

# PCS Retirement Platform Solutions

Your Partner. Your Way.



## Are you looking to enhance your retirement services technology, reduce costs, alleviate risk—and still build your brand?

PCS Retirement Platform Solutions allow you to focus on what is core and critical to your organization while offering your clients the retirement plan services they need.

Our sophisticated range of solutions provide you with integrated systems and tools to grow your retirement plan business. You benefit from process improvements and cost savings.

### Benefits of Outsourcing Your Retirement Plan Technology

1. Access to world-class scalable technology
2. Eliminate need to make ongoing technology investments
3. Significant cost savings
4. Improved financial performance
5. More consistent outlay of capital
6. High quality of service
7. Ability to maintain your brand
8. Keep and deepen relationships with existing customers
9. Experienced and knowledgeable sales support
10. Leverage client communications

PCS Retirement is uniquely positioned in the marketplace to deliver sophisticated retirement solutions at a competitive fee structure—to our partners.

PCS Retirement leverages innovative technologies and best-in-class processes to deliver true economic value. Collaboration and flexibility is at our core and we pride ourselves on developing strong strategic partnership with our clients.

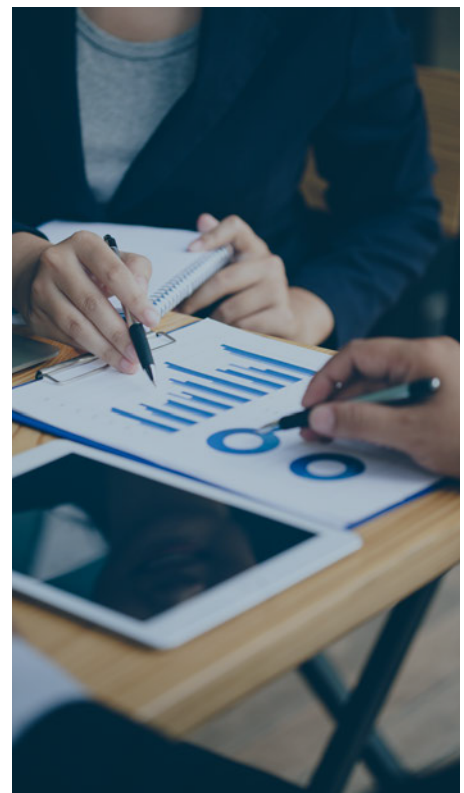
We work closely with your teams to adapt PCS Retirement's proven platform of services to your unique requirements and culture.

### **Solutions for All Plan Types**

The PCS Retirement platform supports all retirement plan types independent of average account balance and plan size. We seek to help you—our partner—with retirement administration through technology-enabled solutions. We eliminate the responsibilities that take time away from where time should be focused: driving revenue and servicing customers.

### **Use Your Brand with Our Technology**

PCS Retirement provides private-label branding options that seamlessly integrate our proven retirement solutions through your brand. We have a unique ability to integrate your brand across web portals, sales materials and communications. Private-label branding is designed to seamlessly integrate your brand. Branding is offered at the at the bank, broker/dealer, TPA, or advisor level to build your brand and your customer's brand loyalty.



## Recordkeeping Services

PCS Retirement gives you everything you need to make your retirement program a success.



### Excellent Customer Service

- Single point of contact (Client Relationship Manager)
- Dedicated installation specialists
- Quality driven, hands-on support



### State-of-the-Art Technology

- Daily valuation and maintenance of participant level accounts
- Daily processing and reconciliation of account activity
- Calculation of required minimum distributions
- Real-time vesting service computation



### Streamlined Payroll Process

- Our PaySnap system integrates with the leading payroll providers
- Automatic validation of census and payroll data for accuracy
- Easily enroll new participants at the plan sponsor and participant levels



### Comprehensive Workflow

- System integration from the point of installation
- eNotifications and automatic reminders designed to reduce administrative burden
- Online distribution of loan processing and approval



### Effective Participant Education

- Simplified and streamlined paperless enrollment process
- Online enrollment, Participant Education Series, and dynamic risk tolerance questionnaire
- Online investor education calculators, RetireOnTime™ gap analysis tool, and resources
- Multilingual representatives and 24/7 participant call center

