



Total **Benefits Administration** Solutions



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



PARTNERS IP

Would you value a benefits administrator with the **horsepower of a large firm** and the **specialized client service of a small firm**?

TRI-AD's clients do.

Five

Great Reasons to Work with TRI-AD

1. **Benefits administration is all we do** – We are responsible for all aspects of the service delivery and we do not outsource any of our core services to other companies.
2. **Hold us accountable** – You won't have to lock into a long-term contract with high exit fees. That means we have to continually earn your business by diligently working to exceed expectations.
3. **Avoid fee surprises** – Other providers might seem cost-effective, but often surprise clients either with constant change orders or hidden fees. With TRI-AD, your requirements are scoped properly and we deliver on our promises.
4. **Build a lasting relationship with a stable service provider** – Since 1974, TRI-AD's private ownership has demonstrated a long-term business perspective. Our Senior Management team's average tenure is over 15 years. We are proud of our stability!
5. **Work with a mid-market specialist** – We aren't a "volume provider", so we can meet your needs in ways that small providers can't and large providers won't. *We have earned our reputation for service and flexibility.*



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

“Our primary goal is to be the service provider against which all others are measured. We don’t want happy clients — we want delighted clients who rave about both the quality of the work we do and the level of service we provide both to our clients and their participants.”

— Thad D. Hamilton, CEBS, SPHR
President, TRI-AD

TRI-AD’s Total Benefits Administration Solution

- **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™**



Health and Welfare Benefits Administration

Total Solutions and Services

Face it – you didn't get into employee benefits to shuffle paper, hassle with carriers, spend hours each month reconciling insurance bills or disappoint your employees by not providing them with the tools and resources they need to enroll promptly and efficiently. Spending long hours at the office around open enrollment season isn't much fun either.



TRI-AD A Different Approach

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TRI-AD Provides a Better Way

Your benefits process may be paper-based right now, or you may be working with a provider who is either very expensive or not flexible enough to meet your needs. You can trust TRI-AD to take the administrative burdens off your hands and deliver high-quality work at a reasonable cost. This frees you up to address strategic issues.

TRI-AD's Hire Through Retire Solution

Dedicated Client Service Team

Retirement

401(k) & 403(b) Recordkeeping • Defined Benefit Plan Admin • Deferred Comp Recordkeeping & Admin
SnapIRA™

Call Center

IT/Systems

Outsourced Benefits Administration

Eligibility Calculation • Online Enrollment • Verifications • Enrollment Feeds • Premium Billing Management

Our
Clients

Direct Billing

Retiree • LOA

Business Process Management

Competent, Friendly Associates

Reimbursement Plans

FSA • HSA/HRA • Commuter • Tuition

COBRA

Compliance





Profiles In Success

Profile: A high-tech client **saved \$75,000 in the first year** when TRI-AD uncovered an error in the LTD premium calculation method that had previously been used.

Profile: A large grocery chain **saved almost \$100,000 in the first year** when TRI-AD's audits revealed people on the carrier rolls that should have been dropped months earlier.

Profile: A 4,000-employee biotechnology company redeployed its benefits staff to focus on a comprehensive wellness initiative. Their health plan rates fell 5% in a year when other companies were seeing double-digit increases, and employees felt truly valued by the time, energy and interest the company was showing in their overall health.

Profile: The Benefits Manager at a 3,000-life client went to Australia for a family reunion during open enrollment, trusting TRI-AD to get it right in his absence.

Save Time

Reduce your administration time by up to 80%. Benefits administration doesn't have to be painful! Our survey shows that our clients reduced their in-house time by up to 80% when they moved to TRI-AD, whether they were newly automating or coming from another service provider.

TRI-AD can take you from swamped to strategic in just a few weeks. We worry about the details so you don't have to. Our proven implementation process and attentive, personal client service help you "go live" successfully and stay on track.

You can leverage your time even more by using a "one-stop shop" approach. Our flexible, total solution lets you delegate the administrative burden to us.

Save Money

What if you could cut 2 to 5% off your benefits budget instantly? Our clients have shown that our sophisticated edits and carrier management processes can save tens or even hundreds of thousands of dollars in premium overpayments simply by improving recordkeeping.

