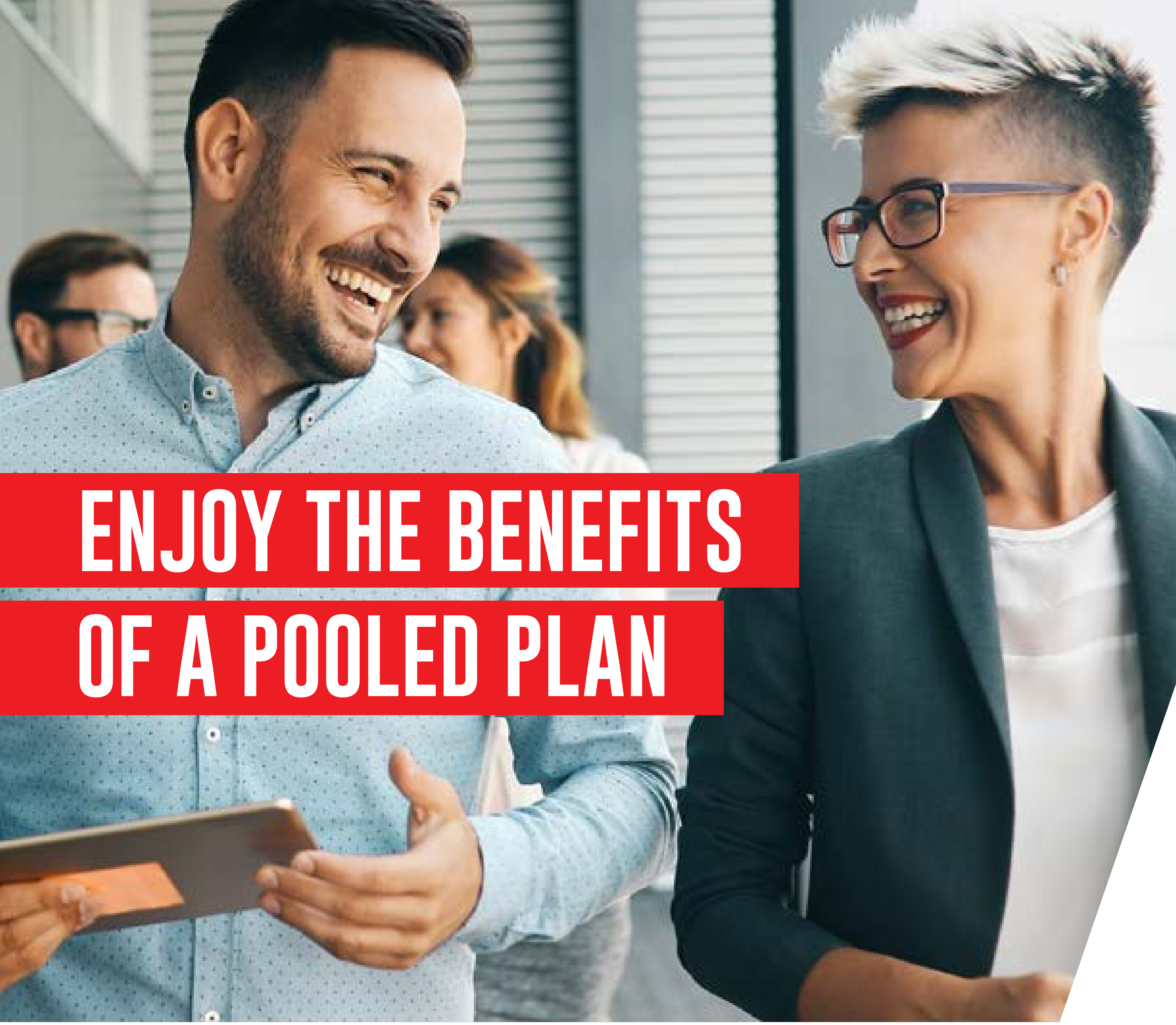


ENJOY THE BENEFITS OF A POOLED PLAN

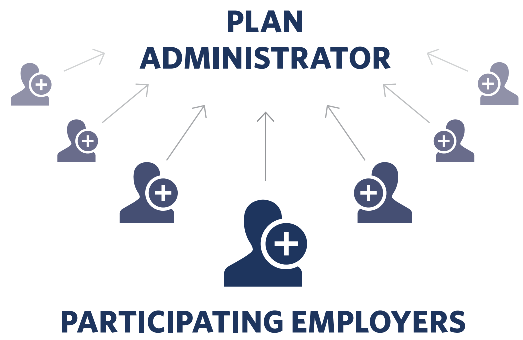
GROUP PLAN SOLUTION℠ (*GPS*)/ *RETIREMENT PLAN EXCHANGE*® SOLUTION (*EXCHANGE*℠ SOLUTION)

TRANSAMERICA®

THE ADVANTAGES OF POOLED-PLAN SOLUTIONS

WHAT IS THE TRANSAMERICA *GPS/EXCHANGE* SOLUTION?

