TRANSAMERICA
RETIREMENT SERVICES

THIRD PARTY ADMINISTRATORS

USER GUIDE

Loans

(Partner iSeries Only)

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Using This Guide

The Transamerica Retirement Services (TRS) website, www.TA-Retirement.com, provides TPA firms with access to client information within the TRS recordkeeping system. This guide provides an overview of the functionality, field descriptions, and navigational steps for the Partner *i*Series Enter Loan section of the website.

Navigating Through this Guide

Screen captures display a visual graphic of a window to assist in understanding functionality. Additional icons and tables that display throughout the guide consist of the following:

Guide Icons

Online Instructions

The Online Instructions icon and text displays prior to a Step Action Table containing specific instruction for navigating within the website

Business Rule

The Business Rule icon and text displays when there are specific Business Rules relevant to a particular process

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Guide Tables

The Field Name and Description table outlines the names and the descriptions of each field within a window.

Field Name	Description

The Notice Type and Timing table displays the types of notices provided at various stages of a process. The timing column explains when the notices are distributed.

Notice Type	Timing

The Step Action table displays specific instructions for navigating within the website.

Step	Action
1	

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Standard Field Names and Descriptions

The following Field Names and Descriptions display on multiple windows within the website. This section of the guide details their respective definitions and meaning. Additional tables within the guide define Field Names and Descriptions specific to a single window or process.

Field Name	Description
Company Name	Name of Company
Plan Name	Name of plan
Contract ID	Identifying number assigned by TRS • A six digit number followed by a four digit sub id

Standard Address Format

The following Address format for the participant displays on multiple windows within the website. This format of this window varies, depending upon whether the address is U.S. or international. This Address field functions similarly throughout this guide.

Field Name	Description
Address	System generated or required fields. Type of field is dependent upon purpose of the window Current contact address information Address 1 • Maximum characters 30 • Address 2 • Maximum characters 30 City • Maximum characters 50 State • Drop-down list contains available options

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Field Name	Description
	• 2 character state code Zip Code • Maximum characters 9 City, Province • Maximum characters 50 ZIP/Postal Code, • Maximum characters 15 Country • Maximum characters 30 Daytime Telephone • Format: ###-###-#### Evening Telephone • Format: ###-###-####

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TA-Retirement Website Page Controls, Icons & Links

The following page controls, icons and links display on multiple windows within the website. The information below defines their meaning.

Standard Page Controls

The following Page Controls display on multiple windows within the website when a list has more than twenty-five (25) items. This section of the guide defines the functionality of each control.

Step	Action
1	Click <<First Page to return to the first page Click <Previous to return to previous page Click Next> to advance to the next page Click Last Page>> to advance to the last page

Website Icons

Click the calendar icon to select and populate the date field.

Click the question mark icon to display a definition of the specific item.

Website Links

Select Another Plan-Click the link to advance to another window and select another plan. If clicking this link while updating a window, all updates are lost and data is reset to the data last saved

Select Another Participant-Click the link to advance to another window to search for another participant

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SECTION I: Processing Online Loan Requests

Loan requests may be submitted by the participant for plans that allow the participant to borrow monies. This request may be submitted either online via the Partner *i*Series website or via paper. The format (online or paper) that is selected during plan design will determine how all loan requests will be processed.

Requests submitted online by the participant are referred to as participant-submitted loan requests. Upon submission, the TPA receives email notification of the participant-submitted loan requests for initial approval. The TPA confirms vesting information and available funds and submits the approval to the recordkeeper for processing. The recordkeeper forwards the loan check to the plan sponsor for disbursement to the participant. An email notification of the approval is sent to the participant and copied to the plan sponsor. All email notifications for online requests are automatic.

Participant online loan requests in plans that require spousal consent will be forwarded to the plan sponsor for review of the required spousal signature and notary public witness signature prior to the TPA review.

The loan documents and amortization schedule are generated in PDF format and posted to the participant web site. Hard copies are no longer mailed to the plan sponsor.

If the loan request is denied, an email is sent to the participant and the plan sponsor with an explanation of the denial.

Accessing Online Loan Requests

This section of the user guide provides instruction on accessing a participant-submitted loan request.

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Online Instructions

Accessing Online Loan Requests

To access pending loans, complete the following steps:

Step	Action
1	Open **Internet Explorer** and access www.TA-Retirement.com Result: The TA-Retirement.com Home page displays
2	Log on with **Username** and **Password** Result: The **TPA Home** page displays
3	Select **Plan Administration** from the left navigation menu Result: Plan Administration window displays
4	Select a contract Result: The contract specific Plan Administration window displays
5	Click **Loans & Distributions** from the left navigation menu Result: The Loans & Distributions window displays with a list of pending distribution requests
6	From the Loans & Distributions window, select the name of the participant requesting the distribution
7	Click **Submit** to advance to the Pending Loans window OR Click **Select Another Plan** link to advance to the Plan Administration window Click **Need to enter a loan request?** link to advance to the Enter Loans -Participant Search window OR Click **Need to enter a distribution request?** link to advance to the Enter Distribution–Participant Search window OR Click **View History** link to the advance to the Loans & Distributions History window

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Pending Loans

The Pending Loans window displays information regarding a specific participant-submitted loan request and provides the ability to approve and deny the request. TPA Owners, TPA Sr. Administrators and TPA Jr. have the ability to approve or deny loan requests. TPA Administrative Assistants have ready-only access. TPAs are responsible for reviewing the information and providing any additional required information, as needed. All fields are system generated with the exception of the Payment Frequency field.

Business Rule

Read the following business rules carefully as they apply to the Pending Loans window.

