TRANSAMERICA
RETIREMENT SERVICES

THIRD PARTY ADMINISTRATORS

USER GUIDE

Termination Distribution Processing (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 Termination Distribution Process 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 display prior to a Step Action Table containing specific instruction for navigating within the website

Business Rule

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

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	

Standard Field Names and Description

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 • 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: ###-###-####

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

Section I: Processing Online Termination Distribution Requests

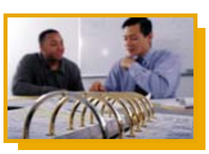
Distribution requests are submitted by the participant when a voluntary or involuntary separation from the company is initiated. Separations occur either due to termination or retirement. Distributions are submitted either online or on paper. The Partner *I* Series provides automated processing of distributions via the TA-Retirement website. The format, online or paper, that is selected during the plan design stage determines how all distribution requests are processed.

Note: *The following guide uses the term "Termination Distribution" to refer to both termination and retirement distribution requests.*

Online Termination Distribution Requests

Requests submitted online by the participant are referred to as participant-submitted distribution or loan requests. Termination distribution requests are forwarded to the plan sponsor for confirmation of the termination date and submission of last payroll. The plan sponsor either approves or denies the request. If the distribution request is approved, the TPA receives an email notification of the approval, reviews the vesting and provides final approval of the request. If the TPA approves the distribution request, the request for payment is sent to the record keeper for processing.

If the plan sponsor denies the distribution request, the participant receives email notification of the denial. If the plan sponsor approves the request but the TPA denies it due to error, the plan sponsor and the participant receives an email notification with an explanation for the denial.



Business Rule

Read the following business rules carefully as they apply to processing Distributions.

- If a participant has both Traditional 401(k) and Roth 401(k) accounts, a separate distribution request is required for each. In addition, the processing of these distribution requests cannot occur simultaneously

- All earnings must be included in the distribution amount requested
- The year in which the distribution is taxed is based on the date the request is entered

Accessing Online Termination Distribution Requests

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

Online Instructions

Accessing an Online Distribution Request

To access a participant-submitted distribution request, 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: The 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	Select the name of the participant requesting the distribution
7	Click **Submit** to advance to the Pending Distributions window

Pending Distributions

The Pending Distributions window displays information regarding participant-submitted distribution requests and provides the ability to approve or deny the request. TPAs must review the details for accuracy and provide any additional required information. After reviewing the information, the TPA determines whether the request will be approved or denied. If the request is approved, the TPA completes the steps to submit the request to the recordkeeper for payment and the participant is notified via email of the approval. If the request is denied, the TPA provides the reason for the denial and the participants are notified via email of the denial.

TPA Owners, TPA Sr. Plan Administrators, and TPA Jr. Plan Administrators have the ability to approve or deny distribution requests. TPA Administrative Assistants have read only access. The format of this window varies depending upon the type of distribution selected by participant (Roth Account Rollover or Traditional Account Direct Payment).

The following table provides a description of the fields on the Pending Distributions window.

Figure 1: Pending Distributions Window, Traditional Account, Direct Payment Frame 1

