

A Multiple Employer Plan

Understanding your retirement plan administrative support



As a **small business**, you can partner with HR Outsourcing, Inc. to ease the burden of administering your retirement plan and receive support to help meet required regulatory obligations. The following table illustrates the responsibilities that could be handled by HR Outsourcing, Inc. and Transamerica when you adopt a multiple employer plan (MEP).

Your Responsibilities with a Single Employer 401(k) Plan

Responsibility Details

Responsible Party with an MEP

Administrative Responsibilities	<ul style="list-style-type: none"> Invest Plan Contributions Track Contribution Limits Track Catch-Up Contributions Distribute Mandatory Communication Notices¹ 	<ul style="list-style-type: none"> HR Outsourcing, Inc. HR Outsourcing, Inc. HR Outsourcing, Inc. HR Outsourcing, Inc.
Distribution Processing	<ul style="list-style-type: none"> Approve/Deny Hardship Requests Approve/Deny Loan Requests Prepare Loan Amortization Schedules Coordinate Loan Deductions Process Distributions Upon Termination 	<ul style="list-style-type: none"> HR Outsourcing, Inc. HR Outsourcing, Inc. Transamerica HR Outsourcing, Inc. HR Outsourcing, Inc.
Due Diligence Responsibilities	<ul style="list-style-type: none"> Investment Monitoring and Due Diligence Investment Choice Additions/Deletions Retirement Plan Review 	<ul style="list-style-type: none"> Transamerica HR Outsourcing, Inc. Transamerica
Plan Compliance	<ul style="list-style-type: none"> Consultative Design Services Advanced Allocation Designs Proprietary Plan Document Support Preparation of Amendments Monitor Pending Legislative Actions Merger and Acquisition Support 	<ul style="list-style-type: none"> HR Outsourcing, Inc. and Transamerica HR Outsourcing, Inc. and Transamerica Transamerica Transamerica Transamerica Transamerica
Nondiscrimination Testing	<ul style="list-style-type: none"> Annual Census Collection Mid-year Testing Year-end Testing 	<ul style="list-style-type: none"> HR Outsourcing, Inc. HR Outsourcing, Inc. and Transamerica HR Outsourcing, Inc. and Transamerica
Annual Reporting	<ul style="list-style-type: none"> Form 5500 Preparation Audit Support Forms 1096, 945, and 1099 Preparation 	<ul style="list-style-type: none"> Transamerica HR Outsourcing, Inc. Transamerica
Enrollment and Education	<ul style="list-style-type: none"> Track Eligibility Notify Participants of Eligibility Establish Deductions with Payroll Conduct Onsite Enrollment Workshops Conduct Ongoing Employee Education 	<ul style="list-style-type: none"> Transamerica Transamerica HR Outsourcing, Inc. HR Outsourcing, Inc. and Transamerica HR Outsourcing, Inc. and Transamerica
Participant Assistance	<ul style="list-style-type: none"> Provide Asset Allocation Tools Explanation of Distribution Options and Tax Implications Qualified Domestic Relations Order (QDRO) Support and Analysis 	<ul style="list-style-type: none"> Transamerica Transamerica HR Outsourcing, Inc. and Transamerica

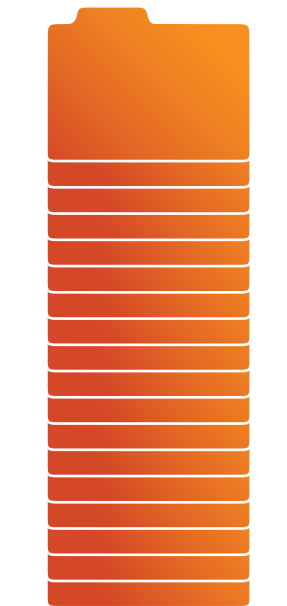
For more information about this retirement solution, or if you have any questions, feel free to contact Transamerica's Special Markets Group at specialmarkets@transamerica.com.

FOR PLAN SPONSOR USE ONLY



Leave the challenges of administering your retirement plan to us.

HR Outsourcing, Inc. has partnered with Transamerica, a top retirement plan provider², to offer you a retirement plan with tremendous benefits, including:



Your administrative responsibilities **without** a Transamerica MEP



Your administrative responsibilities **with** a Transamerica MEP



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. HR Outsourcing, Inc. 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 HR Outsourcing, Inc. or send an email to Transamerica's Special Markets 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.

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

²Transamerica Retirement Solutions received an overall 131 "Best in Class" ratings in Chatham Partners' 2015 Client satisfaction analysis program, covering separate surveys in the large/mid-, and small-plan markets. Chatham Partners, LLC is an independent, third-party research firm. Chatham Partners' 2015 client satisfaction analysis is based on 581 large/mid-, and 543 small-plan client responses. The "Best in Class" references are to service categories when 85% or more of Transamerica clients rated Transamerica as a "6" or "7" on a 7-point scale.