With this kind of payback, outsourcing to TRI-AD typically pays for itself within a year. Imagine your management's reaction when you report the positive impact on the company's bottom line because of your decision to move to TRI-AD!

Make a Difference

The result? You can **focus on leading-edge strategic benefits issues** that really let you shine in your organization. We help you make benefits a secret weapon in your company's arsenal of ways to attract and retain key talent.

How We Do it

Many firms provide these services but few do them well. *We do.* You can trust TRI-AD's experienced staff to deliver the results you expect because we have a track record of meeting and exceeding our clients' expectations. We do it with three key service elements:

- **Flexible processes and technology:** We tailor our service model to meet your process. You won't hear us say "we can't do that." With many competitors, you have to change your benefit plans or rules to fit their system. You don't have to do that with TRI-AD.
- **Fantastic service:** Our friendly, knowledgeable, accessible staff is committed to your success and satisfaction. In our latest survey, 100% of our outsourced benefits administration survey respondents were "satisfied" to "very satisfied" with service—a perfect score!
- **Flawless execution:** Once your system is implemented, benefits administration should "just happen" day-to-day so that you don't even have to think about it. There should be no employee complaints, no missed eligibility records, and no billing errors. The sound of this on your end is silence.

"Our open enrollment process used to be a nightmare. We stuffed 20,000 packages and shipped them to more than 750 locations. TRI-AD took this huge effort off our hands and managed the process beautifully. They also gather all the enrollments for us electronically and send back a file. Open enrollment is a breeze now compared to what it used to be!"

- Benefits Manager,
750+ Location Retail Chain

Your Complete Outsourced Benefits Administration Solution



With TRI-AD's *eAboutMe* outsourced benefits administration solutions, you can pick and choose specific services or get the entire benefit administration burden off your hands.

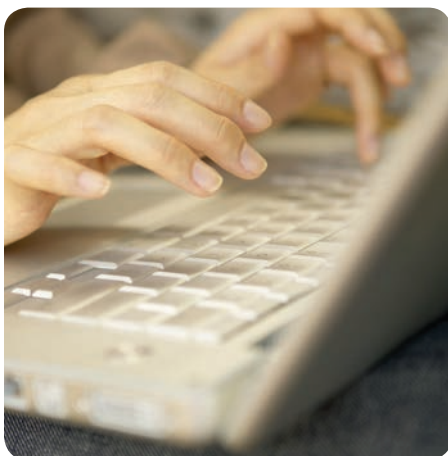
Distribute benefit communications. Using the *eAboutMe* portal, you can load plan design information, links to carriers and have all your SPDs, forms and other plan-related documents in one place. The *eAboutMe* portal is available 24 hours a day, 7 days a week from home and work.

If you still want to send paper packets, our fulfillment team can print, stuff and mail the packages for you.

Calculate eligibility. Show each employee only what he/she is eligible for, increasing enrollment accuracy.

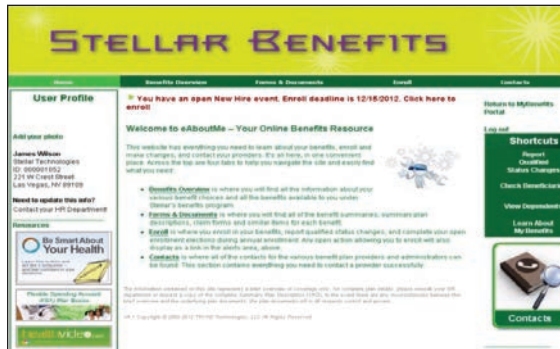
Gather annual elections using our easy-to-use Web interface, touch-tone phone/Interactive Voice Response (IVR) unit or forms.

Receive an HRIS/payroll feed. Our systems can produce a payroll deduction and an HRIS feed at open enrollment and throughout the year.