- TPA Administrative Assistants have "read-only" access rights. The "Approve Request" and "Deny Request" buttons are disabled in the TPA Administrative Assistant's Pending Loan window.
- The "Select Another Plan" link only displays if TPA has more than one plan associated with it
- Request information is specific to the selected plan and participant
- Accounts displayed under the Vesting panel based on plan provisions. Only money sources permitted in the plan are displayed.
- Current Loan(s) panel is suppressed if the participant does not have an active loan. All active loans, the participant currently holds with TRS, display in this panel
- The Prior Loan(s) panel displays only if participant has a previous loan that is paid, defaulted or deemed
- The maximum loan amount available is calculated by the recordkeeper and does not include assets from those money sources from which loans are not permitted
- If the "payment frequency " is changed, the payment amount and number of payments recalculate and displays on the Review window

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- If the payment frequency" is changed to something other than what the participant selected, a message is posted in the participant message center. This message contains the new payment frequency, payment amount and number of payments

Figure 1: Pending Loans Window – Frame 1

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→ Vesting

Account Type	Vested %	Total Balance	Vested Balance
Employee After-Tax	100 %	$50,351.68	$50,351.68
Employee Pre-tax	100 %	$40,281.34	$40,281.34
Profit Sharing	0 %	$16,112.56	$0.00
Employer Matching	0 %	$22,154.73	$0.00
Rollover	100 %	$22,154.73	$22,154.73
Employer QNEC	100 %	$43,302.44	$43,302.44
Money Purchase	0 %	$25,175.84	$0.00
Prevailing Wage	100 %	$18,126.60	$18,126.60
Safe Harbor Match	100 %	$40,281.34	$40,281.34
Employee ROTH	100 %	$45,316.53	$45,316.53
Rollover ROTH	100 %	$34,239.16	$34,239.16
Employer QMAC	100 %	$15,105.50	$15,105.50
Mandatory After-Tax	100 %	$30,210.99	$30,210.99
Fully Vested Money Purchase	100 %	$23,161.76	$23,161.76
Safe Harbor Non-Elective	100 %	$35,246.18	$35,246.18

Figure 2: Pending Loans Window - Frame 2

→ Plan Loan Terms

Loan Type(s):	**General, Residential**	Loan Setup Fee:	**$50, paid by Participant**
Minimum Loan Amount Required:	**$1,000.00**	Loan Maintenance Fee:	**$74, paid by Participant**
Maximum Number of Loans:	**5**		
Maximum Term for General Loans:	**60**		
Maximum Term for Residential Loans:	**72**		

→ Loan Request

Paricipant Request Date:	**10/20/2008**	Maximum Loan Amount Available:	**$50,000.00**
Loan Purpose:	**General**	Amount Requested:	**$6,000.00**
Loan Term:	**12 months**	Payment Frequency:	Weekly
Interest Rate :	**5%**	Estimated Payment Amount:	**$118.35**
		Number of Payments:	**52**

Approve Request | Deny Request | Cancel

Figure 3: Pending Loans - Frame 3

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Field Name	Description
Participant Information	
Name	Participant first and last name
SSN	Participant Social Security number • Only the last four digits of the participant's SSN display
Hire Date	Hire date of participant
Address	Participant street address
Contact Number	Participant day and/or evening telephone number(s)
Email Address	Participant email address
Vesting	
Account Type	• Displays sources in which participant has a balance
Vested%	• Percent participant vested in source
Total Balance	Amount participant has in source
Vested Balance	• Amount of money in which participant is vested in source
Current Loans	
Loan Number	Sequential number for participant loans • Participant can have multiple active loans. All active loans display under this panel
Loan Date	Date of loan • mm/dd/yyyy format
Loan Type	Type of loan Options are: • General • Hardship • Residential

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Field Name	Description
Loan Amount	Initial amount of loan
Interest Rate	Interest rate of loan
Scheduled Payment	Payment amount
Status	Status of loans Options are: • Active • Closed • Renegotiated • Defaulted – Offset Distribution • Defaulted – Deemed Distribution
Payments Remaining	Number of remaining payments
Maturity Date	Loan maturity date • mm/dd/yyyy format
Payoff Quote	Dollar amount to pay if participant pays loan off in full
History	Link to view history window
Prior Loans	
Loan No.	List all prior loans for the participant
Loan Date	Start date of loan • mm/dd/yyyy format
Loan Type	Type of loan Options are: • General • Hardship • Residential
Loan Amount	Initial loan amount
Interest Rate	Interest rate of loan

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Field Name	Description
Scheduled Payment	Payment amount
Maturity Date	Loan maturity date • mm/dd/yyyy format
Status	Status of loan Options are: • Active • Paid Off • Deemed Distribution • Regular Distribution
Status	Date loan status was incurred • Only display date if loan status is paid or defaulted
Plan Loan Terms	
Loan Type(s)	The types of loans offered on the plan Options are: • Hardship – Hardship always displays in list • General, Hardship, Residential • General, Hardship • Hardship, Residential – General and Residential only displays if plan allows
Minimum Loan Amount Required	The minimum dollar amount available for loan
Maximum Number of Loans	The maximum number of outstanding loans participants can have at one time
Maximum Term for General & Hardship Loans	The maximum term for general purpose and hardship loans
Maximum Term for Residential Loans	The maximum term for residential loans
Loan Setup Fee	Setup fee amount per loan • Displays fee in place at time of loan request

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Field Name	Description
	• Fee is the sum of the TRS fee and the TPA fee
Loan Setup Fee Paid By	Party responsible for payment of the setup fee Options are: • Employee • Employer
Loan Maintenance Fee	Total maintenance fee amount per loan • Fee is the sum of the TRS fee and the TPA fee
Loan Maintenance Fee Paid By	Party responsible for payment of the maintenance fee Options are: • Employee • Employer
Loan Request	
Participant Request Date:	Date of participant's loan request • mm/dd/yyyy format
Loan Purpose:	Reason for loan request
Loan Term:	Requested number of months for loan
Interest Rate:	Interest rate of loan
Maximum Loan Amount Available:	Dollar amount of money available for a loan • Amount provided by recordkeeper. Maximum amount available does not include assets from sources from which loans are not permitted
Amount Requested:	The dollar amount of the loan requested
Payment Frequency:	Editable field Duration of time that payments are made • Edits to this field result in a recalculation of payment amount and number of payments • Message posts in participant's message center when this field is updated • Options are: • Weekly

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Field Name	Description
	• Every 2 weeks • Twice a month • Monthly
Estimated Payment Amount:	Estimated amount of each payment
Number of Payments:	Total number of payments

Approve Pending Loans

Online Instructions

Approve Pending Loans

To approve participant-submitted pending loan requests, complete the following steps:

Step	Action
1	Review participant information for accuracy
2	Click **Approve Request** to advance to the Loans Withdrawal Hierarchy window Click **Cancel** to return to the Loans and Distribution window

Pending Loans Withdrawal Hierarchy

The Pending Loan–Withdrawal Hierarchy window provides the TPA with the ability to specify the order in which assets are withdrawn from the participant's account. If the TPA determines that a distribution be made using a withdrawal hierarchy, each money source must be assigned a value indicating the sequence they wish the distribution to follow. For example, the Employer Match money source is assigned a value of 1 and the Profit Sharing money source is assigned a value of 2. Upon processing the distribution request, assets are withdrawn from the Employer Match money source until the requested amount is satisfied or until the money source is

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depleted. If the Employer Match money source is depleted prior to fulfilling the request, assets are withdrawn from the Profit Sharing money source.

