\$750.00	3.00%	\$3,125.98	12.50%	\$3,637.50	14.55%
Worker 8	22	1/1/06	\$25,000	\$1,000	4.00%	\$1,250	5.00%	\$750.00	3.00%	\$3,125.98	12.50%	\$3,637.50	14.55%
Total			\$770,000	\$70,000		\$112,000		\$112,002		\$112,035		\$112,035	

This chart is for illustrative purposes only, and your circumstances will likely differ from this example. All illustrations in the above graph were calculated using 2010 limits and the following assumptions: 1) There are no other contributions being made under the plan; 2) The plan passes all applicable nondiscrimination tests; and 3) The employer's goal is to maximize the benefits of their select employees. For more information on plan design, please contact your Transamerica Sales Representative or your local Third Party Administrator. You should also consult with your attorney or tax advisor to determine what works best for your plan.

ANY NEW COMPARABILITY PLANS (NCP) QUESTIONS?

TRANSAMERICA HAS THE ANSWERS

What About Internal Revenue Code (IRC) Discrimination Rules?

IRC regulations on New Comparability or Cross-Testing allow you to pass the non-discrimination tests by grouping your employees. You can allocate the maximum annual contribution limit of 100% of compensation or \$49,000 in 2010, whichever is less. Other limitations may apply in multiple plan situations.

Assumes there are no other contributions being made under the plan except New Comparability contributions.

What is the Gradual Age or Service Schedule?

One schedule of allocation rates applies to all eligible employees within a band. Allocation rates can be based on age, service, or a combination of both. Allocation rates must increase "smoothly" (subject to certain parameters may apply). Allocation rates must increase at regular intervals (same length).

What is the 5% Minimum Contribution Gateway Rule?

All eligible non-highly compensated employees (NHCEs) must receive at least 5% of total pay from the plan.

What is the 3:1 Ratio Gateway Test?

All eligible NHCEs' allocation rates must be at least one-third of the highest allocation rate for any highly compensated employee (HCE).

WHAT'S THE BACKBONE? SUPPORT YOU CAN DEPEND ON

Our ERISA Consultants are always available to provide you with:

- Complimentary Pre-Sale ERISA Review Service that reviews your existing retirement plan for compatibility with our documents and legislative and regulatory compliance
- Ongoing ERISA Consulting Service²
 - ERISA Consultants with 133 years³ of combined ERISA and retirement plan compliance experience

Our Sales Consultants work with you to develop a specialized plan design that fits your needs:

- Trained professionals nationwide
- Ongoing support through the life of your plan

**For more information on Transamerica's Plan Maximizer[®] service,
please contact us at (888) 401-5826
Monday through Friday 8:00 a.m. to 6:00 p.m. Central Time
or visit www.TA-Retirement.com.**

¹Transamerica Retirement Services ("Transamerica"), a marketing unit of Transamerica Financial Life Insurance Company ("TFLIC"), 440 Mamaroneck Avenue, Harrison, New York 10528, and Transamerica Life Insurance Company ("TLIC"), 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499, and other TFLIC and TLIC affiliates, specializes in the promotion of retirement plan products and services. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC is not authorized in New York and does not do business in New York.

²Transamerica Retirement Services and its representatives cannot give ERISA, tax, or legal advice. This material is provided for informational purposes only based on our understanding of material provided and should not be construed as ERISA, tax, or legal advice. Clients and other interested parties must consult and rely solely upon their own independent advisors regarding their particular situation and the concepts presented here. Although care has been taken in preparing this material and presenting it accurately, Transamerica Retirement Services disclaims any express or implied warranty as to the accuracy of any material contained herein and any liability with respect to it.

³Four ERISA specialists with 133 years of combined ERISA and retirement plan compliance experience. As of February 18, 2010.

