

# Ask Kidder.<sup>®</sup>

The qualified plan experts

We sit on the same side of the table.  
And guide you through the process.

**WHAT'S THE BEST PLAN FOR ME AND MY PEOPLE?**

**IS A CASH BALANCE PLAN RIGHT FOR ME?**

**AM I SATISFYING MY FIDUCIARY OBLIGATIONS?**

**WHAT ABOUT ADMINISTRATION AND DOCUMENTATION?**

**WHAT INVESTMENT PLATFORMS CAN I CHOOSE FROM?**

**WHO WILL EDUCATE MY EMPLOYEES?**

**HOW DO I GET STARTED?**



**Ask Kidder.**

## WHAT'S THE BEST PLAN FOR ME AND MY PEOPLE?

It's usually not an off-the-shelf solution.

Our experienced pension consultants work directly with you, your advisors and the entire Kidder team to develop tailored solutions that help:

- maximize benefits to owners;
- recognize the value of key employees;
- provide varying contribution and allocation formulas for different groups of employees;
- reduce costs for all plan participants;
- better manage tax opportunities; and
- optimize the retirement readiness and financial outcomes of your employee participants.

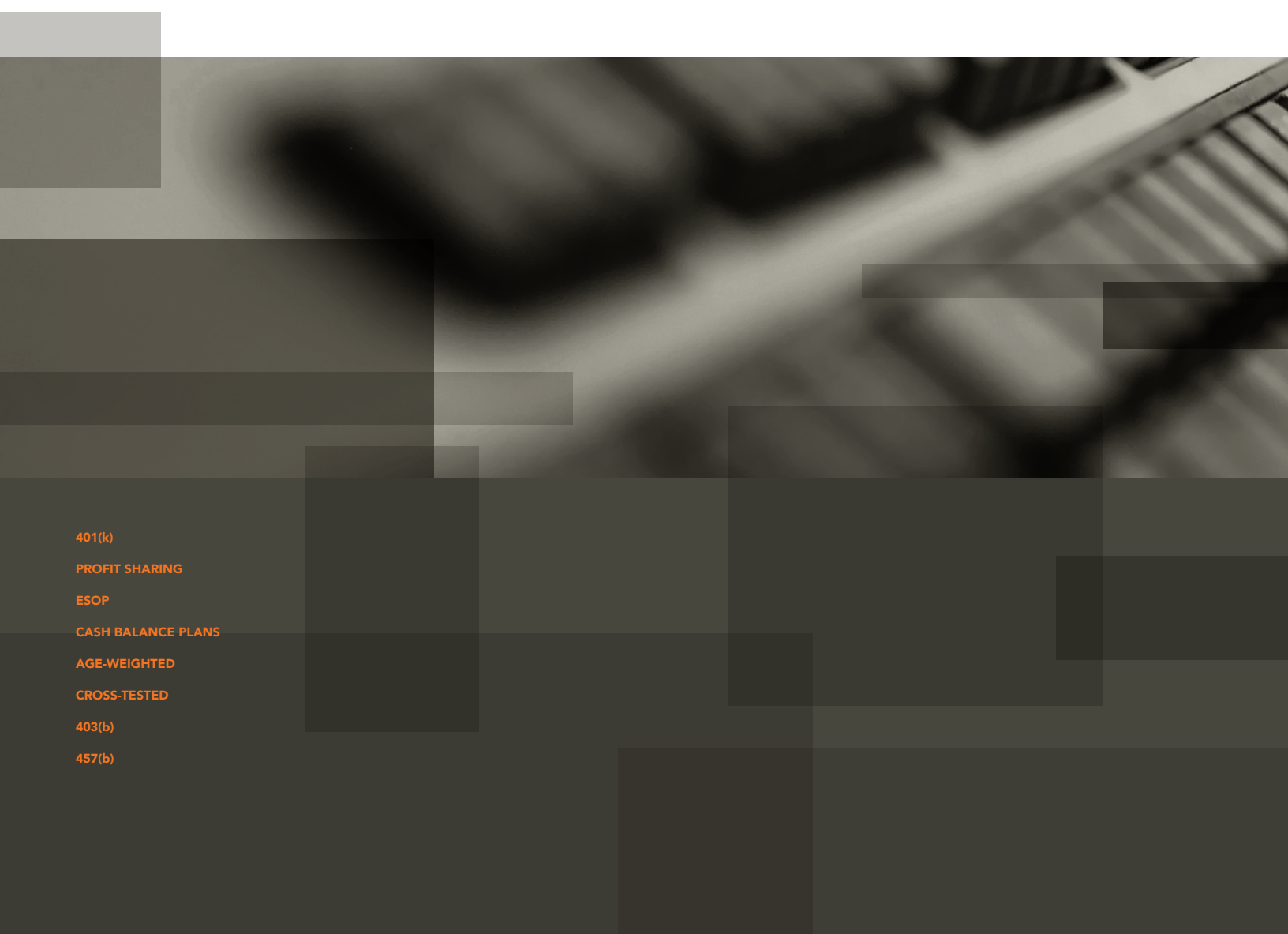
Once we understand your unique needs, objectives and budget, we can create a single plan — or combination of plans — to match your specific requirements and expectations.



