

Changing the ConversationSM

about your client's retirement strategy.



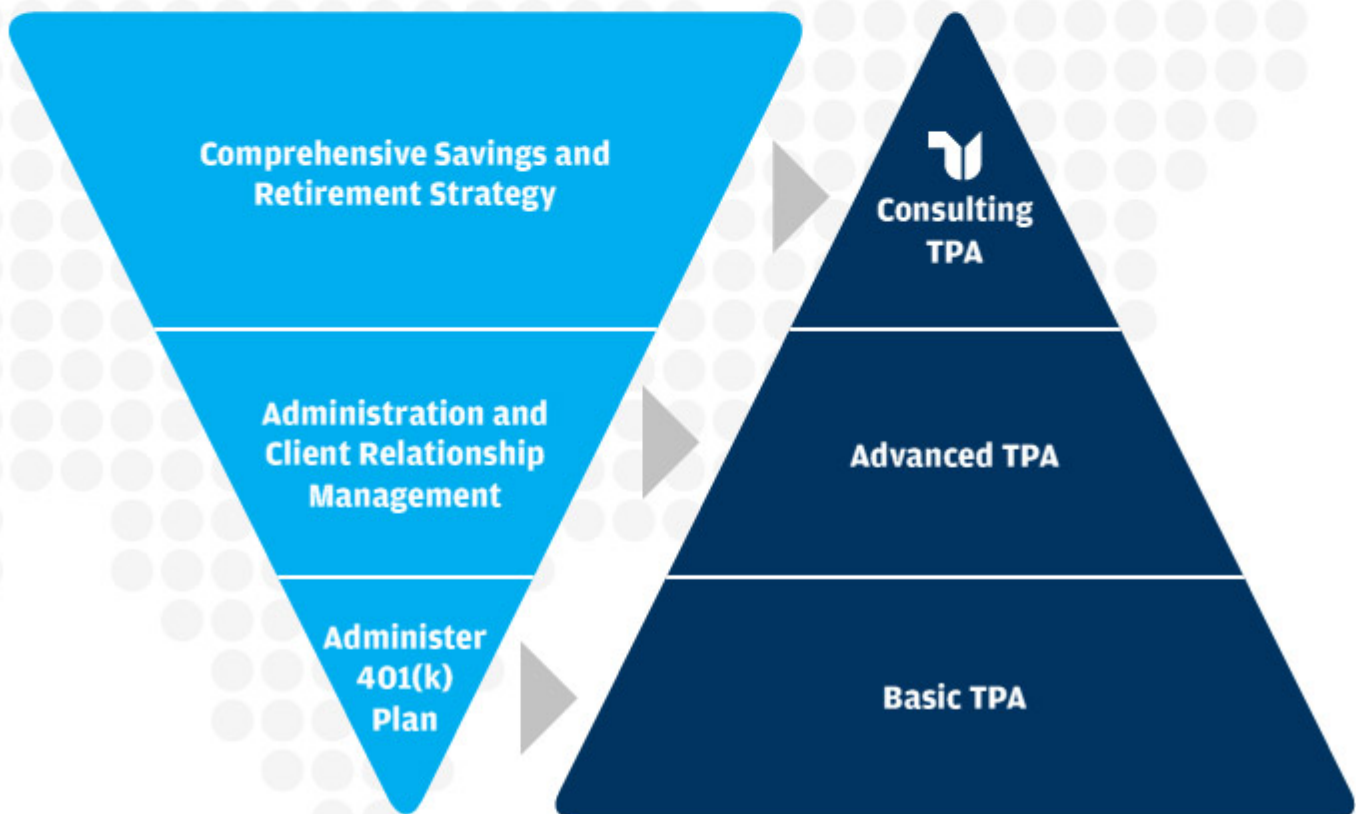
**United
Retirement Plan
Consultants**

National network. Local experts.

Today's changing environment demands **a different kind of TPA.**

The financial services industry, and particularly the retirement plan segment, is experiencing an unprecedented shift. As legislative and regulatory requirements continue to change and become more complex, so too do the roles and responsibilities of financial services professionals. That means now, more than ever, you need an expert retirement plan consultant as your TPA partner—one who's committed to the success of your business, and to your client's retirement strategy.

Your goals for tomorrow drive choices today.



HOW DOES YOUR TPA PARTNER ANSWER THESE QUESTIONS?

