



Partner with APSA to ease the hassle of administering your plan and receive support to help meet due diligence obligations.

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



Leave the Challenges of Administering Your Retirement Plan to Us

We have partnered with Transamerica Retirement Services¹ (“Transamerica”), the 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
- Helping you comply with Department of Labor requirements by transmitting contributions and participant data
- Reducing turnaround time for participant transactions such as loans and distributions
- Handling nondiscrimination testing and required government filings including the Form 5500, keeping your plan in compliance
- Managing the annual independent audit, saving you both time and money
- Providing nationwide enrollment support and ongoing participant education to help boost participation
- Notifying employees of their eligibility, key plan amendments, and information that helps you maintain employee plan communication
- Offering complete participant account management through a Web site and toll-free number

Leverage Expert Investment Analysis to Assist with Fiduciary Responsibilities

Transamerica assists us in helping to meet your plan’s due diligence and fiduciary requirements with:

- A Fiduciary Management ProgramSM that provides a range of tools which can help give peace of mind to a plan’s fiduciaries
- Ongoing monitoring of investment choices available to your plan using the Transamerica Investment Monitor process,³ a proprietary tool that tracks performance, style consistency, fees and expenses, portfolio composition, management tenure, and organization
- Quarterly Investment Scorecards⁴ for each investment selection, allowing us, along with you, to continually make appropriate investment choices
- Morningstar Ratings^{TM, 5} indicating how well an investment choice has performed relative to similar offerings after adjusting for costs and risks

Not a Retirement Plan Expert?

Just work with one. We’ve 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 us for more information on your retirement plan. It’s that simple!

¹Transamerica Retirement Services (“Transamerica”), a marketing unit of Transamerica Financial Life Insurance Company (“TFLIC”), 4 Manhattanville Road, Purchase, New York 10577, and other of its affiliates, specializes in the promotion of retirement plan products and services. This product is available from Transamerica Retirement Services under contract form number TA-AP-2001-CONT, a group variable annuity contract underwritten by TFLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. Fees and charges may apply. For complete information, contact your Transamerica representative. ²Transamerica Retirement Services received 39 “Best in Class” cups for sponsor and participant services in *PLANSPONSOR*[®] Magazine’s annual Defined Contribution Survey of retirement plans. The 39 Best in Class designations—21 in the micro (<\$5 million) and 18 in the small (\$5 million to \$50 million) markets—rank Transamerica Retirement Services number one for cup recipients among the 44 providers evaluated in the micro- and small-plan markets. The results of the Defined Contribution Survey were announced in the November 2007 issue of *PLANSPONSOR*[®] Magazine. The survey polled nearly 5,500 clients of 48 defined contribution plan providers. “Best in Class” cups are awarded to plan providers who score in the top quartile of a specific category. See the November 2007 issue of *PLANSPONSOR*[®] Magazine for complete results. ³The Transamerica Investment Monitor Methodology is Transamerica Retirement Services’ (“Transamerica”) proprietary rating methodology. Transamerica reserves the right to modify, eliminate, or add criteria at any time. ⁴The Investment Scorecard is the result of the Transamerica Investment Monitor’s quarterly review of each of Transamerica Retirement Services’ investment choices. All ratings are based on Transamerica Retirement Services’ (“Transamerica”) proprietary rating methodology. Transamerica reserves the right to modify, eliminate, or add criteria at any time. ⁵© 2007 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. For each investment choice with at least a three-year history, Morningstar determines a Morningstar RatingTM based on a proprietary Morningstar Risk-Adjusted Return measure that accounts for variation in monthly performance, placing more emphasis on downward variations and rewarding consistent performance. Although Transamerica’s investment choices are not included in Morningstar’s open-end mutual fund database, Morningstar RatingsTM are derived by comparing the Morningstar Risk-Adjusted Returns for each investment choice to the funds in its respective Morningstar category within the open-end database. The top 10% of funds in each Morningstar category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variations in the distribution percentages.) The Overall Morningstar RatingTM for each investment choice is derived from a weighted average of the performance figures associated with its three-, five-, and ten-year (if applicable) Morningstar RatingTM metrics.