

# EXCLUSIVELY FOCUSED

On Your Retirement Plan Administration





## COMPANY PHILOSOPHY

Northeast Benefit Services provides third party administrative service to employer sponsored retirement plans all throughout Western New York.

We believe strongly in the need for employers to use independent LOCAL third party administrators. Our staff maintains the highest level of knowledge and experience in the complex area of ERISA plan administration. We have offices in Buffalo and Rochester and service plans from all over the upstate New York area.

### 1 PROCESS

Process is important. Data is the key to success in the annual administration process. To that end we maintain a seamless process from the beginning to the end of the reporting cycle. Attention to detail is critical. Our staff has the experience to understand the uniqueness of your plan and the detailed knowledge of your plan to give you the personal attention you just won't get from the big out of town 'factories.'

You will have a senior administrator assigned to your account and you will know them personally. But there are many supporting staff members who will be sure your administrator is in a position to be available when you need them.

### 2 INITIAL SETUP

Let's get things off on the right foot. We'll evaluate your plan like an ERISA auditor. We'll review all your past filings and reports before we get started.

All plans must be in writing and we sponsor our own prototype and volume submitter documents. If you need a customized document, we can handle that too.

Plans are more complex than ever.

- [Safe Harbor 401k](#)
- [General non-discrimination](#)
- [Auto enrollment](#)
- [Cross-tested allocations](#)
- [Participant notices.](#)

*"I never have to wait on hold and I always get the same person."*  
- Melissa Calkins, HR Executive





### 3 ANNUAL TESTING AND REPORTING

We've received the census and the financial reports and now it's time to get to work.

- Coverage
- Non-discrimination testing, and correction, if necessary
- Benefit processing
- Contribution calculations
- Forfeiture management
- Tax reporting
- Annual trust report
- Plan audit
- 5500 filing
- Annual Notices to participants

OK. It's complex. But were up to the task. We've been doing this for over 30 years. We stay on the cutting edge of everything Washington throws at us and we respond.

*"Because Northeast is on the ball, they saved us from going into audit status. That saved us \$1,000s of dollars in needless fees."*

*- Joe Hourihan, CFO*





# WHO WE ARE

Located in Western New York with offices in Rochester and Buffalo, Northeast Benefit Services, Inc. offers technical, actuarial, consulting, compliance, and administrative services for qualified pension and profit-sharing plans, especially those of small local businesses. Each of our clients is assigned a primary consultant who — along with a full support team— you can count on to provide prompt, consistent, accurate, personal service. This approach has been our strength and the basis of our continued growth.

Our process is seamless. We sponsor our own prototype document which we maintain for you on a consistent basis. The document system interfaces with the Employee Census system so there are no errors when we calculate eligibility, entry, vesting and other important plan features. Employee Census interfaces with Compliance Testing so there are no errors when we test your plan. That system feeds into the tax reporting system so we know your reports are filed timely and accurately. That's not all, there's a systemic management oversight system that allows us to monitor the entire process. All this assures accurate, timely and efficient compliance with the endless rules and regulations you need to deal with annually.

We work with your accountants and financial advisors to ensure that the plan provides the benefits you and your employees need. As pension laws and regulations change, we review to make sure that it continues to meet your objectives.

Incorporated in 1982, our organization has extensive combined experience in pension administration. Background experience spans the industries of banking, insurance, and corporate benefits. Initial consultations are free. So are requests for proposal.

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