The Allocation Company, Inc.

Employee Benefit Plan Consultants

Improve Your Company Results with The Allocation Company

The Allocation Company has been providing full-service employer sponsored retirement plan administration and consulting since 1988. For over 23 years, our consultants have provided companies, just like yours, with recordkeeping, administration and consulting services for their retirement plans.

The Allocation Company is dedicated to helping employers implement and maintain retirement plans that promote corporate goals and objectives; control costs and give the Trustee(s) of the Plan a sense of security. We can assist your company in the design, implementation, administration and communication of a wide range of retirement plans. One of our competitive advantages is our unique ability to take the confusion out of plan administration duties and decision making by providing our clients with the consulting and technical expertise they require.

We are proud to offer this type of service to more than 400 clients ranging in size from one to over a thousand employees. If you asked our client's about The Allocation Company, they would enlighten you about our excellent reputation for providing efficient, accurate and affordable services to all of our clients.

OUR GREATEST ASSET IS NOW YOURS!

The Allocation Company's greatest resource is its team of experienced professionals who have professional qualifications and backgrounds that include many years of experience in the pension and retirement field. Each experienced professional has a strong commitment to provide each client with friendly, courteous and responsive personalized service of superior quality.

To achieve this high level of service, The Allocation Company maintains effective state-of-the-art computer systems and applications for administrative procedures which permits us to process our clients work more efficiently and ensures the highest standards of quality. We provide these services to our clients in a timely, accurate and cost-effective manner.

WHAT WE CAN DO FOR YOU!

As a full service consulting and administration firm, partnering with us ensures that the needs of you and your employees will be met. Whether you are a sole proprietor, partnership or a corporation, there are several types of qualified retirement plans that can meet your needs. Our clients have learned that a retirement plan can serve many purposes, from tax sheltering income to attracting and retaining employees.

The most popular types of retirement programs that our consultant will help you choose from include;

- Qualified Retirement Plans
- Defined Contribution Plans
- Profit Sharing Plans, 401(k) Plans
- New Comparability Plans
- Cash Balance Plans

The Allocation Company offers a full range of retirement plan services including:

PLAN DESIGN AND IMPLEMENTATION

We will work with plan sponsors to determine the best plan design to meet their needs and goals because we understand how complex the process can be in selecting, customizing and implementing a plan. Our professional staff will guide you through each step of the process including:

- Review the employer's controlled group and/or affiliated service group situation.
- Design a plan tailored to meet the needs of the owners, employees and to maximize tax deductions for the business.
- If we are taking over a plan already in existence, we will review the existing plan provisions and recommend changes to fully meet the employer's goals and objectives.
- Prepare plan documents as required by the IRS and the request for an IRS determination letter, if applicable.
- Prepare the Summary Plan Description that is required to be distributed to plan participants.
- Prepare customized enrollment and administrative materials.
- Conduct employee meetings to communicate the provisions of the plan.
- Establish Plan records and review administrative forms.

DEFINED CONTRIBUTION PLAN RECORDKEEPING AND ADMINISTRATION

You can expect us to perform the following services in order to provide smooth and efficient plan operation:

Calculate employee eligibility and plan entry.	Allocate employer and employee contributions.
Process fund transfers in accordance with participant elections*.	Determine eligibility for allocation of employer contributions and forfeitures.
Monitor participants who are required to receive age 70½ distributions.	Allocate forfeitures*.
Hardship withdrawal processing: Determination of hardship distribution amount and preparation of hardship application forms.	Distribution processing: Calculation of distribution amount, preparation of required distribution notices, release forms and IRS Form 1099-R*.
Maintain participant vested percentage records.	Allocate plan earnings.
Reconcile participant records to the trust assets.	Prepare customized participant statements.
Process each payroll, allocating contributions and loan payments according to the participant's investment elections*.	Loan processing: Set up of loan accounts, preparation of promissory note and amortization schedule and tracking loan repayments.

**If applicable*

ANNUAL COMPLIANCE TESTING AND GOVERNMENT REPORTING

Our professional staff has the knowledge and expertise to help keep your retirement plan in compliance with all the applicable federal laws and regulations and, should violations occur, provide you with methods of correction. We provide the following services, if applicable:

- Contribution deductibility calculations (§404).
- Annual additions testing (§415).
- Top heavy testing (§416).
- Coverage testing (§410(b)).
- Conduct semi-annual 401(k)/401(m) Discrimination Tests (ADP/ACP).
- Preparation of IRS Form 5500 and related schedules.
- Preparation of Summary Annual Report for participants.
- Preparation of appropriate PBGC form (for defined

CONSULTING SERVICES

- Consult on Plan amendments, terminations, mergers and acquisitions.
- Assist with IRS, DOL and PBGC audits.
- Recommend plan design changes to meet the needs of the plan sponsor.
- Conduct special plan or participant benefit studies or projections for plan sponsors.

The Allocation Company, Inc.
Employee Benefit Plan Consultants

Contact The Allocation Company, Inc. today
to learn more about our exceptional services.

MAILING ADDRESS:
The Allocation Company, Inc.
P. O. Box 79160
Houston, TX 77279-9160

PHYSICAL ADDRESS:
The Allocation Company, Inc.
800 W. Sam Houston Parkway N.
Building 12, 3rd Floor
Houston, TX 77024

Telephone: (832) 431-3223
Fax: (832) 431-3230

info@allocationcompany.com
www.allocationcompany.com

TRSC 6067-0511