

# DISRUPTING THE RETIREMENT LANDSCAPE

## WHY WE PIONEERED POOLED PLAN SOLUTIONS

### TRANSFORMATION STARTS WITH TRANSAMERICA

Pooled plans have been gaining attention as the “next big thing” in retirement. But pooled plans are no newcomer to the scene. In fact, Transamerica introduced a creative solution two decades ago.

Originally, workplace retirement programs were limited to individual employer-sponsored plans, like the 401(k). Their breadth of pricing and investment options catered to larger businesses and were often too inflexible, costly, and risk-prohibitive for smaller businesses. Many businesses were shut out — and many American workers were denied the opportunity to plan for their retirement.

### TRANSFORMING LIVES BY TRANSFORMING ACCESS

The Transamerica commitment to the qualified retirement plan market runs deep. We are dedicated to helping people enjoy a healthier, more secure future and believe everyone should have access to a workplace retirement plan. So when an inclusive retirement option didn't exist, we created a unique solution exclusive to Transamerica.

But we didn't stop there. To ensure both employers and employees could both reap the benefits, we developed a practice that includes a proven, time-tested recordkeeping system specifically for pooled plans. And, a support structure that provides access to dedicated teams across various disciplines including installation, compliance, administration, client management, sales, and marketing.



**20 YEARS**

POOLED SOLUTIONS EXPERIENCE



**DEDICATED**

TEAM OF SPECIALISTS



**AWARD-WINNING**

RECORDKEEPING PLATFORM  
SPECIFICALLY FOR POOLED PLANS<sup>1</sup>



**DRIVING**

LEGISLATIVE CHANGE

## DRIVING CHANGE FROM INSIDE THE BELTWAY

Introducing a revolutionary new plan model was just the beginning. We needed systemic change to reach the widespread adoption and access necessary to truly change lives and financial futures. So, Transamerica went to Washington.

**“On the way to the IRS, I thought about how proud I am to work in this industry and about how what we do makes a difference in the lives of hard-working Americans.”**

— Deb Rubin, Senior Vice President and Managing Director  
TRANSAMERICA TPA & SPECIAL MARKETS

Driven by our shared purpose and passion to make workplace retirement plans more accessible, senior leaders within Transamerica worked with the Department of Labor (DOL) and members of Congress to shape policy and craft provisions to expand access to retirement plans for American workers. Our advocacy and active dialogue with regulators and lawmakers drove legislative change, improved regulatory outcomes, and allowed us to represent the voices of small businesses and American workers in regard to retirement planning.

## THE INDUSTRY LEADER YOU CAN TRUST

When you combine our unwavering commitment and passion with our deep experience and resources, it's clear why Transamerica is the premier recordkeeping partner for pooled plans and beyond.

# L

### Leading EXPERTS

Advocate for pooled solutions at national level for 20 years

# E

### Experienced PARTNERS

Pooled plan arrangement experience: 290 plan sponsors<sup>2</sup>; 14,896 adopting employers<sup>2</sup>; \$22.8B in pooled plan assets

# A

### Affordable SOLUTIONS

Flexible options of all plan types: MEPs, PEPs, and Group of Plans

# D

### Dedicated SUPPORT

Consultative services to help clients and partners find strategies to achieve goals and ongoing plan growth and support

# E

### Enhanced OUTCOMES

Proven record of improving participants' retirement readiness

# R

### Recordkeeping SPECIALISTS

Award winning system developed specifically for pooled plans to track both individual plans and aggregate level

## Get in touch.

Contact us for consultation on the best pooled plan arrangement for your client:

 **Call:**

 **Email:**

 **Visit:** [transamerica.com](https://transamerica.com)

<sup>1</sup> Lithium, Digital Edge50, Elite 100 Awards.

<sup>2</sup> As of Dec. 31, 2020

Before adopting any plan you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace retirement plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations.

Pooled employer plans (PEPs) are a new type of multiple employer plan for which the Department of Labor (DOL) and IRS guidance is still pending in a number of areas. An employer participating in a PEP retains certain fiduciary responsibilities, including responsibility for retaining and monitoring the 3(16) plan administrator, for determining the reasonableness of its fees, and for periodically reviewing the plan as a whole. Transamerica does not act as a 3(16) plan fiduciary.

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