

# I didn't know you could do that!

Once we understand your unique needs, objectives and budget, we can create a single plan – or combination of plans – to match your specific requirements and expectations. The response we usually hear is, “I didn't know you could do that!”

**the qualified plan experts**

## Ask Kidder.<sup>®</sup>

**Kidder Benefits  
Consultants, Inc.**

**Home Office:**

5700 Westown Parkway  
Suite 100  
West Des Moines, IA 50266  
Toll-free: 1.800.300.3086  
[www.askkidder.com](http://www.askkidder.com)

**Regional Office:**

6015 E. Grant Road  
Tucson, AZ 85712-2316  
Toll-free: 1.888.474.9434

Consulting Offices:  
Albuquerque, NM,  
Omaha, NE and  
Rochester, MN

# Ask Kidder

**Kidder Benefits Consultants, Inc.** is a third-party administration (TPA) firm specializing in the consulting, design, administration and servicing of all types of defined contribution and defined benefit plans, including 401(k), profit sharing, ESOP, cash balance, age-weighted, cross-tested, 403(b) and 457(b).

Our experienced qualified plan consultants work directly with you, your advisors and the entire Kidder team to develop tailored solutions that help:

- maximize benefits to owners; recognize the value of key employees;
- provide varying contribution and allocation formulas for different groups of employees;
- reduce costs for all plan participants; better manage tax opportunities; and maximize employee participation and goodwill.

### How can I be sure my plan is in compliance?

Kidder professionals are experts in pension and profit sharing plan compliance. CPAs, certified financial planners and attorneys value our advice in evaluating and responding to questions regarding retirement plans and investments.

We continually monitor your plan to ensure that all requirements are met – including who must be covered, permissible contribution allocations, minimum vesting, report filing, participant notifications and more. It is our responsibility to help you satisfy all plan-related fiduciary responsibilities.

### What about administration and documentation?

We have years of experience in developing proven processes and procedures that ensure the timely completion and distribution of all reports, testing and filings, as well as the satisfaction of all plan requirements. Clients value our dependability, accessibility, reliability and affordability.

The expertise of our staff, combined with state-of-the-art administration software and nationally recognized prototype plan document services, puts Kidder squarely on the leading edge of America's qualified plan administrators.

### Who will educate my employees?

Kidder adds value by helping employees appreciate the generous benefit you're providing and by helping them achieve their own financial security. We can also help reduce your fiduciary liability by satisfying the participant education and communication requirements of ERISA Section 404(c).

Since each company's situation is unique, we will work with you and your financial advisor to provide a wide range of educational tools and services, including:

- face-to-face and virtual presentations describing 401(k) plans and providing investment education from a participant's point of view;
- custom fact sheets highlighting the specific features of your plan;
- easy-to-understand enrollment forms;
- online enrollment, if desired; and
- easy-to-understand beneficiary forms and explanations.

### What investment platforms can I choose from?

With Kidder, you can choose from the industry's leading investment platforms – including Nationwide, Principal, John Hancock, American Funds, 401kbc.com, Expert Plan, First Mercantile, Mass Mutual, ING, Lincoln, Hartford, MFS, Transamerica, Schwab, Great West, One America, Diversified, Oppenheimer, Mutual of Omaha and others.

Whether you need a basic investment program or one that includes multiple fund families, portals to hundreds of funds, self-directed brokerage services or professional money management by registered investment advisors, it's all available through Kidder.