

PCS Retirement

Welcome to PCS The Nation's Premier Fiduciary Retirement PlatformSM

When we embarked on creating our recordkeeping platform, we didn't set out to simply offer an alternative to the bundled retirement plan solutions on the market today. Instead, we aimed to provide something better — a simpler yet more comprehensive solution — and most importantly, a conflict-free platform for advisors and plan sponsors alike. In doing so, we revolutionized the industry, and made it easier than ever to manage a retirement plan.

Pioneers of independent conflict-free recordkeeping

PCS was founded in 2001 by tax and ERISA attorneys who saw the need for a conflict-free, full fee disclosure, no hidden agenda retirement solution. From day one PCS had a vision of complete transparency, which has allowed us to be an industry leader in the retirement plan industry. PCS combines state-of-the-art technology with an experienced and dedicated team of retirement plan professionals to deliver the most complete and highest quality retirement plans available. Our focus on clients' needs has built the strong foundation that keeps PCS growing today.



One of only 40 companies to make the list of
America's fastest growing companies 11 times.

Our Mission

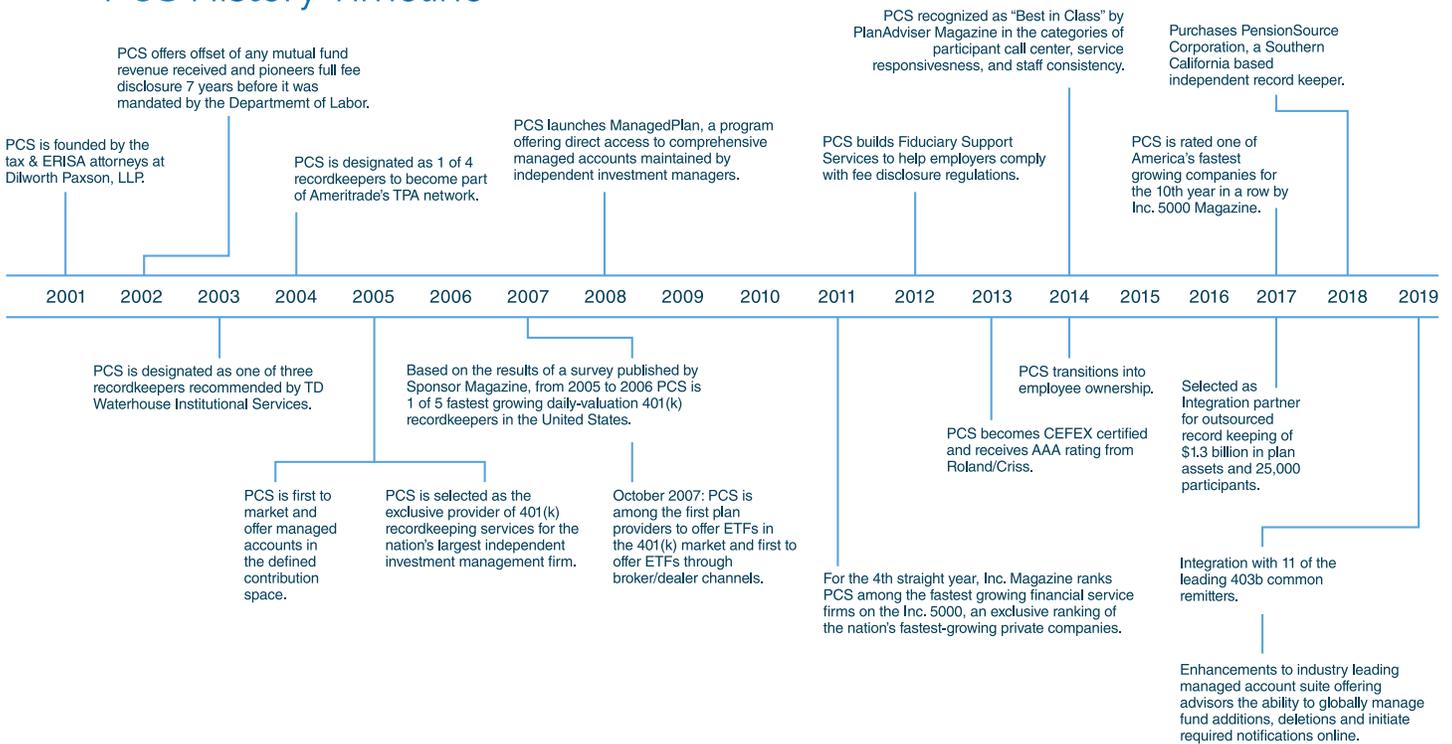
- Deliver excellent customer service
- Support independent investment fiduciaries with no proprietary investments or hidden agenda
- Fully disclose all fees and offset all mutual fund reimbursements
- Offer an open menu of investments
- Create a complete and sophisticated retirement solution

PCS is pleased to be certified by the Centre for Fiduciary Excellence (CEFEX). CEFEX certification by the American Society of Pension Professionals & Actuaries (ASPPA), affirms that PCS adheres to the requirements of practice acknowledged by ASPPA.