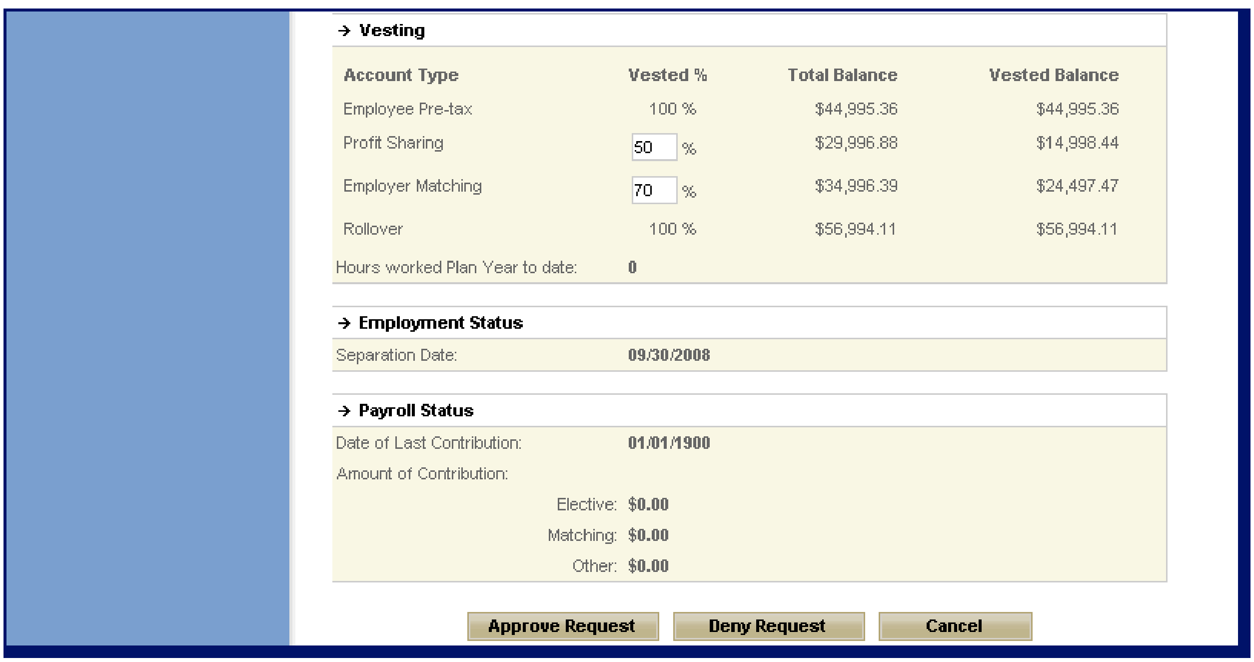
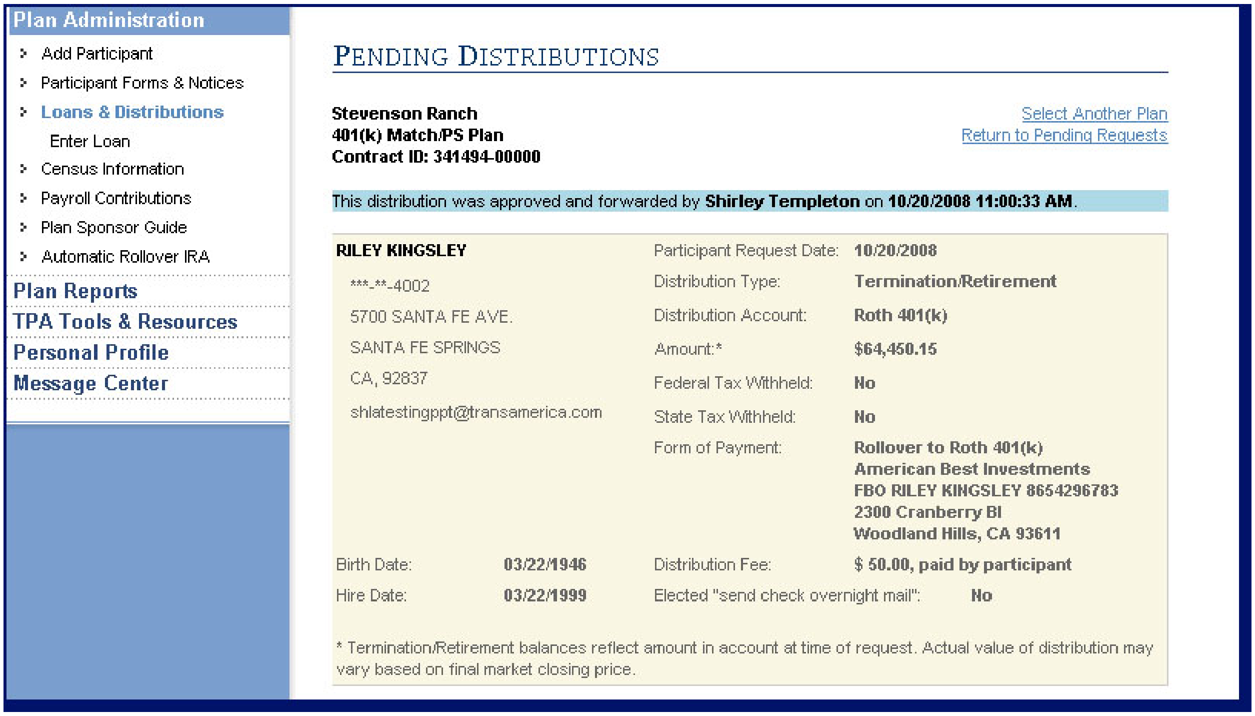


Figure 2: Pending Distribution Window, Traditional Account, Direct Payment Frame 2