The *GPS/Exchange* solution is a collection of single employer defined contribution plans that, through a pooled arrangement, may share a common plan administrator, named fiduciary, investment menu, and plan year. Participating employers do not have to share a common association or industry. This pooled-plan solution can help reduce the administrative burden, transfer certain risks, and potentially lower the overall plan cost. It brings together a team of professionals on an employer's behalf so they can focus on what matters most: running their business — not their retirement plan.



Because the 3(16) Plan Administrator handles the administrative and fiduciary responsibilities, participating employers can focus on running their business and meeting the needs of their employees. Benefits include:

1. Administrative relief
2. Reduced liability
3. Time savings
4. Professionally managed investment selection & performance oversight
5. Potential cost savings
6. Customized plan features
7. Participant communications & plan support

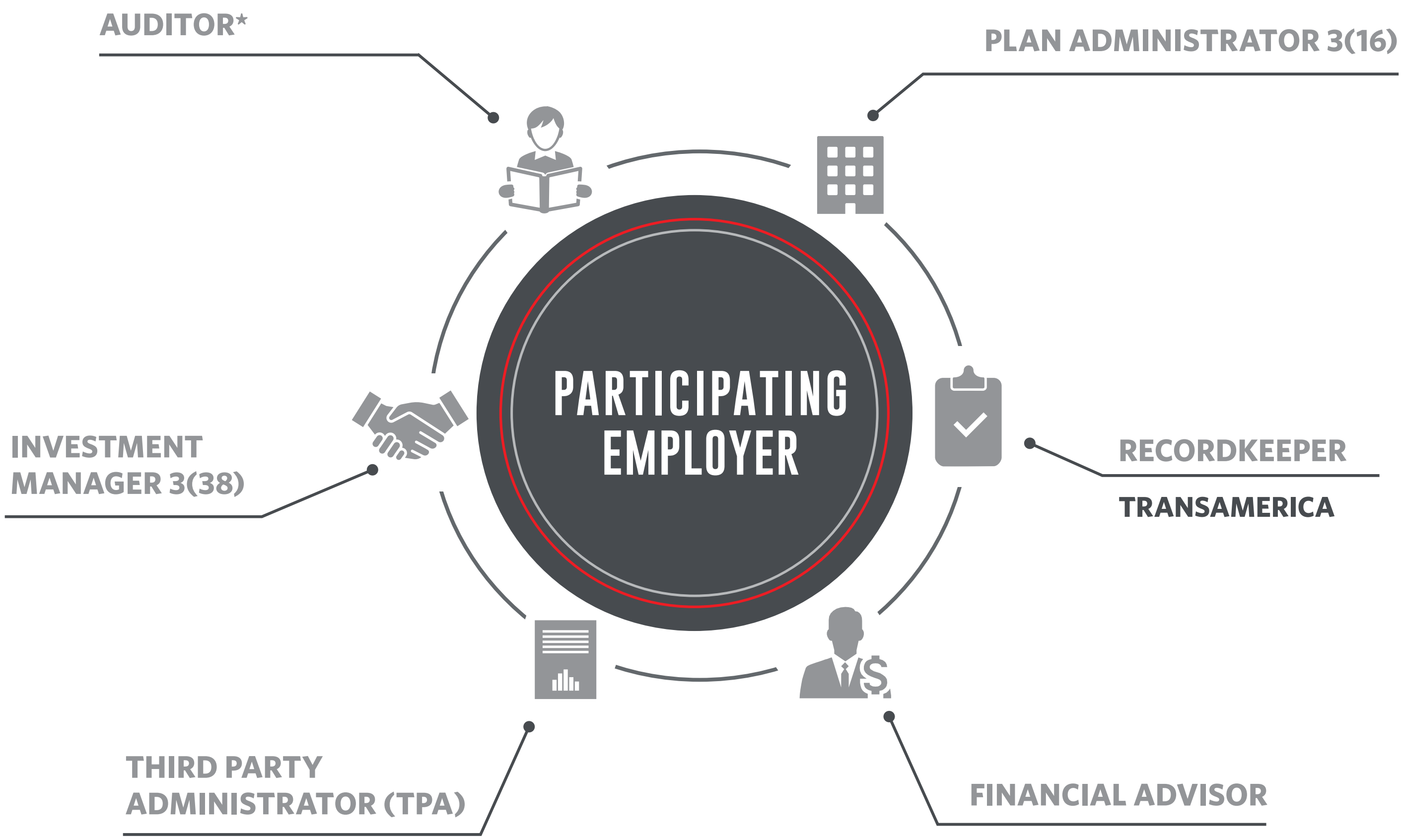
TRANSAMERICA'S FOOTPRINT IN THE POOLED-PLAN MARKET

