WARREN AVERETT
BENEFIT CONSULTANTS, LLC

OFFERING BENEFIT PLAN SOLUTIONS TO CLIENTS OF ALL SIZES AND PLAN TYPES

Warren Averett Benefit Consultants has been providing retirement plan administration services since 1979. With a team of professionals devoted exclusively to plan administration and consultation, we serve retirement and employee benefit plans ranging from 1 to 3,000 participants.

CPC Certified Pension Consultant— 1 of 17 designations our professionals offer clients

Through our designated divisions of Benefit Consultants, LLC and Warren Averett Asset Management, the Firm assists a variety of organizations with comprehensive financial and administrative retirement plan services including:

- Plan design, consultation and administration
- Plan compliance
- Daily Value Platform Plans (self-directed)
- Balance Forward Platform Plans (trustee or self-directed)

Whether your organization has an existing retirement plan or is considering the start up of a new plan, our team can help streamline the administration and design a retirement plan system that best fits the unique needs of your company. Regardless of the design, Warren Averett has the experience and expertise to successfully handle any of your plan needs.

Customized Plan Design and Administration

We evaluate a variety of qualified retirement plans and will recommend a plan design that delivers maximum benefit to the owners and employees. Our administration services include education meetings with employees to introduce, explain and answer questions regarding your plan. We will recommend plan amendments or termination when warranted, and we will summarize all annual, semi-annual or quarterly accounting transactions in the retirement plan. This includes allocation of contributions, forfeitures and plan earnings. We assist with determination of employee eligibility and vested benefits for each employee.

Annual Plan Compliance

Through non-discrimination testing and complete and timely filing of required tax documents including Form 5500, clients are ensured that compliance matters are handled and results processed to the appropriate third parties.

Broad Investment Availability

A wide variety of investment options are available through our trading platforms. Working with your organization, we will determine which platform is best suited to meet the needs of your plan.

Warren Averett benefit consultants

Participant-Directed Accounts

Employees have online and immediate access to their retirement accounts. They direct their own investment choices which can be made on a daily basis.

Quarterly Participant Statements

Quarterly participant statements allow continuous employee involvement in their retirement investment account. We strive to keep our clients' employees informed and educated regarding the status of their retirement accounts.

Daily Account Access

Our goal is to provide convenience, control and access for our clients' employees. Having access to their accounts via the Internet or through a toll free retirement hotline are just two of the ways we accomplish this goal.

Benefit Consultants also offers clients the benefit of local contacts. Our plan administrators provide consistent communication to clients. The web site and telephone hotlines are also maintained at this same facility and are staffed via local employees.

TYPES OF PLANS WE SERVE:

- 401(k) Plans (traditional or safe harbor)
- 403(b) & 457(b) Plans
- Cash Balance & Defined Benefit Plans
- Cafeteria Plans (Section 125/FSA)
- Profit Sharing Plans (including cross testing formula or aged based formula)
- Health & Welfare Benefit Plans
- Money Purchase Pension Plans
- ESOPs & KSOPs
- Non-Qualified Deferred Compensation Plans

To learn more about how we can administer or consult with you about your benefit plan, visit our website at www.warrenaverett.com/services

Warren Averett
CPAs AND ADVISORS