**THE RESPONSE WE USUALLY HEAR IS, "I DIDN'T KNOW YOU COULD DO THAT!"**

**KIDDER BENEFITS CONSULTANTS** is a third party administration (TPA) firm specializing in consulting, design, administration and actuarial services for all types of defined contribution and defined benefit plans, including 401(k), profit sharing, ESOP, cash balance, age-weighted, cross-tested, 403(b) and 457(b). We also provide governance support to assist plan sponsors in meeting their fiduciary responsibilities.

We work closely with employers, professionals and their financial advisors to develop innovative, compliant retirement solutions tailored to their unique needs.



401(k)  
PROFIT SHARING  
ESOP  
CASH BALANCE PLANS  
AGE-WEIGHTED  
CROSS-TESTED  
403(b)  
457(b)

## IS A CASH BALANCE PLAN RIGHT FOR ME?

If you're looking for a significant tax shelter – plus a way to reward yourself and, perhaps, your key employees – a cash balance plan may, indeed, be right for you.

Cash balance plans are often ideal for high-income business owners and key employees, since they provide both the opportunity to generate large tax deductions and an effective way to dramatically grow retirement savings. Annual pre-tax contributions can be well into six figures for the targeted owner/key employee group. And since they're employer contributions, FICA tax savings are also possible.

Kidder is one of America's largest and most experienced providers of cash balance plans. Our in-house actuarial team and pension consultants will work closely with you and your advisors to develop a personalized cash balance plan that can help:

- quickly grow your retirement savings;
- achieve meaningful tax deductions;
- better manage employee costs;
- reduce concerns about interest rate volatility;
- and assure fiduciary compliance.

Cash balance plans are usually developed in combination with a 401(k) plan. Under certain circumstances, the tax savings from this combination can actually fund the employee costs for both plans.

Typical cash balance clients include professionals, medical and dental practices and highly profitable, closely held businesses.



## KIDDER IS A NATIONWIDE LEADER IN CASH BALANCE PLANS

Kidder-Lane Actuarial Services, our in-house subsidiary, is one of America's largest independent providers of pension-related actuarial consulting and risk management expertise. As Cash Balance and Defined Benefit specialists, we work closely with business owners, advisors and third-party administrators to optimize both retirement benefits and tax savings, while assuring plan compliance.

Our combined firms have been recognized nationally for leadership in the defined benefit and cash balance arenas. According to annual surveys by Plan Sponsor magazine, Kidder ranks among America's top providers of hybrid defined benefit plans.



## AM I SATISFYING MY FIDUCIARY OBLIGATIONS?

As a plan sponsor (owner) you assume the fiduciary responsibility to provide complete disclosure, avoid conflicts of interest and make decisions for the exclusive benefit of the plan and its participants. Your fiduciary requirements include documenting and implementing your decision-making process, due diligence and benchmarking of investments, service providers and fees.

