



PUTTING YOU IN THE DRIVER'S SEAT

Premier Retirement Plan Services
Platform for Third Party Administrators

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THE PLATFORM

Take your administrative services to the next level.

Your clients have unique needs, and your ability to customize services can give you an advantage. We're here to help.

Transamerica's cutting-edge recordkeeping system allows you to deliver the flexibility your clients value, with unique features including:

- Full online access of plan information and participant data
- Online plan reports and plan design specifications
- Paperless loans and distributions
- Census data collection and tracking
- Easier plan conversions
- Tailored installations

AN INTRODUCTION TO TPA CHOICE

The choice is yours

WHY TRANSAMERICA?

Transamerica's commitment to third party administrators (TPAs) starts with our objective to rely on your expertise within our distribution network. We align capable financial advisors with TPAs like you to develop synergies that allow you to compete effectively and service clients. This team-oriented approach can produce unique advantages and shared success. With this in mind, Transamerica is proud to offer TPA Choice.

WHAT IS TPA CHOICE?

No two TPAs are identical. Whether you're a producing or nonproducing TPA, or handle payroll services, TPA Choice is a comprehensive suite of solutions that puts you in the driver's seat. It allows you to choose how best to work with Transamerica based on your needs to gain new business, service clients, generate sales, and achieve maximum efficiencies.

TPA CHOICE IS GUIDED BY FOUR CRITICAL COMPONENTS:

1. Technology and processing innovation
2. Payroll solutions
3. Rewards and service fee income solutions
4. Thought leadership and practice management

Whether you administer single employer plans, multiple employer plans (MEPs), defined contribution, Taft-Hartley (TH), Davis-Bacon, defined benefit (DB), or cash balance plans, Transamerica can provide choices in how you deliver your value proposition to clients.

UNCOMPROMISED LOYALTY

Transamerica values your business and trust, and maintains a strict non-solicitation policy within our TPA service agreements.

STEADFAST ALLIANCE

Built to support our TPA alliance, Transamerica's infrastructure, innovations, and service offerings are designed to enhance your business efficiencies and profitability.

TECHNOLOGY AND PROCESSING INNOVATION

Have it your way

Transamerica engineered a platform to create day-to-day efficiencies to ultimately help you manage more plans. You can dictate how you would like to work and interface with Transamerica.

FLEXIBLE PLAN DESIGN AND PLAN PROVISIONS

Our plan design system is built so you have control over the input and update of plan provisions. You can also set up preferences on a plan-by-plan basis upfront, including the withdrawal hierarchy, so you don't have to determine money sources on a participant transaction level. We ask a series of questions that allow you to choose your level of involvement as it relates to loans, distributions, and vesting. Our process gives you ultimate flexibility over each plan.

LOANS AND DISTRIBUTIONS

LOANS

Loan and distribution processing is a critical part of administering any retirement plan. We developed a unique system for you to determine your level of participation. So what does this mean to you? You have a choice of four options to process loans based on your needs:

1. TPA INVOLVED

A participant makes a loan request online or through the participant call center for your review and verification of vesting and eligibility (vesting can be updated in real time if necessary). Once the transaction is processed, the loan documents are posted online for you, the sponsor, and the participant to review.

2. TPA NOT INVOLVED

A participant makes a loan request online or through the participant call center and it automatically gets approved and processed with no review or involvement by you. To keep you informed, you'll receive a notification that loan documents have been posted online.

3. TPA INVOLVED — ENTERED ONLINE BY TPA

You can go to ta-retirement.com and enter a loan request on behalf of a participant. You can institute your own process with a plan sponsor, including using your own loan form if you wish.

4. TPA NOT INVOLVED — PAPER

A participant or sponsor can download a loan request form online or a participant can reach the contact center for assistance. Once the participant completes all paperwork, the request is sent to the sponsor for a physical sign-off, and the forms are sent to Transamerica for processing.



DISTRIBUTIONS

Distributions function much the same way as loans, offering four options of flexibility and involvement:

1. TPA INVOLVED

A participant makes the request online or through the participant call center, and the sponsor approves the distribution request. Following sponsor approval, you can verify eligibility and vesting, and process the transaction on [ta-retirement.com](https://www.ta-retirement.com).

2. TPA NOT INVOLVED

The participant makes the request online, the sponsor approves the distribution, and the distribution is processed without TPA involvement.

3. TPA INVOLVED — ENTERED ONLINE BY TPA

You can go to [ta-retirement.com](https://www.ta-retirement.com) and enter a distribution request on behalf of a participant. You can institute your own process with a plan sponsor, including using your own distribution form if you wish.

4. TPA NOT INVOLVED — PAPER

The sponsor can provide a distribution form to a participant, a participant can retrieve one online, or receive an emailed, faxed, or mailed copy from the contact center. The sponsor approves and processes the request with no TPA involvement.



VESTING

TPAs also have options to maximize time savings and efficiencies when it comes to vesting.

- You can be involved and perform ongoing vesting updates (by providing the appropriate vesting in percentages). This gives you full control. **Note:** If you're currently involved in vesting and don't wish to be going forward, tell us, and Transamerica will track vesting going forward. Additionally, if PASS Services Distributions is elected, TPA Choice Vesting is not allowed.
- If you don't want to be involved in vesting after installation, Transamerica will maintain all vesting based on indicative data provided by the plan sponsor.

