

The American 401(k) Plan



PR&H
BENEFITS

Third Party Administrator • Benefits Consultants

401(k) Plans
Profit Sharing Plans
403(b) Plans
ESOPs

Piecing the Benefit world together, One Client at a time



About PB&H Benefits, LLC

Our Firm has an excellent reputation and significant resources available to meet the needs of your business. Specifically, our approach offers the following benefits:

- **Proven Experience in Providing Third Party Administration.** PB&H Benefits, LLC is a client-focused retirement and administrative services firm with a commitment to meet each employer's unique goals. Whether your goal is to offer a retirement plan or to allow employees to share in ownership through an ESOP or some combination of plan designs, we can meet the needs of today's diverse business environment.
- **Members of the Leading Employee Benefits Associations.** Our benefits professionals have various professional designations, including Certified Public Accountants, Accredited Retirement Plan Specialist and Certified 401(k) Plan Administrators. They are also Associate Professional Members in the American Society of Pension Professionals and Actuaries (ASPPA); and are members of the National Institute of Pension Administrators (NIPA), The American Institute of Certified Public Accountants (AICPA), The Texas Society of Certified Public Accountants (TSCPA) and The Society of Professional Asset Managers and Recordkeepers (SPARK). PB&H Benefits, LLC is a Certified Third Party Administrator of 401(k) plans and Cafeteria Plans. In addition to our professional affiliations, PB&H Benefits, LLC strives to maintain quality relationships with our financial partners to provide mutual clients with the highest quality service available.
- **Access to a Well Respected Firm that Has Been Serving Clients for over 80 Years.** Pattillo, Brown & Hill, LLP, our parent company, is one of the oldest and most respected accounting firms in Central Texas. With over 100 professionals, we have been serving the business community for over 85 years, with offices in Waco, Temple, Hillsboro and Brownsville, Texas as well as Albuquerque, New Mexico. As an indication of our commitment to quality, Pattillo, Brown & Hill has undergone a number of peer reviews. During our last review, we received the highest rating available in the profession.
- **Our Benefits Professionals Provide Individualized Attention to Your Plan.** We assist our clients with customized plan design and administration that will be most beneficial in meeting the goals of their business. Our retirement professionals have the technical expertise and resources for all aspects of plan design, implementation and ongoing plan operation. Our primary point of contact client service technique guarantees the personalized service your firm deserves.

Retirement Plan Solutions

- Defined Contribution Plans
- 401(k)
- Profit Sharing Plans—Traditional, Age Weighted, Integrated and New Comparability
- 403(b) Group Plans
- ESOPs
- **The American 401(k) Plan**—a fully Bundled Product for Plan Administration, Recordkeeping and Custodial Services

Offering Extraordinary Solutions for Extraordinary Clients

Strength

Your 401(k) Plan Solution

Commitment to the Present.....

Vision for the Future

At Pattillo, Brown & Hill, L.L.P., we have been committed since 1923 to fulfilling the present financial needs of our clients as well as forming a vision for their future. Building a successful business is a challenging and often complex endeavor. It takes knowledge, skill, hard work and support. At PB&H, we understand the dynamics of building a successful business and strive to be a valuable resource that our clients can depend on for advice and growth.

EXTRAORDINARY SOLUTIONS

To assist investment advisors who serve the 401(k) market, PB&H Benefits offers the American 401(k) Plan; a flexible platform that benefits plan participants, plan sponsors, and advisors alike. Bundling recordkeeping and plan administration responsibilities and leveraging our trading and custody partnerships, this service is ideal for advisors who provide money management expertise to 401(k) plans.

FULLY ADAPTABLE

With our open architecture platform, clients are not limited to a handful of mutual funds. Plans have access to thousands of mutual funds and other investments including Exchange Traded Funds (ETFs), and plans may offer up to 50 funds from multiple fund families. In addition, plans have the option to hold individually-traded brokerage accounts as well as company stock.

CREATING VALUE WITH DAILY VALUATION

PB&H Benefits, LLC is a full service third party administration firm offering a complete bundled recordkeeping and administration package. Currently, PB&H Benefits is in partnership with Mid-Atlantic Trust Company to provide clients with quality daily valuation plan design and services via the American 401(k) Plan. Under the Mid-Atlantic platform, PB&H Benefits offers its clients:

- Customized reporting and website packages
- Participant and sponsor web access and support services
- Client-specific contribution and distribution processing service
- Plan design consulting and compliance review
- Plan document preparation and support services
- Plan sponsor newsletter and educational materials
- Participant educational and enrollment materials
- Recordkeeping, daily valuation and trading, and plan administration services

PB&H Benefits will work closely with advisors, brokers, trading and financial partners to create the most beneficial value-added service package for the client. Please contact us for more information on Mid-Atlantic Trust Company.



Every employer's needs are different and PB&H Benefits provides the tools to let you deliver a custom 401(k) plan design:

- Open architecture
- Full service on our in-house daily valuation platform
- Competitive Fees
- Full fee disclosure—with full offset of all revenue sharing to plan
- Custom plan design and service packages

Web Demo Access

www.pbhbenefits.com

Plan Sponsor

Login: webdemos

Password: webdemos

Plan Participant

Login: 555555555

Password: 5555



Contact Us

Sales/Marketing

Phone: 888.629.2363

Fax: 254.772.0455

Email: dbroadway@pbhcpa.com

ckling@pbhcpa.com

Plan Services

Phone: 888.629.2363

Fax: 254.772.0455

Email: pbhbenefits@pbhcpa.com

Mail

Physical Address: 401 West Highway 6, Waco, Texas 76702-0725

Mailing Address: PO Box 20725, Waco, Texas 76702-0725

Excellence



PR&H
BENEFITS

Third Party Administrator • Benefits Consultants