

Administrative/Recordkeeping Services for Defined Contribution Plans

Conrad Siegel Actuaries combines knowledgeable staff with in-house systems and technology to offer a complete administrative and recordkeeping product.

Quality Service

We pride ourselves on our quality service and our responsiveness. You will have one contact person who will provide you with personal service and assist you with your day-to-day questions.

Quarterly Valuation Reports

We will prepare an accurate and precise quarterly valuation report. This valuation will show the posting of contributions, investment results, fund transfers and distributions in the participant accounts on a cash accounting basis.

Quarterly Participant Statements

We will prepare individual plan certificates on a quarterly basis for each plan participant, showing their account balances in the plan as of the valuation date and the receipts and disbursements for that quarter. The statements will be available at the same time the valuation report is completed, and can be mailed directly to participants' homes.

Internet Access and Telephone Voice-Response Capabilities

Internet access and voice response capabilities via a toll-free 800 number offer the following options for employees:

- Account balance inquiry
- Authorize transfers among the investment funds for existing account balances
- Change investment elections for future contributions
- Request a participant loan or hardship withdrawal
- Change PIN number
- View fund performance and access financial planning tools
- View fund prospectuses
- Create a personalized statement on demand
- Access to plan forms and a Summary Plan Description
- Access a customer service representative located in our Harrisburg, Pennsylvania office

Employer Internet access capabilities include:

- View participant account balances
- View participant transaction activity
- Access to plan forms and a Summary Plan Description

over →



Conrad Siegel
ACTUARIES

A Conrad Siegel Actuaries Company

501 Corporate Circle
P.O. Box 5900
Harrisburg, PA 17110-0900
717-652-5633
www.conradsiegel.com

Conrad Siegel Actuaries offers high-quality, client-focused solutions to businesses seeking stronger-performing, value-added employee benefits programs. For nearly half a century, Conrad Siegel Actuaries has been recognized as both an industry leader and a trusted advisor for its expertise in all facets of employee benefits. We have a strong tradition of providing impartial, number-driven advice, customized solutions, and unparalleled service.

As one of the nation's largest, independent actuarial firms, we are owned by the professionals who work directly with their clients. We adhere to the highest professional standards, providing services on a fee-only basis. We do not receive commissions or sell investments. Personalized service and long-term relationships are the foundation of all our consulting assignments. As a result, clients trust our advice will always be in their best interests.

We offer a broad array of actuarial consulting and administrative services for defined benefit retirement plans, defined contribution retirement plans, health and welfare consulting, and investment advisory services through our wholly owned subsidiary Conrad Siegel Investment Advisors, Inc.

One Source, One Solution – Conrad Siegel Actuaries, The Employee Benefits Company

DC Services *(continued)*

Process Payroll Information

We will process payroll information and allocate contributions to various investment funds based on individual participant elections.

Process Withdrawals

We will prepare applications for processing in-service withdrawals and loans for active participants and will process distributions for both active and terminated participants.

Preparation Of Required Reporting

We will prepare the required IRS Form 5500 and related attachments and the required Summary Annual Report. We do not prepare the required accountant's annual audit, which will be prepared by your plan's auditor.

Nondiscrimination Testing

We will prepare the annual 401(k) and 401(m) nondiscrimination tests. We will also monitor the annual 402(g) and 415 limitations.



Conrad Siegel
ACTUARIES

A Conrad Siegel Actuaries Company

501 Corporate Circle
P.O. Box 5900
Harrisburg, PA 17110-0900
717-652-5633
www.conradsiegel.com

Conrad Siegel Actuaries offers high-quality, client-focused solutions to businesses seeking stronger-performing, value-added employee benefits programs. For nearly half a century, Conrad Siegel Actuaries has been recognized as both an industry leader and a trusted advisor for its expertise in all facets of employee benefits. We have a strong tradition of providing impartial, number-driven advice, customized solutions, and unparalleled service.

As one of the nation's largest, independent actuarial firms, we are owned by the professionals who work directly with their clients. We adhere to the highest professional standards, providing services on a fee-only basis. We do not receive commissions or sell investments. Personalized service and long-term relationships are the foundation of all our consulting assignments. As a result, clients trust our advice will always be in their best interests.

We offer a broad array of actuarial consulting and administrative services for defined benefit retirement plans, defined contribution retirement plans, health and welfare consulting, and investment advisory services through our wholly owned subsidiary Conrad Siegel Investment Advisors, Inc.

One Source, One Solution – Conrad Siegel Actuaries, The Employee Benefits Company