

# **ERISA** Services

*40 years of Faithful Service*

## **Retirement Plan Design** *and Administrative Expertise*



**401(k) & Profit Sharing Plans | Cash Balance and DB plans | Consulting  
Reporting | Retirement Plan Administration | Compliance | Fiduciary | Actuary**

### **Our Vision**

to positively impact the  
***Retirement Readiness***  
of those we serve

# Our Steadfast Promise *to You*

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**We Strive For:**  
Prompt Response  
Personal Touch  
Professional Service



Every client has different priorities, goals, and objectives for their retirement plan. The team at ERISA Services will 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.

We believe your company's retirement plan can achieve your goals of offering a competitive employee benefit, while fostering loyalty from your employees, and preparing participants for retirement readiness.

Our consultants and relationship managers establish relationships with you to provide personalized service to your plan and assist employers to achieve their goals. Therefore, we work with you to make sure you understand and are comfortable with your plan's service model and cost structure.

**// The team at ERISA Services will work with you to understand your objectives in order to *custom design your plan to achieve these goals.***



ERISA Services is a TPA that **does not provide** investment advice nor sell investments.

## What Makes ERISA Services *Special*

ERISA Services was founded in 1981. With four decades in business and more than 1200 years of personnel tenure in the retirement and pension industry, ERISA Services represents clients spanning various industries including:

investment and financial groups | manufacturing companies  
medical practices | professional organizations |  
traditional family-owned businesses | sole proprietorships

// Administering more than 3,200 plans, and using state-of-the-art technology to provide personal, thoughtful, and accurate service to our clients.



# Flexible, Cost-Effective Services for *Your Business*

A Glimpse at  
What We Can  
***Offer You***

**The professionals at ERISA Services offer unparalleled service with the hometown feeling we so proudly associate with our company.**

Consultation and administration services include:

- 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
- Provide support for IRS and DOL Audits

## TYPES OF PLANS WE ADMINISTER:

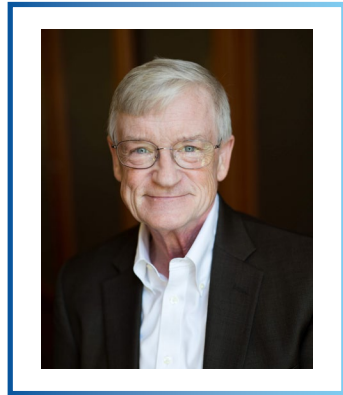


- 401(k)
- Profit Sharing
- Money Purchase
- Defined Benefit Plans
- Cash Balance Plans
- 403(b) Plans
- 457 Plans
- Multiple Employer Plans (MEPs)
- Solo(k)/One-Person Plans
- Group Plan Solutions

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

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

## Allow us to introduce our *Management Team*



### **Dale Horst** | *Founder*

Dale is the founder and owner of ERISA Services. Dale graduated from the University of Tennessee in Knoxville with a degree in education. After teaching for two years, he entered the insurance and investment business and from there founded ERISA Services. 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 and Chief Executive Officer*

Tommy grew up in the family business, ERISA Services, and has been working with his father full-time since 2002. Tommy graduated from the University of Tennessee in Knoxville with a degree 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 CFO. 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.

# The ERISA Services *Family of Brands*

We Are Excited  
to Grow to Better  
**Serve You**

Our dedication to service excellence and commitment to meeting client needs has resulted in tremendous growth without acquisition — for which we are thankful. We have expanded through a partnership approach which fully reflects the cornerstones of our culture defined by:

*Family • Integrity • Caring Professionalism*

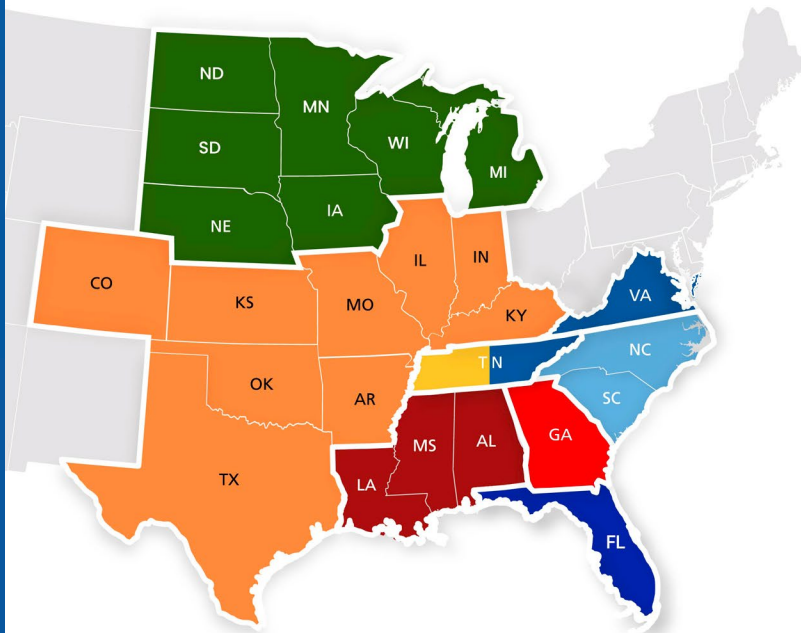
ERISA Services continues to become more geographically diverse and is now your neighbor in many communities as we deliver a holistic approach to supporting your retirement planning goals.

**ERISA** Services

**ERISA** 3(16)  
Services

**ERISA**  
Actuarial Services

**ERISA** Services  
— Pooled Plan Provider



**ERISA** Services  
*40 years of Faithful Service*

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**For Those We Serve, We're Neighbors**



# ERISA Services

## Areas of Expertise

Our holistic approach simplifies your role and supports you from start to finish.

As a plan sponsor or financial advisor, when you partner with ERISA Services you will benefit from our decades of expertise in managing the life cycle of a retirement plan for all constituents involved. Our deep bench of experts under one roof provides peace-of-mind and your single point of contact delivers an efficient and exceptional client experience.

**Clients choose us seeking a better way  
and stick with us because we deliver.**



# ERISA 3(16) Services

## ***Managing Your Fiduciary Responsibility... Together***

Do you stress over the roles and responsibilities of your retirement plan? Do you know you are a Fiduciary to your plan? Do you know what being a “Fiduciary” means as it relates to your retirement plan? Are you afraid to miss a deadline or a regulatory update? These are the questions many clients struggle with, but there is a better way.

ERISA 3(16) Services provides the solution by offering a full suite of services (available a la carte or as a package) – based on your needs – which ensures your responsibilities are properly managed. You can significantly offload your administrative burden and fiduciary liability by allowing us to: approve, deny, process, sign any distribution or loan request, track employee eligibility, deliver required plan notices, and prepare and sign the annual IRS Form 5500.

***ERISA 3(16) Services: You can focus on your business and let us manage the rest.***

# ERISA

Actuarial Services

## ***Enhancing Your Savings***

Are you looking for additional ways to save for retirement outside of a 401(k) and profit sharing plan to maximize your annual contribution? Are you interested in reducing taxable income for your business while accumulating wealth in a qualified retirement vehicle? These goals can be your reality.

ERISA Actuarial Services are experts at leveraging a Cash Balance plan design to drive increased tax benefits and higher contributions to business owners and executives. A Cash Balance plan can be added to an existing 401(k) plan or as a stand-alone plan for maximum flexibility.

We work with a team of actuaries to create a custom approach tailored to your business goals and tax strategy to deliver a retirement solution that can far exceed what just a 401(k) plan can achieve.

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