



***Providing Excellence in Plan Design and Administration***



**R**etirement Programs are one of the most ***important benefits*** that a company can offer their current and future employees. Properly designed and managed, an effective retirement program can be a ***valuable tool*** to attract and retain staff, inspire ***greater productivity***, and align the company and employee interests toward a more profitable bottom line.

Tycor Benefit Administrators, Inc.<sup>®</sup> guides financial advisors and plan sponsors through the decision making processes of plan design to help ensure the program is a ***complete success***. We strive to make the plan a ***benefit***, not an administrative ***burden***.



**Tycor Benefit Administrators, Inc.<sup>®</sup>**

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# Consulting Services

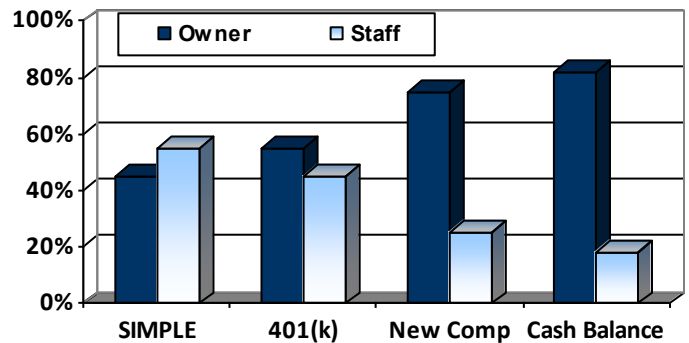
In today's competitive world, businesses are focused on running their operations as effectively as possible. Is the current or proposed retirement program going to meet your standards and enhance your business model? With our sole focus on retirement plan administration, Tycor Benefit Administrators, Inc.<sup>®</sup> keeps abreast of industry changes and trends through active participation in ASPPA (American Society of Pension Professionals & Actuaries) and other professional channels. With this experience, we can help make your program meets your expectations.

## We will consider:

- How the type of business can affect plan choice
- How to design the plan to cover and benefit the targeted employees
- How compensation is defined and the impact on plan benefits
- The plan types and some plan features we review are listed below. We find these features are keys that can affect plan satisfaction for the sponsor and the participants, we help navigate amongst these options.

PLAN TYPE	PLAN FEATURES
401(k)	Safe Harbor
Profit Sharing	New Comparability
Defined Benefit	Roth Deferral
Cash Balance	Auto-Enroll
ESOP	Auto-Increase
403(b)	Loans
Non-Qualified	Eligibility

## We analyze the effectiveness of the plan contributions to help design the plan that works best for the Company



Tycor Benefit Administrators, Inc.<sup>®</sup> designs the most effective plan for the company and employees. 401(k) plans, SEP's, SIMPLE, 403(b) plans may all be viable options for your company. Various Profit Sharing models, Cash Balance or Defined Benefit plans are other options to consider. We can explain each plan type and facilitate the implementation and ongoing administration of the plan. When coupled with the asset management services of your Financial Advisor, our clients receive an uncommon level of service and attention for their retirement plan.

## Additional Services

- Control Group or Affiliated Service Group analysis
- IRS "Fix-It" programs for late 5500 filings or other compliance issues
- Current census analyzed for maximum benefits to selected group of participants
- Plan Document review:
  - Existing plan compliance
  - Existing plan features
- Retroactive Record Keeping
- Self-Directed Brokerage Accounts
- Trust Accounting for Balance Forward Accounts or Daily Valuation Solutions

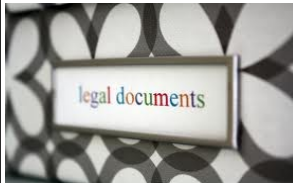
## More Questions to Consider:

- Is the price paid for administration services consistent with the services received? If not, let us propose our services at a reasonable cost with high satisfaction.
- Does the current plan have compliance issues? We can help with delinquent 5500 Filings or late deposits of contributions. We can even help resolve plan document compliance issues.
- Has the prior provider been delinquent with reports or failed to complete their service? We can perform retroactive reporting to help with compliance and transition.

