

Retirement Management Services, LLC

301 Townepark Circle
Louisville, KY 40243
(502) 429-0767
www.consultRMS.com

ROUTE TO:

To: Friends of RMS

BENCHMARKS, BENEFITS & MORE

Kentucky Derby Trivia



- The fastest Derby was in 1973, by Secretariat, who broke the two-minute mark and blazed the mile and a quarter in 1:59.4. No other horse has broken the two minute barrier in the Derby.
- Three fillies have won the Kentucky Derby: Favored Regret in 1915, Genuine Risk in 1980 and Winning Colors in 1988.
- Over 80,000 Mint Juleps are served over the two-day period of the Kentucky Oaks and Kentucky Derby.
- The first national television coverage of the Kentucky Derby took place on May 3, 1952.
- The first woman to ride in the Kentucky Derby was Diane Crump on May 2, 1970.
- No matter when a racehorse is born, they all become a “year older” on New Year’s Day.
- Eight horses that have won the Kentucky Derby have been bred by Calumet Farm in Kentucky.
- The largest margin of victory by a Derby winner through to the end of the 20th century is 8 lengths. The last horse to do it was Assault in 1946.

April, 2008

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DERBY DAY
Saturday, May 3rd!!

For more information of interest to employers, plan participants, and other retirement advisors, visit our website at:

<http://www.consultRMS.com>

MUTUAL FUND PERFORMANCE FIGURESPeriods Ending: **March 31, 2008**

Taken from the New York Times, Sunday

4/6/2008

Data source: Morningstar

Fund Type	Quarterly Returns			12-Month Returns			5-Year Returns		
	Bottom Quarter	Median	Top Quarter	Bottom Quarter	Median	Top Quarter	Bottom Quarter	Median	Top Quarter
Domestic General Stock Funds									
Large Growth	-13.3 %	-11.9 %	-10.1 %	-4.5 %	-1.2 %	2.4 %	9.2 %	10.5 %	12.4 %
Mid-Cap Growth	-14.5	-12.9	-10.8	-8.5	-1.4	1.6	12.7	14.6	16.7
Small Growth	-15.9	-13.3	-11.6	-13.6	-8.8	-5.0	12.2	14.4	16.1
Large Blend	-10.5	-9.5	-8.7	-7.1	-5.4	-2.8	10.3	11.2	12.6
Mid-Cap Blend	-10.8	-9.5	-8.1	-12.2	-9.0	-4.8	12.7	14.3	16.4
Small Blend	-10.9	-9.6	-7.6	-16.2	-12.9	-8.7	13.2	14.7	16.8
Large Value	-10.4	-9.2	-8.0	-11.7	-8.3	-5.3	11.1	12.3	13.7
