

MILLENNIUM PENSION SERVICES, INC.

Actuarial Consulting & Third Party Administration

COLLABORATING WITH PROFESSIONALS FOR RETIREMENT SUCCESS

Millennium Pension Services, Inc.

- Plan Documents
- Plan Design/Redesign
- Actuarial Services
- Benefit Calculations
- Compliance with IRS & DOL rules and regulations
- Regulatory Reporting
- 408(b)(2) Fee Disclosures
- Personal/Quality Services

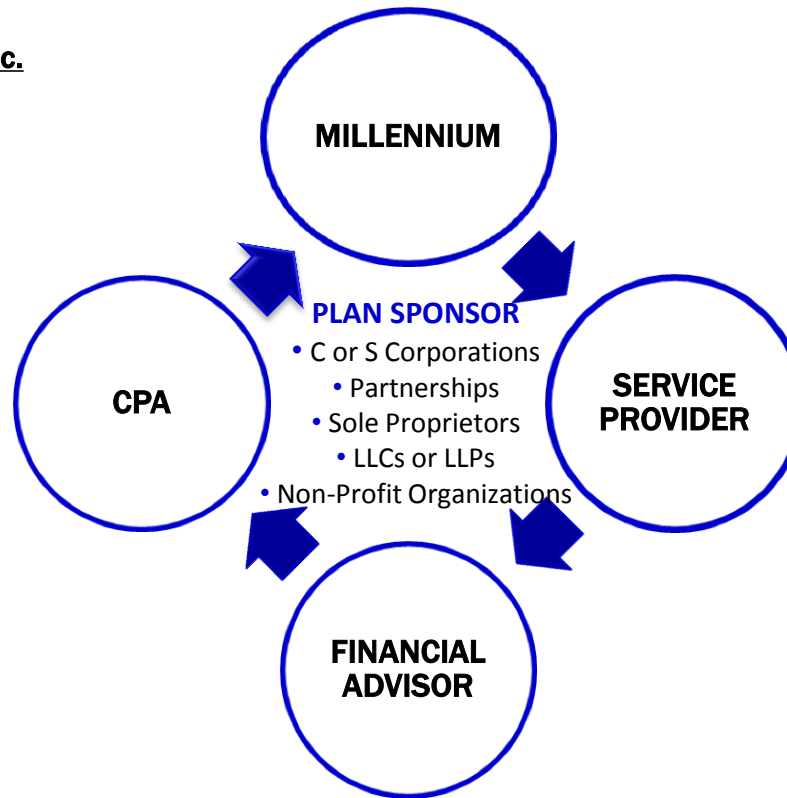
FINANCIAL ADVISOR

Possible responsibilities:

- Investment Guidance
- Enrollment
- Participant Education
- Monitoring and Review
- Select QDIA

COMPENSATION

- C - Corp: W2 Income
- If Sub S: W2
- Partnership: K-1
- Sole Proprietor: Net Schedule C less ½ Self Employment Tax



CPA

Possible Objectives:

- Maximize / generate deduction
- Short Turnaround Time for projections / proposals
- TPA available for questions
- Asset protection

PLAN SPONSOR

Objectives:

- Maximize tax deductions
- Maximize contributions for owners/shareholders
- Provide retirement income/security
- Recruit and retain key employees
- Motivate and reward employees
- Asset protection

SERVICE PROVIDER

Functions:

- Investment selection and Monitoring
- Investment Policy Statement
- Employee enrollment and communications tools including QDIA
- Participant-level recordkeeping
- Power of compounding interest
- 1099R etcetera on distribution of benefits
- Automatic Enrollment
- 404(a)(5) – Participant Disclosures
- Fiduciary Services
- 3(38)
- 3(21)
- 408(b)(2)

Any recordkeeping fees we receive from the service provider will offset plan expenses.

MILLENNIUM PENSION SERVICES, INC.

Actuarial Consulting & Third Party Administration

COLLABORATING WITH PROFESSIONALS FOR RETIREMENT SUCCESS

Millennium Pension Services, Inc.

