

Retirement Plan Design and Administrative Expertise



OUR VISION:

To positively impact the Retirement Readiness of those we serve.

Do you want the peace of mind knowing that your third party administrator (TPA) stays abreast of all legal, legislative, and regulatory changes that can affect your retirement plan?

Do you need an expert to help your plan stay in compliance?

Our Steadfast Promise to You

We strive for:

- Prompt Response
- Personal Touch
- Professional Service

Your team at ERISA Services, Inc. is dedicated to the success and well-being of your retirement plan. Each client has different priorities, goals, and objectives for their retirement plan. We work with you to understand your company, employees, and employee benefits plan's objectives in order to custom design your plan to achieve these goals.

At ERISA Services, Inc., we believe your company's retirement plan can achieve your goals of helping your employees be retirement ready, accumulate wealth, and save taxes. Our consultants and relationship managers establish relationships with you to provide personalized service to your plan and assist employees to achieve their goals.

The retirement plan industry is exceptionally dynamic. You need to understand the costs of your plan as they relate to the services you receive. ERISA Services, Inc. believes in a straightforward, easy-to-understand approach to fee disclosure. Therefore, we work with you to make sure you understand and are comfortable with your plan's service model and cost structure.

With an increase in Internal Revenue Service (IRS) retirement plan audits and Department of Labor (DOL) investigations, you need the assurance of your plan's compliance on an annual basis. We ensure your plan's compliance with the completion of your annual plan valuation, which will be audit-ready should you ever encounter this scenario.

We believe your company's retirement plan can achieve your goals of helping your employees be retirement ready, accumulate wealth, and save taxes. Your partnership is important to us. You will not be a number to us because our commitment is to the personal, thoughtful, and accurate servicing of your plan. We will stand behind and honor this commitment to you.



What Makes ERISA Services Special?

Our commitment is to the personal, thoughtful, and accurate servicing of our clients.

ERISA Services, Inc. was founded in 1981 to specifically focus on retirement plan design and tax-advantaged savings plans for small to mid-sized businesses.

With nearly four decades in business and more than 500 combined years of personnel tenure in the retirement and pension industry, ERISA Services, Inc. represents clients spanning various industries including: investment companies, financial groups, manufacturing companies, medical and other professional practices, hospitals and other health organizations, traditional family-owned businesses, and sole proprietorships.*

ERISA Services, Inc. is a fee-based TPA organization that does not provide investment advice nor sell investments. Administering more than 1,000 plans,* and using state-of-the-art technology to process and conduct business, our commitment is to the personal, thoughtful, and accurate servicing of our clients.



Managing Fiduciary Responsibility Together

When you partner with our affiliate company, Fiduciary Administrators, LLC manages the administrative and fiduciary tasks on your behalf to give you the peace of mind you deserve.**

Plan sponsors have many obligations, including payroll submissions, maintaining trustee duties, and communicating with plan participants.

Fiduciary Administrators has identified the most common and time-consuming tasks, and will act as a plan fiduciary and oversee the processing, approval, and completion of key administrative tasks, including:

- Participant loans and distributions, including terminations and retirements.
- Eligibility tracking.
- Delivering required notices to plan participants.
- Preparing and signing the Form 5500.

Focus on your business, and let us manage the rest.

*As of August 2017.

**Additional charges may apply.

The right plan design can increase tax savings, reduce costs, boost participation, and enhance retirement readiness.

Flexible, Cost-Effective Services for Your Business

We are committed to providing a full spectrum of retirement planning services that are flexible and customized for each client. This is why we are able to provide the exact level of service for your business needs.

The professionals at ERISA Services, Inc. offer unparalleled service with the hometown feeling we so proudly associate with our company. Consultation and administration services include but are not limited to:

- Plan design, consulting, and recommendations
- Plan document and Form 5500 preparation
- Maintenance of participants' service and relative employment records
- Communication to plan administrators of participants' account balances
- Allocation of plan contributions, earnings, and forfeitures
- Trust account reconciliation and annual reporting
- Determination of employer contributions
- Distribution and loan processing, including Required Minimum Distribution monitoring
- Annual compliance testing
- IRS and DOL Audits

TYPES OF PLANS WE ADMINISTER

We administer a range of plans, including:

- 401(k)
- Profit Sharing
- Money Purchase
- Defined Benefit Plans
- Cash Balance Plans
- 403(b) Plans
- 457 Plans
- Employee Stock Option Plans (ESOPs)
- Multiple Employer Plans (MEPs)
- Solo(k)/One-Person Plans

Your retirement plan solution that makes a difference in the lives of your employees.

Meet the Management Team

DALE HORST

CHIEF EXECUTIVE OFFICER

Dale is the founder and owner of ERISA Services, Inc. Dale graduated from the University of Tennessee with a degree in education. After teaching for two years, he entered the insurance and investment business and from there went into his current position. He is a frequent speaker on subjects related to qualified retirement plans. Dale and his wife Teresa live in Loudon County. Dale and Teresa both were members of the Pride of the Southland Marching Band where Dale was the drum major for three seasons. They have two grown children: Tommy, and Tiffany, who both work with Dale at ERISA Services.



TOMMY HORST

PRESIDENT

Tommy grew up in the family business, ERISA Services, Inc. and has been working with his father full-time since 2002. Tommy graduated from the University of Tennessee in Knoxville with a major in accounting. While at UT, he was the drum major for the Pride of the Southland Marching Band for two seasons. While in the band, he met his wife, Jessica, who was the head majorette for two years. Jessica also works at ERISA Services as the controller. Tommy and Jessica have a daughter, Presley, and son, Lincoln, who will without a doubt go to the University of Tennessee, march in the Pride of the Southland Marching Band, and work at ERISA Services at some point in time.





Our Mission: To provide prompt, personal and professional service to our clients in the area of pension design and administration, using the teachings of Christ as a guideline to how we operate.

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