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PENDING DISTRIBUTIONS

Stevenson Ranch
401(k) Match/PS Plan
Contract ID: 341494-00000

Select Another Plan
Return to Pending Requests

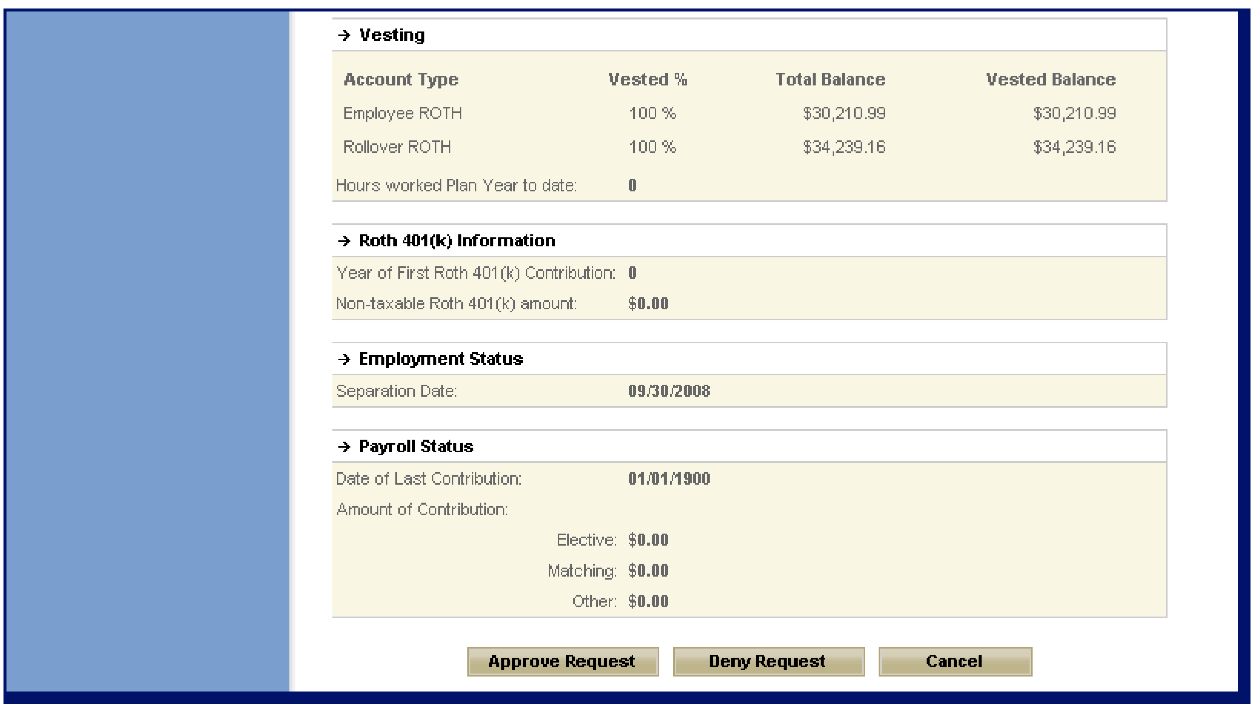
This distribution was approved and forwarded by **Shirley Templeton** on **10/20/2008 11:00:33 AM**.

RILEY KINGSLEY
***-**-4002
5700 SANTA FE AVE.
SANTA FE SPRINGS
CA, 92837
shlatestingppt@transamerica.com

Participant Request Date:	**10/20/2008**
Distribution Type:	**Termination/Retirement**
Distribution Account:	**Roth 401(k)**
Amount:*	**$64,450.15**
Federal Tax Withheld:	**No**
State Tax Withheld:	**No**
Form of Payment:	**Rollover to Roth 401(k)** **American Best Investments** **FBO RILEY KINGSLEY 8654296783** **2300 Cranberry Bl** **Woodland Hills, CA 93611**
Birth Date:	**03/22/1946**
Hire Date:	**03/22/1999**
Distribution Fee:	**$ 50.00, paid by participant**
Elected "send check overnight mail":	**No**

* Termination/Retirement balances reflect amount in account at time of request. Actual value of distribution may vary based on final market closing price.