Mid-Cap Value	-10.4	-9.1	-6.6	-13.8	-10.1	-8.6	13.7	15.0	16.8
Small Value	-8.0	-5.7	-4.6	-16.3	-13.6	-9.4	13.9	15.1	16.6
Moderate Allocation	-7.3	-6.4	-5.3	-4.5	-2.2	-0.4	8.6	9.6	10.7
Conservative Allocation	-4.3	-3.3	-2.0	-2.0	0.0	2.0	6.1	7.3	8.2
Target-Date 2000-2014	-5.5	-3.9	-2.0	-1.4	0.1	1.5	6.6	8.1	8.3
Target-Date 2015-2029	-7.6	-7.1	-5.9	-4.2	-2.5	-0.7	9.6	10.0	10.7
Target-Date 2030+	-9.5	-8.9	-7.7	-5.3	-4.5	-3.3	11.0	11.6	12.0
Total	-11.5	-9.5	-7.3	-9.3	-5.1	-1.0	10.1	12.0	14.3
Domestic Specialized Stock Funds									
Communication	-20.2 %	-15.3 %	-14.4 %	-18.7 %	-3.7 %	-0.3 %	11.7 %	19.1 %	19.2 %
Financial	-14.1	-13.3	-10.3	-25.2	-23.4	-18.9	6.0	8.2	10.4
Health	-13.3	-11.9	-9.7	-7.9	-4.7	-1.2	7.8	11.0	14.0
Natural Res	-6.3	-3.7	0.0	24.7	28.1	32.7	26.1	30.1	32.2
Precious Metals	2.7	6.9	7.4	26.1	30.7	32.7	27.5	32.2	34.1
Real Estate	-3.9	1.2	2.2	-18.9	-17.9	-16.7	16.5	18.4	19.6
Technology	-18.0	-16.3	-14.2	-5.6	-3.2	0.0	10.5	12.7	16.3
Utilities	-10.3	-9.8	-9.4	-3.3	-1.9	3.5	16.7	19.7	23.7
Bear Market	-2.6	13.6	19.9	-4.7	13.4	18.4	-16.9	-9.4	-4.2
Long-Short	-4.6	-1.5	-0.3	-3.1	1.5	4.2	3.5	6.3	10.7
Total	-11.8	-5.6	1.3	-16.7	-3.5	8.9	10.8	17.1	22.6
International Stock Funds									
Foreign Large Value	-10.8 %	-9.3 %	-7.9 %	-6.6 %	-3.7 %	-1.8 %	19.5 %	21.6 %	22.9 %
Foreign Large Blend	-10.2	-9.1	-8.3	-4.2	-0.8	1.5	19.3	20.8	22.1
Foreign Large Growth	-10.4	-9.4	-8.5	-0.6	2.2	4.3	19.3	21.6	23.1
Foreign Small/Mid Value	-7.9	-6.9	-5.3	-9.1	-6.3	-4.5	21.9	24.4	25.8
Foreign Small/Mid Growth	-11.1	-8.7	-7.4	-7.3	-2.9	2.9	24.2	28.2	30.0
World Stock	-11.2	-9.7	-7.7	-6.6	-3.1	3.5	15.8	17.6	20.8
Europe Stock	-10.6	-9.6	-8.5	-2.9	-1.8	0.0	20.7	23.9	28.0
Divers. Pacific Asia	-11.3	-10.8	-10.6	-3.5	1.9	3.0	18.9	22.4	28.1
Pacific Asia ex-Japan	-23.7	-18.4	-13.9	11.5	18.0	20.5	28.3	30.3	31.4
Japan Stock	-8.8	-8.2	-7.4	-17.5	-14.9	-11.6	14.0	15.5	18.1
Divers. Emerg. Mkt	-13.4	-10.8	-9.8	17.4	19.0	20.6	32.0	34.8	36.6
Latin America Stock	-4.3	-4.1	-3.7	31.2	32.6	34.0	44.4	49.0	50.2
World Allocation	-7.2	-5.4	-1.9	-0.8	0.4	5.8	12.6	13.8	17.8
Total	-10.8	-9.3	-7.8	-4.3	-0.2	5.9	18.6	21.4	25.7

