

Choose Your Future TODAY



Who's Who In Your Retirement Plan?

When your employer chooses to offer a retirement plan, there are a number of service providers behind the scenes who are necessary for helping your plan run smoothly.

The Employer: Your employer, as the plan sponsor, sets up the plan and selects the plan provisions within the guidelines of the Internal Revenue Service (IRS) and Department of Labor (DOL). Your employer then chooses the investments that will be available, often with the help of an investment advisor. Once the plan is running, the employer deducts your contributions from your pay and sends the contributions to a recordkeeper like TRI-AD. Your employer may leave the day-to-day managing of your plan to the recordkeeper, but has the final say in any decisions made about your plan.

The Recordkeeper (TRI-AD for your plan): This is the firm or individual that:

- Tracks all elements of the plan: contributions (by both employee and employer, if applicable), investments, earnings or losses, account balances, rollovers, distributions and loans.
- Prepares and sends your account statements, either by mail or electronically.
- Assists you with managing your account by providing phone, email and website support.

- Provides plan compliance and consulting to help ensure the plan operates according to government regulations.



The Investment Advisor: Many plans use the service of an investment advisor to help with the plan investments. The advisor helps select the plan investments and monitors them to ensure they continue to meet the needs of the plan. If at some point the advisor and plan sponsor determine a plan investment is no longer meeting the needs of the plan, the advisor will recommend a replacement.

The Trustee: Laws governing retirement plans require that for your protection, plan assets be held in a trust account that is separate from the company's assets. The trustee is the person or entity charged with overseeing plan assets and must make all decisions exclusively in the best interests of plan participants and their beneficiaries. The trustee must be a specifically named person and/or institution such as a trust company.

Fiduciary: Some of the people who work on your plan also assume responsibility for the success of the plan and operating it within IRS and DOL regulations. Some, but not necessarily all of the individuals or entities described above may be fiduciaries of your plan. The plan trustee is always a fiduciary.

Custodian: A custodian holds the trust assets for the plan. In many plans, the custodian is also a trustee.

Maximizing the Resources Available to You

All plans are different and there are a number of different factors that go into creating the investment lineup for your plan. At TRI-AD, we strive to help you make the most of your retirement plans. Using the tools available to you when you log into your account at www.tri-ad.com, such as fund prospectuses, fund fact sheets, calculators and performance reports, you can research the available choices and identify which of your plan's investments are right for your risk tolerance, years to retirement and overall savings goals.

More online tools:

- Export 401(k) account data to Quicken™
- Access forms, reports and plan information
- Elect paperless communications

Get Rid of Paper Today!

You can maximize the privacy of your account information by eliminating paper statements. Log into your account at www.tri-ad.com and elect online statements.



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