## SSAE 18 Compliant

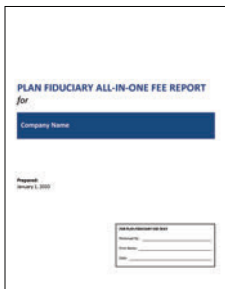
SSAE 18 effectively replaces SSAE 16 as the authoritative guidance for reporting on service organizations. SSAE 18 was formally issued in April 2016 with an effective date of May 1, 2017. Additional information on SSAE 18 and Service Organization Control reports can be viewed at the AICPA's web page, <http://www.aicpa.org/soc>.



## Enrollment Support & Fiduciary Notification

Take advantage of our complete enrollment support and delivery of fiduciary notifications to help your clients comply with disclosure requirements.

### Enhanced Disclosure Services and Reports

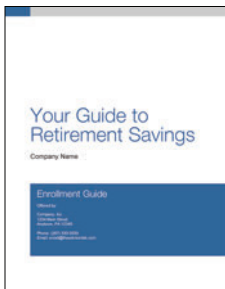


#### Plan Fiduciary All-In-One Fee Report

A consolidated report designed to assist plan sponsor's in meeting their fiduciary responsibilities. The report details all of the services provided and the compensation paid from the Plan's trust in one easy to read document.

#### Evergreen Enrollment Guide

Our "Evergreen" Enrollment Guide is an extensive, "how-to" reference for plan enrollment, the benefits of participating, detailed information on available investment options and ERISA-required participant notifications, such as the Annual Participant Notice and QDIA notice (as applicable).



#### The Enrollment Overview (Condensed Version)

A "short form" version of the Enrollment Guide, conveniently designed to be both print and email friendly. Foregoing individual investment fact sheets and minimizing graphics helps reduce the overall file size for email purposes.



#### Annual Plan Review and Benchmarking Report

Our Annual Plan Review report is a comprehensive report that offers a 360° view of a retirement plan—allowing plan sponsors to easily understand its performance, against similar plans, and identify opportunities for growth and improvement. It's a powerful tool to support fiduciary responsibilities.

### Preparation of Required IRS and DOL Participant Notices

- Initial and annual participant disclosure (complies with the ERISA Section 404(a)(5) disclosure requirements)
- Qualified Default Investment Alternative (QDIA) Notice
- Required Minimum Distribution (RMD) Notice
- Corrective distribution notices (including refunds for ADP testing failures, 402(g) excess contributions, 457 (e) excess contributions and 415 excess contributions)

### Eligibility Alert System

PCS's Eligibility Alert System is an automated tracking system that monitors plan participation requirements, alerts plan sponsors of pending enrollments and provides required fiduciary notifications to newly eligible employees. Our system also assists with plan enrollment. Plan sponsors simply send us basic census information about all new employees and we'll do the rest!



## Services Comparison

Check for yourself and you'll find that our comprehensive services give you all the tools necessary to make managing your retirement program easy.

