



A Multiple Employer Plan

Understanding Your Retirement Plan Administrative Support

As a small business, you can partner with your member organization to ease the hassle of administering your retirement plan, and receive support to help meet certain due diligence obligations. The following table illustrates the tasks that can be outsourced when you participate in a multiple employer plan (MEP).

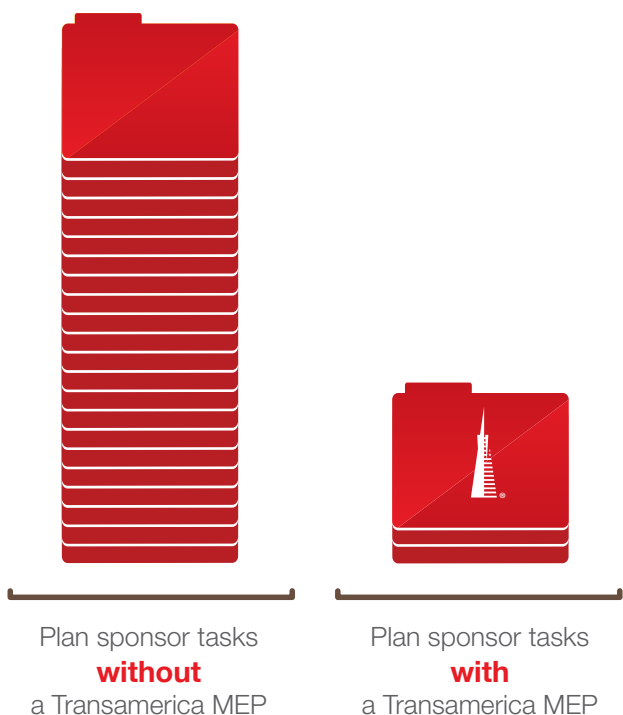
Your Responsibilities with a Single Employer 401(k) Plan	Responsibility Details	Responsible Party with an MEP
Administrative Responsibilities	Invest Plan Contributions Track Contribution Limits Track Catch-Up Contributions Distribute Mandatory Communication Notices ¹	Plan Administrator 3(16) Plan Administrator 3(16) Plan Administrator 3(16) Transamerica
Distribution Processing	Approve/Deny Hardship Requests Approve/Deny Loan Requests Prepare Loan Amortization Schedules Coordinate Loan Deductions Process Distributions Upon Termination	Plan Administrator 3(16) Plan Administrator 3(16) Transamerica Plan Administrator 3(16) Plan Administrator 3(16)
Due Diligence Responsibilities	Investment Monitoring and Due Diligence Retirement Plan Review Investment Choice Additions/Deletions	Transamerica and Your 3(21) Investment Fiduciary Transamerica and Your Financial Advisor 3(21) Investment Fiduciary, MEP Sponsor, and Your Financial Advisor
Plan Compliance	Consultative Design Services Advanced Allocation Designs Proprietary Plan Document Support Preparation of Amendments Monitor Pending Legislative Actions Merger and Acquisition Support	3(21) Investment Fiduciary and Your Third Party Administrator 3(21) Investment Fiduciary and Your Third Party Administrator Third Party Administrator Third Party Administrator Transamerica and Your Third Party Administrator Third Party Administrator
Nondiscrimination Testing	Annual Census Collection Mid-year Testing Year-end Testing	Third Party Administrator Third Party Administrator Third Party Administrator
Annual Reporting	Form 5500 Preparation Audit Support Forms 1096, 945, and 1099 Preparation	Third Party Administrator MEP Sponsor and Your 3(16) Administrator Transamerica
Enrollment and Education	Track Eligibility Notify Participants of Eligibility Establish Deductions with Payroll Conduct Onsite Enrollment Workshops Conduct Ongoing Employee Education	Transamerica Transamerica Third Party Administrator Transamerica and Your Financial Advisor Transamerica and Your Financial Advisor
Participant Assistance	Provide Asset Allocation Tools Explanation of Distribution Options and Tax Implications Qualified Domestic Relations Order (QDRO) Support and Analysis	Transamerica Transamerica Third Party Administrator

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.



Leave the challenges of administering your retirement plan to us.

Your member organization has partnered with Transamerica, a top retirement plan provider² 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 member organization 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 association or send an email to Transamerica’s Special Markets Group at specialmarkets@transamerica.com.

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.

¹Refer to the PASS Service Addendum for specific notices that are included.

²Transamerica Retirement Solutions was awarded 66 “Best in Class” Cups in the under \$5 million to \$1 billion markets in PLANSPONSOR® magazine’s 2014 Defined Contribution Survey for sponsor and participant services. The complete results of the Defined Contribution Survey were announced in the November 2014 issue of PLANSPONSOR® magazine. The survey polled 5,291 clients. “Best in Class” awards are given to the three highest scoring providers in each area of service and any other providers with scores that exceed the benchmark score established for a given asset range.

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