

RECORDKEEPING

ADMINISTRATION

ERISA 3(16) & 3(38)

ADVANCED TECHNOLOGY

RIA-CENTRIC

TARGETED DESIGN



## Small Market Solution

Retirement Plan Recordkeeping and Administration Solution



115 VIP DRIVE, SUITE 120 , WEXFORD, PA 15090/ 800.480.5190 T / 724.935.2511 F / WWW.APBRETIREMENT.COM



**THE RETIREMENT PLAN SOLUTIONS FOR SMALL AND MID-SIZED EMPLOYERS  
IN NEED OF ADVANCED SOLUTIONS**

We believe that all employers and their employees should have access to the same low-cost investments, technology, pricing structures, participant tools and service models as larger employers do. At American Pension Benefits (APB) we have created a product that delivers on those beliefs. Cornerstones of our product are: true open-architecture investment availability, full revenue sharing offsets, partnership with only the most accomplished advisors, low fee structure, availability to all employers regardless of size, and unparalleled service delivered by a dedicated service team.



**A UNIQUE APPROACH...WE KNOW  
NO TWO BUSINESSES ARE ALIKE.**

Plan design is critical to the success of any plan and ensuring the objectives of the plan are met. One type of plan does not fit all. We design everything from standard 401(k) plans to more advanced designs such as cross-tested plans coupled with a cash balance plan. We work with you to discover your needs and budget to implement the right plan.

**ERISA 3(16) Service Option**

With optional ERISA 3(16) services, APB becomes part of your retirement plan department by performing many tasks typically done by the Plan Administrator as defined by ERISA. Under this arrangement, APB assumes a co-fiduciary role. By offloading these functions, you can free your time, reduce plan paperwork, and minimize your risk. Most importantly, you can get back to doing what you do best. Your business.

**Available 3(38) Services Option**

With optional 3(38) services, you can leave the investment line-up decisions to your advisor. Acting in a co-fiduciary role, our 3(38) partners select and monitor the plan's investments on an on-going basis, make fund replacement decisions when necessary (as defined by the Investment Policy) and coordinate directly with the record-keeper to implement the investment changes.

**ABOUT US**

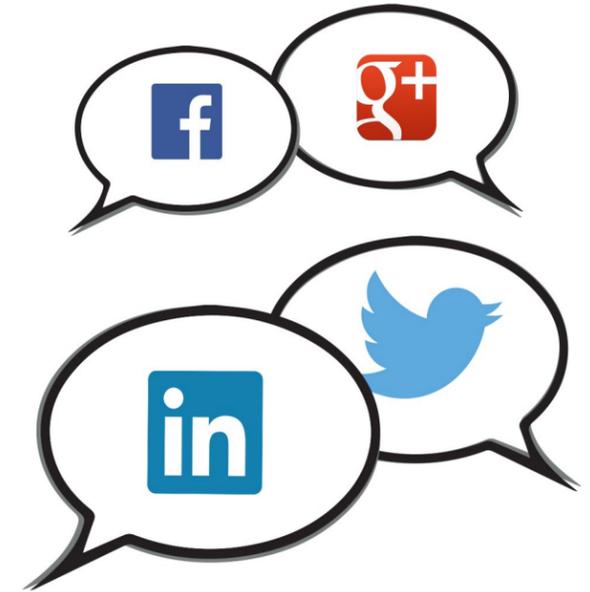
**AMERICAN PENSION BENEFITS**

Based near Pittsburgh, Pennsylvania, American Pension Benefits (APB) has been providing retirement plan services since the establishment of ERISA in 1974. With retirement plans of many types and sizes across the country, APB is a trusted retirement plan partner. APB's open-architecture products are available only to accomplished advisors specializing in retirement plans.

**MIDATLANTIC CAPITAL GROUP**

MidAtlantic Capital Group (MACG) provides plan custodial services and one of the leading trading platforms in the retirement plan industry. With thousands of clients across the country, MACG is uniquely positioned to deliver one of the most flexible and comprehensive investment platforms available, enabling your plan advisor to create plan investment lineups and strategies most appropriate for your plan.