1. Are they simply a TPA, or a Retirement Plan Consultant?

Until now, most third party administrators of qualified retirement plans have done just that: administer retirement plans. But significant changes in legislative and regulatory requirements—especially the increased focus on ERISA fiduciary standards for plan management and fee disclosure—are pushing TPAs to do more. To be expert retirement plan consultants. To know every critical element of the retirement plan landscape. To create retirement solutions that put your clients first, and make the most of their unique goals and resources. And to help you and your clients carefully navigate today's fiduciary responsibilities and meet every obligation.

2. Are they able to design and administer customized solutions?

A comprehensive retirement strategy often involves more than the installation of a 401(k) plan. The real value an expert consultant provides is the knowledge, expertise, and experience to turn your client's unique goals and objectives into a customized retirement plan design that will: 1) maximize their long-term savings opportunity, 2) minimize their tax burden, and 3) provide an efficient and effective employee benefit. That solution may come in the form of one or more qualified retirement plans: defined contribution, defined benefit, cash balance, or a combination. Only a true retirement plan specialist knows how to assemble all the pieces of the puzzle.

3. Can you rely on them today, and long into the future?

You will undoubtedly encounter challenging questions and requests during your clients' retirement plan lifecycles—from planning, design, and implementation—through annual compliance and operation—and possibly plan termination. That's why you need a consulting firm that: 1) offers the breadth and depth of retirement plan expertise necessary to provide time-tested, thoroughly researched and reliable practices, and 2) can successfully navigate any technical matter in any aspect of the retirement plan lifecycle. Further, you should feel confident that your partner not only has the intellectual capital and operational platform to deliver results today, but also has the financial strength, stability, and resources to provide the services you and your clients will need well into the future—especially as needs change.

4. Do they stand behind everything they do?

Once you have the right retirement plan solution in place for your client, you need a partner to help you make sure it stays right. A retirement plan consultant should work to ensure the plans they've designed are always compliant—conducting critical compliance tests and meeting every legal and regulatory element, including fiduciary standards for plan management. Most importantly, they should stand behind the quality and accuracy of their services, offering to warrant a retirement plan's compliance with legal and regulatory requirements.

WHY UNITED RETIREMENT?

▶ ▶ ▶ ▶ **We're more than a TPA. We are United Retirement Plan Consultants.**

We're retirement strategists. We believe that while administering a retirement plan flawlessly is a necessity, it's what's done before and after the plan is installed—strategizing for and continuously evaluating the effectiveness and efficiency of the plan—that's most critical to its success. That's why we partner with you to design, implement, operate, evaluate, and continuously upgrade comprehensive retirement plan solutions for your clients. Our retirement plan designs are fully personalized to your clients' needs and objectives, and our processes ensure that we help you and your clients successfully navigate the fast-changing legislative and regulatory environment at every step.

▶ ▶ ▶ ▶ **We specialize in customized.**

We collaborate with you and your client to understand their goals and objectives, gather the necessary information, and then work diligently to answer a single, incredibly important question: Which solution will maximize your client's retirement savings opportunity and provide a quality retirement plan benefit for all employees that is both effective and efficient? We not only design the solution— we help you implement and manage it to ensure it's working at the optimal level, all the time: compliantly, effectively, efficiently.

Plan design • Plan consulting • Plan operation • Pension actuarial services • Legal compliance

▶ ▶ ▶ ▶ **Our people and processes are proven.**

United Retirement Plan Consultants is a nationally-based firm that delivers services at the regional and local level through our 18 offices in 15 states (and growing). Our technology, processes, and techniques are thoroughly researched, developed, and implemented by our teams of experts across the U.S. and delivered to you and your clients locally through our regional offices. This means we're able to bring the collective knowledge and expertise of our 340 associates directly to you and your clients through our industry-leading consulting and administrative practices, whenever and wherever you need them. What's more, our work is backed by the most advanced technological tools in the industry, so we're confident we'll get it right the first time, every time.

