



*Advantage Club*TM and service-fee income solutions

Service-fee income you can count on



live your best life

Service-fee income is a critical component of your business, and Transamerica provides our TPA business relationships with a flexible and competitive program with no plan-count qualifications or licensing requirements.

Service-fee income is provided on all plan types, including:

- Single-employer plans
- Pooled plan solutions, including: multiple employer plans, pooled employer plans, the *Retirement Plan Exchange*[®] and the *Group Plan Solution*^{SM 1}
- Taft-Hartley multi-employer plans
- Davis-Bacon plans
- Defined benefit plans¹
- Cash balance plans¹

Program details

Deposit-based service-fee income paid on all first-year assets received (both transfer and deposits) between 20 basis points and 50 basis points in five basis-point increments.

Asset-based service-fee income is paid on first-year and beyond contract assets that are allocated each month. A TPA may receive between 0 and 50 basis points in one basis-point increments, depending on the unique circumstances.

Our program offers

- Immediate eligibility
- No maximum on payouts
- No minimum assets under management requirement
- No annual sales requirement
- Service-fee income starting from day one, dollar one of the plan
- Deposit-based income for the plan's first year transfer and flow
- Asset-based income for the life of the plan starting with dollar one



Transamerica's *Advantage Club*™

Your business is competitive and as a top-performing TPA, you deserve the benefits of Transamerica's *Advantage Club*. Members get unique marketing and sales support, including:

- A marketing allowance
- Flexible solutions to help in a competitive market
- An invitation to Transamerica's TPA Business Leaders Summit
- Eligibility for our referral program, with cash payouts for new business referrals that close with Transamerica

How the club works

There are two membership tiers, Elite and VIP. These levels are met if a certain asset and plan count are achieved in a given year.

Elite and VIP members

Elite and VIP members receive credits to obtain premium services up to a capped credit limit. If you'd like a particular premium service and don't have enough credits, you may pay out-of-pocket for certain premium services at preferred prices.

The qualifications for the Advantage Club are as follows:

Member qualifications *(based on plans sold in prior year)*²



VIP

\$12 million in assets and 10 plans,
\$60 million in assets and 3 plans,
or 25 plans

For existing multiple employer plans: 50 new adopting employers and \$15 million in assets in the prior year will give VIP-level membership in the upcoming year.



Elite

\$15 million in assets and 12 plans,
\$75 million in assets and 4 plans,
or 40 plans

Transamerica's Advantage Club referral program

TPAs qualifying for Transamerica's *Advantage Club* are automatically enrolled in the *Advantage Club* referral program.

By referring business that leads to the sale of a single-employer plan with Transamerica, qualifiers earn financial incentives based on new transferred assets.

Advantage Club referral program payout scale

Payouts will be made semi-annually after the second and fourth quarters of the year, based on the current year's production.

Contact your TPA Business Development Manager if you have any questions about the program.

The payout scale³

Assets transferred	Payout amount
\$50k - \$499k	\$250
\$500k - \$999k	\$500
\$1M - \$2.5M	\$1,000
\$2.5M - \$5M	\$1,500
\$5M - \$10M	\$2,500
\$10M - \$25M	\$5,000
\$25M - \$50M	\$7,500
\$50M+	\$10,000

 Contact: [Your TPA Business Development Manager](#)

 Email: tpaservices@transamerica.com

 Visit: transamerica.com

¹ Transamerica's Standard Service-Fee Income Program: Deposit-based income is available for single-employer plans and may be available on certain cash balance plans and pooled plan arrangements.

² For new multiple employer plans: In the year the MEP is sold, all assets from a MEP's adopting employers will count toward *Advantage Club* qualification, and five plans only will be counted toward the plan count qualification for each MEP onboarded. If you sell one MEP with 10 adopters, and \$11 million in assets, all assets and five plans only will be credited/counted toward your upcoming year membership for that MEP. Alternatively, if you sell one MEP with four adopters, and \$10 million in assets, all assets and five plans only will be credited/counted toward your upcoming year membership for that MEP. If you sell additional MEPs, then its plans and assets will be counted in the same fashion. For new and existing *Retirement Plan Exchange* plans, *Group Plan Solutions* or pooled employer plans: All plans and all assets obtained in the previous year will count toward *Advantage Club* membership in the new year. Firms with multiple locations are considered one entity, and will qualify for *Advantage Club* membership once annually.

³ The TPA *Advantage Club* referral program excludes pooled plan arrangements.

Before adopting any plan sponsors should carefully consider all of the benefits, risks, and costs associated with a plan. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace retirement plans.

Transamerica's *Advantage Club* referral program. Transamerica reserves the right to cap payouts at a TPA firm level with advanced notice. Transamerica reserves the right to suspend or change this program at any time. Transamerica may interpret the terms of this program in its sole discretion, including, but not limited to, the validity of leads generated and timing of installed plans. Transamerica reserves the right to determine, in its sole discretion, which TPAs are eligible for the program and which TPAs, if any, qualify for the payments and/or benefits described herein. Transamerica's Partnership Referral Program is separate and distinct from Transamerica's Standard Service-Fee Income Program. Point-of-sale paperwork needs to be signed and submitted by December 31 and assets must be received by March 31 of the following year.