MUTUAL FUND PERFORMANCE FIGURESPeriods Ending: **March 31, 2008**

Taken from the New York Times, Sunday

4/6/2008

Data source: Morningstar

Fund Type	Quarterly Returns			12-Month Returns			5-Year Returns		
	Bottom Quarter	Median	Top Quarter	Bottom Quarter	Median	Top Quarter	Bottom Quarter	Median	Top Quarter
General Bond Funds									
Long-Term Bond	-2.6 %	-0.7 %	1.2 %	-3.5 %	2.5 %	6.1 %	2.6 %	4.9 %	6.4 %
Interm-Term Bond	-0.4	0.6	2.0	1.9	4.5	6.7	3.6	4.1	4.6
Short-Term Bond	-0.6	0.6	1.4	1.7	4.3	5.6	2.5	3.0	3.5
Total	-0.5	0.6	1.8	1.9	4.5	6.6	3.2	3.9	4.5
Government Bond Funds									
Long Government	3.3 %	4.0 %	4.1 %	11.0 %	12.8 %	13.4 %	5.3 %	5.6 %	6.8 %
Interm. Government	1.5	2.3	3.0	5.9	7.1	8.5	3.4	3.9	4.2
Short Government	2.0	2.5	3.0	6.3	7.6	8.6	2.9	3.2	3.5
Inflation-Protected Bond	4.7	5.3	5.5	13.1	14.2	14.7	5.2	6.0	6.5
Total	1.9	2.7	4.0	6.6	7.9	11.1	3.2	3.8	4.4
Specialized Bond Funds									
Convertibles	-6.8 %	-6.5 %	-5.8 %	-3.9 %	-2.5 %	2.4 %	8.5 %	9.6 %	10.4 %
Ultrashort Bond	-2.0	-0.3	0.8	-2.4	2.6	4.2	2.1	2.8	3.1
High Yield Bond	-4.2	-3.6	-2.6	-5.6	-4.2	-2.5	7.2	7.9	8.7
Multisector Bond	-2.3	-0.1	0.9	0.1	3.7	4.6	6.6	7.6	8.6
World Bond	2.9	6.0	8.8	7.9	12.1	18.2	5.6	7.8	8.7
Emerging Market Bond	-0.9	0.0	1.4	2.0	3.3	4.6	11.7	12.0	12.9
Bank Loan	-7.3	-6.2	-5.1	-9.2	-7.0	-5.8	3.0	3.6	4.8
Total	-4.2	-2.4	0.7	-4.8	-1.8	4.3	5.5	7.7	8.7
Municipal Bond Funds									
Muni National Long	-1.8 %	-1.4 %	-1.1 %	-1.6 %	-0.2 %	0.8 %	3.1 %	3.5 %	3.8 %
Muni National Int.	-0.8	0.0	0.5	1.0	2.5	3.5	2.9	3.2	3.5
Muni Single St. Long	-1.7	-1.1	-0.8	-0.5	0.3	1.0	3.1	3.4	3.7
Muni Single St. Int.	-0.8	-0.2	0.3	0.9	2.0	3.1	2.9	3.1	3.3
Muni Single St. Shrt.	0.6	0.8	0.9	3.2	3.9	4.1	2.3	2.4	2.5
Muni National Shrt.	0.3	0.9	1.4	2.4	3.8	4.6	2.3	2.5	2.7
Muni New York Long	-2.6	-1.3	-0.7	-2.3	0.5	1.4	3.2	3.5	3.7
Muni California Long	-1.9	-1.6	-1.3	-2.4	-0.6	-0.1	3.1	3.4	3.6
Muni New York Int/Sh	-0.8	0.1	0.8	0.3	2.7	4.2	2.9	3.1	3.2
Muni California Int/Sh	-1.5	-0.2	0.7	-1.9	1.9	3.6	2.6	3.0	3.2
Muni Florida	-1.6	-1.1	-0.8	-1.0	-0.1	0.7	3.3	3.4	3.6
Muni Pennsylvania	-2.7	-1.2	-0.5	-3.4	0.4	1.1	3.1	3.5	3.7
Muni Massachusetts	-1.4	-0.9	-0.3	0.0	1.4	2.1	3.2	3.5	3.7
Muni New Jersey	-2.0	-0.9	-0.5	-3.1	0.5	1.7	3.2	3.5	4.0
Muni Ohio	-1.2	-0.7	-0.2	0.8	1.5	2.5	3.0	3.2	3.7
Muni Minnesota	-0.9	-0.4	0.1	-0.3	1.3	2.5	3.1	3.6	3.8
High Yield Muni	-4.1	-2.3	-1.9	-11.1	-5.8	-3.7	3.5	4.1	4.6
Total	-1.7	-1.0	0.0	-1.1	0.7	2.4	3.0	3.3	3.7

The tables include Nasdaq funds with at least \$30 million in assets. Return figures assume the reinvestment of all dividends. Figures for five-year returns are annualized. The top-quarter figures show the return needed for a fund to rank in the top 25% of similar funds. The median figures show the return needed to rank in the top half, and the bottom quarter figures show the return needed to rank in the top 75% of similar funds. By comparing a given fund's returns, a reader can determine how that fund performed relative to similar funds.



NEW RULES FOR DEPOSITING PAYROLL WITHHOLDING TO SMALL PLANS

Be aware of the Department of Labor's thinking on the employer's duty to timely deposit payroll withholding amounts that go into retirement plans, as well as their thoughts on the trustee's / fiduciary's responsibility to collect those funds.

There are several concerns about late deposits of money to 401(k) and 403(b) plans. If the money is withheld from payroll, but then sits in the employer's accounts longer than appropriate, the employer may be getting interest on the use of the employees' dollars. Even without the employer making short-term interest, the participant suffers a "lost opportunity" while his money is not being invested in the 401(k) plan. There have been a number of cases, including companies of all sizes, in which a company goes bankrupt, and the last 401(k) withholdings (sometimes more than one payroll's worth) did not get deposited to the 401(k) plan.

On February 1, 2008, in Field Assistance Bulletin 2008-01, the DOL made it clear that named fiduciaries and trustees have a duty to collect, or delegate the duty to collect, delinquent contributions. ("Directed trustees" in some cases have a lesser responsibility.) The rules state "... participant contributions in the hands of the employer become plan assets ... on the earliest date that the amount withheld ... reasonably can be segregated from the employer's general assets."