Sophisticated Recordkeeping. Excellent Customer Service. No Hidden Agenda.

Through the years, PCS has built a strong track record of delivering excellence. The timeline below displays a few of the many milestones that have marked our significant growth:

PCS History Timeline



planadviser

Recognized as "Best in Class" by Plan Adviser Magazine

We are proud to be recognized as "Best in Class" by PlanAdviser Magazine in the following categories:

-  Participant Call Center
-  Service Responsiveness
-  Staff Consistency

A true fiduciary platform should be independent and conflict-free. Our platform is designed to help you with your fiduciary responsibilities.

There's no question that considerable liability is placed on plan fiduciaries. In fact, ERISA Section 409(a) imposes personal liability on fiduciaries that breach their duties. That's why we partner with both 3(21) fiduciaries and independent investment managers under ERISA(3)(38) that specifically accept their fiduciary status and investment discretion — in writing. Through delegation, we help lighten the fiduciary burden.

Here are ways we help you with your fiduciary responsibilities:



Annual Plan Benchmarking

In partnership with The Advisor Lab LLC, PCS provides an Annual Retirement Plan Review, which benchmarks plan investments, fees, and utilization against plans of similar size and in your industry.



Fair & Transparent Pricing

Unlike many bundled products, our independent platform makes it easy to know who you are paying and for what services.

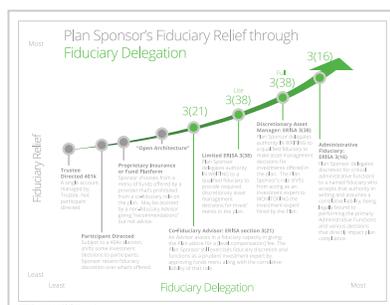


Plan Sponsor & Participant Education

An interactive online enrollment process and easily accessible participant education tools are just a few of the many aspects that make our pre-to-post enrollment process engaging and effective.

Here are 7 Simple Truths Every Plan Sponsor Should Know:

- Yes, it's true. You are a FIDUCIARY.
- You must understand ALL of your Plan's fees.
- You need to ask the right questions of your current provider and benchmark your plan.
- You should MAINTAIN your Investment Policy Statement.
- You should form an Investment Committee and MEET regularly.
- You are required to MONITOR your plan.
- You can DELEGATE your fiduciary responsibilities.



Learn more about the different levels of fiduciary responsibility and the relief that can come from delegation. Download our diagram here: pcs401k.com/fiduciary-support





8 Great Reasons Why PCS Should be Your Recordkeeper

1 Open Architecture

Having no alliances or proprietary funds, we offer an unmatched level of objectivity in fund selection. Our independent platform provides no investment restrictions or mutual fund revenue sharing requirements for inclusion on the platform.

2 Automated Processing

Our cutting-edge technology-driven environment allows a plan sponsor to spend less time administering its plan and more time managing its business.

3 Full Fee Disclosure

All record keeping, administrative and trustee fees are fully disclosed and offset with any mutual fund revenue received to reduce plan and participant expenses.

4 Seamless Transition Process

Our clients receive personal attention with each plan, from the proposal process through to plan design and implementation. Our accessibility and attention to detail helps to ensure a smooth transition process.

5 Customization

PCS offers customized participant communications, statements and a fully customized or branded web portal, with a searchable knowledge base of solutions and easy access to forms and communication catered to the plan and participant.

6 24/7 Participant Support

Plan sponsors enjoy the additional support of a 24-hour participant call center, focused on answering participant questions and inquiries.

7 Experience

Our senior management team has extensive retirement plan experience, coupled with the prudent backing of tax and ERISA attorneys.

8 True Fiduciary Protection

We work with independent investment advisors who accept fiduciary responsibility in writing.

Contact us today to learn more!

Call: **1-877-272-401K** | Email: **sales@pcsretirement.com**
