

Defining Your Retirement

Making it easy



BENEFIT EQUITY, INC.

Est. 1989

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Innovative pension solutions for your business

Members and affiliates:



Defining Your Retirement

At **Benefit Equity**, we redefine retirement every day. And, we define it uniquely each time we design a company's 401(k)/403(b) solution. We utilize the largest investment companies that support the needs of small to medium size for profit businesses and 501(c)(3) organizations like yours.

Why Do Organizations Choose Benefit Equity?

- **Compliance** -- *We take care of all government reporting & disclosure requirements. We are the one-stop contact for your plan.*
- **Manage the Managers** – *Through your financial advisor we manage a core list of funds which consists of at least one fund from each asset class + specialty funds, fixed accounts and asset allocated funds. Changes are made if they fail to perform.*
- **Plan Design** – *We create a plan that fits your management team as well as the rest of your workforce.*
- **Fiduciary Responsibility** – *We assist you by providing fiduciary compliance reports to keep you out of trouble.*
- **24/7 online Access** – *For plan Sponsors and Participants*
 - Account Information
 - Support and Planning tools
 - Investment Exchanges
 - Allocation Changes
 - Investment Research

Re-visit Your Investment Options

GIVE CHOICE A NEW MEANING

For the broadest possible choice with nationally-known managers and specialized services BEI and your financial professional are unsurpassed. The flexibility of many solutions lets us help you assemble a plan that can meet the varying investment needs of all of your employees.

- **Advise on the appropriate selection of funds**
- **Dozens of fund managers to pick from**
- **No proprietary requirements**
- **No-load funds**
- **No transaction charges**
- **No surrender charges**

Building on Your Foundation

Depending on your workforce, you may want to supplement your core investment program with other optional services. Your financial professional can develop some of the most progressive in the industry. Options designed for experienced investors who want to take a more active approach with their portfolio.

Some Specialty Options include:

- **Asset Allocation Models (Lifestyle and/or Target Maturity)**
- **Sector Funds (Mutual funds from specific industries)**
- **Actively Managed Portfolios (Hire a professional to invest for you)**
- **Self-Directed Brokerage Accounts(Go online and do it yourself)**

Realize Your Plan's Potential

RELY ON YOUR TEAM OF RETIREMENT PROFESSIONALS

Standing behind every customized plan is a full-service Retirement Plan Team who is responsive, highly trained, and results oriented. A partnership that provides the planning, administration and support you need to help make a retirement plan succeed.

Meet Your Team

YOUR INVESTMENT PROFESSIONAL

- Helps you select, monitor and modify investments
- Educates everyone on investment and retirement options
- Conducts group and one-on-one meetings
- Provides enrollment assistance
- Your main contact

YOUR THIRD PARTY ADMINISTRATOR

- Works with you to design the appropriate plan
- Administers your custom designed plan
- Assists with maintaining proper compliance with ever-changing pension laws

YOUR 401(k) PROVIDER

- Brand name mutual funds
- Multi-fund family platform with A-share pricing
- Online account access for participants
- Front Load Charges waived
- No Transaction Charges
- No Surrender Charges

IMPORTANT INFORMATION ABOUT YOUR THIRD PARTY ADMINISTRATOR, BEI:

- **\$600M** of assets under administration
- **24,000** plan participants
- **700+ plans** - consisting of 401(k), 403(b), Profit Sharing, Money Purchase, Defined Benefit, Cash Balance, ESOP & Cross Tested plans
- **Designations held:** APA/APR/QPFC/ERPA
- **Members of:**
 - **ASPPA** - American Society of Pension Professionals & Actuaries
 - **NIPA** - National Institute of Pension Administrators
 - **NCEO** - The National Center of Employee Ownership
- **160+ years** combined pension experience among senior staff.
- **18 employees** - based in Santa Ana, Ca
- **Free HR Hotline for employers under 10 employees**
- **401(k) Payroll integration provided by E-Chx Payroll Services, Inc.**

Strategic Investment Partners

401(k) or 403(b)* Providers:

Nationwide Financial*	John Hancock USA
Principal Financial	Transamerica Retirement Services
Mutual of Omaha	ING*
Opengate - PenCal	American Funds
Oppenheimer Funds	The Hartford Life Insurance Company

Mutual Fund Families:

AIM	Ivy Funds	Oppenheimer
Alliance Bernstein	Janus	PIMCO
American Century	JP Morgan	Ridgeworth Investments
American Funds	MFS	
Fidelity	Neuberger & Berman	

The Right Investment Platform for Your Company

The investment company as the record keeper operates a computer software system or platform you and your employee's access for information and investment transactions. We help you determine the appropriate investment platform for your company. 401(k)/403(b) delivery systems available to plan sponsors can be broken down into four distinct categories:

- **Single Mutual Fund Family - Some non-proprietary fund exceptions**
- **Group Annuity - Pre-determined mutual funds**
- **Trust Platform - Choose from hundreds of mutual funds**
- **"True" Open Architecture – Access to almost any mutual fund**

With the assistance of your trusted advisor, let us help you design the right program for your company.



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