SERVICE

Custodial Services

Conrad Siegel *Actuaries* partners with Charles Schwab to provide a full range of custodial services.

Diversified Menu of Funds

We have access to over 2,000 no-load mutual funds from over 100 mutual fund families..

Self-Directed Brokerage Accounts

We can offer Schwab's Personal Choice Retirement Account (PCRA), an individual self-directed brokerage account. Participants can access their self-directed accounts using the phone or Internet.

Custody of Assets

The assets are safeguarded in one of the world's largest depositories.

Electronic Exchange of Data

Charles Schwab will accept deposits from the employer and investments into the investment funds based on direction from **Conrad Siegel** *Actuaries*.
There is an electronic exchange of data with **Conrad Siegel** *Actuaries* to ensure efficient, low-cost service delivery. This electronic data exchange is accomplished through SCHWABLINK, which is a proprietary, automated interface system electronically linking the **Conrad Siegel** *Actuaries* record-keeping system with Schwab's computer network.

Certified Trust Statements

Charles Schwab will issue certified trust statements to assist your plan's auditor in preparation of the annual audit report.

Check Issuing Services

Benefit payments will be issued either to the participant or to a qualified rollover institution if elected by participants. Any IRS Form 1099-Rs will be prepared and distributed directly to participants.

Conrad Siegel
ACTUARIES

A Conrad Siegel Actuaries Company

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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