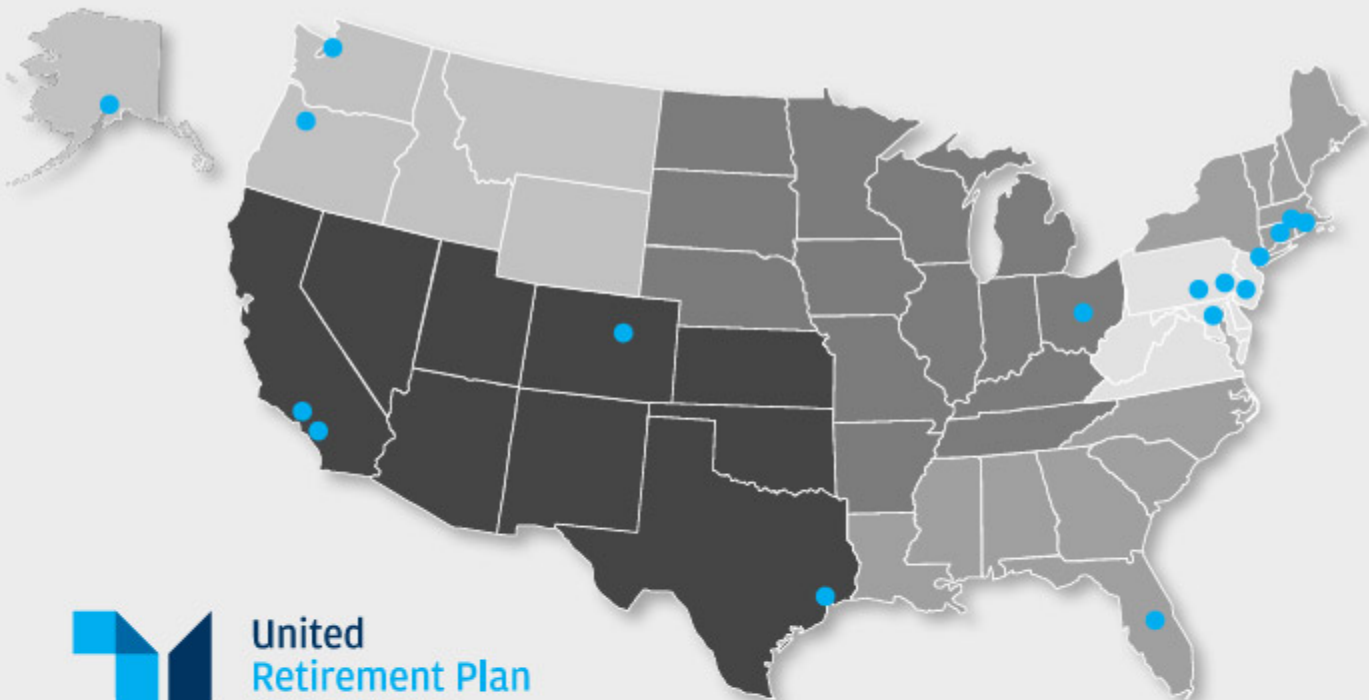
▶ ▶ ▶ ▶ **We keep our promises—always.**

We stand behind our work in ways that no TPA can today. Our compliance and operational processes incorporate proprietary software, procedures, checklists, education, and training as part of our commitment to designing and operating retirement plan solutions that best fit your clients' needs and help you and them mitigate fiduciary risks. And our **Compliance Warranty**, the first and only in the TPA marketplace, ensures the quality and accuracy of the compliance and operating services we provide for your clients' plans, or we'll commit the time, effort, money, and resources to making them right.

National network. Local experts.

United Retirement Plan Consultants is a leader in retirement plan design, consulting, administration, and pension actuarial services for small and medium-sized businesses in the United States. We leverage our national scale to deliver customized retirement plan solutions with exceptional service and uncompromising accuracy at the local level through our 18 offices in 15 states.

We operate approximately 10,000 retirement plans with \$11 billion of assets. Our company is headquartered in Dublin, Ohio, and employs more than 340 people across the U.S., including credentialed plan administrators and retirement consultants with QKAs, QPAs, APAs, ERPAs, and CPCs; enrolled pension actuaries; ERISA attorneys, and accountants.



Anchorage, Alaska • Laguna Hills, California • Marina del Rey, California • Denver, Colorado • Southington, Connecticut
Lake Mary, Florida • Timonium, Maryland • North Attleboro, Massachusetts • Haddonfield, New Jersey • New York, New York
Yorktown Heights, New York • Dublin, Ohio (National Headquarters) • Beaverton, Oregon • Harrisburg, Pennsylvania
Wayne, Pennsylvania • Warwick, Rhode Island • Houston, Texas • Seattle, Washington

Ready to join the conversation?

Let's talk.

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