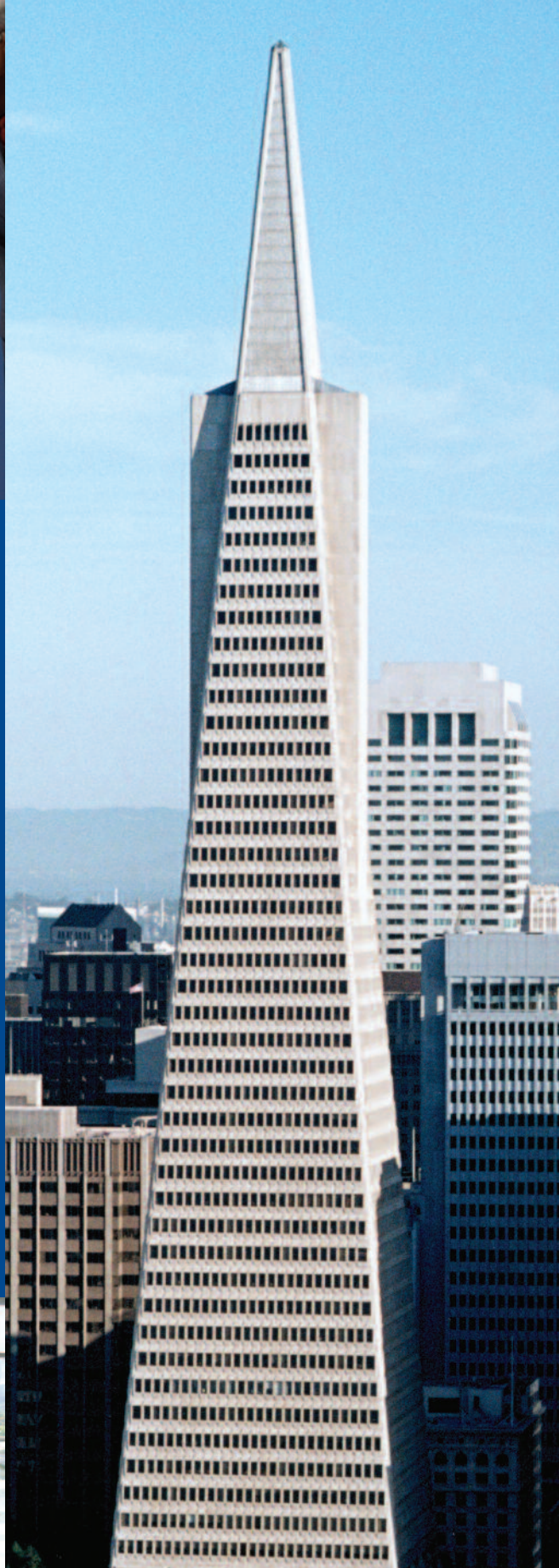




## Introducing Plan Administration Service Support (*PASS*)...

Get Ready to *PASS* Retirement Plan Administration to Transamerica Retirement Services.



Not FDIC Insured	May Lose Value
No Bank Guarantee	

 **TRANSAMERICA**  
RETIREMENT SERVICES

**Retirement plan sponsors are spending more and more time handling administrative responsibilities—allowing less time to focus on business growth. Plan Administration Service Support<sup>1</sup> (PASS) by Transamerica Retirement Services<sup>2</sup> (“Transamerica”), can help enhance a plan sponsor’s business focus and efficiencies.**

**Determine if a Retirement Plan Provider is Measuring Up.**

There are certain questions every business owner should ask about a retirement plan provider when it comes to plan administration:

