

# 401(k) Recordkeeping and Administration

*Solutions and Services*

## TRI-AD's Open Architecture Stands Out from the Crowd

If you keep bumping up against design or investment restrictions in your 401(k) or 403(b) Plan, you aren't sure how much it costs, your participants aren't thrilled or just aren't participating, or your service provider treats you like a "B" client, it's time to experience the TRI-AD difference. Our open architecture model provides the ultimate in flexibility, and it's backed by our renowned service.



## TRI-AD

### A Different Approach

- TRI-AD – the one mid-market provider who administers every employee benefit
- TRI-AD – the one provider focused solely on mid-market employers' comprehensive benefits needs
- TRI-AD – the one provider who takes care of all the benefits administration details so that you don't have to worry about them

### Discover the Plan that Works from the Provider that Works for You.

**Guaranteed full fee disclosure: understand your plan's costs.** TRI-AD has always delivered guaranteed full fee disclosure as a routine part of our 401(k) services. We are years ahead of the competition in this practice! Because we truly "get it," you may be startled by what we can help you discover about your plan's costs.

**Extreme flexibility: dare to be different.** With TRI-AD, meeting employees' needs and staying on track with your investment policy statement is easy. You have the entire spectrum of choices available, from "set it and forget it" models with automatic enrollment, all the way to custom portfolios and individually directed accounts. And with over 13,000 mutual funds to choose from (including all the "brand names"), you can optimize investment choices.

**Motivating communications help employees move from fear to action:** With the 2008/09 market slump, Americans are even less financially prepared for retirement than they were before. We help employees both understand and take action. Our communications

are so outstanding that they have won multiple "Eddy" Awards from Pensions and Investments Magazine, beating out many of the largest national providers in the process.



### Experience TRI-AD

Our clients tell us that there are four key ways we prove our reputation for service and flexibility.

1. Intelligent pricing with full fee disclosure
2. Unbiased fund access and virtually unlimited investment choices
3. Award-winning employee communications
4. Service, service, service.

Just turn the page to see some client experiences and to learn more about TRI-AD's 401(k) service.



# Experience



## the TRI-AD Difference

### TRI-AD's Features

*Our technology and expertise provide for administration of all types of Defined Contribution Plans, including 401(k), 403(b), 457, ESOP, 401(a) and profit sharing plans.*

#### Industry-leading plan design services

- 35-year history of regulatory knowledge
- Comprehensive, creative plan design services

#### Unmatched investment flexibility

- Time-based portfolio designs
- Risk-tolerance asset allocation portfolios
- Personal brokerage accounts with more than 15 different brokerage firms
- Hundreds of fund families available
- Access to over 13,000 mutual funds
- Unitization of institutionally-managed accounts

#### Daily processing

- Daily valuation of participant accounts
- Daily transfers and investment changes
- Same day/late-day trading

#### The best in participant services

- Communication materials targeted to your employees' needs
- 24/7 Web and phone account access
- Toll-free phone support by trained, long-tenured staff
- Quarterly statements

#### Unparalleled client service

- Total fee disclosure
- Dedicated Client Service Managers
- Knowledgeable, highly-trained client support with low turnover
- Comprehensive quarterly reports

#### High-quality compliance services

- Corporate trustee
- Complete plan compliance testing
- Signature-ready 5500 services

With a 401(k) or 403(b) plan provider, the more flexibility you have, the better the plan will be at meeting your organization's and employees' needs both today and over time.

**Flexible plan designs** – We handle anything from automatic enrollment with automatic escalation, to the most complex, unique plan requirements. We can do it all!

**Flexible investment choices** – TRI-AD's "open architecture" investment approach and robust technology give you virtually unlimited investment choices. You aren't charged "extra" for using any particular investment, and you will never have to change providers because an investment no longer meets your needs.

**Flexible communications** – Every organization is different. Our award-winning communications department can meet your specific needs.

**Flexible service** – Tailor your service model to your organization's demands so that you pay only for what you use. Our business is built on a foundation of service excellence delivered by knowledgeable, long-tenured, caring employees.



TRI-AD collects fund commissions and servicing fees and rebates them back to the plan to offset our fully-disclosed fees. Our clients know they are getting a fair deal.

### Guaranteed Full Fee Disclosure

As a matter of trust, we have always practiced total fee disclosure. We help you:

- Understand your plan's fee structure
- Ensure you receive value for each of your plan's components (asset management, compliance and recordkeeping)
- Manage your plan's expenses so that participants' returns are maximized and you clearly meet your fiduciary obligations.



## Unmatched Investment Flexibility

With many investment arrangements, you are either forced to pick from a single fund family or to pay higher expenses for using “outside” funds. Also, with insurance company products, you get a look-alike or imitation fund, often with higher (hidden) fees.

