



Employer Sponsored Retirement Solutions

**Plan Design
Plan Administration
Actuarial Services
Education**

GARY L. BEAVER, PRESIDENT

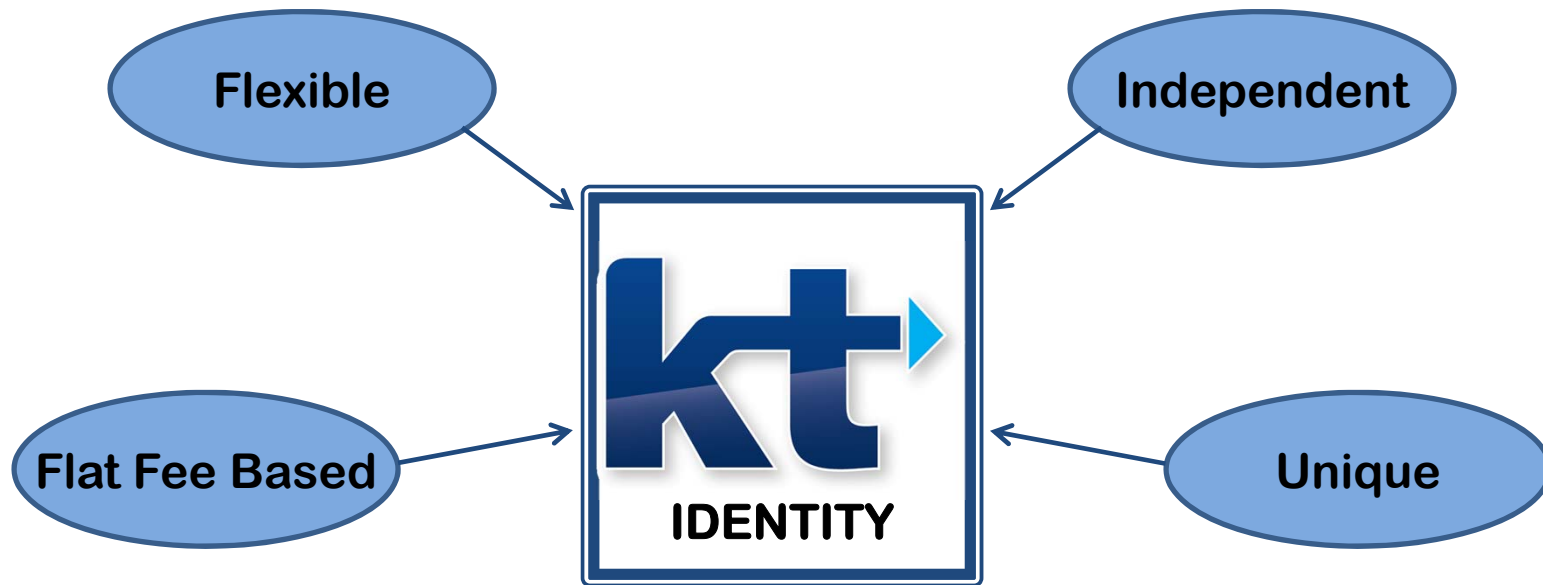
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Flat Fee Based: Whether the Plan has \$10,000 or \$10,000,000 in total assets; our administrative fees will not change

Independent: We have always been an INDEPENDENT voice in the retirement industry. Our fees are not based on which investments or which platform, but based on the Administrative services we provide.

Flexible: We can handle any size plan from 1 to 1000 participants as well as any type of plan from 401k to Profit Sharing, ESOP, & Defined Benefit

Unique: We create a plan specific to the individual needs of the client rather than try to place the client into a pre-formatted template.

