

Program Overview: Plan Sponsors

www.rolloversystems.com

About RolloverSystems, LLC »

RolloverSystems, LLC (RSI) is America's only independent fully-integrated platform designed to manage and execute end-to-end terminated participant services for retirement plan sponsors. Founded in 2001, Charlotte based RSI works with more than 7,000 retirement plan clients, containing over 850,000 participants and processes \$1B in participant transactions annually. Our team of licensed Retirement Center counselors provides assistance to terminated participants of all balance sizes with education, access to objective investment choices, and transaction facilitation. RSI also specializes in plan termination assistance, automatic rollover (ARO) and missing participant services.

Benefit Spotlight »

» Increase participant retirement readiness

- Proactive outreach to 100% of terminated participants
- Licensed counselors guide each participant through available options
- WealthConnect™, a comprehensive suite of online education and planning tools, is offered to all participants

» Reduce your plan costs

- Reduce ongoing communication costs
- Transition low balance (<\$5,000) terminated participants to a Safe Harbor IRA solution

» Decrease administrative burden and locate missing participants

- Outsource systematic outreach and transaction support of terminated participants
- Reduce the administrative responsibilities and inherent liability of maintaining relationships with terminated and missing participants

Terminated Plans and Missing Participant Services »

Terminated Plans: RSI handles all participant location, notice, and outreach, and enables participants to make an affirmative rollover choice.

Our solution includes:

- Terminated participant outreach
- Automatic rollover (ARO) solutions
- Independent personal investment options
- Toll-free retirement counseling center staffed by licensed reps

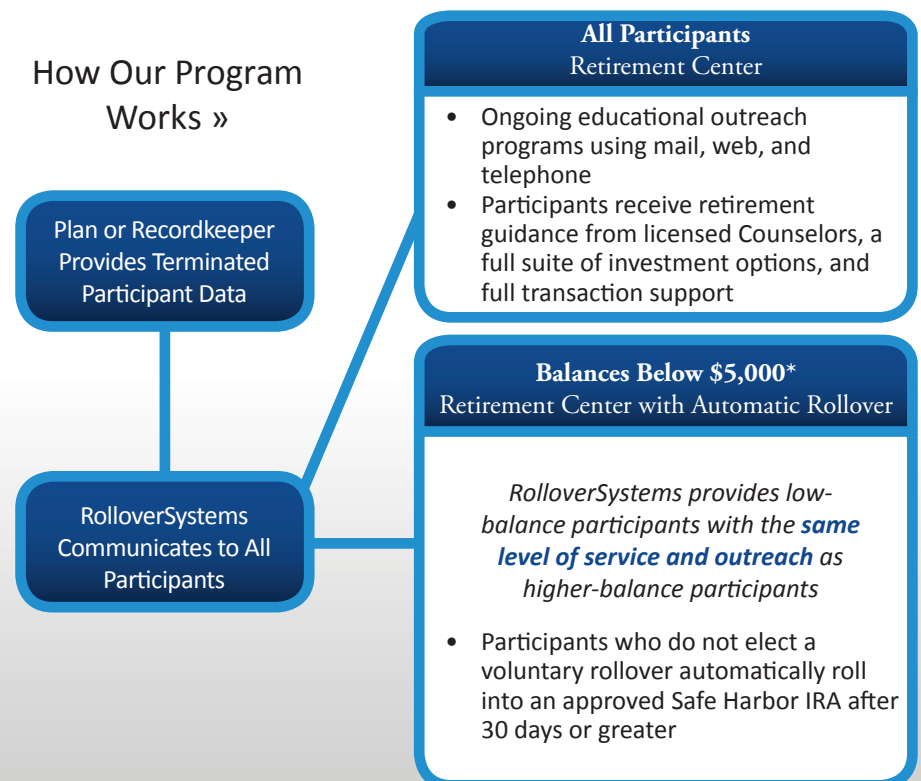
Missing Participant Services: RSI uses a DOL approved missing participant locator service to identify the most current address for difficult to reach participants.

Our service includes:

- Use of private and public locator services
- Certified mail and IRS letter forwarding protocols

RSI's Terminated Participant Services Program »

How Our Program Works »



All Participants Retirement Center

- Ongoing educational outreach programs using mail, web, and telephone
- Participants receive retirement guidance from licensed Counselors, a full suite of investment options, and full transaction support

Balances Below \$5,000* Retirement Center with Automatic Rollover

*RolloverSystems provides low-balance participants with the **same level of service and outreach** as higher-balance participants*

- Participants who do not elect a voluntary rollover automatically roll into an approved Safe Harbor IRA after 30 days or greater