PLAN SPONSOR SOLUTIONS

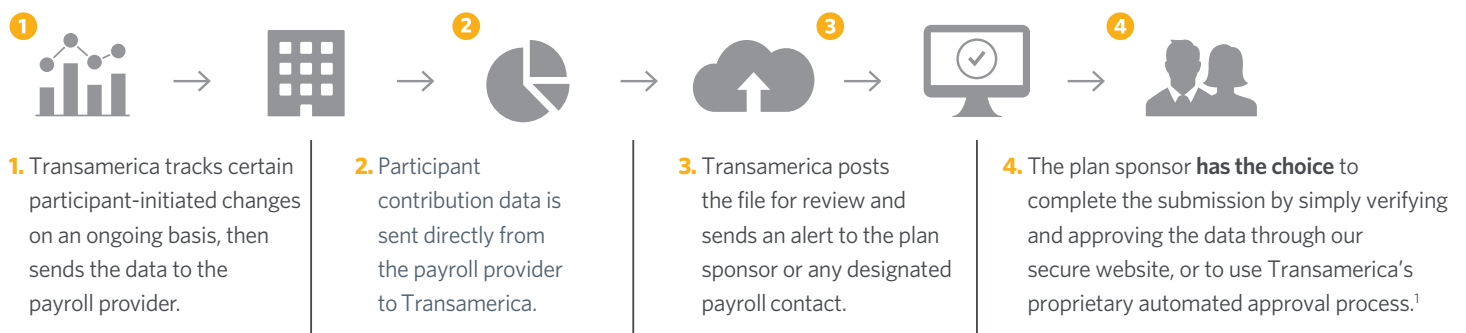
Simplifying the payroll process

For TPAs to effectively compete in the retirement plan space, payroll services become a vital component for success. With more and more TPAs either acquiring a payroll company or developing a strategic alliance with one, Transamerica is pleased to offer two distinct payroll solutions for your business.

PAYSTART® 360 FROM TRANSAMERICA

PayStart 360 offers integration, automation, and less involvement for plan sponsors. Your clients can avoid the hassle of traditional payroll processing and eliminate the need for sponsors to verify and approve contribution files and track participant activity.

HOW PAYSTART 360 WORKS



PASS SERVICES

Transamerica has developed an innovative service named *Plan Administration Service Support (PASS)*.² PASS provides plan sponsors with support for a host of retirement-related tasks in five distinct areas. A partial list of activities in each of these areas includes:

DISTRIBUTION-RELATED ACTIVITIES

- Process termination distribution requests (service not available to plans that require spousal consent)
- Process hardship and in-service requests
- Provide distribution options letter to terminated employees
- Manage involuntary distributions or force outs
- Include hardship deferral suspension on the rate change report, as needed
- Review qualified domestic relations orders

PAYROLL-RELATED ACTIVITIES

- Reformat data file for loading

ENROLLMENT ACTIVITIES

- Provide enrollment materials and notices to newly eligible participants

COMMUNICATION, PLAN MATERIALS, OR NOTICES

- Distribution of summary plan descriptions
- Distribution of required annual participant notices (does not include investment change notices)

LOANS

(Service not available to plans that require spousal consent or that allow loans for hardship reasons only)

- Process general loans
- Process residential loans

If the plan works with a TPA, ask your Transamerica representative how PASS and TPA Choice services work together.



 **Contact:** Your TPA Services Vice President

 **Email:** tpaservices@transamerica.com

 **Visit:** transamerica.com

1. Payroll Solutions: To use the automated approval service, all contributions must be funded via automated clearinghouse (ACH) collection. Payroll files must be submitted, in good order, on or before 3 p.m. ET in order to receive same-day processing, and those received thereafter will be processed the next day.

2. Plan Administration Service Support (PASS) is an optional menu of varying services that the plan sponsor (along with the plan's third party administrator, if any) can select. PASS allows Transamerica to perform nondiscretionary administrative services for the plan at the direction of the plan administrator under guidelines established by the plan administrator in its sole discretion, and is available depending upon the plan's assets. Additional fees will apply for the PASS services that you choose. The plan's third party administrator may determine availability of these services.

Before adopting any plan, sponsors should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. 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. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations.

While a Multiple Employer Plan (MEP) arrangement offers adopting employers the ability to delegate fiduciary functions to the MEP provider, employers should be aware that they still retain fiduciary responsibility for selecting and monitoring the MEP provider. Adopting employers of a MEP must share a commonality - a connection among the adopting employers such as a trade, professional organization, or PEO - and the MEP is treated as a single plan. A violation of the qualification rules by an adopting employer would not affect the qualified status of the plan as a whole (known as the "one bad-apple" rule or the "unified plan" rule) provided the plan document addresses how to spin-off a non-compliant employer.

The *Retirement Plan Exchange*[®]/Group Plan SolutionSM is not a multiple employer plan (MEP). Unlike a MEP, certain plan qualification and ERISA requirements are applied at the individual plan level. An employer participating in the plan retains certain fiduciary responsibilities, including responsibility for retaining and monitoring the 3(16) plan administrator, for determining the reasonableness of its fees, and for periodically reviewing the plan as a whole. Transamerica does not act as a 3(16) plan fiduciary.

Pooled employer plans (PEPs) are a new type of multiple employer plan for which the Department of Labor (DOL) and IRS guidance is still pending in a number of areas. An employer participating in the plan retains certain fiduciary responsibilities, including responsibility for retaining and monitoring the Pooled Plan Provider (PPP), for determining the reasonableness of its fees, and for periodically reviewing the plan as a whole. Among other responsibilities, the PPP acts as the 3(16) plan fiduciary. Transamerica does not act as a 3(16) plan fiduciary.