

Creating opportunity from possibility

You have better things to spend your time on than the details of administering a company retirement savings plan. It's time for you to take a closer look at the advantages of choosing a 401(k) Plan offered through Administaff Retirement Services (ARS).

- ✦ For example, Administaff clients incur no fee to join our Administaff 401(k) Plan.
- ✦ You don't have to fit into a one-size-fits-all plan—you have the flexibility to design the plan that fits your needs, with access to more brand-name investment options than what most small-and medium-sized companies are usually offered.
- ✦ You enjoy freedom from daily administration, knowing that you can trust Administaff to do it right.
- ✦ You experience the high level of service including nondiscrimination testing, online support, Form 5500 reporting, an automated voice response unit, and our exceptional call center that sets ARS apart.
- ✦ You've seen the value of placing your human resources services with Administaff; now experience the advantages of placing your retirement savings plan with us, as well.

The perfect time to start planning is now.

Plan administration made easy.

Once your ARS plan is in place, our specialists can offer suggestions and will pay close attention to administrative details such as participant account statements, contribution tracking, discrimination testing, loan processing, tax reporting and more.

Because ARS has applied its time and resources to creating a superior retirement program, you spend less time and resources administering it. The result is a unique program which:

- ✦ is fully integrated with Administaff payroll services
- ✦ offers a choice of diversified investment options
- ✦ allows you to choose a plan that best fits your company's needs
- ✦ provides participants a full range of educational materials
- ✦ simplifies the implementation and management of an employee retirement program

Choose the best plan for your company.

The Administaff 401(k) Plan is ideal for business owners who desire a simple approach to offering a 401(k) plan.

- ✦ Administaff of Texas, Inc. acts as Plan Administrator.
- ✦ Flexible plan features.
- ✦ Investment options include 20 mutual funds.
- ✦ System provides daily valuation, online access to participant account information, quarterly participant account statements and annual nondiscrimination testing.

The ARS Defined Contribution Plan and Trust (prototype plan) is ideal for business owners who desire more flexibility in plan design and investment choices (*minimum beginning total plan assets of \$250,000; average individual participant account balances must be greater than \$50,000; or the plan must have a minimum of 25 employees and all contributions totaling \$75,000 annually*).

- ✦ You have increased plan design flexibility, and a choice of up to 20 investment options from a broad range of more than 75 mutual funds.
- ✦ Optional self-directed brokerage accounts are available to participants.
- ✦ The ARS system provides daily valuation, online access to participant account information, quarterly participant account statements and annual nondiscrimination testing.

For complete details on the ARS retirement programs, please contact us toll free at 800-242-8893, ext. 4015.

Helping businesses succeed is our business.®

