

Interested in being a part of the fastest growing area of Trust or increasing your Employee Benefit revenue?

Retirement Direct enables you to enter the 401(k) retirement plan market place or enhance your competitive edge by providing complete recordkeeping services including:

- ★ Professional High Quality Service
- ★ Competitive Price
- ★ Custom / Private Label ability
- ★ Simple Conversion Process
- ★ Short Start Up time
- ★ Increased efficiencies between EB Recordkeeping Services and Trust Accounting Systems

Recordkeeping Services:

Daily Valued Recordkeeping:

- ★ Utilizes daily activity processing through mutual funds
- ★ State of the art technology
- ★ Offers web access for participants and plan sponsors
- ★ Offers Voice Response Access

Balance Forward Recordkeeping

- ★ Participant accounts valued on a periodic basis

Self Directed IRA Solution

SIMPLE IRA Solution

Investment Managed Account Solution

Conversion Process

Retirement Direct's staff has experience converting thousands of plans. This experience allows us to make the conversion process as smooth and seamless as possible for you, your plan sponsor and the participants. We are very flexible on our file formats and can work with the prior recordkeeper to complete the conversion as quickly as possible.

Secure Data Service

Retirement Direct has created a secure internet contribution and census data interface with our systems that may be used by our clients and plan sponsors. There is no software to load. The Service allows for each plan sponsor to transmit their data in a secure and easy to use manner. This results in a more efficient process that benefits the Trustee and the Plan Sponsor.

Retirement Direct
11120 Treynorth Drive
Cornelius, NC 28031

For more information, call
704.895.5434 or visit our web site
www.retirementdirect.net



**YOUR EMPLOYEE
BENEFIT
RECORDKEEPING
PARTNER**



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is your Employee Benefit Recordkeeping Outsource Solution

Service Overview:

Retirement Direct was created to provide a recordkeeping outsource solution for Bank Trust Departments, Financial Planners, and Registered Investment Advisors. We provide all of the operational services related to Employee Benefit Recordkeeping. By outsourcing the recordkeeping function to us, our clients can then focus on what they do best... service and develop relationships with the plan sponsors in their market place. Our strategy is to form long lasting partnerships with our clients that are mutually beneficial. We view ourselves as an extension of your company.

Services Provided:

- ★ Processing functions related to:
 - ★ Contributions
 - ★ Loans
 - ★ Distributions / QDRO's / RMD's
 - ★ Hardship Withdrawals
 - ★ Fund Transfers
- ★ Web & Voice Response Access to participants and plan sponsors
- ★ Reporting & Participant Statement generation
- ★ Ad Hoc Reporting
- ★ Compliance Services
- ★ Consulting
- ★ Plan Document Services —upon request

Client Benefits:

- ★ **Quality Service**—Retirement Direct prides itself in delivering high quality responsive service tailored to exceed your expectations.
- ★ **Experienced Staff**— Our employees have extensive Employee Benefit experience to answer any questions you may have and respond to your needs
- ★ **Private Label Feature**— We allow our clients to private label our service by using your logo and color schemes on our web site & participant statements at no additional cost.
- ★ **Competitive Advantage**— By using state of the art systems and technology, we provide our clients with all of the features and services available to the industry.
- ★ **Team Service Approach**— You will have a Client Service Administrator assigned to you that will take care of all your day to day needs.
- ★ **Open Fund Architecture**— As long as we can get a daily price, you may use any mutual fund.
- ★ **Use of Investment Programs / Asset Allocation Models**— Investment programs consisting of underlying mutual funds may be created based on percentages you provide.
- ★ **Stock Plan Processing**—Retirement Direct can account for plans that offer their own company stock as one of their investment options.

Participant Benefits:

- ★ **Timely Participant Statements**— Daily Valuation participant statements are printed within 15 business days after the statement date.
- ★ **Easy to read Statement Formats**— Participants will receive a comprehensive statement of their account that they can understand.
- ★ **Account Access via Web or Voice Response**—Participants may access their daily valued accounts, initiate changes, review investment performance and utilize education and financial planning tools.

Plan Sponsor Benefits:

- ★ Internet Plan Sponsor Access— includes investment and age demographic reports
- ★ Full Compliance Testing Service
- ★ Signature Ready IRS Form 5500 Service
- ★ Relief from Burdensome Paperwork