L	E	A	D	E	R
Leading **EXPERTS**	Experienced **PARTNERS**	Affordable **SOLUTIONS**	Dedicated **SUPPORT**	Enhanced **OUTCOMES**	Recordkeeping **SPECIALISTS**
Advocate for pooled solutions at national level for **over 20** years	Pooled plan arrangement experience: with **363** plan sponsors and **11,861** adopting employers*	Flexible options of all plan types: MEPs, PEPs, and Group of Plans	Consultative services to help clients and partners develop strategies to achieve organizational goals	Proven record of improving participants' retirement readiness	Proven system developed specifically for pooled plans to track plan data at both the individual and aggregate level

* As of December 31, 2022

A TEAM IN YOUR CORNER

The *GPS/Exchange* solution pulls together a professional service team to help participating employers manage the retirement plan.



*If applicable

MEET THE TEAM

PLAN ADMINISTRATOR 3(16)

The plan administrator is a Signatory Named Fiduciary, as defined under ERISA section 3(16). It is our job to perform all functions necessary to keep your plan compliant.

As such, the plan administrator is responsible for the day-to-day operations of your plan. The functions performed on your behalf include completing, signing, and filing Form 5500, QDRO determinations, benefit payments authorization, ensuring proper spousal consent on payments, and distributions.

RECORDKEEPER

TRANSAMERICA

With a history dating more than 100 years, Transamerica is a leading provider of insurance, retirement, and investment solutions, serving millions of customers throughout the United States. In addition to being the recordkeeper responsible for handling benefit payments and enrollments, Transamerica provides support up to and through the plan participant's transition to retirement.

INVESTMENT MANAGER 3(38)

The 3(38) is a named fiduciary to the plan, responsible for the investment selection/recommendation, monitoring, and ongoing due diligence of investment funds.

FINANCIAL ADVISOR

Offering a retirement plan and selecting the providers to run the retirement plan is a fiduciary decision. The financial advisor plays a key role in helping you with the due diligence process and documentation of that process.

The advisors who offer the solution know the complexity and liability of running a retirement plan. Advisors who use the solution look to reduce the administrative duties and risk to you at a competitive cost.

In addition, many offer services that help increase participation, help with enrollment meetings, provide investment guidance and education, provide regular plan reviews, and suggest potential plan enhancements.

THIRD PARTY ADMINISTRATOR (TPA)

The TPA helps participating employers with plan design and provides ongoing compliance services, including mandatory testing and administration.

AUDITOR

If applicable, the selected firm performs an annual audit to keep the plan in compliance.

ADMINISTRATION MADE EASIER

When employers join the *GPS/Exchange* solution, they may be able to offload the majority of administrative tasks associated with retirement plans.

YOUR RESPONSIBILITIES IF YOU DON'T JOIN:

- Invest plan contributions
- Track contribution limits
- Track catch-up contributions
- Distribute mandatory communication notices
- Approve/deny hardship requests
- Approve/deny loan requests
- Prepare loan amortization schedules
- Coordinate loan deductions
- Process distributions upon termination
- Investment choice additions/deletions
- Investment monitoring and due diligence
- Retirement plan review
- Consultative design services
- Advanced allocation designs
- Proprietary plan document support
- Preparation of amendments
- Monitor pending legislative actions
- Merger and acquisition support
- Annual census collection
- Mid-year testing
- Year-end testing
- Form 5500 preparation
- Audit support
- Forms 945, 1096, and 1099 preparation
- Track eligibility
- Notify participants of eligibility
- Establish deductions with payroll
- Conduct onsite enrollment workshops
- Conduct ongoing employee education
- Provide asset allocation tools
- Explanation of distribution options and tax implications
- QDRO support and analysis

Significantly cut your administrative tasks:*

✓ Monitor service providers

✓ Upload payroll files**

✓ Year-end data collection**

* Plan sponsor responsibilities may not be limited to items noted. Plan sponsors should review their service agreements and fiduciary responsibilities under ERISA.

