

Transamerica Plan PlusSM

An Optional Self-Directed Retirement Investment Brokerage Account Service

In order to expand the investment choices available to you and your Plan Participant, Transamerica Retirement Services is working with Charles Schwab & Co, Inc., a leader in online investing, to provide your retirement plan an optional self-directed brokerage account¹. This optional service puts your Participants in the driver's seat – giving them more investment choices on their road to a secure retirement.



Transamerica Plan PlusSM Benefits

- Expands Participants' range of investments opportunities
- Allows the option to invest in individual securities
- Investment opportunities in stocks, bonds and mutual funds²
- Participants gain greater control of their retirement assets

Charles Schwab & Co., Inc.

The Transamerica Plan PlusSM feature is offered through the **Schwab Personal Choice Retirement AccountTM (Schwab PCRA)**. This service is normally available only to large plans but a special arrangement between Transamerica Retirement Services and Schwab allows smaller plans with at least \$3 million in the Plan's investment funds (some restrictions may apply) access to this service. Transfers



of participant-directed funds may be made from any core account³ into a Transamerica Plan PlusSM account established for the participant. At the time of the first transfer into the Transamerica Plan PlusSM, participants are restricted from transferring more than 50% of the participant-directed funds in their plan account to the Transamerica Plan PlusSM account. If the Transamerica Plan PlusSM account grows to more than 50% of Participant's participant-directed account balance, they will be prevented from transferring any more money into the Transamerica Plan PlusSM account until it accounts for less than 50% of the Participant's total participant-directed account balance.

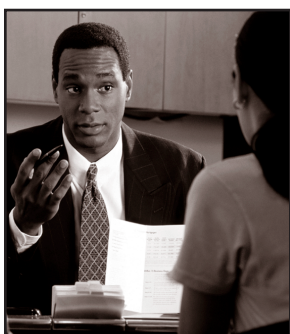
Charles Schwab & Co., Inc. has over a decade of experience serving self-directed investors online. They provide a wealth of information such as online quotes, research, news, modeling features and educational materials so Participants can explore their own investment ideas and strategies. Schwab's experience, name recognition and extraordinary services perfectly compliment what we have to offer in the **Transamerica Advisor Series II**.

What Does Schwab PCRA Provide Participants?

- Participants will be able to trade stocks, bonds and mutual funds each business day⁴
- Online trading and online access to all account information
- Telebroker[®], Schwab's Participant toll-free electronic trading service is available 24 hours/7 days a week

- Monthly Participant statements of activity in Transamerica Plan PlusSM account
- Quarterly statements will be provided to Participants whether or not there is any activity in Transamerica Plan PlusSM
- High-quality research from a variety of sources
- Access to current investment news and market commentary
- StockExplorerTM and Mutual Fund Select ListTM, powerful online research tools that allow Participants to search and identify appropriate stocks, bonds, and mutual funds
- Transamerica Plan PlusSM Enrollments -- Participant will contact TransDirect via toll free number to enroll
- New account set up form is sent to Participants

Transamerica Plan PlusSM (Schwab PCRA) Discontinuance



The terms of the administrative Service Agreement provide that in the event the Service Agreement is terminated, the Plan Administrator or Trustee agrees the Transamerica Plan PlusSM account will be terminated.

You can elect whether to close the PCRA accounts with Schwab and transfer all of the assets back to the Retirement Plan or, if you will be continuing the Plan with a new provider and recordkeeper, you can elect to keep your PCRA with Schwab but you will be responsible to make arrangements with Schwab, your new recordkeeper and your new brokerage provider.

If you elect to close your PCRA and transfer the assets back to the funds offered in your plan, you will be responsible to complete the transfer prior to the effective date of your transfer to your new provider. Funds cannot be transferred from the PCRA to the Transamerica Retirement Services retirement plan accounts after the effective date of the Service Agreement termination.

¹This feature may not be appropriate for all plans. The plan fiduciary should review the Schwab PCRA materials carefully in light of the plan demographics to determine if it is an appropriate feature for this plan. Transamerica provides the convenience of the link to Schwab for Transamerica Plan PlusSM options but is not responsible for any Plan Sponsor's choice to offer the Transamerica Plan PlusSM option for its plan or for any Participant's election to use Transamerica Plan PlusSM or for performance of the investment choices.

²Stocks, bonds, and mutual funds are not insured by the FDIC, NCUA or any regulatory agency; are subject to investment risk, including possible loss of principal amount invested.

³The core accounts are the Transamerica Advisor Series II mutual fund investment options you selected for your Plan

⁴Available when the US Stock Market is open.