The Power of Partnership

RMS works on a team basis with plan sponsors, financial advisors, and recordkeepers to ensure the retirement plan operates smoothly.

Your Retirement Plan Service Team

Financial Advisor

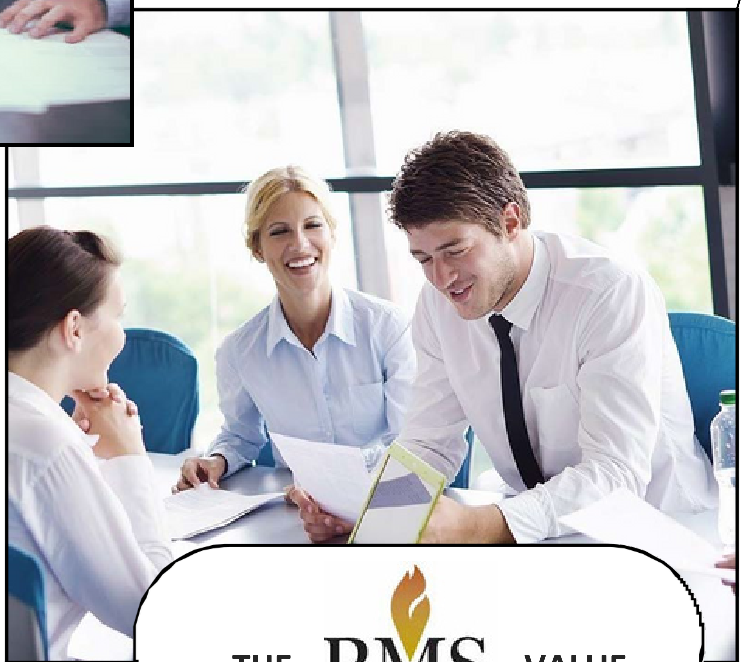
- Helps employer select investment menu
- Monitors plan investments and fees
- Hosts enrollment meetings and provides ongoing education
- Helps select and provide education on plan investments

Retirement Management Services (TPA)

- Assists with plan design
- Provides and maintains plan documents
- Provides administrative support and answers plan questions
- Performs required compliance tests and completes Form 5500
- Dedicated service team
- Distribution and loan assistance

Recordkeeper/Custodian

- Holds plan assets
- Provides plan and participant level reporting and tools
- On-line, mobile, and phone access for participants and plan sponsors
- Provides participant statements and notices
- Processes contributions, distributions, and loans



THE RMS VALUE

Our goal is to provide unmatched plan design and administration services that ease the burden of maintaining the plan.

✓ **Highly Credentialed Staff:**

A superior level of technical expertise provided by:

- ERPAs (Enrolled Retirement Plan Agents)
- QKA (Qualified 401(k) Administrator)
- CEBS (Certified Employee Benefits Specialist)
- QPA (Qualified Pension Administrator)
- QKC (Qualified 401(k) Consultant)
- APA (Accredited Pension Administrator)
- CFP (Certified Financial Planner)
- MBA (Masters of Business Administration)

✓ **Experience You Can Trust:**

Our average Account Executive has over 20 years of experience in retirement plan administration.

✓ **Responsive Ongoing Assistance and Support:**

Each plan is assigned to a dedicated service team that also supports Financial Advisors, HR Professionals, and Tax Advisors.

✓ **Qualified Plans Expertise:**

- ESOPs
- Prevailing Wage
- 401(k)
- 403(b)
- Cash Balance

RETIREMENT MANAGEMENT SERVICES, LLC

We have the knowledge to build the best retirement plan for your business goals.

A plan designed for your vision. A partnership for success.

Education Opportunities

We prepare technical articles and sponsor seminars to keep clients up-to-date on critical issues in the retirement plan industry.

Personalized and Creative Plan Design

A custom tailored plan document designed around the plan sponsor’s goals and objectives.

Dedicated Service Team

Each plan is assigned to a specific service team to provide responsive and efficient ongoing support throughout the year.

Complete Independence

RMS acts as an independent consultant and partners with your financial advisor and CPA to provide comprehensive plan services.

Diverse Client Base

Our clients are in over 39 states, spanning from one-participant plans to companies with over 50,000 employees.

Long Term Focus

Every plan is reviewed annually. As the business grows and evolves, we will continually assess the plan’s status in relation to the plan sponsor’s goals.

FIDUCIARY SUPPORT

RMS can help you meet your fiduciary obligations and mitigate risk.

Routine Services include:

Reconciliation of Plan Assets

Annual Contribution Review

Distribution and Loan Processing Assistance

Assistance with Plan Disclosures and Notices

Contribution Calculations

Tax Reporting

Form 5500 Preparation

Census Review

Compliance Testing

Vesting Updates

Legal Documents

RETIREMENT MANAGEMENT SERVICES, LLC

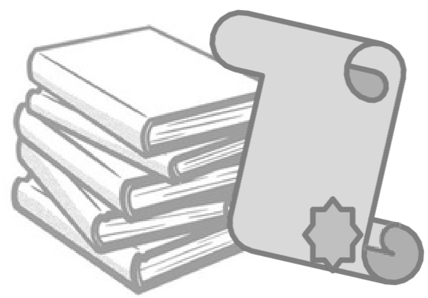
EXPERIENCE THE DIFFERENCE

Award Winning Partnership

Voted #1 TPA for Customer Service and Plan Design

Nearly 700 Plans in over 40 States

Total Fee Transparency



Highly Credentialed Staff

Independent from Other Plan Advisors