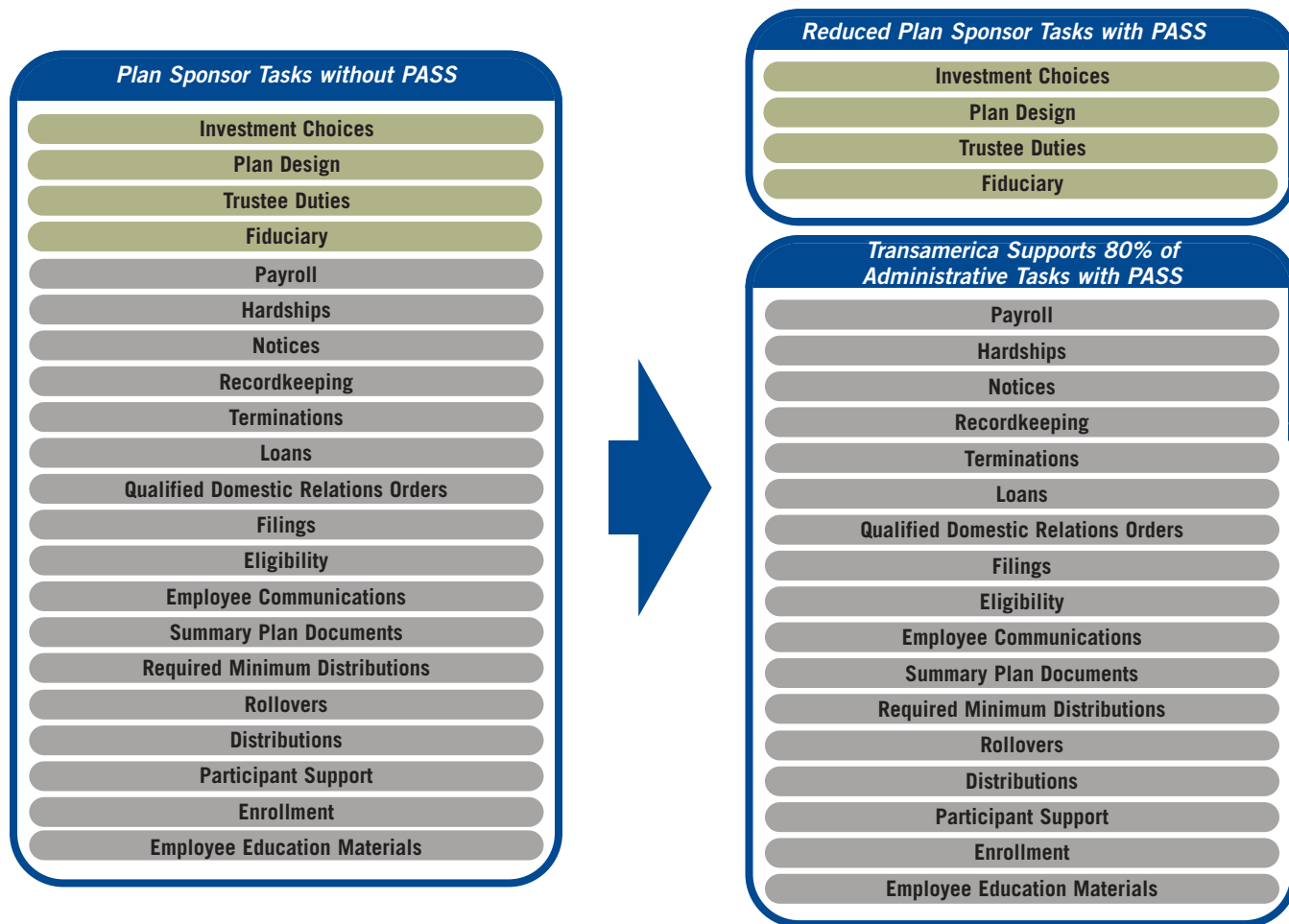
- Is my current provider reducing my administrative burdens so the business may focus on revenue-producing activities?
- Does my current provider send out notices to participants and monitor employee eligibility, entry dates, and enrollment?
- Does my current provider verify deferral calculations, manage my payroll processing, and monitor payroll suspensions?
- Does my current provider process loan and distribution requests?
- How many hours does my staff spend on administrative tasks related to my plan?