	PCS PLATFORM SERVICES	YOUR IN-HOUSE SERVICES
<b>A TRULY INDEPENDENT PLATFORM</b>		
Availability of hundreds of investment options from the nations leading fund families	✓	
No proprietary fund or revenue sharing requirements	✓	
No investment or share class restrictions	✓	
Dollar-for-dollar offset of mutual fund revenue	✓	
Availability of ETFs	✓	
Availability of integrated self-directed brokerage	✓	
Model portfolio recordkeeping for no additional cost	✓	
<b>FIDUCIARY SERVICES AND SUPPORT</b>		
Independent Investment Management (ERISA 3(38) Services)	✓	
Annual Plan Review and Fee Benchmarking Report	✓	
Annual Participant Disclosure (preparation and delivery) (ERISA 404(a)(5) compliant)	✓	
Annual SSAE 16 Type II report	✓	
Certified by the Center for Fiduciary Excellence (CEFEX)	✓	
Annual auditor package and support	✓	
Annual plan year-end summary package	✓	
Directed trustee services	✓	
Annual Plan Fiduciary All-In-One Fee Report (ERISA 408(b)(2) compliant)	✓	
Preparation and delivery of all required notices including participant fee disclosure, QDIA, and RMD	✓	
Flexible QDIA support - default investment can be a managed portfolio, age-based managed portfolios, target date funds or an individual balanced investment	✓	
ERISA 3(16) Administrative Fiduciary Services (additional fees apply)	✓	
Form 1099-R reporting	✓	
Investment Policy Statement and support	✓	
Evergreen Enrollment Materials (including dynamically updating of required fiduciary notifications)	✓	
<b>PLAN SPONSOR SERVICES AND TOOLS</b>		
Single point of contact relationship manager	✓	
Automated services including auto enrollment, annual increase program	✓	
Eligibility Alert System to help track and notify of employee enrollment dates	✓	
Comprehensive plan sponsor web site for plan administration - on-line approvals	✓	
PaySnap tool for direct 360 integration with third-party payroll providers	✓	
Expedited hardship withdrawal process including free overnight delivery and confirmation of receipt	✓	
Flexible plan document including numerous vesting, matching, and profit-sharing options	✓	
Employee education and enrollment services	✓	
Paperless loan processing	✓	
Paperless withdrawals including online approval process	✓	
Quarterly plan reporting	✓	

## Services Comparison (continued)

PARTICIPANT SERVICES AND TOOLS	PCS PLATFORM SERVICES	YOUR IN-HOUSE SERVICES
Robust multilingual transactional participant web site	✓	
Welcome communication via email to all employees who are eligible for the plan	✓	
Communications tailored from enrollment through retirement	✓	
"Evergreen" Enrollment Guide including required fiduciary notifications	✓	
Exchange, rebalance, and adjust future contribution elections over phone or online	✓	
RetireOnTime™ gap analysis tool translates savings into monthly income	✓	
Auto-enrollment and educational tools	✓	
On-site and web-based enrollment support	✓	
Integration with personal financial software such as Quicken and Mint.com	✓	
Multilingual phone representatives supporting a 24/7 participant call line	✓	
Summary plan description including plan features	✓	
Online prospectus fulfillment/transaction confirmations	✓	
Rollover wizard for streamlined rollovers	✓	
Auto-contribution acceleration and ability to schedule rebalances	✓	
Roth calculator	✓	
Payroll savings calculator	✓	
<b>COMPLIANCE AND REPORTING SERVICES</b>		
Annual and preliminary ADP/ACP testing	✓	
Plan design consultation and ongoing support	✓	
Elective deferral monitoring (under IRC 402[g] for calendar year-end plans)	✓	
IRC Section 415(c)(1) limitation monitoring	✓	
Top-heavy testing (under IRC Section 416)	✓	
Minimum coverage testing	✓	
Form 5500 preparation and submission of signed for to Department of Labor (DOL)	✓	
Summary annual report	✓	
Testing and tax reporting specialists	✓	
Web-based Year-end Questionnaire	✓	
Online census verification process	✓	
Online review and approval of corrective distributions and RMDs	✓	
One click automatic rollover	✓	
<b>TRANSITION SERVICES</b>		
Customized project plan including timeline	✓	
Conversion survey to monitor effectiveness	✓	
Direct integration with top payroll companies or online contribution processing	✓	
Dedicated implementation manager	✓	
Plan document services including detailed plan design call	✓	
Preparation of blackout notice, transition guide, plan is live email, and summary plan description	✓	

## A Clear Path to Your Retirement Program Success

### Retirement Plan Industry Award Winner

PCS Retirement was selected as the 2019 Best-in-Retirement Business IMPACT Award™ Winner.



### Among Fastest Growing Financial Service Firms

A testament to our value, PCS Retirement has been recognized by Inc. 5000, an exclusive ranking of the nation's private companies, as one of the fastest-growing financial service firms in the nation for 12 consecutive years.



### Time Tested and Certified for Excellence.

CEFEX and Roland/Criss have certified us as adhering to ASPPA's high Standard of Practice for Retirement Plan Service Providers.