**Required, but may be provided by *PayStart*® — approved payroll provider.

LET US MAKE YOUR JOB EASIER

SIMPLIFIED PAYROLL AND RECORDKEEPING

PayStart provides a service for qualifying clients that allows contribution data to be sent directly from the payroll vendor to Transamerica, eliminating the need for the plan sponsor to create and manipulate a separate file. This can help your organization:

- SAVE TIME
- REDUCE COSTS
- ENHANCE PRODUCTIVITY
- IMPROVE ACCURACY

INTEGRATION WITH OVER 150 FIRMS, INCLUDING:

Vendor list subject to change. Transamerica is not affiliated with the organizations shown.

ASSISTANCE WITH PLAN DESIGN: UNIQUE, YET STREAMLINED

Flexible plan design — participating employers have the ability to tailor specific plan provisions that affect their bottom line.

PARTICIPANT EXPERIENCE

Every step of the journey, Transamerica will be there to help your employees plan for a more secure retirement. Our easy-to-use tools and action-oriented education can help them move forward with confidence.

24/7 ONLINE ACCOUNT ACCESS

Through our fully responsive participant website or mobile app, your employees can enroll in your retirement plan and make changes to their account whenever, wherever, and however they want.

PERSONALIZED SUPPORT

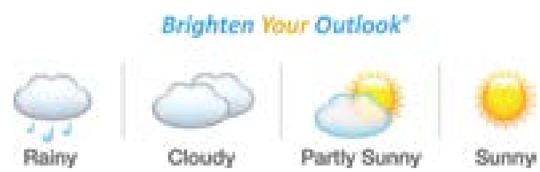
Your employees will also have access to our professional support team along their journey to retirement readiness. Our customer care representatives can help with account questions, while our retirement planning consultants and retirement advisors are available to help them navigate larger financial decisions and life events.

YOUR RETIREMENT OUTLOOK®

Using easy-to-understand weather icons, Transamerica's *OnTrack®* tool helps participants see how they're doing on the road to retirement. These personalized forecasts also offer actionable suggestions they can take to improve their chances of meeting their retirement income goals.

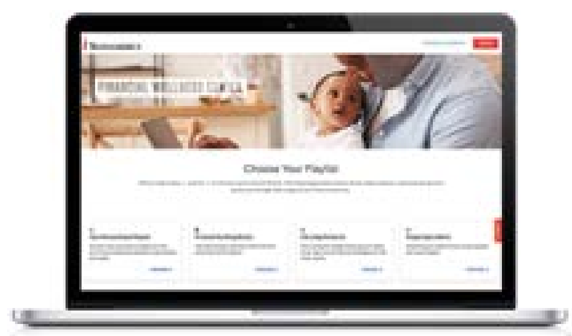
nearly 70%

FAVORABLE FORECASTS*



FINANCIAL WELLNESS CENTER

All your employees can access Transamerica's Financial Wellness Center. Designed to enhance financial literacy, this online resource features 20 self-paced modules covering key financial topics such as saving for retirement, managing debt, and buying a home.



The participant experience is integrated with our reporting capabilities. Participating employers always have the ability to track the retirement readiness of their employees.

*Percent of participants engaging with ***Your Retirement Outlook®*** who have a sunny or partly sunny forecast for meeting their retirement income objectives. As of December 31, 2022.

Our seamless transition process, unique recordkeeping capabilities, and holistic participant experience make Transamerica a pooled-plan solution provider of choice.

Get in touch:

COMPANY
Transamerica

CONTACT
Pooled Plan Sales Team

CALL
866-393-8967

EMAIL
pooledplansales@transamerica.com

TRANSAMERICA®

The *Group Plan Solution (GPS)/Retirement Plan Exchange (Exchange* solution*)* 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.

Before adopting any plan you 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.

Important: The projections or other information generated by the engine (which produces *Your Retirement Outlook*®) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time.

All cost savings mentioned are estimates and may vary depending on TPA, advisor, or attorney fees.

Transamerica is sponsoring financial education programs developed by EVERFI, a third party unaffiliated with Transamerica that is responsible for the content of the financial education program.

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