

EMPLOYEE BENEFITS.....



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 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.

Commitment

- Exceptional service to our clients
- Active involvement in the retirement administration industry
- Investing resources in the success of our employees
- Supporting our local community

Value

- Competitive Fees
- Maximum Investment Flexibility
- Prompt and accurate processing
- Professional service representatives to guide you through the transactions and processes

Strength

- Company established in 1923
- Subsidiary of Pattillo, Brown & Hill, LLP
- Strategic Partnerships

Offering Extraordinary Solutions for Extraordinary Clients

Commitment



401(k) plans are powerful employment incentives and a major part of America's retirement savings. Your retirement plan is probably the most important retirement savings vehicle for many of your employees. Make sure they get the service and help they need to make good planning and savings decisions.

Web Demo Access

www.pbhbenefits.com

Plan Sponsor

Login: webdemos

Password: webdemos

Plan Participant

Login: 55555555

Password: 5555

Your Retirement Plan Solution

Help your Employees move confidently into the Future.....

A PB&H Benefits 401(k) plan is comprehensive, manageable, and affordable with a full service package including the following features:

Plan Documents

- IRS Approved prototype plan document
- Preparation and support services
- Summary Plan Description
- Complete open architecture allows to determine plan design
- Safe Harbor Option

Plan Administration

- Work with an assigned plan administrator
- Daily execution of transactions
- Daily Valuation of assets
- Client-specific contribution and distribution processing service
- Customized reporting and website packages
- Quarterly or Annual compliance testing
- Plan Design Consulting

Recordkeeping Services

- Daily valuation recordkeeping
- Available as fully bundled or unbundled
- Transaction processing and trade settlement
- Automated web based interface streamlines and simplifies plan administration

Investments

- All publicly traded mutual funds including ETFs allowed
- Company Stock and individually directed brokerage accounts permitted

Custodial Services

- Valuation of all assets
- Participant tax reporting on IRS Form 5500
- Open architecture environment facilitated by the partnership with Mid-Atlantic Trust Company

Employee Contributions

- Elective Deferrals
- Rollover Contributions
- Catch-up Contributions (if eligible)
- Roth Deferrals

Employer Contributions

- Profit sharing contributions-traditional, age-weighted, integrated, new comparability
- Match contributions-fixed or discretionary
- Qualified matching contributions
- Qualified non-elective contributions
- Safe harbor contributions
- Quarterly or Annual compliance testing
- Plan Design Consulting

Withdrawals

- Hardship, In-Service, RMDs
- Loan program administration

Internet Access

- Plan Sponsor web access (refer to web demo instructions)
- Participant web access (refer to web demo instructions)

Employer & Employee Communication

- Enrollment Forms and Compliance notices
- Toll-Free call center available 8am-5pm CST
- Email inquires: pbhbenefits@pbhcpa.com
- Educational Materials available through a trusted PB&H partner
- Quarterly plan sponsor newsletter





Contact Us

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Excellence



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