**FOLLOW US ON SOCIAL MEDIA**



**WE HAVE HELPED HUNDREDS OF SMALL AND MEDIUM-SIZED BUSINESSES DELIVER RETIREMENT PLANS THAT  
OFFER OPEN-ARCHITECTURE INVESTMENT STRUCTURE, LOW PLAN COSTS AND UNCOMPROMISING TECHNOLOGY.**

**COMPREHENSIVE PLAN DOCUMENTS**

We utilize ftwilliam plan prototype documents by Wolters Kluwer including the master document, adoption agreement, summary plan description and all other required supporting plan documents.

**MOBILE WEBSITE TECHNOLOGY**

All of our websites are optimized for use on mobile devices such as smartphones and tablets on operation systems such as Apple's iOS and Google's Android.

**VOICE RESPONSE UNIT**

When web access isn't possible or desired, participants can also access their accounts via toll-free number to our voice response system which contains much of the same functionality as the websites.



www.apbretirement.com

# PLAN SPONSORS SERVICES

## Plan Sponsor Website

Our Plan Sponsor Website give plan sponsors complete access to all plan level and participant data. Using this website, sponsors can upload payroll files, see investment utilization, check participant accounts and transactions, view and generate custom plan reporting and many more features.

## PlanSponsorLink

Using PlanSponsorLink by PensionPro, we make the year end data-collection process simple. This secure interface allows the plan sponsor to simply verify the annual data and submit it electronically in minutes.

## Administration Team

Our administrative service plan is simple. We provide one main point of contact, fully supported by an experienced team.

## Complete Plan Documents, Compliance Testing, Form 5500 and Fee Disclosures

We keep your plan compliant by providing all of the services necessary to fulfill your fiduciary responsibilities. These services include:

- ftwilliam plan documents
- Complete compliance testing package
- Form 5500 and all other needed forms and schedules
- All required plan and participant fee and service disclosures

## Plan Audit Assistance

We assist you with large plan audits as well as those unplanned situations. Audits are made easier and less costly by us providing our annual SSAE (SOC 1) audit report.

## WHAT WE BELIEVE

### EXCEPTIONAL SERVICE MATTERS

Our service model is simple. In addition to your advisor, we give you one point of contact, fully supported by their team, for all of your plan administrative operational tasks and issues. We provide service the way it should be.

### YOU NEED TO HIRE AN EXPERT NOT BECOME ONE

APB has been providing recordkeeping and administration services since 1974. The administrative team averages over 15 years of industry experience. The senior staff averages over 25 years of experience and expertise.

### EVERY PLAN SHOULD BE TRUE OPEN-ARCHITECTURE

True Open-Architecture means no proprietary fund requirements, over 28,000 mutual funds and ETFs from which to construct an investment offering and the ability for the advisor to build investment models within and outside the core fund lineup. This product offers all of those options.

### EVERY PLAN SHOULD HAVE ACCESS TO A TOP ADVISOR

This product is offered exclusively through only the most accomplished advisors that specialize in qualified retirement plans that share in our core beliefs.

### TECHNOLOGY SHOULD BE UNCOMPROMISING

Small plans should still benefit from big technology. APB partners with the top software and website developers to deliver all of the technology that today's plan sponsors and participants need to manage their accounts. We offer dedicated participant, sponsor and advisor websites.

### QUALITY SHOULD NEVER BE UNDERRATED

The best measure of client satisfaction is how long they stay with you. Our clients stay with us. APB maintains some of the highest documented client retention rates in the industry and ranks consistently high in client and participant surveys.



WE IMPLEMENT RETIREMENT PLAN STRATEGIES THAT HELP EMPLOYERS MANAGE THEIR PLANS MORE EFFECTIVELY TO ATTRACT, REWARD, AND RETAIN THE BEST EMPLOYEES.

### PLAN RECORDKEEPING

Complete A-Z Recordkeeping solution built on a FIS Relius technology platform in a secure ASP environment. We engage an outside audit firm to perform and SSAE (SOC 1) audit of all of our systems and processes.

### COMPLETE ADMINISTRATION

We keep your plan compliant by compiling all of the necessary plan documents and notices, performing all necessary coverage and non-discrimination testing, and preparing all government filings.

### CUSTODIAL SERVICES BY MACG

MidAtlantic Capital Group (MACG) performs custodial functions for the plan including cash management, trust reporting, and trade settlement of the plan's mutual funds and ETFs.



# 5 GUIDING PRINCIPLES

## 1. We Believe in Chalkboards and Raised Hands

It's never too late to go back to the classroom. Before plan decisions are considered, we focus on educating you about how retirement plan administration works and what your options are. Simply put, we'll make this stuff make sense.

