

**FOR IMMEDIATE RELEASE**

San Francisco, CA – October 7, 2013

**Dedicated Defined Benefit Services Provides Small Business Retirement Programs for Transamerica**

Dedicated Defined Benefit Services, the leading provider of defined benefit plans for 1-5 person companies, announced today that it will provide marketing, sales support and administrative services for small business defined benefit (DB) plans and individual 401(k) plans along with Transamerica's Variable Annuity and Mutual Fund products. These programs will be available nationwide to financial advisors and plan sponsors.

Dedicated Defined Benefit Services has developed an off-the-shelf DB program with a simple, streamlined process for setting up the plans. Defined benefit plans typically allow high income small business owners to build tax-deferred retirement savings quickly by making large annual contributions. In some situations, clients may combine defined benefit and 401(k) plans which typically allows them to maximize deductible contributions to retirement plans. Plans must be opened by the end of the fiscal year, generally December 31<sup>st</sup>, in order to take advantage of tax benefits for that fiscal year.

"This year in particular, high income clients are hearing from their CPAs that a qualified retirement plan is one of the few remaining significant strategies for managing tax liability," said Karen Shapiro, CEO, Dedicated Defined Benefit Services, LLC. "Our clients are generally small business owners and individuals with self-employment income, who are looking to make large tax-deductible contributions toward their retirement over the next five to ten years."

Dedicated Defined Benefit Services does not offer investments so working with Transamerica is a good fit. "Because clients should consider the volatility of investments in defined benefit plans, our risk-based pricing for variable annuities gives clients a unique, lower-cost solution," said John Koehler, Senior Vice President Advanced Markets for Transamerica. "Clients have the flexibility to use a combination of investments – variable annuities and mutual funds from Transamerica along with other instruments, in an effort to meet their retirement savings needs."

Financial advisors and small business owners can get additional information on the plans by calling Dedicated Defined Benefit Services at 866-765-6321, Monday – Friday, 9:30 a.m. – 8:00 p.m. EST.

###

---

**Media inquiries**

Brenna Miller

Communication Manager

Transamerica, Individual Savings & Retirement

Phone: 720-488-7897

Email: [brenna.k.miller@transamerica.com](mailto:brenna.k.miller@transamerica.com)

Transamerica is not affiliated with Dedicated Defined Benefit Services, LLC.

**About Dedicated Defined Benefit Services, LLC**

Dedicated Defined Benefit Services supports high income clients and their financial advisors nationwide in the sale and servicing of Defined Benefit (DB) and individual 401(k) retirement plans. These plans potentially allow large tax deductions with annual plan contributions of \$100,000+ for Independent Professionals, Small Business Owners & Individuals with Self-employment Income. Dedicated Defined Benefit Services provides marketing and administrative services nationwide.

**About Transamerica Capital, Inc.**

Transamerica Capital, Inc. (TCI) is the distributing and wholesaling broker/dealer for Transamerica Funds, Transamerica Life Insurance Company, and Transamerica Financial Life Insurance Company. Transamerica Capital, Inc., an Aegon company, works with financial professionals at wirehouse, regional, independent, and bank firms to provide a variety of investment solutions.

**About Transamerica**

Transamerica, through its subsidiary and affiliated companies in the Americas, is one of the leading providers of life insurance, retirement, long-term savings and investment solutions. Its companies in the United States trace their roots back over 100 years. Transamerica's main offices are in Cedar Rapids, Iowa, and Baltimore, Maryland, with affiliated companies' offices located throughout the United States. For more information: [transamerica.com](http://transamerica.com).

**About Aegon**

As an international life insurance, pensions and asset management company based in The Hague, Aegon has businesses in over twenty markets in the Americas, Europe and Asia. Aegon companies employ approximately 24,000 people and serve millions of customers across the globe. For more information: [aegon.com](http://aegon.com).

DDBSPR0913

---

**Media inquiries**

Brenna Miller

Communication Manager

Transamerica, Individual Savings & Retirement

Phone: 720-488-7897

Email: [brenna.k.miller@transamerica.com](mailto:brenna.k.miller@transamerica.com)