Business Rule

Read the following business rules carefully as they apply to the specifying a withdrawal hierarchy in the Loan– Withdrawal Hierarchy window

- Only money sources allowed for loan distributions and with a balance display
- Each money source must have a hierarchical value of 1 to 15 or N/A assigned
- More than one money source can have a value of N/A assigned
- Money sources can not have the same hierarchical value assigned

Online Instructions

Withdrawal Hierarchy

To establish withdrawal hierarchy, complete the following steps:

Step	Action
1	Select hierarchy to be applied to this loan. Options are: • Withdraw the assets from any one fully vested source OR • Withdraw the assets in accordance with the hierarchy set below
2	If selecting the "Withdraw the assets in accordance with the hierarchy set forth below" option from the previous step, assign a numerical value or N/A from the drop-down list next to each of the money sources
3	Click Submit to advance to the Pending Loans–Review window OR Click Back to go back to the Pending Loan window Click Cancel to return to the Loans & Distributions window

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Pending Loans - Review

The Pending Loans Review window summarizes the loan information and displays the approval status the TPA entered. The TPA reviews the information for accuracy before confirming the loan.

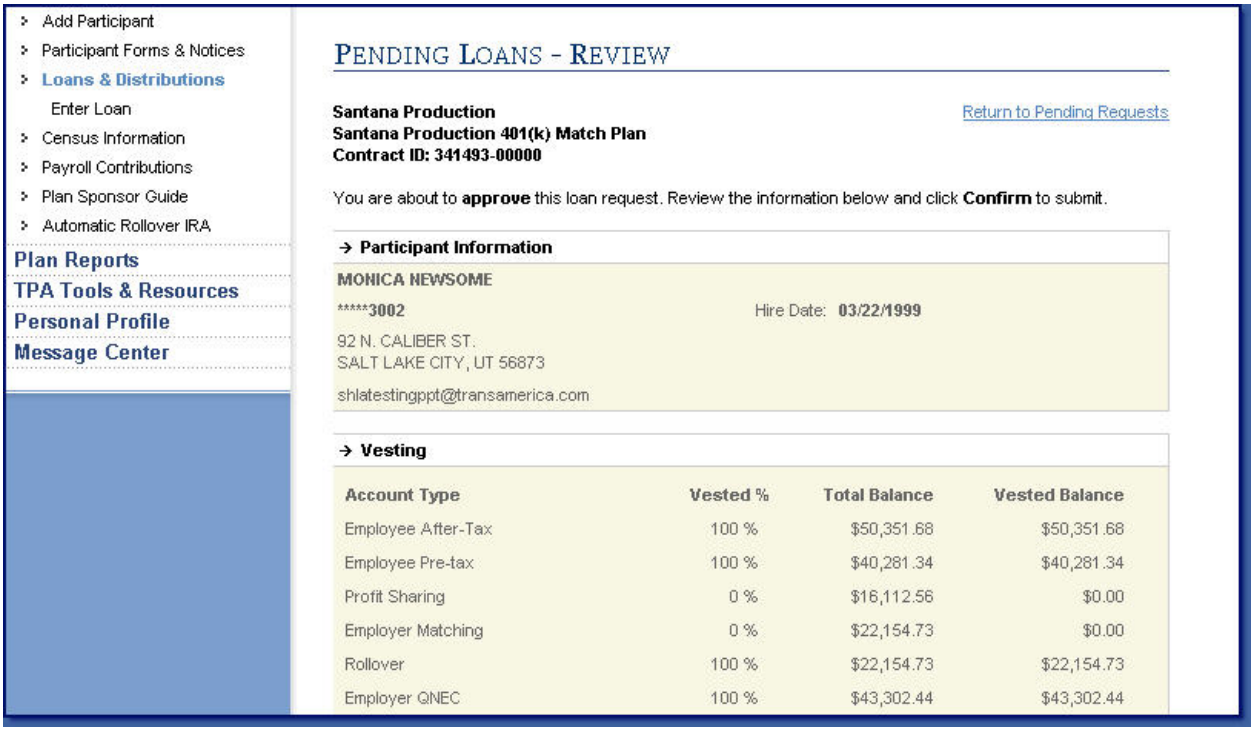

Figure 4: Pending Loans- Review- Frame 1

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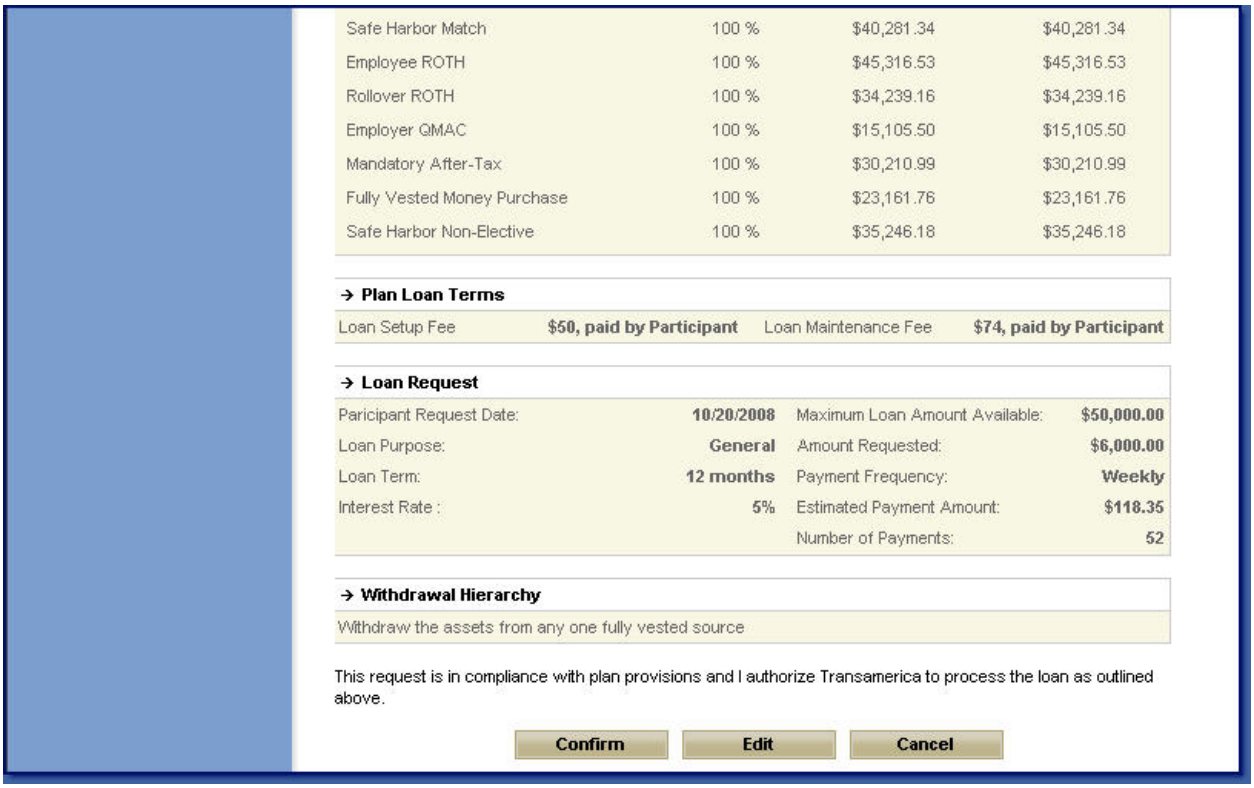