Figure 3: Pending Distribution Window, ROTH Account, Rollover Payment Frame 1



→ Vesting

Account Type	Vested %	Total Balance	Vested Balance
Employee ROTH	100 %	$30,210.99	$30,210.99
Rollover ROTH	100 %	$34,239.16	$34,239.16

Hours worked Plan Year to date: **0**

→ Roth 401(k) Information

Year of First Roth 401(k) Contribution: **0**
Non-taxable Roth 401(k) amount: **$0.00**

→ Employment Status

Separation Date: **09/30/2008**

→ Payroll Status

Date of Last Contribution: **01/01/1900**
Amount of Contribution:
Elective: **$0.00**
Matching: **$0.00**
Other: **$0.00**

Approve Request | Deny Request | Cancel

Figure 4: Distribution Window, ROTH Account, Rollover Payment Frame 2

Field Name	Description
Pending Distributions Window	
Company Information	Name of participant's employer, type of plan and contract ID number
Select Another Plan	Displays only if TPA has more than one plan associated with it
Return to Pending Requests	Redirects to Loans & Distribution window
Reviewer Name	Name of plan sponsor who previously reviewed and approved request
Review Date	Date plan sponsor previously reviewed and approved request
Participant Information	Participant name, last 4 digits of social security number, address and email address
Birth Date	Birth date of participant • Format: mm/dd/yyyy
Hire Date	Hire date of participant • Format: mm/dd/yyyy
Participant Request Date	Date participant requested distribution • Format: mm/dd/yyyy
Distribution Type	Type of distribution requested
Distribution Account	Account used for distribution
Amount	Amount requested for distribution
Federal Tax Withheld	Federal tax to be withheld
State Tax Withheld	State tax to be withheld. Options are • Yes • No If Yes, amount of state tax to be withheld
Form of Payment	Indicates how distribution is paid. The following options are displayed based on the distribution type • Direct payment to participant

Field Name	Description
	• Rollover to IRA • Rollover to eligible retirement plan • Rollover to Roth IRA • Rollover to Roth 401(k) • Paid partly as a direct payment and partly as a rollover
Distribution Fee	Fee for processing the distribution request
Distribution Fee paid by	Party responsible for paying the distribution fee. This field is pre-populated Options are: • Participant • Employer
Elected "send check overnight mail"	Displays if participant elected to send check overnight mail. Options are: • Yes • No
Vesting	
Vesting information was last updated for this participant on	Date of last vesting update • Format: mm/dd/yyyy
Hours worked Plan Year to date	Number of hours worked in the current plan year
Account Type	Name of each account in plan. Options are: • Employee Pre-tax • Employer Matching • Roth 401(k)
Total Balance	Participant Total Balance by account
Vested Balance	Participant Vested Balance by account
Total	Participant total and vested balance across all accounts
ROTH 401(k) (Displays only if distribution account is ROTH)	
Year of First Roth 401(k) Contribution	Displays only for participants with Roth accounts Indicates the year of first Roth contribution to account
Non-taxable Roth 401(k) Amount	Displays total Non-taxable Roth Amount (contributions plus any qualified

Field Name	Description
	earnings)
Employment Status	
Employment Status Separation Date	Participant's termination date • Format: mm/dd/yyyy
Payroll Status	
Last Contribution Date	Date last contribution submitted • Format: mm/dd/yyyy
Amount of Contribution	Amount of last contribution by account type • Elective • Matching • Other
Spousal Consent (Only displays if distribution type is Termination and vested balance is more than $5,000.00)	
Spousal Consent Received?	Displays as: • "Received from participant" if participant is married OR • "Not required" if participant is not married

Online Instructions

Approving or Denying Pending Distribution Requests

To approve or deny participant-submitted distribution requests, complete the following steps:

Step	Action
1	Verify participant information
2	Click **Approve Request** to advance to the Pending Distributions–Review window OR Click **Deny Request** to advance to the Pending Distributions–Review window OR Click **Cancel** to return to the Loans & Distributions window

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Message Center

PENDING DISTRIBUTIONS

Stevenson Ranch
401(k) Match/PS Plan
Contract ID: 341494-00000

Select Another Plan
Return to Pending Requests

You are about to **approve** this distribution request. Please review the information below for accuracy and click **Confirm** to submit.

