

Why Choose KTA?

FACT #1 KT Administrators, Inc has been an independent FEE BASED Third Party Administrator since 1976. All of our administrative fees are priced based upon the work effort that will be required of KTA personnel. It makes NO DIFFERENCE to us whether a plan has \$10,000 in total assets or \$10,000,000 in total assets. Our administrative fees will not change.

FACT #2 KT Administrators, Inc. has the capability and flexibility to handle plan assets invested with any Asset Company.

FACT #3 KT Administrators, Inc. is flexible to handle any size case load.

FACT #4 KT Administrators, Inc. has state of the art software, a Participant Account Web Access System available through a secure web-site, and a Telephone Access System available through a toll free 800 number.

FACT #5 KT Administrators, Inc. has the unique ability to create a plan specific to the individual needs of the client. KT Administrators, Inc. specializes in the unique case. Other Administrators offer one or two plan formats that a client must fit into, while we can format a plan specifically to fit the needs of the client. We specialize in those clients that *do not* fit in a generic format.



Solutions

Whether you are the plan sponsor, plan investment advisor or a plan participant, KT Administrators, Inc. has the years of experience and depth of knowledge to provide a solution that is tailored to whatever your needs may be! Whether those needs are in the areas of plan design, administration or education.

KT Administrators, Inc. is able to provide the solution tailored to YOUR needs because KT Administrators, Inc. has always been an INDEPENDENT voice in the retirement industry, and not a division or branch of some larger national investment firm or life insurance company. As an INDEPENDENT voice in the retirement industry we have always serviced all corners of our industry, whether that be defined benefit or 401k plans, whether that be plan sponsors or plan advisors. We are here to help you!!



Employer Sponsored Retirement Solutions

KT ADMINISTRATORS, INC.

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Wayne, PA 19087

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Employer
Sponsored
Retirement Solutions

Plan Design
Plan Administration
Actuarial Services
Education



kt administrators, inc
Employer Sponsored Retirement Solutions

Who Is KTA?

Since 1976, KT Administrators, Inc. has provided an extensive array of services including Plan Design, Plan Administration, Record Keeping, Actuarial Services, and Education Services for all types of Employer Sponsored Retirement Solutions on a Flat Fee basis. Our fee structure has never been based on total assets or a percentage of assets.

KT Administrators, Inc. provides 100% of the required administrative servicing for your plan, including all record keeping, all required government filings, all required testing for IRS limits, as well as all required legal documentation related to your plan. We service 401k, 403b, Profit Sharing, Defined Benefit, ESOP, Trustee Directed or Participant Directed Plans. We service clients of all sizes and across many asset platforms. Asset size, participant count, & trading platform are not relevant factors in whether we service an account.



Our Services

Customer Service

- One Point of Contact – Account Manager Assigned to Each Client
- Account Managers Each Have 10+ Years Experience
- Fixed Fee Service Schedule (Never Asset-based)
- 24-hr, 7-days a Week Participant, Plan Sponsor, & Financial Advisor Account Access

Administrative Services

- Maintain Participant Accounts
- Census and Vesting Updates
- Actuarial Evaluations
- Process Distributions; Hardships; Loans
- Process Payrolls; Rollovers
- Quarterly Participant Statements Prepared & Mailed
- Quarterly Employer-level Allocation Report
- Plan Administrative Manual with Custom Forms

Document Services

- Plan Design: 401(k), Roth 401(k), 403(b), Profit Sharing, Safe Harbor, ESOP, 457, Money Purchase Pension, Defined Benefit, Davis-Bacon and New Comparability
- Trustee or Participant Directed Plans
- Plan Document: Individual, Volume Submitter or Prototype
- IRS Approval Letters
- Summary Plan Description (SPD) Employee Booklet Provided and Modified as Needed
- Corporate Resolutions
- Plan Amendments as Needed
- Individual Plan Document Changes as Required

Government Reporting and Testing

- 5500 Series Form
- 1096 & 1099 Form
- 402(g) & 415 Limits Testing
- 404 Corporate Deduction Limits
- 410 Testing
- Top-Heavy Testing
- ADP/ACP Discrimination Tests
- New Comparability Test

Our Vision

Before we can offer a single service or make our first recommendations, we need to know where you are going. What are your goals and objectives? What is it you're trying to accomplish? Then, with this information foremost in our minds, we are able to focus all our energies toward the ultimate and continued success of your plans.

We don't have a standard formula for success. In an industry that at times can be rigid and immobile, we're flexible. Each client's plan is custom tailored to their specific needs. No two plans are exactly alike and one client's plan certainly wouldn't work for another. We're proud of this. In fact, we consider it one of our greatest strengths.

Part of this dedication to our clients means we can never stop growing ourselves. Our services and abilities must constantly expand to meet your changing needs. Our staff of professionals are uniquely qualified to advise you on your plans from both a legal standpoint and an objective standpoint. And because today's systems could become obsolete very quickly, we constantly monitor advances in technology, and are prepared to use them for your benefit.



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