Safe Harbor Match	100 %	$40,281.34	$40,281.34
Employee ROTH	100 %	$45,316.53	$45,316.53
Rollover ROTH	100 %	$34,239.16	$34,239.16
Employer QMAC	100 %	$15,105.50	$15,105.50
Mandatory After-Tax	100 %	$30,210.99	$30,210.99
Fully Vested Money Purchase	100 %	$23,161.76	$23,161.76
Safe Harbor Non-Elective	100 %	$35,246.18	$35,246.18

→ Plan Loan Terms

Loan Setup Fee	**$50, paid by Participant**	Loan Maintenance Fee	**$74, paid by Participant**

→ Loan Request

Paricipant Request Date:	**10/20/2008**	Maximum Loan Amount Available:	**$50,000.00**
Loan Purpose:	**General**	Amount Requested:	**$6,000.00**
Loan Term:	**12 months**	Payment Frequency:	**Weekly**
Interest Rate :	**5%**	Estimated Payment Amount:	**$118.35**
		Number of Payments:	**52**

→ Withdrawal Hierarchy

Withdraw the assets from any one fully vested source

This request is in compliance with plan provisions and I authorize Transamerica to process the loan as outlined above.

Confirm | Edit | Cancel

Figure 5: Pending Loans- Review - Frame 2

Pending Loans- Confirmation

The Pending Loan–Confirmation window provides confirmation and details of the requested loan. At the top of the window, the Confirmation Number and the Transaction Date displays followed by additional information relating to the loan request. The format of this window varies depending on whether the loan was approved or denied. A copy of the confirmation is available in the Loans & Distribution History.

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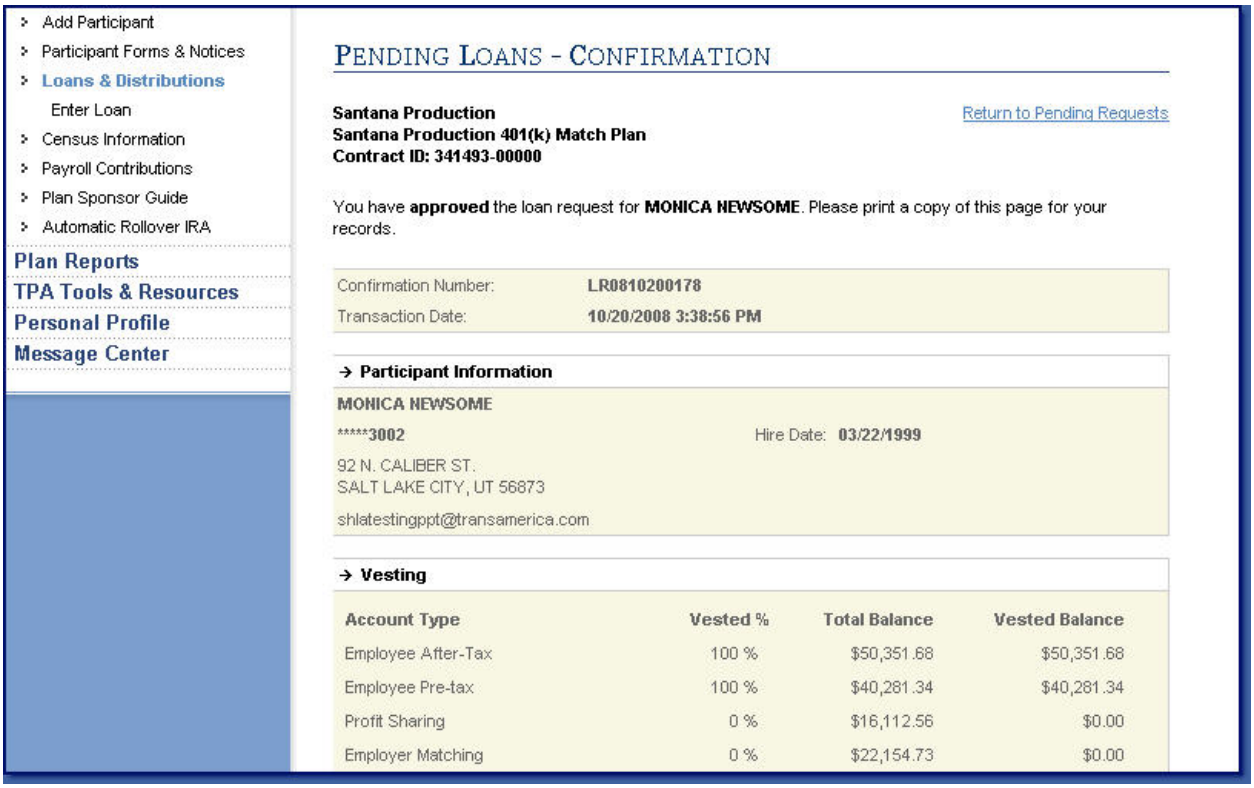

