



RETIREMENT PLAN  
SERVICES

## Helping You and Your Employees Reach Your Goals

**R**etirement programs are essential to attracting and keeping quality personnel. Designing and implementing a program, however, can be a complex process. Many businesses find the requirements and procedures involved in plan design, actuarial, record-keeping, administration and compliance monitoring to be a significant drain on time and resources. That's why they turn to Leggette Actuaries, Inc.

Leggette has been creating and administering state-of-the-art corporate retirement plans since 1973. Leggette was a pioneer in 401(k) plans, setting up our first plan in 1978, the year federal legislation created the 401(k). Today, we service more than 300 plans, totaling over a billion dollars in assets.

The Leggette team provides a full range of services, from design and administration to employee education and communication, in custom-configured Defined Contribution, Defined Benefit and Non-Qualified Deferred Compensation plans. We take advantage of the latest legislative initiatives and the newest techniques to provide plans with functionality and flexibility. We take every step to maximize benefits while minimizing compliance and operational issues.

And Leggette actuaries and consultants stay on top of legislative and business trends, enabling us to specialize in "outside the box" plans, such as PEOs/Staff Leasing, Multiple-Employer and Legacy Asset plans.

### LEGGETTE PLANS INCLUDE THE FOLLOWING SIGNIFICANT FEATURES:

- Convenient, on-line enrollment, webcasting and educational meetings
- 24-hour automated voice response unit with fully integrated Internet access
- Live call center
- Favorable benefit advisor to participant ratio
- Extensive self-directed brokerage options, including electronic linkage with multiple brokerage firms and multiple brokers on each plan
- Special assets such as company stock, individually managed portfolios and other plan assets
- Complete pricing flexibility
- Total cash flow disclosure (including revenue generated by mutual funds for which disclosure is not mandated by the SEC and most service providers fail to disclose)
- Prototype, volume submitter or custom plan documents
- Custom "lifestyle" funds and model portfolios
- Same day and late day trading
- Access to over 4,000 mutual funds and separate accounts
- Complete investment flexibility
- Next-day distributions and paperless loans
- Certified SAS 70 and trust statements
- Direct rollovers of low-balance accounts to IRAs
- NAV pricing (no sales loads)
- Online advice made available by multiple vendors

For over 30 years, Leggette Actuaries, Inc. has maintained an unwavering commitment to providing the highest quality service at the most reasonable cost. Let us help you and your employees reach your goals.