**Why PASS is Important to a Plan Sponsor’s Business.**

PASS allows plan sponsors to save time and money by retaining Transamerica to provide significant support for certain administrative tasks. Transamerica’s professional PASS administrators work with the plan sponsor to establish guidelines, and operate, at the sponsor’s direction, in helping to alleviate administrative burdens.

**What Administrative Duties Can You PASS on to Transamerica?**

Under guidance from the sponsor or sponsor’s Third Party Administrator (TPA), Transamerica can assist with a full suite of administrative duties. The sponsor has complete flexibility to choose which services are most meaningful to them.



Transamerica’s PASS administrator acts on behalf of the plan, and institutes a centralized retirement plan administration hub within Transamerica on behalf of the sponsor at the sponsor’s direction.



### Take Advantage of *PASS* by Analyzing a Business' Characteristics.

If a business has any one of the following characteristics, it can benefit from *PASS*:

- Decentralized payroll, multiple payroll feeds
- Multiple physical business locations
  - Segregated, non-centralized reporting
  - Difficulty tracking employee benefit costs by location
- Hundreds to thousands of employees
- Desire to streamline business processes
- High employee turnover
- Limited human resource staff, lack of a professional plan administrator

### Let Transamerica Worry About the Details.

#### • Distribution Related Activities\*

- Process Termination Distribution Requests\*\*
- Monitor and Report Deferral Suspension after Hardship
- Manage and Process Required Minimum Distributions

#### • Communication, Plan Materials or Notices\*

- Distribution of Summary Plan Descriptions
- Distribution of Safe Harbor or other Participant Notices
- Provide High Level Reporting to Employer

#### • Payroll Related Activities\*

- Consolidate Payroll Processing
- Coordinate Payroll Data
- Provide Reverse Payroll Feeds for Deferral Changes

#### • Plan Maintenance\*

- Manage Loan Default Process
- Check Contribution Limits
- Maintain Updated Beneficiary Information

#### • Enrollment Activities\*

- Provide Enrollment Materials and Notices to Newly Eligibles
- Monitor Mandatory Suspensions/Notify for Re-Enrollment
- Monitor Eligibility and Entry Dates

#### • Loans\*

- Process New Loans\*\*
- Manage Loan Default Process
- Mail Proceeds and Documents directly to Participants

*\*Partial list only*

*\*\*Within the guidelines set by the Plan Sponsor*

### Plan Administration Has Never Been Easier.

With *PASS*, Transamerica acts proactively on behalf of a plan sponsor in the maintenance, enrollment, distribution, and day-to-day plan administrative activities. *PASS* Specialists help make sure a plan remains in good status. With *PASS*, we assist with the administrative burdens so plan sponsors can focus on business growth.

For more information on how *PASS* can ease retirement plan administrative burdens, please contact (888) 401-5826 between 9:00 a.m. and 7:00 p.m. Eastern Standard Time. Our team of experts is ready to help.

*PASS* may be utilized with single employer and multiple employer plans, and also in tandem with a TPA.



## Ask About Transamerica's *PASS* Video

***Transamerica Financial Life Insurance Company and Transamerica Life Insurance Company are affiliates of Diversified Investors Securities Corp.***

<sup>1</sup>Plan Administration Service Support (*PASS*) is an optional menu of varying services that the plan sponsor (and the plan's third party administrator, if any) can select. *PASS* allows Transamerica to perform non-discretionary 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 (if any) may determine availability of these services.

<sup>2</sup>Transamerica Retirement Services ("Transamerica"), a marketing unit of Transamerica Financial Life Insurance Company ("TFLIC"), 440 Mamaroneck Avenue, Harrison, New York 10528, and Transamerica Life Insurance Company ("TLIC"), 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499, and other TFLIC and TLIC affiliates, specializes in the promotion of retirement plan products and services. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC is not authorized in New York and does not do business in New York.