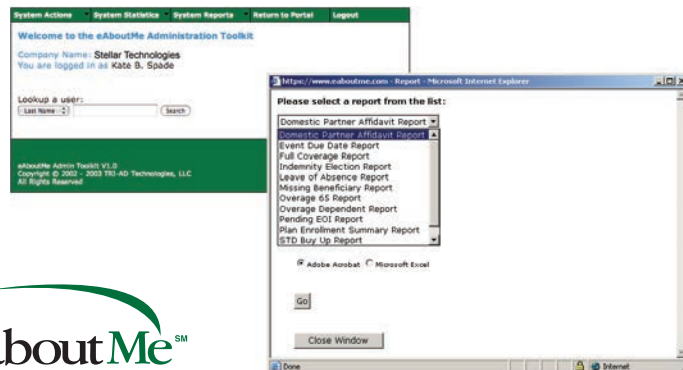
eAboutMe's Easy-To-Use Features

The Communication Portal distributes communication materials easily. It provides education and evaluation tools.



The Enrollment Tool provides your employees with an error-proof way to enroll.

The Administrator Toolkit lets you review individual elections, run a variety of reports, initiate events, generate confirmation statements, and review the audit trail. You can run most reports as PDFs or download them to spreadsheets.





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.)
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Greatly simplify your premium billing process. We provide a consolidated bill including adjustments. You can then pay the bills easily or provide us with the money to pay the carriers. We can also reconcile the bills.

Automate special processes like Evidence of Insurability or Domestic Partner taxation. You can get rid of this headache completely. Our tools automate these processes.

Manage new hires and life events year-round. Use the scheduled feeds and automated life event reporting tools to completely automate those items.

Consistently and accurately report eligibility to the carriers. We can take care of the carrier feeds and reconciliation process.

Optimize your benefits provider relationships. *eAboutMe* shares data with our COBRA, Reimbursement Accounts, 401(k) and Retiree Administration services, giving you an accountable one-stop benefits administration solution.

Let us handle participant services. We can help your employees with their benefits enrollment and administration needs.



The single-source provider for all your benefits administration needs

COBRA Administration

Solutions and Services

You have your hands full with meeting your active employees' needs. Why spend your precious time fielding COBRA service complaints or taking unnecessary legal risks with in-house administration? Our flexible, knowledgeable COBRA service means that once someone leaves your organization, we take it from there – the work is off your plate.



Profiles In Success

Profile: An 11,000-employee financial services firm **saved the equivalent of three staff members' worth of HR time** by outsourcing COBRA administration to TRI-AD.

Profile: A 1,500-employee high-tech firm was tired of spending several hours a month solving COBRA problems. *"We had some unique needs, and our prior administrator just could never get it right. When we moved to TRI-AD, the problems went away. This has saved us time and aggravation,"* says the Benefits Manager.

Profile: A large hospitality firm **saved \$1.2 million the first year** in premium overpayments based on TRI-AD's census management.

Save Time

Experience excellent client service.

Our Client Service Managers and senior administrators are all required to hold a Certified COBRA Administrator (CCA) certification. We understand what it takes to administer COBRA in a way that frees up your time and lets you look good because there are no problems.

Experience high participant satisfaction. Participants are notified on time, promptly reinstated with the carriers and are treated with the respect that they deserve when they call us. The bottom line? *COBRA participants should never call you.*

Save Your Sanity

COBRA is a regulatory headache. Do you really want to be an expert? Our COBRA experts help you avoid the pain and cost of noncompliance. Over our many years of administering COBRA for thousands of participants, our clients have never been sued over a COBRA issue.

Gain control over your COBRA census.

TRI-AD's high-quality online tools and reports provide all the information you need to monitor your carrier bills. TRI-AD can also pay your carriers and reconcile the bills for you.

Focus where you are needed.

Outsourcing COBRA administration to TRI-AD lets you focus on your active employees and on initiatives that add value to your company.

Our Proven Results

We measure our performance. Here are some findings from our surveys and audits:

- 98% of new COBRA clients rated implementation as "very good" to "excellent"
- 98% of COBRA clients are "satisfied" to "very satisfied" with overall service
- 98% of participants are notified within three business days of TRI-AD receiving client data
- 98% of participants are reinstated within agreed-upon timeframes

We invite you to experience the TRI-AD difference. Turn this page over to find out more about our high-value, flexible services.



Experience COBRA Service Excellence – TRI-AD's Features



Effective Implementations

Relax – we deliver a smooth transition. Your project is led by an experienced implementation manager. The entire team works together using our proven methodology so that the necessary steps are taken to ensure a smooth takeover. You can expect a scheduled weekly call during the transition period, with additional check-ins on task status so that the project stays on track.