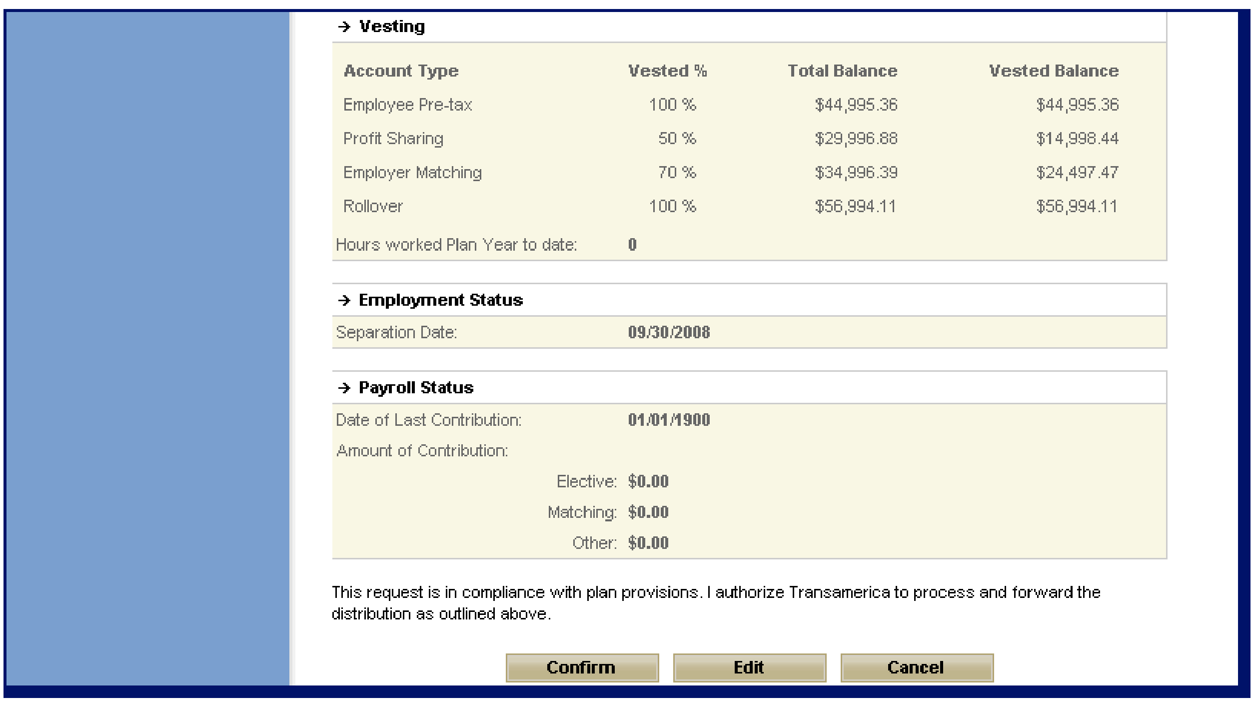
KEYLA DUBOSE
***-**-4005
5573 W. CENTURY BLVD.
LOS ANGELES
CA, 90504
tpaservices@transamerica.com

Birth Date:	**03/22/1949**
Hire Date:	**03/22/2005**

Participant Request Date:	**10/17/2008**
Distribution Type:	**Termination/Retirement**
Distribution Account:	**Traditional 401(k)**
Amount:*	**$166,982.74**
Federal Tax Withheld:	**Yes**
State Tax Withheld:	**Yes**
Form of Payment:	**Direct payment to participant**
Distribution Fee:	**$ 50.00, paid by participant**
Elected "send check overnight mail":	**No**

* Termination/Retirement balances reflect amount in account at time of request. Actual value of distribution may vary based on final market closing price.

Figure 5: Pending Review Window- Approved Frame 1



→ **Vesting**

Account Type	Vested %	Total Balance	Vested Balance
Employee Pre-tax	100 %	$44,995.36	$44,995.36
Profit Sharing	50 %	$29,996.88	$14,998.44
Employer Matching	70 %	$34,996.39	$24,497.47
Rollover	100 %	$56,994.11	$56,994.11