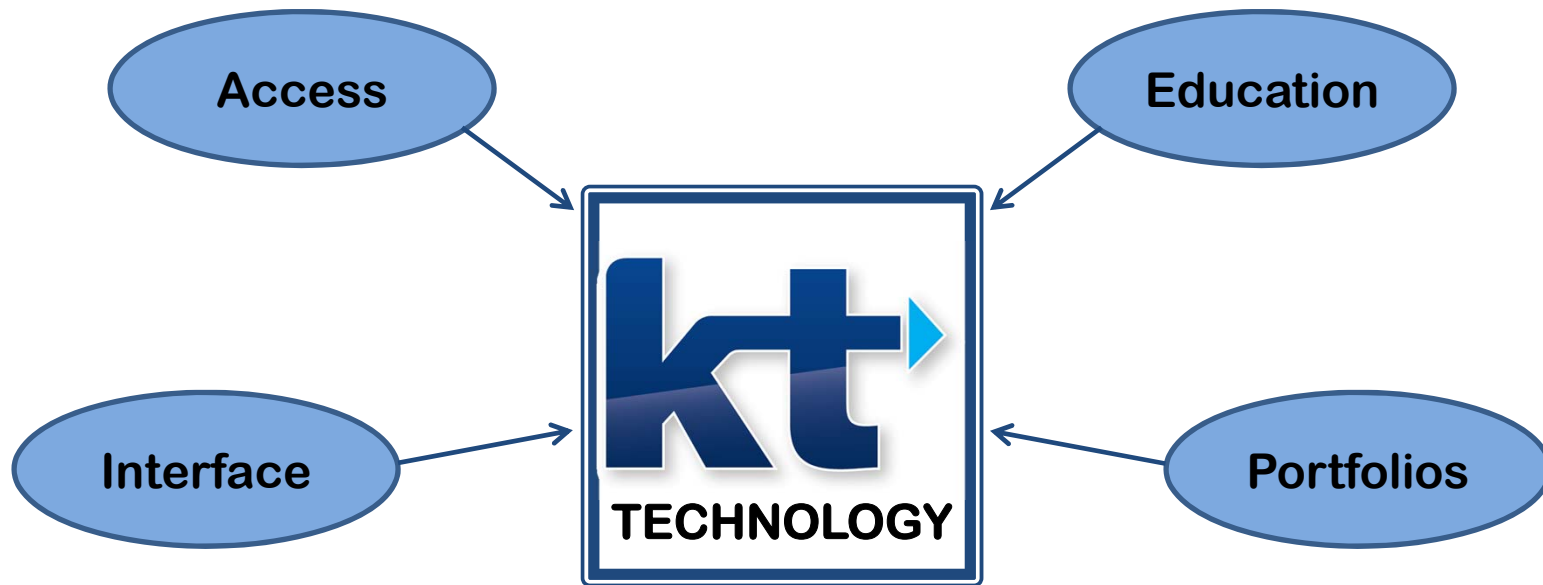


1976: KT Administrators, Inc. was established in 1976 and is still 100% owned and operated by a Pension Attorney.

Account Managers: The client is provided 1 Account Manager responsible for the coordination of all aspects of the plan. All KT Account Managers have 15+ years of experience.

Support Staff: Our support staff responsible for day-to-day activities possess 10+ years of experience.

Relationships: We have the capability and relationships to work with any asset company.