Knowledgeable Client Support

You're in good hands. Our Client Service Managers have at least five years of industry experience. They and the vast majority of our COBRA Operations staff are Certified COBRA Administrators. We monitor regulatory compliance, pay attention to the details and respond quickly to issues that arise.

We keep everything! We keep all of the COBRA-related documents for each participant in our state-of-the-art document management system. This includes images of certificates of mailing and envelopes showing postmarks. You are protected if a dispute arises.

Easy-to-Use Client Support Tools

Exchange data and information securely. Through our easy-to-use, HIPAA-compliant Data Management System, you can:

- Review and download the participant census at any time
- Tell at a glance who has been notified, who is enrolled, who is terminated and see pay-through dates
- Check an individual's coverage, payment history and account status
- Securely transmit initial notification and qualifying event data, either through a file or by entering into the site
- Receive reports to manage your plan's census and accounting

Exceptional Participant Service

From our friendly staff: Our toll-free Participant Contact Center is staffed from 5:00 a.m. to 6:00 p.m. (Pacific). 90% of all calls are answered within 20 seconds. We take care of your participants so you don't have to get involved.

Via Web self-service: 24/7 Web access allows your participants to manage their accounts. They can:

- Enroll online and review coverage at any time
- Pay online, verify payment receipt and research account status
- Download a HIPAA Certificate
- Download copies of notices and other communications

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:

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



FSA, HSA, HRA and Other Reimbursement Plan Administration

If you or your participants are experiencing service issues that cost you time, money and damage employee relations, we can help. Let TRI-AD handle your reimbursement plans correctly so they make a positive impact in your employees' lives!



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Trust TRI-AD With All Your Reimbursement Plans

TRI-AD delivers consistent, reliable, high-quality reimbursement account administration for:

- Flexible Spending Accounts (FSAs), both full-scope and limited-purpose, with or without a debit card feature
- Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)
- Special-Purpose and "Lifestyle" accounts
- Retiree Medical
- Tuition reimbursement
- Tax-preferred transportation and parking arrangements



Experience the Sound of Silence

Reimbursement accounts should be invisible to you. A well-run plan should "fly under the radar," needing very little of your attention.

Experience what a 98% participant satisfaction rate feels like. Our high accuracy rate and excellent customer service mean delighted participants. What this sounds like in your office is silence.

Join the 96% of our clients who are satisfied. We start with a well-managed implementation and stay on track from there.

Experience True Flexibility

You won't hear us say "we can't do that." You are the client – we are here to serve you. We provide many options for data exchange, banking, reimbursement methods and more.

Experience TRI-AD's Value

Our goal is to have highly-satisfied clients and participants whose reimbursement plans run like clockwork, and to deliver this at a fair price.

We invite you to experience the TRI-AD difference. Just turn this page over to find out more about our features.





Experience Service Excellence – TRI-AD's Features

Effective Implementations

Relax – we deliver a smooth transition. 95% of our clients are very satisfied with the implementation process. Your implementation manager works with you to keep the project on track.

The TRI-AD *BenefitCard*sm

TRI-AD was the first administrator on the west coast to offer the debit card for FSAs. We are an experienced provider.

How It Works

Participants directly access their funds with the *BenefitCard* at the point of sale. For FSAs, only qualified purchases are reimbursed. HSA transactions are usually taken straight from the HSA account without adjudication (as the plan allows).

Employer Benefits

- 15% average participation increase
- 20% average contribution increase
- Significant increase in employer tax savings
- Increased participant satisfaction

Employee Benefits

- Immediate reimbursement
- Fewer claims to submit
- One card for all types of accounts
- Cards available for dependents
- Automatic adjudication at many locations

Unsurpassed Client Support

Knowledgeable Client Service

Managers: Our CSMs have at least five years of experience in project and reimbursement plan management.

We keep your plan running smoothly:

We monitor regulatory compliance and plan administration, and quickly resolve any issues.

We provide service continuity: Our exceptional staff tenure means we really get to know you and your business' needs.

Easy-to-Use Client Support Tools

Exchange data securely: Send and receive data and/or enroll participants online through our secure website.

Receive user-friendly reports: Easily manage your plan's funding and accounting.

Exceptional Participant Service

We get it right: 98.9% of claims are processed on time and 99.1% are done right the first time.