Hours worked Plan Year to date: **0**

→ **Employment Status**

Separation Date: **09/30/2008**

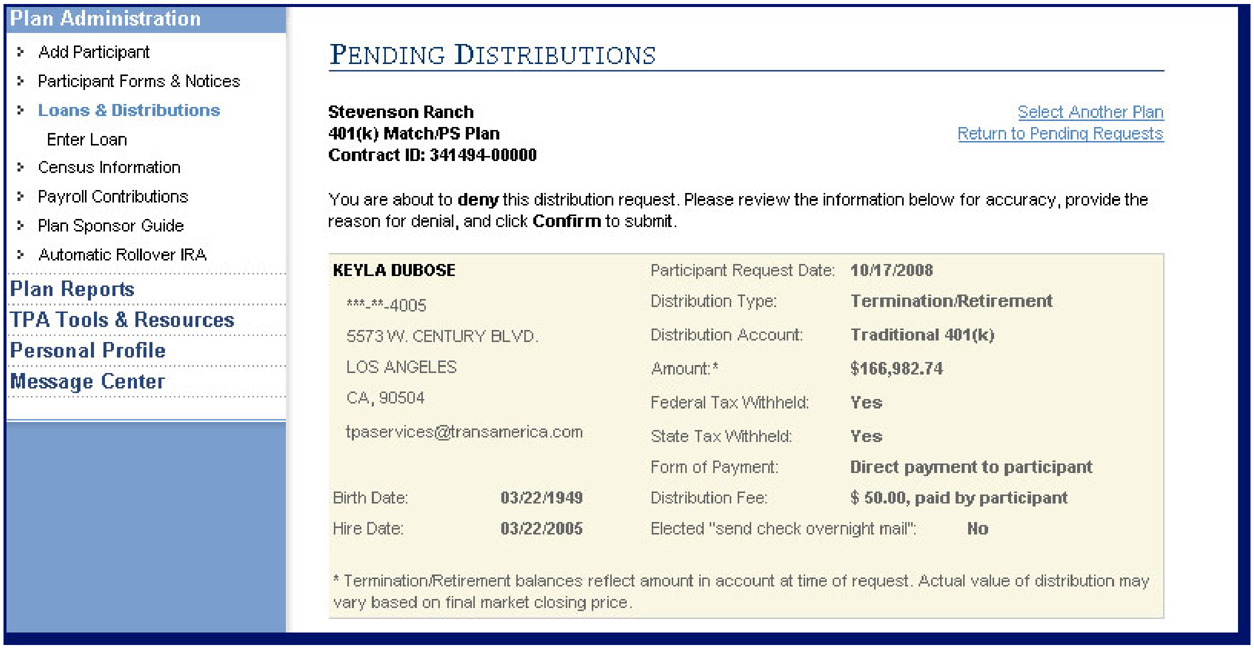
→ **Payroll Status**

Date of Last Contribution: **01/01/1900**
Amount of Contribution:
Elective: **$0.00**
Matching: **$0.00**
Other: **$0.00**

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

Confirm | Edit | Cancel

Figure 6: Pending Review Window- Approved Frame 2



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PENDING DISTRIBUTIONS

Stevenson Ranch
401(k) Match/PS Plan
Contract ID: 341494-00000

Select Another Plan
Return to Pending Requests

You are about to **deny** this distribution request. Please review the information below for accuracy, provide the reason for denial, and click **Confirm** to submit.

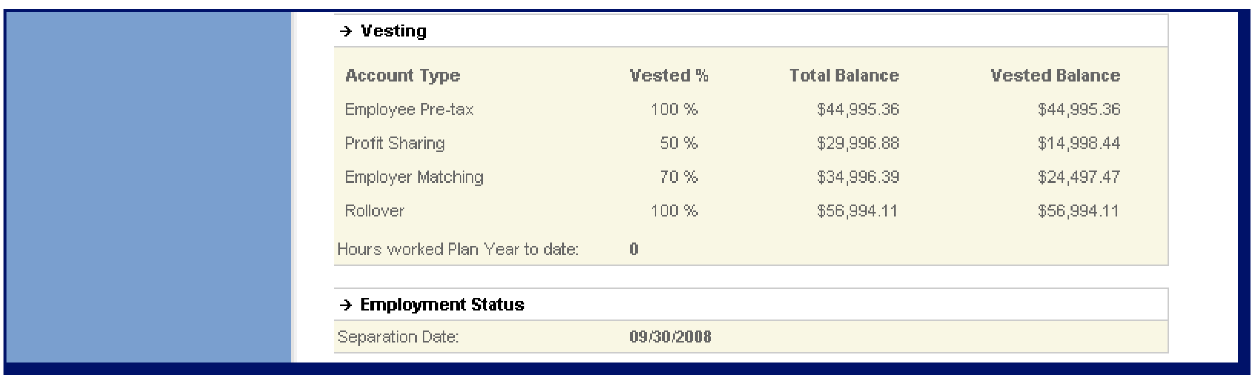
KEYLA DUBOSE
***-**-4005
5573 W. CENTURY BLVD.
LOS ANGELES
CA, 90504
tpaservices@transamerica.com

Birth Date: **03/22/1949**
Hire Date: **03/22/2005**

Participant Request Date: **10/17/2008**
Distribution Type: **Termination/Retirement**
Distribution Account: **Traditional 401(k)**
Amount:* **$166,982.74**
Federal Tax Withheld: **Yes**
State Tax Withheld: **Yes**
Form of Payment: **Direct payment to participant**
Distribution Fee: **$ 50.00, paid by participant**
Elected "send check overnight mail": **No**

* Termination/Retirement balances reflect amount in account at time of request. Actual value of distribution may vary based on final market closing price.

