



RETIREMENT PLAN ADMINISTRATION AND CONSULTING

401(k) - Defined Benefit Plans - 403(b) - Cash Balance Plans - Profit Sharing Plans





SMA SERVICES, INC.

IS A LEADING THIRD PARTY ADMINISTRATOR (TPA) PROVIDING ALL-INCLUSIVE PLAN ADMINISTRATION, PLAN DESIGN, CONSULTING AND COMPLIANCE SERVICES TAILORED TO FIT YOUR SPECIFIC BUSINESS NEEDS.

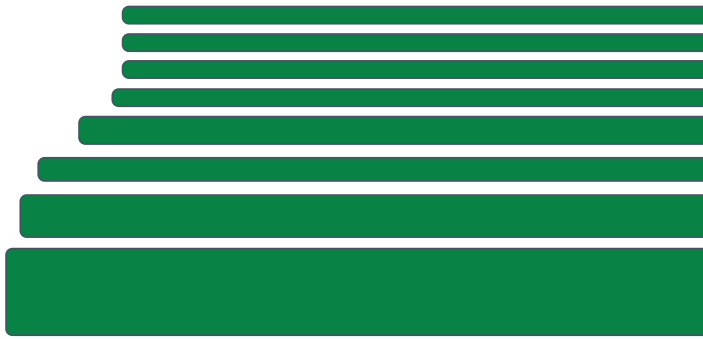


We are committed to providing you with the resources needed to effectively select, manage and monitor your qualified retirement plan. Our team can work with all record-keeping and investment firms.

WHAT SETS US APART?

-  Dedicated consultants available to all clients throughout the entire process.
-  Customized Plan Design
-  Extensive industry experience, servicing clients since 1984.
-  Cost savings, with no annual per-participant fees.

smaservicesinc.com tpa@sma.org (800)423-4992



Administrative Fee Schedule	
Initial Set-Up Fee	
Prototype Plan \$750.00 per plan	\$750
Annual Administration Fee	
Non-Safe Harbor <100 employees*	\$2,000
Non-Safe Harbor >=100 employees*	\$2,500
Safe Harbor <100 employees*	\$1,000
Safe Harbor >=100 employees*	\$1,500
Solo(k)*	\$750
<p><i>* assumes all investments are held in an otherwise bundled product, e.g., group annuity contract or mutual funds</i></p> <p>The above fees cover the following:</p> <ul style="list-style-type: none"> • Pre-Approved Documents (Adoption Agreement, Plan Document and Summary Plan Description) • Annual Reports and Related Schedules (5500 SF) • Testing • Vesting Calculations • Assistance with Eligibility and Contribution Calculations • Distribution Calculations • Requested additional services may be billed at an hourly rate of: \$150 / hour with an advance quote 	



WE CAN HELP YOU NAVIGATE THROUGH THE COMPLEXITIES THAT COME WITH A QUALIFIED RETIREMENT PLAN AND CAN EVEN ASSIST IN STARTING A NEW PLAN.