



New Enhancements Available January 7, 2011

Focus: Vesting Updates

You gave us feedback and we listened! Transamerica Retirement Services has made system enhancements that give Third Party Administrators a *CHOICE* when it comes to tracking vesting. You can choose to either be involved in the process or outsource vesting updates to Transamerica.

How do you outsource vesting to Transamerica? All we need is one final, baseline file from you to ensure that we have an accurate starting point. Once vesting is outsourced, we require the submission of year-to-date hours by the plan sponsor with every payroll to ensure that vesting is accurately tracked. *We recommend that you have a discussion with your impacted plan sponsor ensuring that they understand the need to include hours worked when they submit contribution files each pay period.* When you are ready, this change can be accomplished in a few quick and easy steps.

1. First you want to make sure you have the plan's current vesting information.
 - a. Log on to www.TA-Retirement.com and retrieve the Vesting File by accessing the following options: Plan Administration>Select the Plan>Census Information>Retrieve Data.
 - b. Select the "Indicative Data" and click on the download button.
 - c. Save the file for your records.
2. When you are ready to initiate the vesting update process, please contact TPAConnectSM via telephone at (877) 398-7526.
3. The Transamerica representative will make the appropriate system change to "Not Involved in Vesting" in our System.
4. At this point, you are now ready to download the final Vesting File template through our website (www.TA-Retirement.com). To find the template, please access the following menus: Plan Administration>Select the Plan>Census Information>Vesting Template.
5. Populate the template with the requested information (SSN, First Name, Last Name and Years of Service as of Prior Plan Year End). You may use the Indicative Data File you retrieved in Step 1 as your working document.
6. Once the file is complete, you can upload the Vesting file through our website (www.TA-Retirement.com). Navigate to the upload area of the site by accessing the following options: Plan Administration>Select the Plan>Census Information> Send Data.
 - a. Select the Vesting data option, provide the Plan Year End Date and click on Browse to select the Vesting File containing the Years of Service as of Prior Plan Year End.
 - b. Click on the Upload button. Once the file validates select "Confirm" to finalize the upload.
7. The file upload finalizes the process, Transamerica will track vesting ongoing.

To ensure that plan sponsors are submitting hours data to Transamerica, each quarter we will run a query to identify which plans have not submitted hours year to date. In the event we have not received hours from the plan sponsor a letter will be generated with a “cc” to the TPA reminding the plan sponsor that they need to submit hours and the consequences of not submitting that information. As we approach the end of the year, if we continue to have plan sponsors not submitting hours, Transamerica will make a proactive call to the plan sponsor & TPA requesting that hours be submitted.

If you choose, you can own vesting updates for your plans with Transamerica. This is also a very simple process and here is how you can do it:

1. First you want to make sure you have the plan’s current vesting information:
 - a. Log on to www.TA-Retirement.com and retrieve the Vesting File by accessing the following options: Plan Administration>Select the Plan>Census Information>Retrieve Data.
 - b. Select the “Indicative Data” and click on the download button.
 - c. Save the file for your records.
2. When you are ready to initiate the vesting update process, please contact *TPAConnect*SM via telephone at (877) 398-7526.
3. The Transamerica representative will make the appropriate system change to “Involved in Vesting” in our System.
4. At this point, you are now ready to download the final Vesting File template through our website (www.TA-Retirement.com). To find the template, please access the following menus: Plan Administration>Select the Plan>Census Information>Vesting Template.
5. Populate the template with the requested information (SSN, First Name, Last Name and vested %). You may use the Indicative Data File you retrieved in Step 1 as your working document.
6. Once the file is complete, you can upload the Vesting file through our website (www.TA-Retirement.com). Navigate to the upload area of the site by accessing the following options: Plan Administration>Select the Plan>Census Information> Send Data.
 - a. Select the Vesting data option, provide the Plan Year End Date and click on Browse to select the Vesting File containing the Years of Service as of Prior Plan Year End.
 - b. Click on the Upload button. Once the file validates select “Confirm” to finalize the Upload.
7. The file upload finalizes the process. Going forward, vesting updates need to be submitted by the TPA using the Transamerica Vesting file (Name, SS#, vested %). This file can be uploaded through our website (www.TA-Retirement.com).

If you have any additional question or need assistance, you can your Development Manager or the *TPAConnect*SM at (877) 398-7526 or email tpaconnect@transamerica.com.

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