## 2. A Light Switch is Only as Good as the Power Behind it.

Devices that we all use are powered by the voltage running through our walls. We are the same powerful force. We believe that you should never go to flip on your light switch and wonder if your retirement plan is being powered.

## 3. Our Clients Shouldn't Have to Walk With a Pebble in Their Shoe.

For millions of employers and individuals, the burden of understanding retirement plans is that irritating little rock. As you start down the road of implementing a retirement plan, we believe every step should be as painless as possible.

## 4. Everyone Should Have a Good Tailor

The finest suit money can buy will still look like junk if it doesn't fit. Retirement plans should be no different. We know that one size does not fit all. We'll take stock of your circumstances, goals and demographics to optimize and design a plan just for you.

## 5. History Books Aren't Instruction Manuals

True success requires thinking about things differently. We are firm believers that the way things have always been done shouldn't predict what happens next. Truly innovative thinking relies on challenging the status quo and rethinking how things have always been done.



## THE PARTICIPANT EXPERIENCE

We engage the participant from enrollment to distribution and every step along the way.

## PLAN INSTALLATION

Our goal is to make the plan installation process as seamless as possible for the plan sponsor, advisor and participants.

### Employee Education and Enrollment

We provide some of the most effective employee education materials in the business. We measure our success by the level that the plan is utilized by the employees. We track and report on this annually. The best plan is useless if employees are not engaged and inspired to participate.

### Process Management

We know that transferring or implementing a retirement plan is not something that easily fits into most work schedules. We take on most of the time-consuming plan installation tasks. Your plan is assigned a Plan Implementation Manager who creates a detailed timeline of tasks so that all parties know exactly what the process entails and their responsibilities.

### Paycor Payroll Integration

Our systems are integrated with Paycor Payroll Services. Users of Paycor can realize streamlined payroll processing. For employers using other payroll companies, we offer simple file upload processing through our secure plan sponsor website. Our processes are designed to require minimal processing time.

### Enrollment Methods

We work with you to determine the best enrollment strategy for your employees. For some employers, tradition paper enrollment can be most effective, for others complete web-based enrollment makes the most sense. We provide the flexibility the is necessary to engage employees and inspire them to participate.

### VMAX SmartPlan Education and Enrollment Solution

Our solution offers a completely web integrated employee enrollment and education solution - VMAX SmartPlan.

This completely paperless solution is ideal for many employer with hard to reach and often harder to engage employees.

With SmartPlan, the features and benefits of participation come to life with "virtual" hosts. They guide employees through an interactive experience to discover their individual retirement needs and risk tolerance. Plus, SmartPlan is available 24/7/365 across a variety of platforms including web, IOS, Android and Windows Mobile, making it easy for users to access whenever and wherever they choose.

Statistics show that first time deferral rates soar with the use of SmartPlan to an average of nearly 9%.

### Intuitive Participant Website

Our participant website is designed to be intuitive and jargon-free. Using the web, participants can check account balances, change investment elections, move their balances, change their contribution amounts, check investment performance, generate statements for any time period and more.

### Educational Newsletters and Videos

APB provides periodic participant and plans sponsor level newsletters highlighting important topics regarding retirement plans and maximizing participant retirement outcomes. Our educational video series can also be utilized plan by sponsors to educate employees about the importance of saving, budgeting, and other important topics.

### Financial Wellness with eMoney

Our interface with eMoney gives all participants the tools to organize and connect all of their financial accounts and information in to one consolidated view. Participants can see if they are on target to reach their goals and develop action plans for getting them on track.

### MasteryPOINT GuidancePlus!

In addition to the Personal Financial Portal, we offer GuidancePlus! created by MasteryPOINT. This tool is completely integrated into the participant website and guides participants to suggested investment allocations based upon their current situations and personal goals.

### Electronic Statements, Notices and Disclosures

Participant statements can be delivered electronically or furnished hardcopy as elected by the participant. If ERISA 3(16) administrative services are elected by the employer, we can also deliver any of the required notices electronically.

### Direct Access to Plan Administration Team

Participants have direct access to the plan administration team to assist them with managing their plan account. Our administrators are fully educated as to the specifics of each plan. Whether there are questions about the plan rules or plan investments, our administration team is ready to help.