Figure 6: Pending Loans -Confirmation - Frame 1

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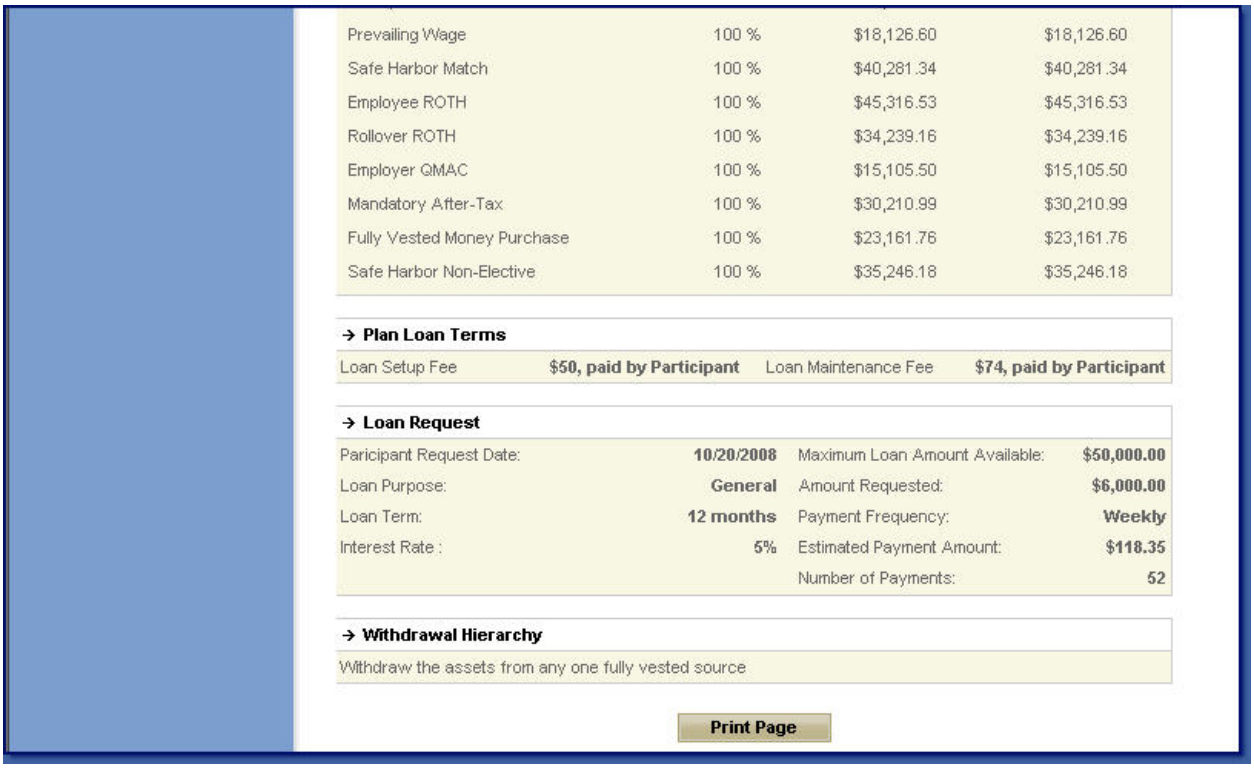

Prevailing Wage	100 %	$18,126.60	$18,126.60
Safe Harbor Match	100 %	$40,281.34	$40,281.34
Employee ROTH	100 %	$45,316.53	$45,316.53
Rollover ROTH	100 %	$34,239.16	$34,239.16
Employer QMAC	100 %	$15,105.50	$15,105.50
Mandatory After-Tax	100 %	$30,210.99	$30,210.99
Fully Vested Money Purchase	100 %	$23,161.76	$23,161.76
Safe Harbor Non-Elective	100 %	$35,246.18	$35,246.18

→ Plan Loan Terms

Loan Setup Fee	**$50, paid by Participant**	Loan Maintenance Fee	**$74, paid by Participant**

→ Loan Request

Paricipant Request Date:	**10/20/2008**	Maximum Loan Amount Available:	**$50,000.00**
Loan Purpose:	**General**	Amount Requested:	**$6,000.00**
Loan Term:	**12 months**	Payment Frequency:	**Weekly**
Interest Rate :	**5%**	Estimated Payment Amount:	**$118.35**
		Number of Payments:	**52**

→ Withdrawal Hierarchy

Withdraw the assets from any one fully vested source

Print Page

Figure 7: Pending Loans-Confirmation -Frame 2

Online Instructions

Completing Loan Request

To exit the Confirmation window or perform another task, complete one of the following options:

Step	Action
1	Click **Print Page** to print a copy of the loan confirmation OR Click **Enter a loan request for another participant** to advance to the Participant Search window OR Click **Return to Pending Requests** to advance to the Loans & Distribution window OR To exit the window: Click **Plan Administration** from the left navigation menu to return to the Plan Administration page OR

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Step	Action
	Click TPA Home from the left navigation menu to return to the TPA Home page OR Click LOGOUT from the upper in the upper left hand corner of the window to log off TA-Retirement.com

Deny Pending Loans

The Pending Loans- Review window summarizes the loan information and displays the reason for the denial and any additional information the TPA wish to include. The TPA reviews the information for accuracy before confirming the denial of the loan.

Online Instructions

Deny Pending Loans

To access Loans Review window, complete the following steps:

Step	Action
1	From the Pending Loans window, review participant information for accuracy
2	Click Deny Request to advance to the Pending Loans - Review window OR Click Cancel to return to the Loans and Distribution window