These can be daunting tasks. But Kidder can provide the tools and resources to help you satisfy them. With Kidder, you and your team have the confidence of knowing that your plan is in compliance with the complex and often confusing rules and regulations governing pension and profit sharing plans.

Kidder professionals are recognized experts in pension and profit sharing plan compliance. CPAs, certified financial planners and attorneys value our expertise in evaluating and responding to questions regarding retirement plans and investments.

We deliver tools and resources to assist you in meeting required standards of fiduciary governance — including documented decision-making and due diligence, as well as benchmarking investments, service providers and fees.

Our staff continually monitors your plan to ensure that all requirements are met. It is our responsibility to help protect you, your plan and your employees from potential penalties, taxes and loss of tax-favored status.

On the bottom line, we help you satisfy all plan-related fiduciary responsibilities.

401(k)

PROFIT SHARING

ESOP

CASH BALANCE PLANS

AGE-WEIGHTED

CROSS-TESTED

403(b)

457(b)

## YOU CAN RELY ON OUR COMPREHENSIVE SUITE OF PLAN LEVEL FIDUCIARY SERVICES.

With our long and successful history in the qualified plan space, Kidder is uniquely positioned to provide fiduciary support beyond the scope of most other providers. We have the systems and experience necessary to help mitigate fiduciary risks on behalf of our clients.

At your direction, we will assume the discretionary authority to:

- Complete Form 5500 Filings;
- Distribute Qualified Default Investment Alternative Notices;
- Draft and distribute the Summary Plan Description and Summary of Material Modifications;

- Administer Fiduciary Notifications regarding
  - Loans
  - Hardship withdrawals
  - Beneficiary determinations
  - Participant claims and appeals
- Ensure Spousal Consent, when required;
- Determine Domestic Relations Orders;
- Administer Benefit Payments;
- And more.

If you already have a compliance issue, experienced Kidder personnel can work with you to resolve the problem and communicate with the IRS and Department of Labor on your behalf. Multiple options are generally available for putting a plan back on track.

Visit [fiduciaryhelpdesk.com](https://fiduciaryhelpdesk.com)  
powered by Kidder



KIDDER HAS BEEN CERTIFIED BY THE CENTRE FOR FIDUCIARY EXCELLENCE (CEFEX).

We adhere to the American Society of Pension Professionals & Actuaries (ASPPA) Standard of Practice for Retirement Plan Service Providers. The ASPPA Standard describes how a service provider can help plan sponsors fulfill their fiduciary obligations. It includes best practices for governance, organization, human resources, operations, planning, systems and disclosure.



## WHAT ABOUT ADMINISTRATION AND DOCUMENTATION?

Kidder specializes in providing full service qualified plan administration and documentation.

We have years of experience in developing proven processes and procedures that ensure the timely completion and distribution of all reports, testing and filings, as well as the satisfaction of all plan requirements. And clients value our dependability, accessibility, reliability and affordability.

Every Kidder plan is assigned a primary administrator who oversees all aspects of administration, compliance, tax reporting and servicing. Specific service parameters and timing standards are established for each plan, with advisors receiving timely notification of any issues that arise.

We quickly and efficiently handle all legal documentation required to implement the plan — including the Plan Document, Adoption Agreement, Summary Plan Description, Board of Directors Resolutions, and 404(c) documentation, as well as Safe Harbor, Black Out and other notices.

The expertise of our staff, combined with state-of-the-art administration software and nationally recognized plan document services, puts Kidder squarely on the leading edge of America's qualified plan administrators.