Figure 7: Pending Review- Denied Frame 1



→ **Vesting**

Account Type	Vested %	Total Balance	Vested Balance
Employee Pre-tax	100 %	$44,995.36	$44,995.36
Profit Sharing	50 %	$29,996.88	$14,998.44
Employer Matching	70 %	$34,996.39	$24,497.47
Rollover	100 %	$56,994.11	$56,994.11

Hours worked Plan Year to date: **0**

→ **Employment Status**

Separation Date: **09/30/2008**

Figure 8: Pending Review- Denied Frame 2

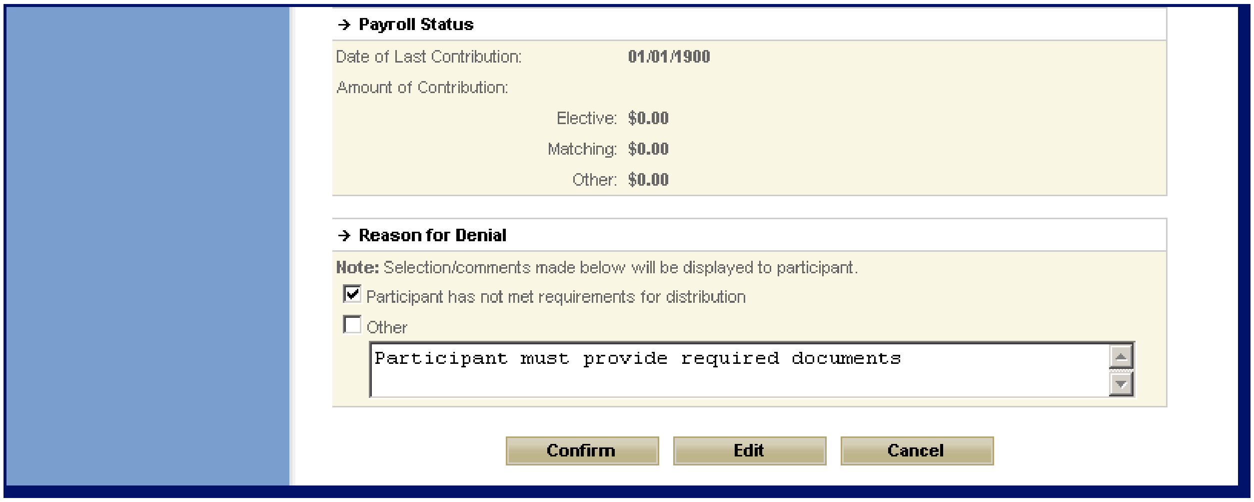


Figure 9: Pending Review- Denied Frame 3

Pending Distribution-Review

The Pending Distributions–Review window summarizes pending distribution information for a single participant and displays the approval status entered for the distribution request. The format of this window varies, based on the account type selected (Traditional or Roth), the form of payment (direct or rollover) and whether the distribution is approved or denied. Upon approval of the distribution request, an email notification is sent to the participant.

Online Instructions

Confirming Pending Review

To confirm, edit or cancel the review of the pending distribution, complete one of the following steps:

Step	Action
1	Click **Confirm** to advance to the Pending Distributions–Confirmation window OR Click **Edit** to return to the Pending Distributions window OR Click **Cancel** to return to the Loans & Distribution window

Pending Distributions-Confirmation

The Pending Distribution–Confirmation window displays information on the approved or denied distribution request for the selected participant. At the top of the window, the Confirmation Number and Transaction Date display followed by additional information relating to the distribution payout. Confirmations are stored in the Loans & Distributions History for a rolling one-year period. This window is the same as the Review window, except that it allows the TPA to print a copy of the confirmation for their records.

Online Instructions

Pending Distribution Confirmation

The confirmation window indicates the completion of the TPA portion of the pending distribution process. To perform another function or exit the window, complete one of the following options:

Step	Action
1	**Return to Pending Requests**-Returns to the Loans & Distribution window OR **Print Page**-Prints a copy of the distribution confirmation **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

Section II: Tracking Termination Distribution Requests

Once distribution requests have been submitted for further review or processing, the status of the request is available for viewing on the Loans & Distributions History window. The details of a distribution request are available for viewing on the Distribution 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

