

*It is a funny thing about life;  
if you refuse to accept anything but the best,  
you very often get it.*

- W. Somerset Maugham

# ASSOCIATES IN EXCELLENCE

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*employee benefit consultants*

# ASSOCIATES IN EXCELLENCE

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**A**t Associates in Excellence our philosophy has remained the same since our first day: refuse to offer anything but the best Employee Benefit Plan Administration services. For over 20 years, we have embraced this philosophy and built a reputation for excellence that is known across the nation.

**T**oday, Associates in Excellence serves clients in more than 30 states and is one of the largest Employee Benefit consulting firms in California. Whether you are a sole proprietor in need of a Defined Benefit plan or a large international corporation looking to offer your employees 401(k) and Cafeteria/Section 125 plans, we will offer you our best service.

**O**ur experience providing Employee Benefit Plan Administration services has taught us what successful benefit plan administration entails. We have developed a system for excellence by combining a highly motivated and qualified staff with advanced computer systems to tailor each benefit plan to the individual client.

**W**hile Associates in Excellence shares the professionalism of the large investment firms, we differ in the service we provide our clients. Rather than using pre-set designs, our benefit specialists work closely with our clients to design a customized plan that meets their specific needs and objectives.



# CLIENTS AND SERVICES

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**A**ssociates in Excellence works with clients of all sizes and business types. We develop solutions for businesses with basic requirements as well as businesses with complex requirements.

**O**ur qualified benefit plan administrators help you evaluate which plans make the most sense for your particular business. We employ data collection and software analysis methods to assess interrelated business data, allowing us to establish individualized plans. Designs may include Safe Harbor, New Comparability, Multi-Plan Cross-Testing or Benefit Rates Grouping.

**A**ssociates in Excellence continues to be a fee-for-service firm, fostering relationships between AIE and investment product vendors that are financially independent. This allows us to offer objective advice and analysis to our clients.

**W**e provide the documents to establish your benefit plan and submit them to the appropriate federal agencies. We continually monitor and provide all of the ongoing administration for your plan. This assures continued IRS-qualified status and allows for the adaptation or implementation of new plan features.

**O**nce your plan is designed, we train your staff to work with the plan and explain its operation and benefits to your employees. We help them to understand and appreciate the plan and offer them ongoing telephone support.



# BENEFIT PLANS ADMINISTERED

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<b>401(k)</b>	A 401(k) plan allows employees to save for the future by deferring salary today on a pre-tax basis. Employers can choose to contribute to their employees' 401(k) plans through matching contributions.
<b>Profit Sharing</b>	A Profit Sharing plan allows an employer to make contributions to employees' retirement accounts. Contributions are discretionary on an annual basis and are based on individual compensation levels.
<b>Defined Benefit</b>	A Defined Benefit plan allows an employer to make contributions to employees' retirement accounts according to a pre-defined plan formula. The annual contributions are based on a projected benefit at retirement (as determined annually by an Actuary).
<b>Cafeteria 125</b>	A Cafeteria/Section 125 plan allows employees to defer salary on a pre-tax basis to reimburse out-of-pocket medical, day care and/or insurance premium expenses.
<b>COBRA</b>	COBRA allows employees to extend current health benefit coverage after separation from service, with insurance premiums paid by the former employee.

Associates in Excellence also administers the following specialty plan types:

- |                  |                               |
|------------------|-------------------------------|
| * 457            | * 403(b)                      |
| * Money Purchase | * Target Benefit              |
| * 412(i)         | * Age-Weighted / Cross Tested |
| * ESOP / KSOP    | * Davis Bacon                 |

Additional information on benefit plans administered by AIE can be found on our web site at [www.aiebenefits.com](http://www.aiebenefits.com).

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# SYSTEM FOR EXCELLENCE

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Over the years, Associates in Excellence has developed a simple system that provides our clients with the best possible service: combine top-notch qualified staff with advanced computer systems.

With specialization in specific employee benefit areas, each member of Associates in Excellence develops focused technical knowledge, acquires sound practical experience and applies effective computer skills. These talents allow us to perform confident and assured plan administration and maintain distinction within the Employee Benefits industry.

Our professional staff has decades of experience and is highly educated in the field of Employee Benefit Plan Administration. On staff, we have benefit plan administrators with the following designations: Certified Pension Consultant (CPC), Accredited Pension Administrator (APA), Qualified Pension Administrator (QPA), and Qualified 401(k) Administrator (QKA). These designations come from the two leading pension industry accrediting organizations: American Society of Pension Actuaries (ASPA) and the National Institute of Pension Administrators (NIPA).

Associates in Excellence's benefit plan administrators add to their certifications by regularly attending courses and seminars. This expands our staff's knowledge and allows us to be at the forefront of all industry and tax-law changes.

Complementing our administrators' talents is an integrated computer system for plan administration. Our computer system uses advanced software to maintain reliable and secure databases that are safeguarded by electronic disaster recovery systems.

# INTERNET RESOURCES

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Associates in Excellence has created a successful in-house *daily valuation* system allowing 401(k) and retirement account plan participants to view their current account and fund balances on a daily basis via telephone and the Internet. Plan Sponsors can also use the system to place orders from their selected family of funds.

Aiebenefits.com is Associates in Excellence's address on the web. The web site contains information on all of the services AIE offers, as well as resources for current and prospective clients. Clients can log-in to the web site to receive information relevant to their specific benefit plan.

# CLIENT COMMENTS

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*"We have been with Associates in Excellence for over five years and find that the service we have received has always been excellent, accurate, and provided with professionalism. We couldn't be more pleased with the services provided from the staff at AIE."*

- Clark Pest Control

*"We are very pleased with Associates in Excellence's flexibility, accuracy, timeliness, and technical knowledge. Their ability to communicate technical plan details to our employees and HR staff is outstanding."*

- Occidental College

*"We've worked with Associates in Excellence for over 20 years. They have provided us with continued professional services at the highest level. We know when we call their offices for information it will always be accurate and current."*

- Allard Financial Services

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