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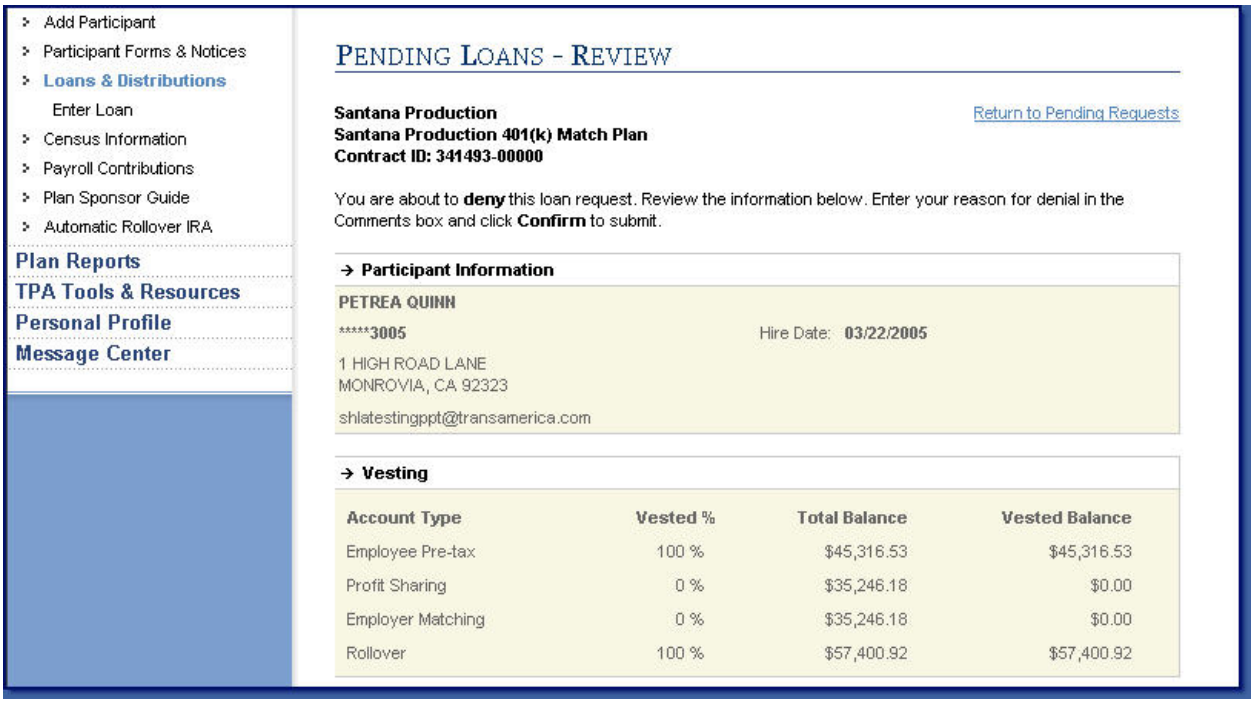

Figure 8: Pending Loans-Review -Frame 1

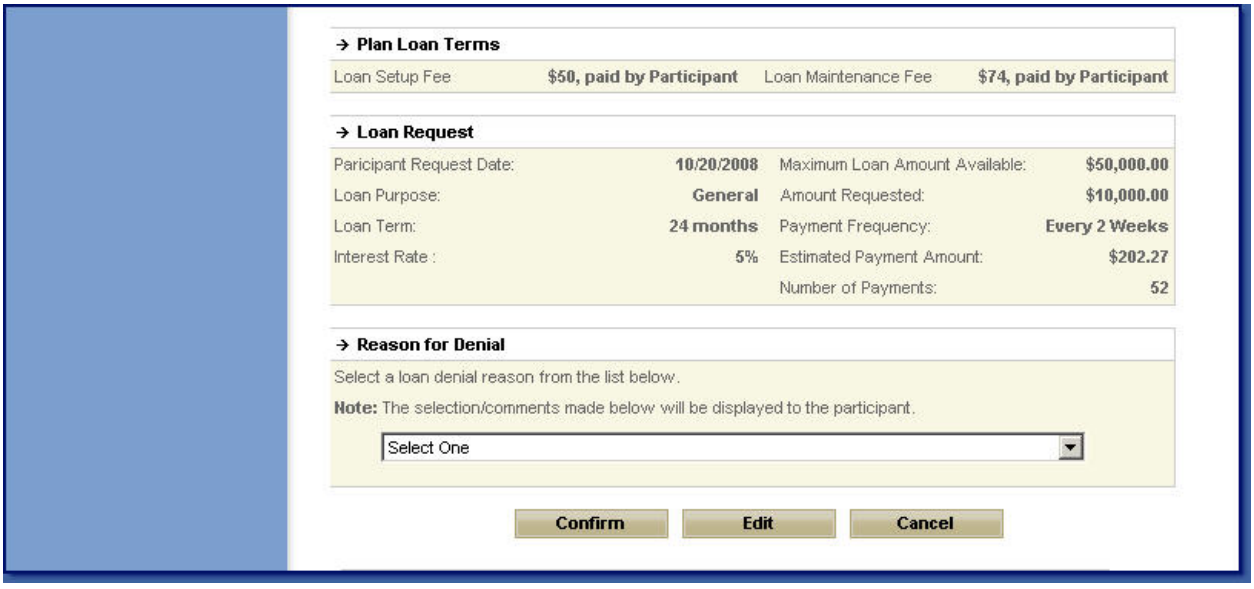

Figure 9: Pending Loans-Review -Frame 2

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Online Instructions

Pending Loans Review

To confirm, edit or cancel the pending loan, complete the following steps:

Step	Action
1	Review loan information for accuracy
2	Click **Confirm** to advance to Pending Loans – Confirmation OR Click **Edit** to advance to Pending loan, if loan is participant-submitted OR Click **Cancel** to return to Loans & Distribution window

Pending Loans- Confirmation

The Pending Loans–Confirmation window provides confirmation and details of the requested loan. At the top of the window, the Confirmation Number and the Transaction Date displays followed by additional information relating to the loan request. The format of this window varies depending on whether the loan was approved or denied. A copy of the confirmation is available in the Loans & Distribution History.