On February 28, 2008, the DOL issued a proposed rule that, for plans covering less than 100 participants (at the beginning of the plan year), if the deposit into the 401(k) plan is completed within seven business days after the pay date (the date the participant would have received cash had he not chosen to defer the money into the plan), then the transaction will be *deemed* to have satisfied their timing requirements. These proposed "safe-harbor" rules also make it clear that depositing the money to a "plan account" is sufficient, even if it is not immediately invested pursuant to participant investment elections. The proposed rule applies this same logic to payroll withholding for participant loan repayments. For plans with 100 or more participants, the DOL presumably expects deposits to be made even faster.

THE LARUE CASE



In *LaRue vs. DeWolff Boberg & Associates*, the Supreme Court heard the case of whether an *individual* could sue his employer over fiduciary matters, or whether lawsuits could be brought against an employer only if done as a *class action* lawsuit by a *group* of employees. The lower courts dismissed the case as not allowed unless brought as a class action lawsuit. The Supreme Court unanimously decided (February 2008) in favor of participants in some cases, thus sending the case back to be heard by the lower courts.

The case involved a participant who requested a transfer of his account balance from one mutual fund into another, which the employer failed to timely honor, resulting in the individual participant's loss of \$150,000.

Some of the Supreme Court proceedings reflect the significant changes in retirement plans over the last two decades. There has been a major shift from collective investing on behalf of *all* participants, to the use of plans in which *each* participant is given the option of picking his own asset allocation using pre-selected funds.

Some believe this case will create more lawsuits by individuals who are unhappy with their 401(k) plans.



PROPOSED REGULATIONS ON FEE DISCLOSURES

On December 13, 2007, the Department of Labor's EBSA (Employee Benefit Security Administration), in an attempt to increase disclosures to both plan sponsors and plan participants, proposed regulations increasing the disclosure of fees paid by ERISA plans (including 401(k) plans) and the employers sponsoring them. (These initial disclosures are supposed to go to the employers, and reflect regulations that are part 2 of a 3-part plan by the DOL. The first was to update disclosures on the Form 5500. The DOL has indicated the third part will later address additional disclosures to go directly from employers to participants.)

The reporting must reflect the service, the amount, who paid it (the plan, the employer, another service provider, etc.), and who received it. The new rules will require that service providers, investment advisors, and their affiliates report both direct and *indirect* compensation for their services, as well as any conflicts of interest.

Fees covered include gifts, awards, trips for employees, research, finder's fees, placement fees, commissions or other fees related to investment products, sub-transfer agency fees, shareholder transaction fees, brokerage commissions, servicing fees, Rule 12b-1 fees, soft dollar payments, float income, fees deducted from investment returns, fees based on a share of gain or appreciation of plan assets, contingent compensation, and fees based on a percentage of plan assets. This also includes fees received by one provider and used to offset fees charged to the employer or the plan. Even *illegal kickbacks* are required to be reported!

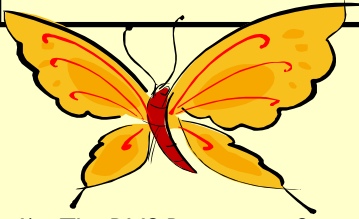
The regulations will modify most vendor service agreements to reflect the final regulations. Starting in 2009, there will be additional disclosures on the Schedule C attached to Form 5500 (for compensation of \$5,000 or more in a single plan year). The rules apply to all qualified plans, including those with less than 100 participants, and thus not subject to as much reporting on the Form 5500.

Fiduciaries will have a Prohibited Transaction Exemption (PTE) that protects them if they reasonably believe their vendor contract complies with the regulations. Contracts must specifically state that all fees are being disclosed. If a fiduciary becomes aware of a vendor failing to disclose what is required, then the PTE protection applies only if the employer takes certain action, including reporting the vendor to the DOL if information is not reported within 90 days.

As one commentator said, "The devil's in the details." However, if a service provider has already been providing all the detail, then they have nothing to fear, even if they do have to modify their service agreements. Some commentators expect these new rules will reduce fees charged to plans, as full disclosure makes the market more competitive.

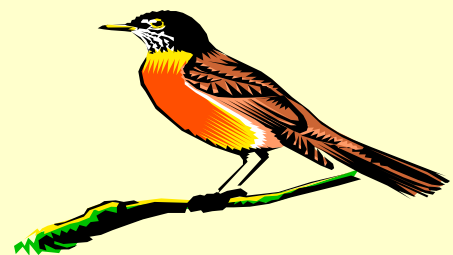
The government is now collecting comments before finalizing the regulations. That will probably be at least six months from the date the proposed regulations were issued. The regulations will not take effect until 60 days after they are issued in final form.