401(k)

PROFIT SHARING

ESOP

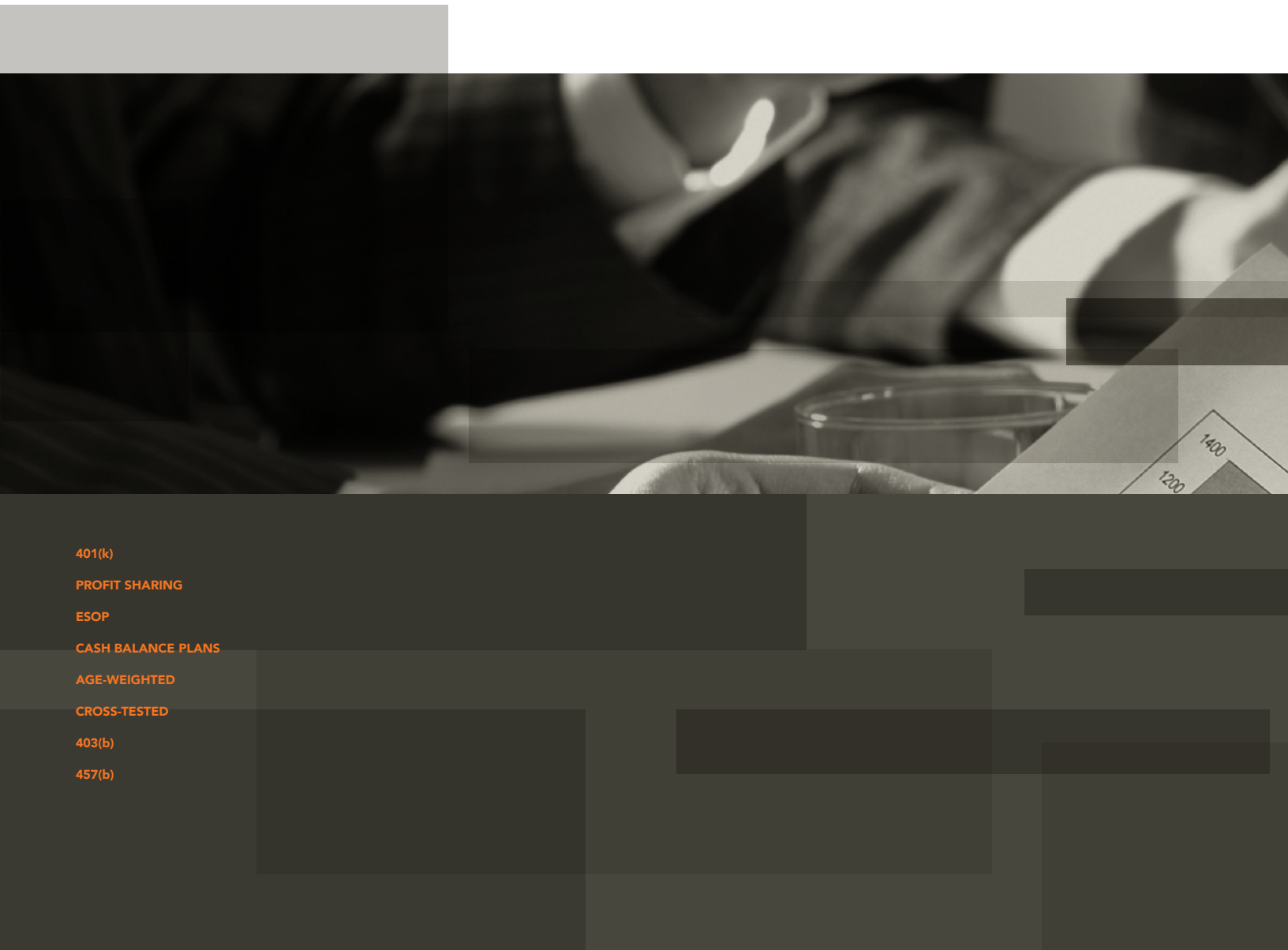
CASH BALANCE PLANS

AGE-WEIGHTED

CROSS-TESTED

403(b)

457(b)





## WHAT INVESTMENT PLATFORMS CAN I CHOOSE FROM?

With Kidder, you can choose from the industry's leading investment platforms – including Nation-wide, Principal, John Hancock, American Funds, Mass Mutual, VOYA, Lincoln, Transamerica, Empower, One America, Mutual of Omaha, ASPIre, and others.

Whether you need a basic investment program or one that includes multiple fund families, portals to hundreds of funds, self-directed brokerage services or professional money management by registered investment advisors, it's all available through Kidder.