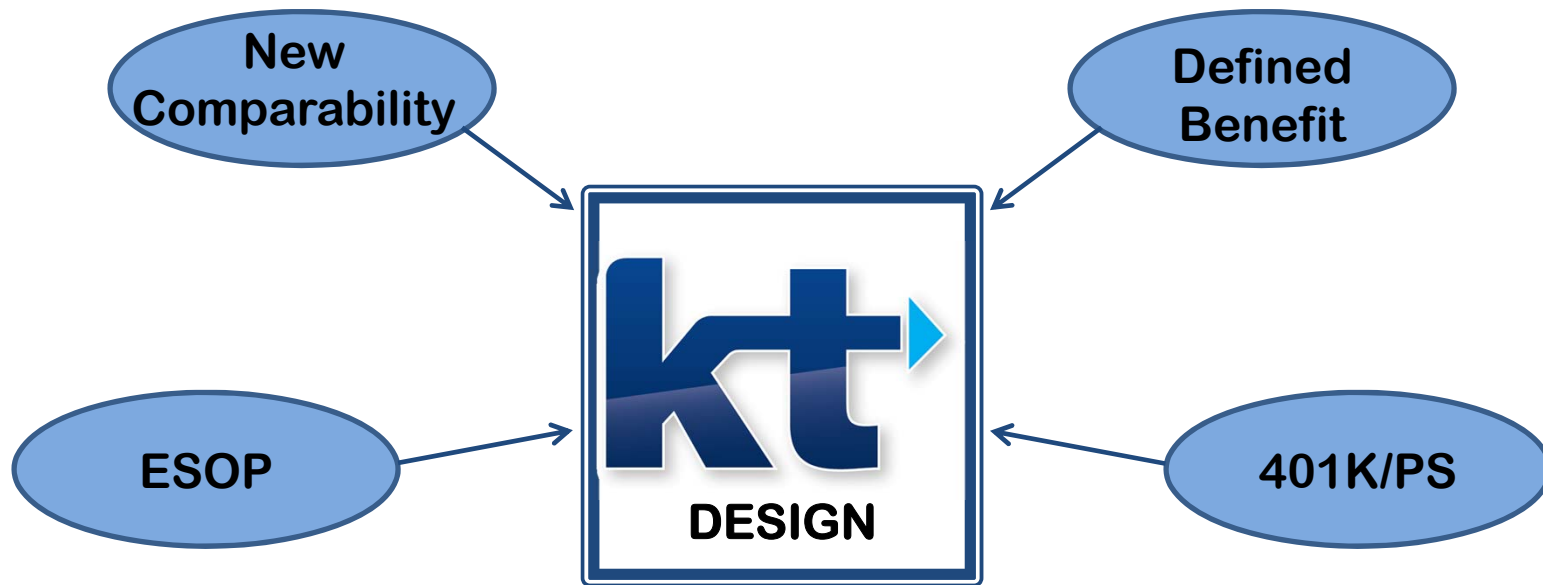


Access: KT provides at no additional charge 24/7 access for the Participant, Plan Sponsor, and Financial Advisor/Consultant.

Education: KT provides Plan Provision education services both onsite and through webinars.

Interface: KT has electronic interfaces with the major investment holders in the retirement plan industry.

Portfolios: KT allows the Advisor to create and manage custom lifestyle portfolios including Auto-Rebalance and custom risk tolerance questionnaires.



New Comparability: IRS pre-approved “individual rate group” designs and plan documents allowing allocation to specific individuals at a rate 300% greater than rank/file.

Defined Benefit: IRS pre-approved designs and plan documents providing allocation to key/owners of \$200,000-\$300,000 per year.

Employee Stock Ownership Plan (ESOP): Administration software designed specifically to handle leveraged or non-leveraged ESOP situations as well as full document design and approval services.

401K/PS: Access to over 10,000 funds, All revenue sharing received goes to reduce administration and advisor fee costs, no BPS holdback.



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

WHY KT ADMINISTRATORS, INC.?

KT is an **INDEPENDENT, FLAT FEE BASED** service provider.

KT has the **EXPERIENCE** and **KNOWLEDGE** to provide superior service to your client.

KT has the **CAPABILITY** and **FLEXIBILITY** to handle any size plan with any asset company.

KT handles the **UNIQUE** cases with our energies focused on the clients goals and objectives.

KT has the **RELATIONSHIPS** in place for the smooth transition and ongoing servicing of the plan.

KT provides the **ACCESS** to help not only our clients, but also our professionals, to keep up-to-date with the plan.



THE CLIENT EXPERIENCE

Feel free to explore our Plan Access Websites:

Participant – www.ktadminonline.com

User ID = 321-11-1111

Password = 3211

Plan Sponsor – www.ktadminonline.com/ps

User ID = ktsample

Password = kta2005

Financial Advisor/Consultant – www.ktadminonline.com/fa

User ID = ktsamplefa

Password = kta2005

All sites are also available on the home page of www.ktadministrators.com