NEWS AND RETIREMENT TIDBITS

- 1) The RMS Retirement Savings Calculator has been updated for 2008. If you want to know what percent of household income you should be saving for retirement, try it out, at http://consultrms.com/040208_005.htm.
- 2) More and more speakers and writers are referring to our U.S. retirement system as having four legs instead of the traditional three. It used to be that we spoke of the three legs as Social Security, employer sponsored monthly pension benefits, and personal savings. To this list a number of people have added home equity, partly reflecting that home value is a significant portion of many retirees' net worth, and partly reflecting the growing use of reverse mortgages.
- 3) According to a survey by the Profit Sharing / 401(k) Council of America, the percent of plans with automatic enrollment varied quite a bit based on how many employees the company had. For companies with less than 50 employees, the result was 7%. For those with 50-199 employees, the result was 10%. For those with 200 to 999, as well as those with 1,000 to 4,999, the result was 31%; and for those with 5,000 or more employees, the result was 41%. (Source: www.pasca.org)
- 4) A Hewitt survey published November 2007 found that, excluding pre-mixed funds such as target maturity funds, the average 401(k) plan in its survey offered 12 funds. (Source: http://www.hewittassociates.com/_MetaBasicCMAssetCache_/Assets/Articles/401kHI07.pdf)
- 5) A survey by the Profit Sharing / 401(k) Council of America found that 51% of plans overall (and 64% of plans covering 1,000 or more employees) allow employee deferrals starting at date of hire; and 71% permit participation within three months of hire. (Source: <http://www.pasca.org/Portals/0/docs/Elig2007.pdf>)
- 6) Fifty percent of U.S. employees work for a company or a union that offers retirement benefits; and 40% actually participate in those plans. (Source: Nov 2007 EBRI Issue Brief)
- 7) "When asked in a 2007 AARP survey about the costs of their 401(k) plan, 65 percent of Americans responded that they don't pay fees at all. Of those who knew they paid something, 83 percent had no idea how much." (Source: Yahoo Finance, 1-2-08)
- 8) A Hewitt study of mid-sized to large employers found that 19% of 401(k) plans already offer Roth provisions, up from 12% a year earlier. (Source: <http://hr.cch.com/news/pension/032108.asp>)
- 9) A Vanguard study published in December found that putting automatic enrollment features in 401(k) plans nearly doubles participation by new hires. (Source: www.Boston.com 3/2/08)
- 10) Here is how you can look up **the percentile ranking of any mutual fund**: Go to www.MarketWatch.com. Click "Mutual Funds & ETFs". Then click "Mutual Fund Tools". Then click "Alphabetical Fund List"; find the specific fund you want to check out; and click it. Down the left side, click "More Rankings & Risk Information"; and there you will find, among other statistics, the 1-year, 3-year, and 5-year Lipper Percentile Rankings.





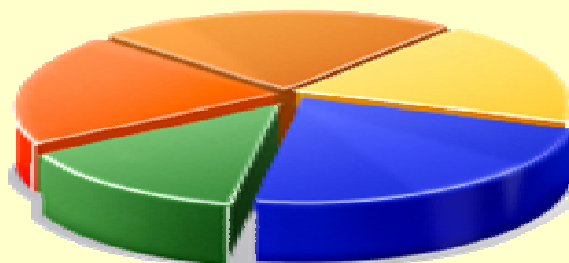
RETIREMENT BENEFITS AS A PERCENT OF PAYROLL