**KIDDER WORKS WITH YOU AND YOUR FINANCIAL ADVISOR.**

Together, we select the mix of investment programs that best matches your plan design, participant needs and budget. Then we work with your payroll or human resources staff to ensure that the interface with your selected investment platform is working properly at all times.

## WHO WILL EDUCATE MY EMPLOYEES AND HELP THEM ACHIEVE SUCCESSFUL RETIREMENT OUTCOMES?

A plan is only effective if participants understand it and use it.

Kidder adds value by helping employees appreciate the generous benefit you're providing and by helping them achieve retirement readiness. We can also help reduce your fiduciary liability by satisfying the participant education and communication requirements of ERISA Section 404.

We work with you and your financial advisor to determine the most appropriate levels of education and enrollment support. Since each company's situation is unique, we can provide a wide range of educational tools and services, including:

- face-to-face and virtual presentations describing your qualified plans and providing investment education from a participant's point of view;
- custom fact sheets highlighting the specific features of your plan;
- easy-to-understand enrollment forms;
- automatic and online enrollment, if desired; and
- easy-to-understand beneficiary forms and explanations.



HOW DO I GET STARTED?

**Ask Kidder.**

## KIDDER CLIENT RESOURCES

When you work with Kidder, you enjoy access to leading qualified plan resources and technology.

### RELIUS/DOCUMENT MANAGEMENT SERVICE

We subscribe to one of America's largest providers of plan documentation. Kidder is a volume submitter sponsor for both Defined Benefit and Defined Contribution Plans.

### RELIUS PLAN DESIGN PROPOSAL SERVICES

This sophisticated plan design illustration software illustrates all types of qualified plan options for clients and prospective clients.

### RELIUS EDUCATION

Kidder utilizes the industry's leading training and education service, both as an integrated employee benefits training software program and as a single training/education opportunity.

### LYNCHVAL SYSTEMS WORLDWIDE

We use leading edge software to develop and administer highly customized plan and benefit solutions.

### ASK KIDDER UNIVERSITY

Our in-house, staff training system focuses on technical and personal skills training. It enables us to serve our clients with a highly competent and continually trained staff. The system uses many American Society of Pension Professionals and Actuaries (ASPPA) training materials. The goal is to help staff receive their Plan Administrator (PA) Qualified 401(k) Administrator (QKA) and Qualified Pension Administrator (QPA) and Certified Pension Consultant (CPC) designations.

### CCH EMPLOYEE BENEFITS LIBRARY

IRS and Department of Labor Rules, Regulations, and Case Law are available to keep us constantly up-to-date on new and pending regulations affecting client plans.

### TECHNICAL ADVISORY GROUP (TAG)

An interactive research service that serves the private pension industry.

### ASK KIDDER EDUCATION SERVICES

Kidder maintains educational programs designed to assist professionals such as CPAs, financial professionals and attorneys in satisfying their various continuing education and qualified plan product knowledge requirements. From classroom programs to web-based educational opportunities, we provide value-added educational opportunities that help professionals better serve their clients.

### DESIGNATED PREFERRED PENSION ADMINISTRATOR (PPA) BY MOST LEADING U.S. 401(K) AND 403(B) INVESTMENT PLATFORMS

Kidder is one of approximately 50 independent Preferred Pension Administrators across the United States that has satisfied stringent criteria for plan design and administration. PPA status enables us to provide valuable qualified plan and investment services to our clients.

# Ask Kidder.

The qualified plan experts

**Kidder Benefits Consultants, Inc.**

5700 Westown Parkway, Suite 100  
West Des Moines, IA 50266  
Phone (515) 254-1178  
Fax (515) 254-9393  
Toll-free (800) 300-3086

**Consulting Offices:**

Albuquerque, NM  
Omaha, NE  
Gainesville, FL

[askkidder.com](http://askkidder.com)

**Tucson Consulting & Administrative Office:**

Kidder Benefits Consultants, Inc.  
3561 East Sunrise Drive, Suite 105  
Tucson, AZ 85718  
Phone (520) 298-9434  
Fax (520) 298-9431  
Toll-free (888) 474-9434