Your employees can talk to a real person: Our toll-free Participant Contact Center is staffed from 5:00 a.m. to 6:00 p.m. (Pacific). 90% of all calls are answered within 20 seconds.

Your employees can serve themselves via our website: Participants can review account and claim status, and download communications materials and more.

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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.



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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 8,000 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 8,000 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 8,000 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

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The single-source provider for all your benefits administration needs

Defined Benefit Plan

Solutions and Services

A Defined Benefit (DB) pension plan may make a lot of sense for your business, especially as we move to an era of aging workers and a tight labor market. If you already have a DB plan, you know that the administrative and regulatory requirements can be considerable. TRI-AD has the expertise to help you design and administer a plan that will succeed today and for the years to come.



Discover Plan Designs that Work for You

TRI-AD is *the* provider of choice for businesses with complex retirement needs. Our flexible, creative team works with you to develop a plan that addresses your business needs, meets your funding objectives, and maximizes tax savings.

Leading-edge employers reward the “right” people appropriately without driving costs through the roof.

TRI-AD is intimately familiar with the entire array of available qualified retirement options and will help design the right solution for you.

Once you have the right design, we deliver a participant experience that delights your employees and greatly enhances their appreciation of your plan.

With TRI-AD, you can expect retirement plan solutions that work.



Avoid Compliance Headaches

Plan compliance is like the plumbing in your house: you don't even think about it until something goes wrong and you can have a disaster

on your hands. With over 35 years of compliance experience, we anticipate and solve problems before they occur. *TRI-AD is unmatched at helping you protect your plan's qualified status.*

Have Your Retirement Plan Administered Effectively

We have proven repeatedly that we deliver high-quality service and participant care more cost-effectively than the large retirement consulting firms.

If you prefer, you can unbundle the actuarial and administrative work and have TRI-AD handle just the administration. We administer both active and frozen Defined Benefit plans, working with your actuary as needed.

With our administration and compliance expertise, the details “just happen” from your perspective.

The Right Provider Makes the Difference

Experience 97% Client Satisfaction.
Here's what our retirement plan clients have to say:

“TRI-AD has been reliable and extremely helpful in guiding us in providing a comprehensive benefits package in a competitive market. They have been involved from plan design through implementation to ongoing employee service. TRI-AD has consistently supported us in a manner that is both cost-effective and comprehensive. In working with TRI-AD for more than 15 years, I recommend them to many other colleagues and business owners.”

- Founding Partner,
Dermatology Medical Group
in San Diego County



Discover the TRI-AD Difference

From planning through implementation, TRI-AD works with you to develop practical retirement plan solutions that yield positive results. We guide you through the regulatory and financial maze while delivering the best in consulting and administrative services.

Expert Consulting Services

Our team of actuaries and consultants uses a proven process to help you succeed:

Strategic Planning

We guide you through the process of developing short- and long-term retirement benefit strategies.

Financial Analysis

Drawing on our extensive consulting and administrative expertise, we perform feasibility studies and analyze plan costs.

Custom-Fit Benefit Design

Whether your DB plan is new or you need to make changes, we evaluate alternatives and assist you in selecting the option that best meets your objectives.

Project Management

We establish timelines and coordinate resources to perform tasks and complete projects effectively.

Ongoing Plan Management

Once your retirement program has been established, TRI-AD will continue to monitor your plan's success against your stated objectives.

Accurate Administrative Services

TRI-AD's comprehensive administrative services combine technical accuracy with efficiency. Your staff is relieved of reporting and compliance burdens, giving you both peace of mind and internal administrative savings.

Plan Documentation and Filing

TRI-AD assists you with plan documentation requirements and assures that you comply with federal regulations. We keep your plan document updated for legislative changes.

Actuarial Services

Our actuarial team will calculate your plan's contribution requirements.

General Plan Administration

Our team of professionals will:

- Guide you in developing administrative policies and procedures
- Develop periodic participant and management reports
- Maintain a database of all relevant historical data
- Evaluate the effects of changing legislation and regulations on administration
- File all required federal filings
- Provide payout calculations
- Answer participant inquiries
- Provide requested benefit projections and modeling

Compliance Testing

Plan compliance testing is difficult and frustrating. We run the tests properly, then help you solve any testing challenges you might be facing.

