

A Multiple Employer Plan

Understanding the Retirement Plan Administrative Support

As a small business, you can partner with your MEP sponsor to ease the hassle of administering your retirement plan, and receive support to help meet certain due diligence obligations. The following table describes the tasks that will be handled by your MEP sponsor and Transamerica when you adopt a multiple employer plan.

Your Responsibilities with a Single Employer 401(k) Plan	Responsibility Details	MEP Sponsor and Transamerica Responsibilities with an MEP
Administrative Responsibilities	Investment of Plan Contributions Tracking Contribution Limits Tracking Catch-Up Contributions	Your MEP Sponsor Your MEP Sponsor Your MEP Sponsor
Distribution Processing	Approve or Deny Hardship Requests Approve or Deny Loan Requests Prepare Loan Amortization Schedules Coordinate Loan Deductions Process Distributions Upon Termination	Your MEP Sponsor Your MEP Sponsor Transamerica Your MEP Sponsor Your MEP Sponsor
Due Diligence Responsibilities	Transamerica Investment Monitor Retirement Plan Review Investment Choice Additions/Deletions	Transamerica Transamerica Your MEP Sponsor
Plan Compliance	Consultative Design Services Advanced Allocation Designs Proprietary Plan Document Support Preparation of Amendments Monitor Pending Legislative Actions Merger and Acquisition Support	Your MEP Sponsor and Transamerica Your MEP Sponsor and Transamerica Transamerica Transamerica Transamerica Transamerica
Nondiscrimination Testing	Annual Census Collection Mid-year Testing Year-end Testing	Your MEP Sponsor Your MEP Sponsor and Transamerica Your MEP Sponsor and Transamerica
Annual Reporting	Form 5500 Preparation Audit Support and Expense Forms 1096 and 945 Preparation	Transamerica Your MEP Sponsor Transamerica
Enrollment & Education	Track Eligibility Notify Participants of Eligibility Establish Deductions with Payroll Conduct On-site Enrollment Workshops Conduct On-going Employee Education	Transamerica Transamerica Your MEP Sponsor Your MEP Sponsor and Transamerica Your MEP Sponsor and Transamerica
Participant Assistance	Provide Asset Allocation Tools Explanation of Distribution Options & Tax Implications Qualified Domestic Relations Order (QDRO) Support and Analysis	Transamerica Transamerica Your MEP Sponsor and Transamerica

For more information about this new retirement solution or if you have any questions, please contact Transamerica's Special Markets Group via email at specialmarkets@transamerica.com.

Transamerica and your MEP sponsor ease the administrative burden of offering a retirement plan.



Plan Sponsor Tasks
without
a Transamerica MEP

Plan Sponsor Tasks
with
a Transamerica MEP

Leave the Challenges of Administering Your Retirement Plan to Us

Your MEP sponsor has partnered with Transamerica, a top retirement plan provider¹ to offer you a retirement plan with tremendous benefits, including:

- Saving you time and expense by maintaining your employee payroll data
- Reducing turnaround time for participant transactions such as loans and distributions
- Managing the annual independent audit, saving you both time and money
- Notifying employees of their eligibility, key plan amendments, and information that helps you maintain employee plan communication

Not a Retirement Plan Expert? Just work with one. Your MEP sponsor has partnered with Transamerica to deliver guidance and support you need to offer a quality retirement plan. If you are interested in learning more about a high-impact employee benefit that enhances employee motivation and retention at minimal time and cost, please contact your MEP sponsor or send an email to Transamerica's Special Markets Group at specialmarkets@transamerica.com.

Transamerica or Transamerica Retirement Solutions refers to Transamerica Retirement Solutions Corporation.

Transamerica Retirement Solutions is prohibited by law from providing tax or legal advice outside the company. The information contained in this flyer is intended solely to provide general summary information and is not intended to serve as legal or tax advice applicable to certain matters or situations. For legal or tax advice concerning your situation, please consult your attorney or professional tax advisor. Although care has been taken in preparing this material and presenting it accurately, Transamerica disclaims any express or implied warranty as to the accuracy of any material contained herein and any liability with respect to it.

1. Transamerica Retirement Solutions received a combined 84 "Best in Class" cups for sponsor and participant services in *PLANSPONSOR*[®] magazine's annual Defined Contribution Survey of retirement plans. The 84 "Best in Class" designations— 16 in the <\$5 million market, 17 in the \$5 million to \$10 million market, 24 in the \$10 million to \$50 million market, 4 in the \$50 million to \$200 million market, and 23 in the \$200 million to \$1 billion market—rank Transamerica Retirement Solutions among the top cup recipients of the 38 providers evaluated in these combined markets. The results of the Defined Contribution Survey were announced in the November 2012 issue of *PLANSPONSOR*[®] magazine. The survey polled 5,930 clients of 38 defined contribution plan providers. "Best in Class" Cups are awarded to plan providers who score in the top quartile of a specific category. The client recommendation rate was based on four criteria metrics (extremely likely, moderately/slightly likely, neutral, and recommend against). See the November 2012 issue of *PLANSPONSOR*[®] magazine for complete results.