With TRI-AD, you have total investment flexibility. Choose from hundreds of fund families and over 13,000 mutual funds, all purchased at net asset value (NAV). This “open architecture” lets you:

- Choose the *best of the best* investments to support your plan’s goals.
- Combine “brand name,” well-known funds with our “boutique,” personalized administration services.
- Design a variety of investment vehicles based on participants’ needs, and deliver them all under the umbrella of your single 401(k) or 403(b) plan.
- Effortlessly replace an underperforming investment.



- Our income is unaffected by your investment choices.
- TRI-AD is unbiased as far as which investments you choose.
- You will never have to change providers again because of underperforming investments



# The Right Provider Makes the Difference

## Ready-Made Portfolio Options

An independent brokerage firm had ready-made portfolios they were offering to their clients, which they wanted to include in their own 401(k) plan without the additional costs typically associated with these options. TRI-AD worked with their advisor to design and monitor these portfolios, and eliminated a cost layer from the plan.

## Custom Stock Selection

An institutional money management firm specializing in US and Global Value stocks wanted to offer another option besides retail mutual funds in their 401(k) plan. Custom mutual funds, managed in-house, were created specifically for the company’s 401(k) plan. The plan’s participants now benefit from extremely low investment expenses and historically high investment returns.

## Excellent Client and Participant Service

A high-tech company needed a more involved service provider. After their previous 401(k) recordkeeper was purchased, senior management noted a “marked deterioration of service quality.” In addition to providing the plan’s participants with the responsive customer service they expected, TRI-AD was also able to reconcile the plan and establish a system of independent checks and balances that got the plan back on the right track. This was done without having to change the trustee, independent investment advisor or the plan’s mutual fund options.

## Administrative Know-How

A large California physicians group needed a provider with detailed administration skills to handle the plan’s 600+ individually-directed brokerage accounts. TRI-AD’s proven ability to gather information, audit and reconcile the hundreds of brokerage accounts all held within the plan has helped the group maintain the type of retirement vehicle desired by the group’s physicians.

“I have a business to run. I don’t have time to second-guess administrative issues. I have to be able to trust my providers. With TRI-AD, I know that our 401(k) plan is being run properly. TRI-AD’s excellent reputation for client service is well-deserved.”

-Ann Navarra,  
Vice President,  
Jeromes Furniture Warehouse



## High-Quality, Reliable Administrative Services

*We believe that good recordkeeping and administration should go almost unnoticed.* Our commitment is to get it right the first time, on time.

**Compliance:** We have a 35-year track record of protecting and preserving plans' qualified status. Services include:

- 401(k) and 401(m) testing
- Top-heavy testing
- Age 70 ½ minimum distributions
- 402(g) maximum deferral limit
- 401(a)(17) compensation limit

If your plan has testing issues, we assist in analyzing your options and determining the best approach.

**Recordkeeping:** Our sophisticated systems easily handle daily pricing and transfers, eligibility determination and vesting calculations. We combine fund accounting and valuation with participant recordkeeping in one convenient step. This saves you time and money

### The TRI-AD difference?

You can trust us with the details so you don't have to worry about them.



## Targeted Communications

Great communications can help your plan stand out in employees' eyes. Online tools, employee meetings, newsletters, brochures, investment education and payroll stuffers are just a few of the many ways to educate employees and help them make informed decisions.



### The TRI-AD difference?

**Our communications really work! One client boosted participation by 35% with one targeted communications campaign.**

## Personalized Customer Service

Our business is built on a reputation of service excellence.

**Our comprehensive Plan Sponsor Web site** allows you to research your plan, look at individual employees' records and access a suite of reports containing plan and investment information.

**Our Participant Contact Center** is staffed by friendly, well-trained representatives. Toll-free phone lines are open Monday through Friday from 5:00 a.m. to 6:00 p.m. (Pacific).

**Our Participant Web and IVR tools** provide participants 24/7 access to see account balance information, transfer funds, determine and change investment elections, initiate loans and more at their convenience.

### The TRI-AD difference?

98% of participants are satisfied with TRI-AD's service.

## Your Total Benefits Administration Solution

For over 35 years, TRI-AD has been trusted and relied upon by mid- to large-sized companies nationwide for expertise in benefits design and administration solutions.

We provide the same custom benefits solutions and high-level expertise to mid-sized companies at a reasonable cost that large companies have been enjoying at a high cost for many years. Streamline your labor-intensive administrative work by using one service provider for all your benefits administration needs. TRI-AD's service offerings include:

- Online Benefit Enrollment, Carrier Feeds and Premium Billing Management
- Reimbursement Plan Administration (FSA, HSA, HRA, Wellness, Tuition, Commuter, etc.)
- Comprehensive COBRA Administration
- Retiree Billing and Premium Collection
- Retiree Health Reimbursement Plan Administration
- Leave of Absence Billing and Premium Collection
- 401(k) and 403(b) Recordkeeping
- Defined Benefit Plan Administration
- Nonqualified Deferred Compensation Plan Recordkeeping and Administration
- SnapIRA™



**The single-source provider for all your benefits administration needs**