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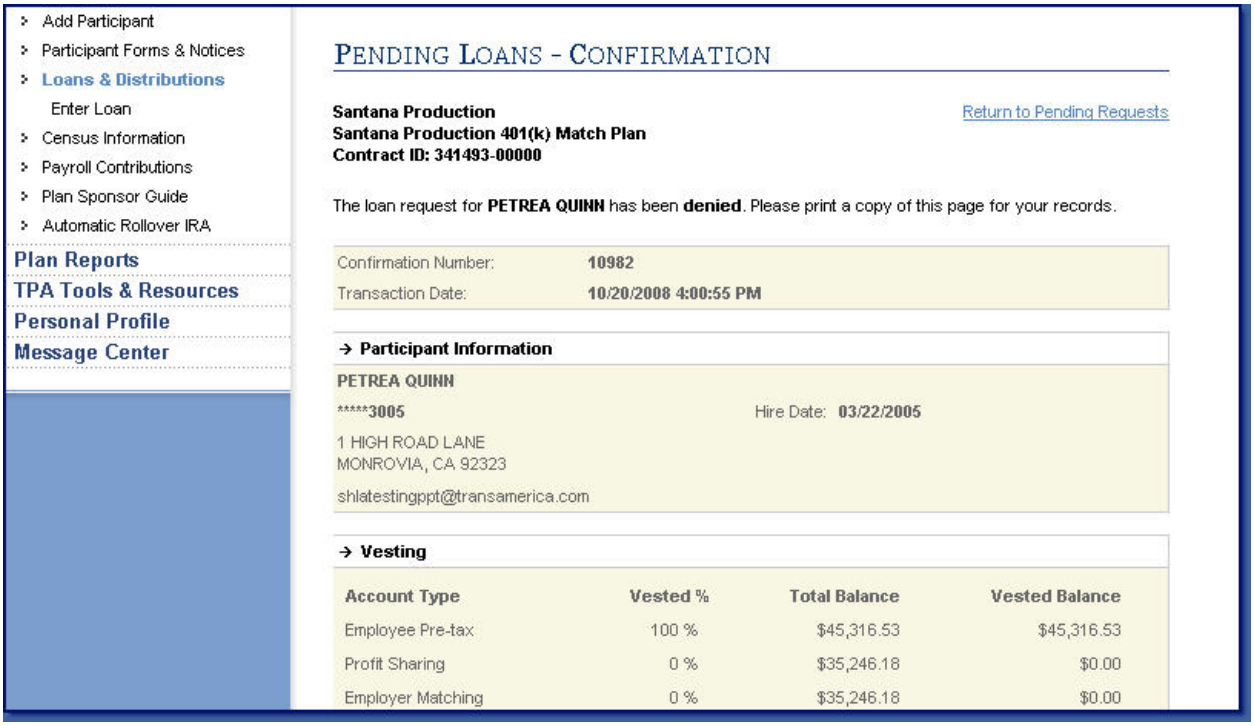

Figure 10: Confirmation –Denied -Frame 1

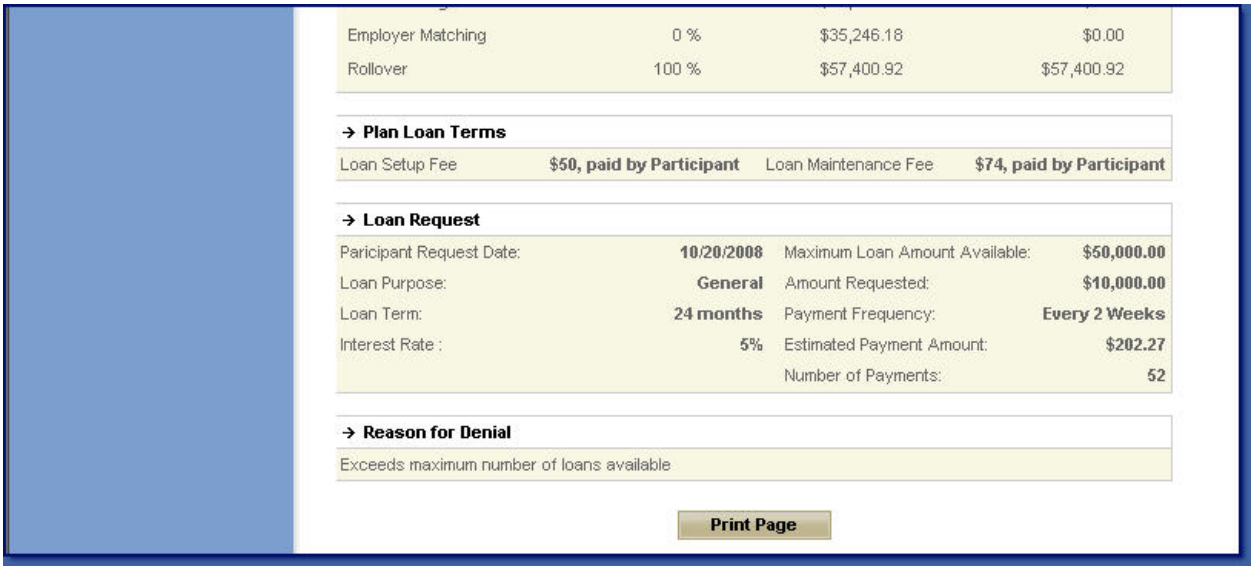

Figure 11: Confirmation –Denied -Frame 2

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Online Instructions

Confirmation

The confirmation window indicates the pending loan process is complete. To perform another function or exit the window, complete one of the following options:

Step	Action
1	Click **Print Page** to print a copy of the loan confirmation OR Click **Enter a loan request for another participant** to advance to the Participant Search window OR Click **Return to Pending Requests** to advance to the Loans & Distribution window OR To exit the window: Click **Plan Administration** from the left navigation menu to return to the Plan Administration page OR Click **TPA Home** from the left navigation menu to return to the TPA Home page OR Click **LOGOUT** from the upper left hand corner of the window to log off TA-Retirement.com

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SECTION III: Tracking Loan Requests

Once a loan request is submitted, the status of the loan request is available for viewing on the Loans & Distributions History window. The details of a loan request are available for viewing on the Loan History Detail window.

Loans and Distribution History

The Loans & Distributions History window displays previous loan or distribution requests that have been approved, denied, or are pending sponsor review. Requests that have been approved or denied are stored for one rolling year. Each page displays a maximum of 25 participant names.

