

A•Plus – the power source that drives reliable plan administration.

You can count on Securian to take care of your plan's administrative tasks. We provide expertise, time and cost savings, and the peace of mind you need.

Securian understands the details of retirement plan administration and is here to help you every step of the way. We have been in this business since 1930. When it comes to service enhancements and new technologies, we are smart, purposeful, and thoughtful in our approach.

Learn More

We welcome the opportunity to share more information on how we can help you with your administrative tasks. If you want to learn more about Securian and all of the ways we can assist you, call **1-877-876-401k**. Current clients, please contact your Securian representative.

A•Plus encompasses the plan administration tasks that Securian performs or supports as part of the fees you already pay – unless otherwise indicated and in rare circumstances. The level of administrative duties performed depends on regulatory requirements, plan design, service features the sponsor selects, and sponsor involvement preference.

Since 1880, **Securian Financial Group** and its affiliates have provided financial security for individuals and businesses in the form of insurance, investments and retirement plans. Now one of the nation's largest financial services providers, it is the holding company parent of a group of companies that include Minnesota Life Insurance Company.



Financial security *for the long run*®

INSURANCE | INVESTMENTS | RETIREMENT

Securian Retirement
www.securianretirementcenter.com

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Securian Retirement

Administrative Services

Save your energy.



Turn your administrative tasks over to us and feel positively energized.

Financial security
for the long run®



Turn your administrative tasks over to us and feel positively energized.



Plan Activity & Processing

- | | |
|---|---|
| Eligibility determination | Distributions (hardship, in-service, termination, Required Minimum Distributions, force outs) |
| Vesting calculation | IRS withholding and reporting |
| Contribution rate changes | Hardship suspension monitoring |
| Automatic enrollment | QDRO management and support |
| Automatic contribution increases | Death claims |
| Salary deferral contributions | Loan issues |
| Employer contributions (year end or payroll-to-payroll) | Loan repayments (ACH or payroll) |
| Contribution limit monitoring | Deemed/default loan processing |
| Timeliness of contribution deposit monitoring | Investment related transactions |
| Rollover contributions | Direct interaction with terminated participants through Retirement Success Account program |
| Direct interaction with payroll provider | |

All services provided at no additional cost.

Plus, our knowledge and expertise reduces the work on your desk and allows you to focus on your business. Also, with several of our services, you decide how much or how little you want to be involved. We handle these tasks on a daily basis so we understand the details. You can be confident that things are being taken care of and done right.



Plan Reporting

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|--|--|
| Submission-ready Form 5500 and related schedules | Tax reporting to participants |
| Summary Annual Report | SecurianInsight - plan analytical measurement tool |
| Annual audit package and assistance | Online reports |
| SAS 70 report | Expense disclosure |
| IRS/DOL audit assistance | Quarterly plan level statement |

All services provided at no additional cost.

Plus, Securian works directly with your auditor so you don't have to be in the middle. We provide a comprehensive audit package, including a SAS 70 report, which allows a limited scope audit to be performed. Securian has a long-standing practice of expense disclosure.



Participant Account Management

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|--|---|
| Daily access to account balance | Model and request loans |
| Ability to view activity history | Request transfers and investment election changes for future contributions |
| Contribution summary | Investment guidance through automated features (TargetAge™, ExpressInvest™, auto rebalancing) |
| Investment option information | Personal rate of return |
| Forms retrieval | Translation line (Spanish & other languages) |
| Quarterly statements (paper or electronic) | Annual gap analysis |
| Enrollment (online, phone, or paper) | |
| Capability to make contribution rate changes | |

All services provided at no additional cost except for loan and distribution processing fees.

Plus, Securian has experienced customer service representatives who can assist your participants. Their average tenure with Securian is 8 years. Your participants also benefit from high quality communications. Over the years, our web site, quarterly statements and enrollment guides have all won numerous industry awards.



Compliance & Regulatory Services

- | | |
|--|------------------------------------|
| Adoption Agreement | Fiduciary materials and checklists |
| Base plan document | Merger & acquisition support |
| Summary Plan Description | Amendments |
| Determination letter | Restatements |
| Required notices (QDIA, 404(c), safe harbor, etc.) | Compliance testing |

All services provided at no additional cost except for document preparation fees for amendments and restatements.

Plus, when performing the required compliance testing, we look at all available options to provide the best results for your plan. Our compliance experts are available to consult with you regarding plan design and the various impacts of mergers and acquisitions. Our dedicated compliance specialists have an average of 22 years of retirement plan experience.



Our proven track record speaks for itself – year in and year out, plan sponsor survey results show 95% or higher client satisfaction.

Put the Power of A•Plus to work for your plan!

