



New Enhancements Available January 7, 2011

Focus: Loans

You gave us feedback and we listened! Transamerica Retirement Services has made system enhancements to give Third Party Administrators a *CHOICE* when it comes to Participant Loan processing. TPAs can choose the level of involvement that meets your needs.

Do TPAs have a choice when it comes to their involvement in online Loan Processing at Transamerica? Yes. The TPA can either outsource the online loan process to Transamerica or the TPA can choose to be an integral part of the process. It is up to you.

What does being involved in the Participant Loan process mean? This level of involvement consists of receiving notification emails, verifying vesting, and approving or denying distribution requests. All post-processing loan documents are available on the TPA, Plan Sponsor and Participant websites. If you are currently not involved and want to be, *we recommend that you have a conversation discussing the change with the plan sponsor in advance.*

In order to make this change, you can simply log on to the TPA Web (www.TA-Retirement.com), access the Plan Information menu, select the plan you are working on and then click on the Plan Provision link. Next, update your answers to the following two questions under Loans and Distributions:

- *Do you, the TPA, want to be involved in the Loan review and Processing?* Please select the radio button for “yes.”
- *Will the plan allow paperless loans?* Please select the radio button for “yes.”
- Please be sure to click on the submit button and confirm button to finalize your changes.
- You can also contact TPAConnectSM at (877) 398-7526 or email (tpaconnect@transamerica.com) if you need additional assistance.

Do you have a plan where you, the TPA, are the main point of contact for plan participants and you drive the loan process? Transamerica has a solution for you.

TPAs that would like to use their own custom process and loan document request forms also have a choice. You can choose to keep your processes in place and utilize our TPA Entered Loan feature where you can enter the loan request specifics directly on our website. Please note that post-processing loan documents are only available on the TPA website when utilizing TPA entered loans.

In order to maintain your customized loan processing workflow, simply log on to the TPA Web (www.TA-Retirement.com), access the Plan Information menu, select the plan you are working on and then click on the Plan Provision link. Next, update your answers to the following two questions under Loans and Distributions:

- *Do you the TPA want to be involved in the Loan review and Processing?* Please select the radio button for “yes.”
- *Will the plan allow paperless loans?* Please select the radio button for “no.”
- Please be sure to click on the submit button and confirm button to finalize your changes.
- You can also contact TPAConnectSM at (877) 398-7526 or email (tpaconnect@transamerica.com) if you need additional assistance.

What does outsourcing Participant Loan processing to Transamerica mean? If you want to outsource this process, all online participant loans will be approved automatically. The TPA will not receive email notifications or have the ability to update vesting prior to the loan being processed. Loan documents will be posted on the TPA, Plan Sponsor and Participant websites post-processing. If you are currently involved and now want to outsource, *we recommend that you have a conversation discussing the change with the plan sponsor in advance.*

In order to make this change, you can simply log on to (www.TA-Retirement.com), access the Plan Information menu, select the plan you are working on and then click on the Plan Provision link. Next, update your answers to the following two questions under Loans and Distributions:

- *Do you the TPA want to be involved in the Loan review and Processing?* Please select the radio button for “no.”
- *Will the plan allow paperless loans?* Please select the radio button for “yes.”
- Please be sure to click on the submit button and confirm button to finalize your changes.
- You can also contact TPAConnectSM at (877) 398-7526 or email (tpaconnect@transamerica.com) if you need additional assistance.

Transamerica Financial Life Insurance Company and Transamerica Life Insurance Company are affiliates of Diversified Investors Securities Corp. Securities are offered by Diversified Investors Securities Corp. (DISC), 440 Mamaroneck Avenue, Harrison, NY 10528.

Transamerica 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. TPAConnectSM is available at (877) 398-7526 Monday through Friday from 9 a.m. through 8 p.m. Eastern Time.