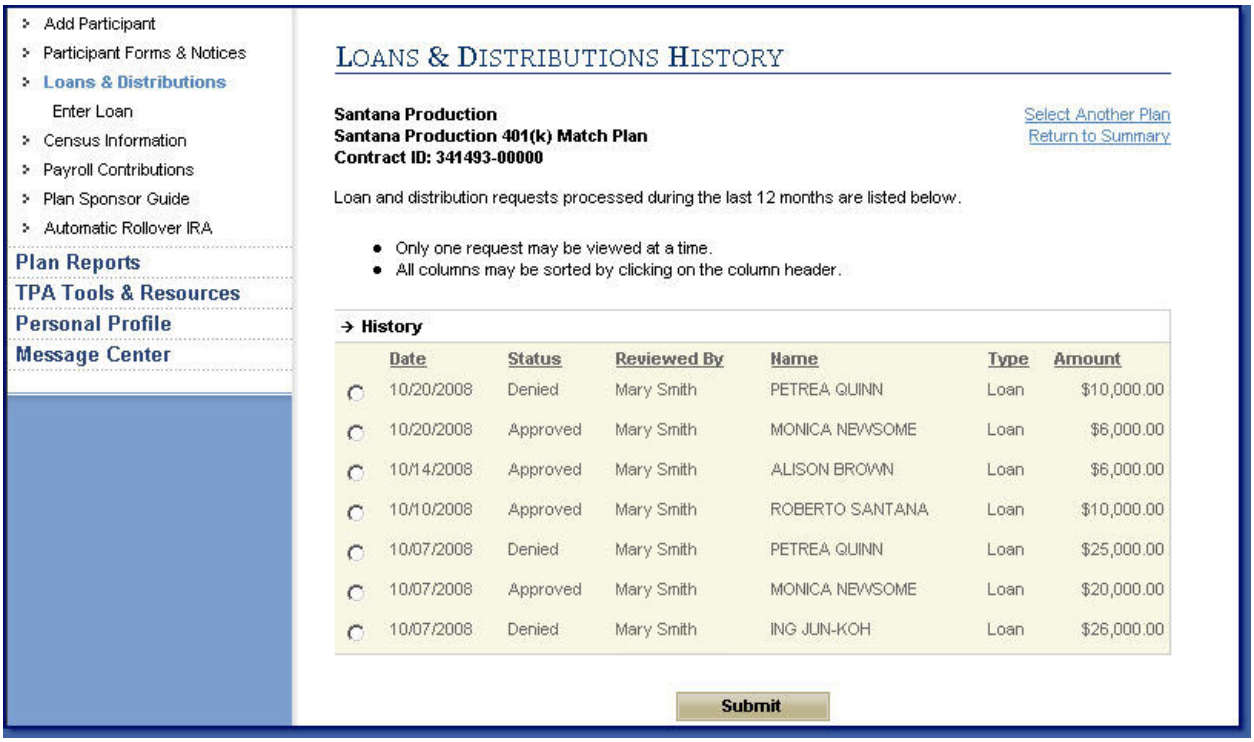

Figure 12: Loan and Distribution History Window

I

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Online Instructions

Loans & Distributions History

To access Loans & Distributions history, complete the following steps:

Step	Action
1	Open **Internet Explorer** and access www.TA-Retirement.com Result: The TA-Retirement.com Home page displays
2	Log on with **Username** and **Password** Result: The Plan Administration window displays
3	Select **Plan Administration** from the left navigation menu Result: The Plan Administration window displays
4	Select a contract Result: The contract specific Plan Administration window displays
5	From the left navigation menu, click **Loans & Distributions** Result: The Loans & Distributions window displays
6	Click the **View History** link in the upper right hand corner of the window Result: The Loans & Distributions History window displays

Loan History Detail

The Loan History Detail window displays detailed distribution information for a single participant request. The format of this window varies depending upon if the loan request was approved or denied.

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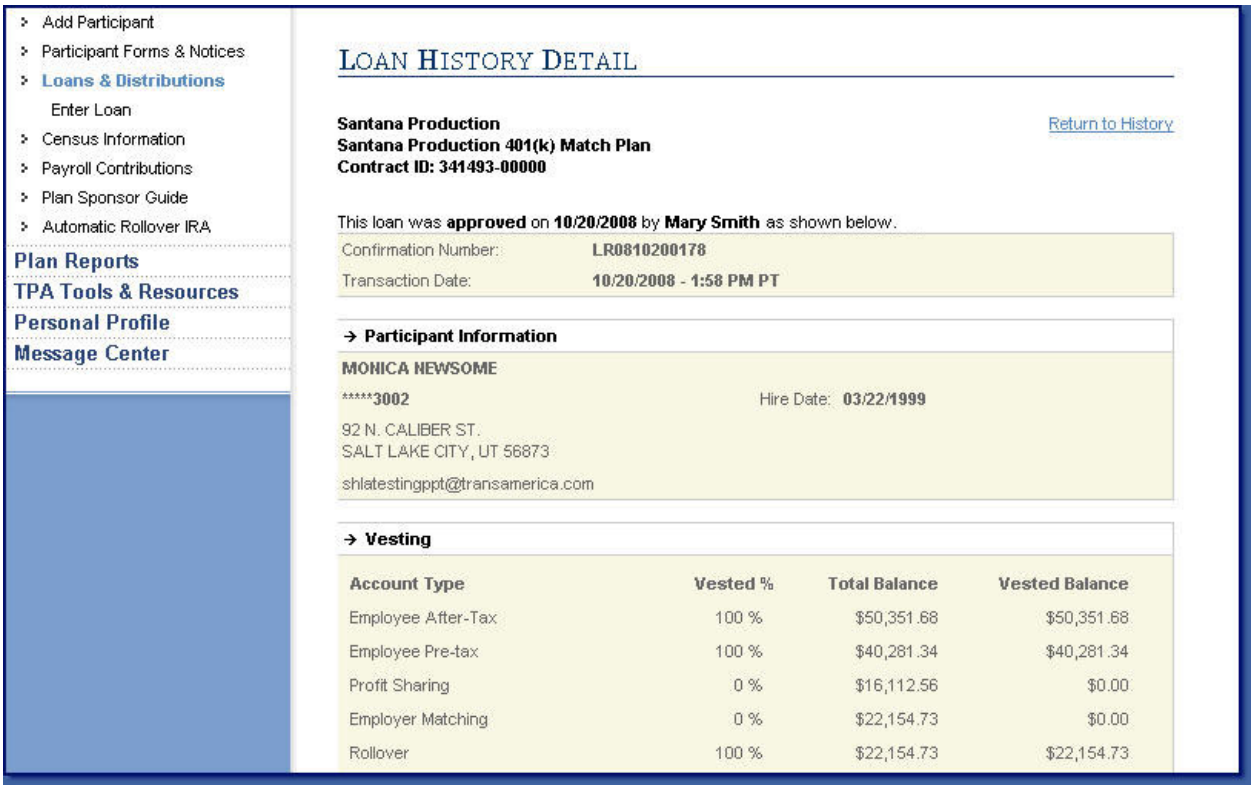

Figure 13: Loan History Detail -Frame 1

Figure 14: Loan History Detail -Frame 2

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Online Instructions

Loan History Detail

To access the Loan History Detail page or perform another function, complete the following steps:

Step	Action
1	Access the **Loans & Distribution History** window
2	Select the **name of the participant** to be reviewed
3	Click **Submit** to advance to the Distribution History Detail window
4	Click the **Return to History** link to return to the Loans & Distributions History window OR Click **TPA Home** from the left navigation menu, to return to the TPA Home page OR Click **LOGOUT** from the upper left hand corner of the window, to log off TA-Retirement.com

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