Benefit Trust Company – all the services you need for your retirement plan.

- Trustee and custodial services
- Direct access to multiple fund families
- Actively managed portfolios
- Self-directed brokerage accounts
- Daily valued investments
- Plan sponsor Internet access and reporting
- Direct online trading
- Customized plan design
- On-site enrollment meetings
- Customized enrollment forms
- Personalized retirement planning
- Trustee and fiduciary services

Call today to put Benefit Trust Company on your side of the table.

We're on your side of the table.

BENEFIT TRUST COMPANY

We're on your team and we have answers.

Q: **What kinds of benefit plans do you provide?**

A: *We offer a wide array of plans and tailor them to your needs and business. Count on us for:*

- *Defined contribution plans*
- *Defined benefit retirement plans*
- *Non-qualified plans*
- *Section 125 plans*
- *Health reimbursement accounts*

Q: **What services do you provide?**

A: *The services you want and need.*

- ***Professionally managed portfolios.*** *A combination of individual securities, exchange traded funds, collective trust funds, and mutual funds.*
- ***Broad array of mutual funds.*** *Individual plan participants choose and manage their own asset allocation.*
- ***Self-directed accounts.*** *Managed entirely by the individual participant, a qualified advisor, or an investment manager.*
- ***Personalized retirement planning.*** *A benefit your employees will thank you for.*
- ***Total management of your plan.*** *All the details – on-site enrollment meetings, education, customized enrollment forms, paperwork, account initiation, distributions.*
- ***Compliance.*** *Legal and tax requirements, accurate and on-time government reports, timely information for your participants.*

Q: **How often will we get account information?**

A: *Our technology means you have information at your fingertips. Not only that, you can trade online, download plan information, and get instant electronic statements. And investments are valued every day.*

Q: **How do you charge?**

A: *We're unlike any other provider you're likely to meet. We have no financial relationship with any money manager, which means we are truly independent. We make fiduciary decisions based solely on what we believe is best for you and your participants. We charge you based on the level of service you choose.*

Q: **When I need to talk with you, will my call end up in Neverland?**

A: *Absolutely not! Customer service is another of our major strengths. We're accessible. As a matter of fact, we invite you to call our senior-level people directly. You'll never be routed to a call center – here or on the other side of an ocean.*

We'll manage your retirement plans

so you can concentrate on managing your business.

Keeping up with retirement plan laws is a full-time job, one most business owners have precious little time for. That's why our sole focus is managing the complexities of qualified and non-qualified retirement plans – so you don't have to.

Around the corner and across the nation

Clients from coast to coast and from major corporations to small and mid-sized businesses count on Benefit Trust Company as their one-stop source for retirement plan management and solutions.

Benefit Trust provides a wide array of benefit plans including:

- Defined benefit retirement plans
- Defined contribution plans
- Health reimbursement accounts
- Non-qualified plans
- Section 125 plans

Plans designed for your particular company and employees, flexible plans to accommodate changing needs, outstanding customer service, regulatory compliance - you get all these and more with Benefit Trust Company.

Amid ever-increasing regulation, examination, and scrutiny, Benefit Trust Company helps ensure you meet your fiduciary responsibilities.

Benefit Trust takes care of everything

Because Benefit Trust handles the day-to-day details of our plan, we are able to do what we do best - tend to our business. And they take good care of our participants - answering questions about how to make selections, giving investment guidance. We basically give our employees the Benefit Trust phone number, and Benefit Trust takes care of everything else.

Benefit Trust also looks out for our company, making sure we're in compliance with all regulations. We value our relationship as well as the company's hallmark stability and continuity.

Ray Zielinski
Director of Business Operations
Physicians Reference Laboratory
Overland Park, Kan.

Benefit Trust saves us time

Benefit Trust brings great value to our employees as well as to our company. It's especially important to our employees to have online access to their accounts for information about benefits and to change investment selections, for example. In addition, Benefit Trust provides more and more diversified investment choices for our employees. In a nutshell, they simply meet our employees' needs.

Working with Benefit Trust eliminates some of the HR processes we used to handle, which is a great value to us. And Benefit Trust staff members are professional, knowledgeable, and helpful.

Jim Tonty
Corporate Office Manager
U.S. Engineering Company
Kansas City, Mo.

Benefit Trust understands personal needs

Mark Allison has managed our investment portfolio for about eight years, and we're extremely pleased with him and the entire company. We talk with Mark every month to discuss specific goals, long-term plans, and our investments in general. He always has good, logical reasons for everything. Mark is tuned into what we want and need. We don't rush in and out of things.

Something else we appreciate is that Mark is very helpful with tax planning. We don't like surprises, and he makes certain we have none.

Lydia Wingate
Victoria, Vancouver Island, British Columbia