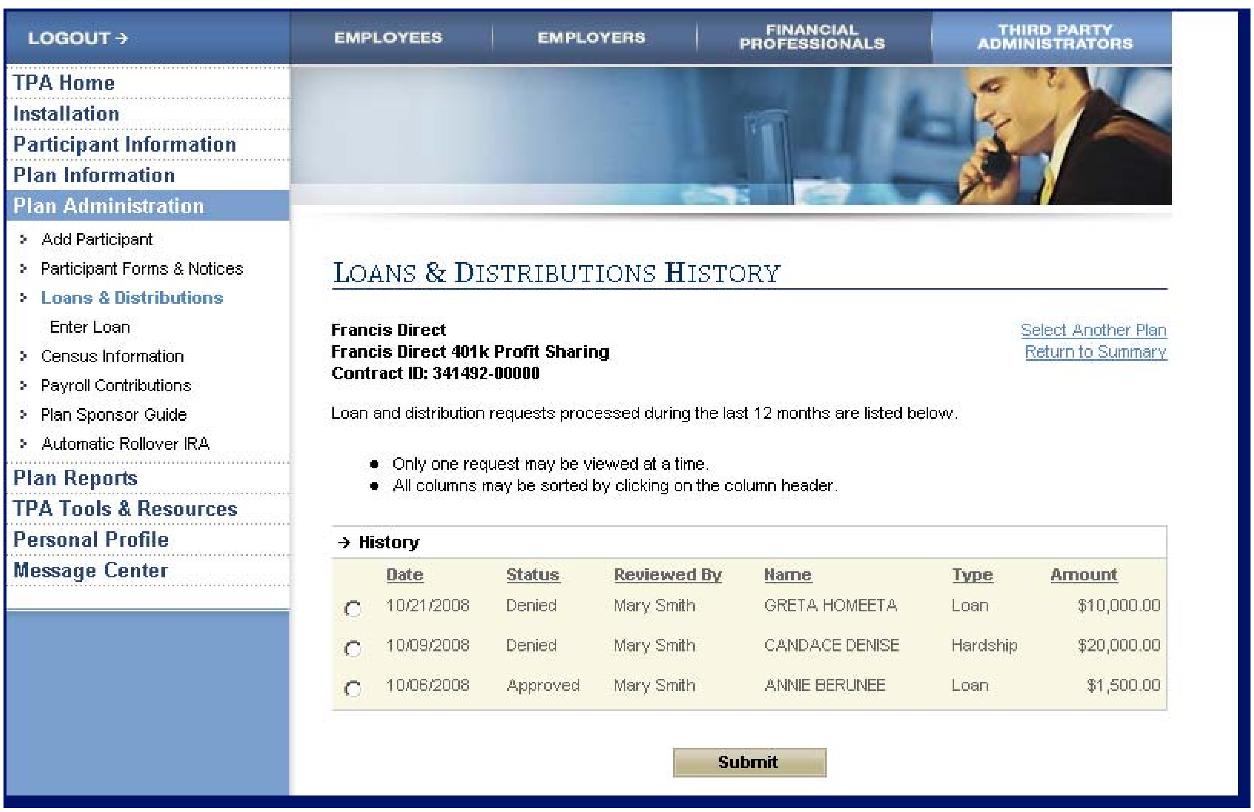


Figure 10: Loans and Distribution History Window

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

Distribution History Detail

The Distribution History Detail window displays detailed distribution information for a single participant request. The format of this window varies depending on the type of distribution and if the distribution is approved or denied.

Figure 11: Distribution History Detail Window Frame 1

→ Vesting

Account Type	Vested %	Total Balance	Vested Balance	Available for Hardship
Employee After-Tax	100 %	$24,996.16	$24,996.16	$24,996.16
Employee Pre-tax	100 %	$39,993.84	$39,993.84	$0.00
Profit Sharing	0 %	$19,996.94	$0.00	$0.00
Employer Matching	0 %	$21,996.61	$0.00	$0.00
Rollover	100 %	$19,996.94	$19,996.94	$19,996.94
Employer QNEC	100 %	$58,990.94	$58,990.94	$0.00
Money Purchase	0 %	$80,987.56	$0.00	$0.00
Prevailing Wage	100 %	$17,997.23	$17,997.23	$17,997.23
Safe Harbor Match	100 %	$39,993.84	$39,993.84	$0.00
Employer QMAC	100 %	$14,997.69	$14,997.69	$0.00
Mandatory After-Tax	100 %	$10,998.31	$10,998.31	$10,998.31
Fully Vested Money Purchase	100 %	$22,996.45	$22,996.45	$22,996.45
Safe Harbor Non-Elective	100 %	$24,996.16	$24,996.16	$0.00

→ Reason for Denial

Participant has not met requirements for distribution

Supporting Documentation

Received:

Hardship Type	Date	Document Type
Purchase of a principal residence	10/9/2008	Mortgage loan documnets

Figure 12: Distribution History Detail Window Frame 2

Online Instructions

Distribution History Detail

To access the Distribution History Detail window, 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