## Implementation Steps

Through the utilization of our Consulting Services, many plan features and options are discussed and decided. During Implementation, we put these concepts into action when completing the critical steps of drafting the Plan Document, converting the plan's administrative responsibility and getting the Data Transfer process established.

### 1. Plan Document



- Prototype or Volume Submitter—Customized to your specific design needs
- Summary Plan Description (SPD) and Summary Material Modifications (SMM) provided
- Ongoing communication about required amendments and restatements

#### Tycor will communicate with your previous providers to:

- Coordinate asset transfer
- Obtain Plan Historical Data
- Assist with “Blackout” Notices
- Keep the process on track

### 2. Plan Conversion



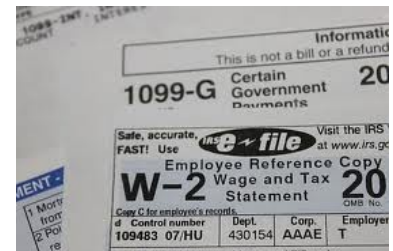
#### Tycor will communicate with your new service partners to:

- Facilitate communications through conversion process
- Establish Plan Specifications in accordance with Document
- Assist with asset reconciliation

Tycor's Pension Administrator serves as a single point of contact throughout the conversion and into the daily process of the plan's operation. We will:

- Facilitate training of website functionality and access for appropriate staff
- Assist with reporting and monitoring of plan events such as:
  - Payroll and Loan Repayments
  - Loans, Distributions including Termination, Hardship and Minimum Required Distributions
  - Address ordinary plan operational inquiries

### 3. Payroll Processing



## Ongoing Retirement Plan Administration

Our core values are Integrity, Excellence and Partnership and these values drive our approach to delivering excellent Client Service. An experienced Tycor Pension Administrator will be appointed as your primary contact for any and all questions that may arise during the plan's operation. When contacting your Pension Administrator, you will connect with a real person, who takes pride in assisting you. We'll keep your Plan's Financial Advisor up to date with all important plan activities and partner with all service providers to ensure your needs are met and expectations exceeded. The back page outlines key aspects of plan administration and identifies the parties responsible for the fulfillment of each. Of course, your Tycor Pension Administrator is available to explain and assist with each and every item, regardless of who has the defined responsibility.

# Services and Responsibilities Guideline

Plan Establishment	Plan Sponsor	Tycor Benefit Administrators	Financial Advisor	Record Keeper
Fee disclosure compliant proposal		√	√	√
Prepare and Execute Plan Document	√	√		
Summary Plan Description (SPD)	√	√		
Produce Enrollment Forms				√
Schedule Enrollment Meeting(s)	√		√	
Produce Beneficiary Designation Forms		√		√
Collect and Store Beneficiary Forms	√			
Prepare and Distribute Notices:				
Blackout Notice (Conversion Only)	√	√		√
Fee Disclosure	√	√	√	√
Conduct Enrollment Meetings	√		√	
<b>Plan Setup</b>				
Gather Historical Data (Conversion only)	√	√		
Establish Funds and Investment Accounts			√	√
Coordinate Transfer of Assets (Conversion)		√		√
Provide Test Contribution	√			
Gather Census and Enrollment Forms	√			√
Establish Plan on record keeping system		√		√
<b>Plan Record Keeping</b>				
Add and Review Census	√			
Identify and Enroll New Entrants			√	√
Submit and Process Payroll Files timely	√			√
Provide year-end census data	√			
Determine Annual Contributions	√	√		
Allocate Earnings and Losses				√
Review Plan Investments and Fees	√		√	
Investment and Deferral Changes	√			√
Discrimination Testing		√		
Top Heavy Testing		√		
Ongoing Education			√	
<b>Reporting &amp; Disclosures</b>				
Participant Statements of vested balance				√
404(a)(5) Fee Disclosures	√			√
408(b)(2) Fee Disclosures	√		√	√
Form 5500 Preparation, Signature and File	√	√		
Summary Annual Report	√	√		
Quarterly or Annual Reviews	√		√	



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