

Pension Works

**5310 Cypress Center Drive
Cypress Center II, Suite 101
Tampa, Florida 33609**

Pension Works is an employee-owned Third Party Administration firm. The new IRS rules require your 403(b) arrangement to perform in an entirely new way, and so administrative and operational procedures must be adopted by your district. As part of that effort, we will:

- Prepare, distribute, evaluate and finalize all investment vendor Information Sharing Applications;
- Co-ordinate the completion of Information Sharing Agreements with investment Vendor finalists;
- Prepare a custom plan document, employee summary booklet and all required administrative forms/notices;
- Create a custom web-based centralized system, accessible by employees, their advisors, the TPA and the sponsor that will electronically track all disparate investment Vendor information;
- Expand current investment Vendor offerings with over 14,000 institutional no load mutual funds available on a per participant or per investment counselor basis;
- Act as a centralized paymaster to electronically distribute employee and employer contributions on a source definitive employee articulated basis (no more checks to write!);
- Provide for daily reconciliation of all deposits, withdrawals and transfers;
- Allow for electronic employee loan modeling, as well as automated electronic web-based distribution processing.

Local Contact:

Tim Voigt, Principal
Pension Works, Inc.
382 Hercules Drive, Suite 1
Colchester, Vermont 05446

t: 802-861-7658

f: 802-846-1861

cell: 802-236-0646

e-mail: tvoigt@pensionworks.com

Future Planning Associates, Inc.

**600 Blair Park Road, Suite 331, P.O. Box 905
Williston, VT 05495-0905**

Future Planning Associates is an independent Third Party Administrator. Our services for school district 403(b) plans are tailored to the needs of the specific district, and may include:

- Meeting with the district to review operational compliance issues and establish procedures to ensure future compliance
- Design and preparation of the plan document and summary for employees
- Assistance in the independent comparison of 403(b) vendors
- Review and modification of information sharing agreements
- Ongoing compliance support (review and approval of loans and distributions)
- Calculation of employer contributions and reconciliation of deposits with receipts by each vendor
- Ongoing consulting regarding available catch-up contributions
- Daily valuation recordkeeping, web and VRU access if the plan's advisor chooses to place all assets on a common trading platform

Local Contacts:

Suzanne Stewart, QPA, QKA, CPC, CLU
President
(802) 878-6601, ext. 103
suzanne@futureplanningassoc.com

Dave Davis, Senior Vice President
(802) 878-6601, ext. 102
dave@futureplanningassoc.com

Website: www.futureplanningassoc.com

PlanSolutions

**Security Benefit Group of Companies
329 West Main Street
Northborough, MA 01532**

PlanSolutions is an independent, third party administrator through Employer Administrator Services. EAS is a wholly owned subsidiary of GWN Marketing, Inc.

PlanSolutions offers a complete package of 403(b) Plan installation services, centralized contribution processing and compliance services.

Plan Installation Services:

- **Fully compliant 403(b) Plan Document**
- **Service Agreement**
- **Investor Provider Agreement**
- **Plan Summary description to educate and inform plan participants**
- **Notice of Universal Availability of salary deferral under the plan**
- **Plan Sponsor administrative and compliance procedures manual**

Centralized Contribution Processing:

- **Full Common Remitting Processing**

Compliance Services:

- **All approved provider and products**
- **Transfer monitoring among approved providers**
- **Contribution and catch-up limit monitoring**
- **Hardship distribution approval and deferral suspension notification and monitoring**
- **Loan approval and monitoring**
- **Required minimum distributions**

Local Contacts:

Rob Elmes
2015 Main Street
Quechee, Vermont 05059
802-626-8126
robelmes@charter.net

Edward "Bo" McFarland
Regional Vice President
Security Benefit Group of Companies
866-232-9047
EdwardBo.McFarland@securitybenefit.com