

Place **your trust** in us.

FPS Trust IRA Rollover Services

*We'll lead you down
the right path*



FPS
TRUST

*Streamlined approach.
Unique solutions.*

Employees are changing jobs more frequently than ever before, a trend that leads to wasted time and money on administration of their left behind savings. Additional plan fees, disproportionate cost-shifting to accounts with higher balances and increased fiduciary responsibility are just some of the issues fiduciaries face when employees move on to other opportunities.



THE PROBLEM:

Dealing with growing plan fees from employees who go off to other jobs, leaving you, the employer, to deal with the cost and paperwork of the retirement account they leave behind.

THE SOLUTION:

**FPS Trust
IRA Rollover Services**

Benefits for your participants.

Here's how your participants will benefit from **FPS Trust's IRA Rollover** services:

Search and Notify

- FPS is committed to reconnecting people with their money. FPS utilizes an integrated technology solution that immediately searches for updated participant info utilizing a database of 100,000 vendor resources representing 400 million individuals.
- FPS sends a welcome letter using updated address information to notify participants of account openings — we continue to search for updated addresses on all accounts twice a year!

Participant Focused

- Providing a default investment that credits a substantially higher interest rate.
- In-house customer service call-center providing education and coaching the account owner on how to evaluate their options.
- Full access to 30,000 mutual funds, ETF's, stocks and bonds.
- E-signature processing leading to efficient access for your participant.

Low-Cost

- FPS provides low-cost solutions and extraordinary service at an exceptional price.

Cost to establish an IRA:	\$0
Annual cost for Administration and Custody: ..	\$20
Cost per distribution and tax reporting	\$20
Paper or Electronic Statement fee:	\$0

We are here for you.

Here's why you, the sponsor, will appreciate **FPS Trust's IRA Rollover** services:

Cost Cutting

- No fees to the plan sponsor
- Doing the involuntary rollover eliminates cost shifting to the higher balance participants.
- Provides an opportunity for the Plan to reduce costs with the record keeper.
- Regain administrative productivity and eliminate having to mail plan notifications and the Summary Annual Report.

Dedicated Service

- Assigned dedicated account manager to handle for you the set-up and testing with your providers.
- We will accept all account balances and no minimum requirements
- Accepts all asset sources, pre-tax, Roth and post-tax
- Providing solutions for Defined Contribution, Defined Benefit, Governmental and Taft-Hartley plans
 - Solutions include: uncashed checks, M&A plan terminations, paying agent for DB/Pension plans and separate search services.

Simplify

- Easy E-Signature option for the Plan Sponsor agreement.
- Simplified and encrypted data load directly into the FPS web portal.

FPS Trust makes it simple for you to select us as your **Auto Rollover IRA** provider.

Our innovative approach uses technology and talent to speed the process along for you. The two requirements of the Plan Sponsor are:

- 1) To sign a Services Agreement, required by the Department of Labor.
- 2) Provide authorization for your administrator to:
 - a) Work with us and establish and test the process
 - b) Direct your administrator to distribute remaining accounts.

To start the process and take the burden off of your staff, contact Mark Koeppen:

@ mark@fpstrustco.com

719-960-4208

Reducing Fiduciary Concerns

- Uncashed checks are the Plan's responsibility. We can help eliminate them from your plan.
- Innovative cost structure that gives your former participant the best opportunity to retain the most of their retirement account.
- Higher yielding default investment that is unrivaled.
- Simplifying the involuntary process to eliminate unnecessary steps for you, the employer.

“Most of what we say and do is not essential. If you can eliminate it, you'll have more time, and more tranquility. Ask yourself at every moment, 'Is this necessary?'”

— Marcus Aurelius
Roman Emperor 161-180 AD



*Streamlined approach.
Unique solutions.*

Mark Koeppen
9200 E. Mineral Ave • Suite 225
Centennial, CO 80112

719-960-4208
mark@fpstrustco.com

fpsgroupllc.com

FPS Trust Company is a non-depository state chartered trust company and also performs the duties of a directed custodian. FPS Trust does not sell or provide investment, legal or tax advice.