STATISTICS FROM THE U.S. CHAMBER OF COMMERCE EMPLOYEE BENEFITS STUDIES

Retirement Benefits
As a Percent of Payroll

Line	Calendar Year the Study Was Issued Calendar / Fiscal Year of Data	Retirement Benefits As a Percent of Payroll					Line
		2007 2006	2006 2005	2005 2004	2004 2003	2003 2002	
1	Manufacturing						1
2	Total, All Manufacturing	7.4%	7.6%	8.2%	6.8%	3.5%	2
3	Chemicals (including pharmaceuticals)	7.2%	9.1%	7.2%	6.7%		3
4	Computer, Electronic, and Electrical Products / Components	9.1%	5.9%	5.8%	3.2%	2.4%	4
5	Fabricated Metal Products	3.0%	3.0%	3.2%	4.4%	4.6%	5
6	Food, Beverage, and Tobacco	10.2%	8.2%	18.0%	8.9%	3.6%	6
7	Industrial Machinery & Equipment	7.6%	3.7%	3.7%	7.6%	3.2%	7
8	Instruments & related products	6.8%	18.6%	4.1%			8
9	Non-metallic products (rubber, leather, plastic, glass, clay)	4.4%	11.1%	3.6%	2.6%	2.4%	9
10	Primary Metal Products (steel, smelting & wire drawing)	11.2%	4.7%	7.9%	6.7%		10
11	Printing & Related Support Activities	7.0%	0.9%	3.0%	4.8%		11
12	Pulp, Paper, Lumber, and Furniture	4.0%	2.8%	6.8%	4.2%	5.0%	12
13	Textile & Apparel	1.7%	15.5%	7.6%			13
14	Transportation Equipment	2.7%	6.3%	9.0%	4.1%		14
15	Other Manufacturing Industries	5.2%	4.6%	11.9%	8.7%	4.4%	15
16	Non-Manufacturing						16
17	Total, All Non-Manufacturing	11.1%	8.9%	8.0%	6.7%	6.6%	17
18	Construction	6.1%	3.7%	6.3%	6.2%	2.9%	18
19	Educational Services	9.6%	8.3%	3.7%	6.2%		19
20	Finance and Insurance	12.1%	9.7%	9.0%	5.0%	5.4%	20
21	Health Care & Social Assistance	14.7%	2.9%	8.7%	5.9%	4.8%	21
22	Hospitality (lodging, restaurants, recreation & entertainment)	2.5%	2.1%	1.4%	18.4%		22
23	Information (data processing, information services & publishing)	9.0%	6.3%	5.6%	7.0%		23
24	Professional, Scientific, and Technical Services (consulting, legal, accounting, and network services)	6.6%	6.7%	5.6%	7.0%	6.6%	24
25	Public Utilities	9.2%	10.0%	13.7%	10.0%	11.0%	25
26	Rental, Leasing, and Real Estate	1.7%	0.7%	20.6%	1.1%	1.5%	26
27	Retail Trade	9.0%	3.1%	1.2%	1.1%	2.5%	27
28	Support and Management Services (management companies & administrative support)	2.7%	2.6%	9.7%	4.7%		28
29	Trade Associations, Business Federations & Chambers of Commerce	5.8%	7.2%	5.8%	5.2%		29
30	Transportation, Distribution and Warehousing	5.9%	6.1%	4.3%	8.3%	4.4%	30
31	Wholesale Trade	18.8%	11.0%	6.4%	9.2%	5.0%	31
32	Other Non-Manufacturing Industries	13.4%	13.0%	9.0%	8.3%	6.8%	32
33	By Company Size						33
34	Total, All Companies	10.4%	8.6%	8.0%	6.7%	6.2%	34
35	< 100 Employees	4.8%	4.6%	4.5%	4.2%	3.8%	35
36	100 - 499 Employees	6.8%	5.4%	6.1%	5.9%	5.8%	36
37	500 - 999 Employees	7.2%	7.2%	7.3%	6.0%	6.4%	37
38	1,000 - 2,499 Employees	11.3%	8.3%	7.1%	7.7%	6.9%	38
39	2,500 - 4,999 Employees	6.5%	5.4%	9.9%	6.3%	3.3%	39
40	5,000 + Employees	11.5%	9.6%	8.3%	6.8%	6.6%	40

Notes: The study for a given calendar year was based on data for the preceding year.





RMS Team Spotlight



RMS is proud to introduce the members of our newest team, Account Executive Laura Lyvers (standing) and Plan Specialist Lauren Klueber (seated). Laura Lyvers, who joined RMS on January 23rd, has her BA from Bellarmine College and is both a Certified Public Accountant and a Qualified 401(k) Administrator (QKA). Before coming to RMS she was employed with Benefit Actuaries and ADP Retirement Services. Laura currently resides in the Fern Creek area with her husband of 19 years and their three children. She has recently volunteered her time as 8th grade trip treasurer and as a member of the School Board Finance Committee. In her spare time she enjoys attending her children's sporting events or relaxing with a good book.

Lauren Klueber is a Certified Public Accountant. Before joining RMS in September, 2007 she managed the Workers Compensation Fund for the Tennessee Restaurant Association and worked as a part time tax accountant during tax season. Lauren currently resides in the Highlands area with her husband and their four children. She enjoys spending her free time reading and volunteering as Sacred Heart Booster Club Treasurer. Lauren says she is happy with her transition to RMS because "...the company's smaller size allows us to give our clients personalized service. People calling in can be sure of getting real representatives on the line, not a machine".