Your Complete Benefits Outsourcing Solution

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

Commuter Benefit Plan Administration

With the rising cost of fuel, pre-tax Commuter Benefit Plans can help increase employee satisfaction – but only if they are administered well. Adding TRI-AD's easy-to-use benefit to your total rewards package is just one more way to let your employees know you care.



Trust TRI-AD with Your Commuter Benefit Plan

With the skyrocketing cost of gas, many service providers are jumping into the Commuter Benefit Plan administration area. TRI-AD has been successfully administering Commuter Benefit Plans for over ten years. We have the experience and knowledge to do it right.



Commuter Benefit Plans are one of the many reimbursement plan types we administer. We have built a reputation of service and flexibility based on our focus on:

- attention to detail;
- flexible service models and technology;
- consistent, reliable administrative processes;
- responsive client service; and
- friendly, capable participant service.

Flexible Service Models

Through our relationship with WiredCommute, participants order transit passes, vouchers, direct parking payments or fund their debit cards or cash accounts online via TRI-AD's website. Passes and vouchers ordered by the tenth of the month are mailed and/or the account is funded before the end of the month for access to commuting services the following month.

Effortless for You

Experience what great participant satisfaction feels like. Our high accuracy rate and excellent customer service mean delighted participants. What this sounds like in your office is silence.

With our combination of Web-based tools, the debit card and administrative know-how, offering a Commuter Benefit Plan to your employees is virtually effortless for you.

How Commuter Benefit Plans Work

Commuter Benefit plans allow your employees to pay for commuting-related expenses with pre-tax dollars. Public transportation, vanpools or commuter highway vehicles, parking at or near an employee's place of employment, and parking at a location from which an employee commutes to work (via public transit, vanpool or carpool), are all qualified expenses. Under the law, mileage, tolls, fuel, and carpooling are not part of this program. These plans are governed by Section 132(f) of the IRS tax code.

This plan works in much the same way as a Flexible Spending Account, where money is set aside pre-tax, pre-FICA, and then spent by the employee on qualified expenses. The tax savings could amount to as much as 40% for an employee, which can amount to savings of over \$2,000 over the course of the year*.

Because these contributions are Pre-FICA, employers also save 7.65% of every FICA-eligible contributed dollar. For example, if 500 participants (under the FICA limit) were to spend \$105 each per month on their commute, the employer could realize an annual FICA savings of almost \$50,000!

* Plan limits are set by the IRS and updated annually. Please see our website for current limits.





Experience Service Excellence – TRI-AD's Features

Effective Implementations

Relax – we deliver a smooth transition. We start with a well-managed implementation and stay on track from there. 95% of our clients are very satisfied with the implementation process. Your implementation manager works with you to keep the project on track.

Unsurpassed Client Support

Knowledgeable Client Service

Managers: Our CSMs have at least five years of experience in project and reimbursement plan management.

About the Commuter Debit Card

TRI-AD was the first administrator on the west coast to offer the debit card. We are an experienced provider.

How It Works

Participants directly access their funds with the debit card at the point of sale.

For a Commuter Benefit Plan, the card can be used one of two ways: either the participant can pay for his/her transportation passes, parking etc. at the point of sale, or he/she can use the card online to purchase transportation vouchers. This makes the process very easy for the participant.

Employee Benefits

- Immediate reimbursement
- Fewer claims to submit

Your plan runs smoothly: We monitor regulatory compliance and plan administration, and quickly resolve any issues.

Receive service continuity: Our exceptional staff tenure means we really get to know you and your business' needs.

Easy-to-Use Client Support Tools

Exchange data securely: Send and receive data and/or enroll participants online through our secure Web site.

Receive user-friendly reports: Easily manage your plan's funding and accounting.

Exceptional Participant Service

We get it right: 98.9% of claims are processed on time and 99.1% are done right the first time.

Your employees can talk to a real person: Our US-based, toll-free Participant Contact Center is staffed from 5:00 a.m. to 6:00 p.m. (Pacific). 90% of all calls are answered within 20 seconds.

Your employees can serve themselves via our website: Participants can review account and claim status, read educational materials, purchase tickets and vouchers, and file claims online.

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
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