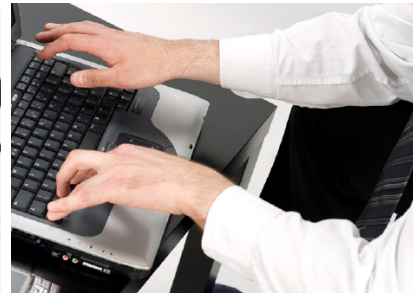


Austin 3(16)
Fiduciary Limited

Outsourcing your
Retirement Plan's liability at
a reasonable cost.



WHY HIRE A 3(16) ADMINISTRATOR?

IF YOU'RE NOT A RETIREMENT PLAN EXPERT, HAVE YOUR PLAN HANDLED BY THEM

The third party administrator (TPA) you hire is responsible for your plan's compliance, recordkeeping, and tax filing. You may have two companies do the task such as a separate TPA and record-keeper, but it's the same tasks being completed by a tandem. Notice that a TPA is a third party, which means that you as a plan sponsor are ultimately responsible for any errors or issues dealing with the day-to-day administration of your Plan. If the TPA fails to file the Form 5500 guess who is responsible for cleaning up the mess or paying those huge penalties? You, the plan's sponsor. So if you want to delegate that administration responsibility, what do you do? You hire an ERISA §3(16) administrator. So what's the big deal? The "Plan Administrator" of a qualified retirement plan is defined in section 3(16) of ERISA. The Plan Administrator should not be the same as a "Third Party Administrator" because a Section 3(16) administrator is a "first party" administrator. The Plan Administrator has the job of ensuring that all filings with the federal government (form 5500, etc.) are timely made; make the required and important disclosures to plan participants; hire plan service providers if no other fiduciary has that responsibility; and fulfilling other responsibilities as set forth in plan documents



Austin 3(16) is called 3(16) because we serve as ERISA §3(16) administrators, where we become the named plan administrator and a fiduciary responsible for the day to day administration of your retirement plan.

and their contract. The ERISA §3(16) administrator is a plan fiduciary and assumes the liability of the day-to-day plan administration. Austin §3(16) Fiduciary can be your plan's administrator, eliminating most of the headaches and liabilities that go with sponsoring a retirement plan. So you can finally provide this important employee benefit without the headaches attached.

WE ARE A DIFFERENT KIND OF 3(16)

FULLY INDEPENDENT, NOT TIED TO ANY TPA OR RECORDKEEPER



Austin §3(16) is different from other ERISA §3(16) fiduciaries because we are fully independent from any TPA while most others are a TPA or an affiliate of one. So that means we are fully independent and we don't require you to change your TPA just to use our services. For a fee based on your plan assets, we will make sure all the required filings and notices are complete, review your plan administration, ensure compliance of your plan documents, review your providers, and ensure that all fee disclosure notices were disseminated and to bench-

mark the fees and services of your other providers.

Consider outsourcing as a concierge service with white glove treatment. While the fees are not that much higher than what you are currently paying (in many cases, it's less), the level of service should be higher because the liability is supposed to be outsourced from you. As with anything offered in the retirement plan world, it's not the right fit for everyone, so consider whether outsourcing what many times is a headache is right for you.

We were founded by Ary Rosenbaum, a leading independent ERISA attorney with over 15 years of experience in the retirement plan industry.

Check out his background at www.therosenbaumlawfirm.com.

WHAT WE WILL DO

THE SERVICES WE WILL TAKE OFF YOUR PLATE

Plan Management and Administration:

Selection, evaluation and monitoring of all plan providers

Evaluation of all plan fees (e.g., service provider fee disclosure and determination of which fees may be paid by the plan)

Decision to delegate plan administration responsibilities to other fiduciaries

Operation of the Plan:

Interpretation of the plan document



The day to day administration of a retirement plan can be a big headache, so why not outsource that headache and the liability that goes with to the folks who can handle it?

Timely and accurate reporting and disclosure (e.g., Form 5500, distribution of SPD/SMM, participant fee disclosure, benefit statements, QDIA notices and other required participant disclosures)

Distribution of benefits

Administration of Qualified Domestic Relations Orders (develop procedures and process)

Administration of Loans (develop procedures and process)

WHAT WE WILL CHARGE

SOME OF THE MOST REASONABLE FEES IN THE INDUSTRY



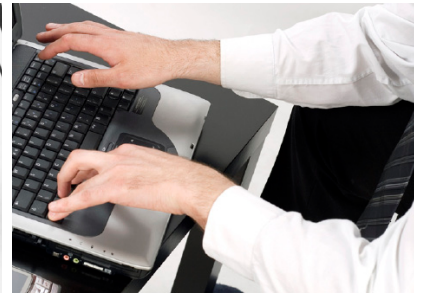
**\$1 million or more:
10 Basis Points**

Fees can be paid directly by you or paid through plan assets. Fees are paid quarterly and are based on the Plan's asset statement for that quarter end.

**\$10 Million or more:
3 Basis points**

**\$5 million or more:
5 Basis points**

It's That Simple.



**Outsourcing your
Retirement Plan's
liability at a
reasonable cost.**

HOW TO FIND US:

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