- Plan Documents
- Plan Design/Re-design
- Actuarial Services
- Benefit Calculations
- Compliance with IRS rules
- Regulatory Reporting
- Personal/Quality Services
- PBCC Filing Requirements

CPA

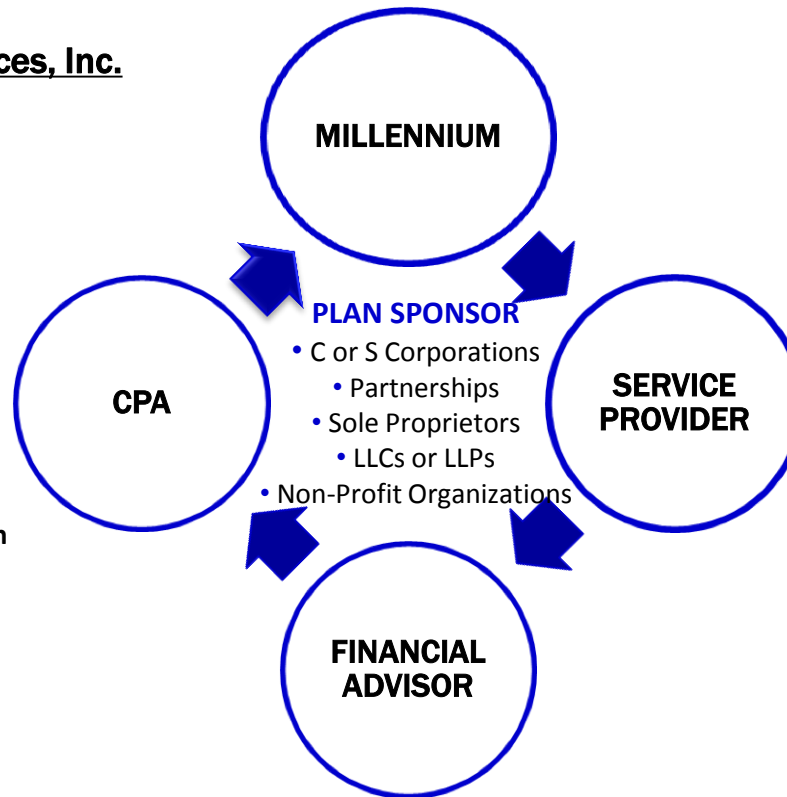
Possible Objectives:

- Maximize /generate deduction
- Short turnaround time for projections/proposals
- TPA available for questions
- Asset protection

FINANCIAL ADVISOR

Possible responsibilities:

- Investment guidance
- Monitoring and review



MILLENNIUM

PLAN SPONSOR

- C or S Corporations
 - Partnerships
 - Sole Proprietors
 - LLCs or LLPs
- Non-Profit Organizations

CPA

SERVICE PROVIDER

FINANCIAL ADVISOR

PLAN SPONSOR

Objectives:

- Maximize tax deductions
- Maximize contributions for owners/shareholders
- Provide retirement income/security
- Recruit and retain key employees
- Motivate and reward employees
- Asset Protection

INVESTMENTS

- Pooled Account
- Trustee Directed
- Trust should earn about 5.00% rate of return

Any recordkeeping fees we receive from the service provider will offset plan expenses.

QUALIFIED RETIREMENT PLANS

Defined Contribution Plans (DC)

Contributions limited to IRS allowable amount

- Maximize contributions to owners
- Tax deductible
- Attract & retain employees
- Maximum flexibility

Retirement Savings

- Social Security
- Inheritance
- Personal Savings
- Employer Pension

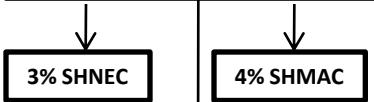


Introduce 401(k) features

401(k) Plans

Added incentive

401(k) Safe Harbor Plans



Roth 401(k)

Solo 401(k) Plans

401(k) Plans + 25% Profit Sharing (Form 5500 > \$250,000)

PPA 2006 DB/DC Combo Plans

403(b) Regulations July 26, 2007 * Similar to 401(k) Plan

- Pre-tax contribution
- Earnings tax free
- May pay less when money is withdrawn
- Tax deduction for the employer
- Attract & retain employees
- Provides long term financial security for employees
- Help employees to achieve their retirement goals

Defined Benefit Pension Plans (DBPP)

Benefit/Contributions limited to IRS allowable amount

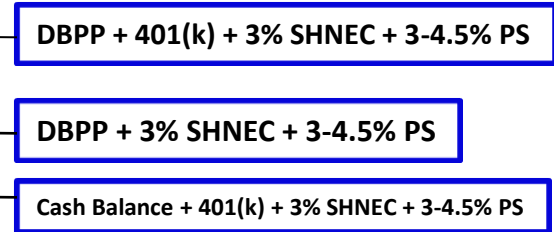
Traditional Defined Benefit Plans

Provides:

- Fund for a monthly benefit at NRA based on the plan formula
- Lump sum at retirement

Cash Balance Plans

- Participants have hypothetical accounts
- Accounts are credited with:
 - Employer contribution credit
 - Interest credit



MILLENNIUM PENSION SERVICES, INC.

Actuarial Consulting and Employee Benefit Administration

Millennium offers the following services:

- Consulting Services
- Proposals
- Plan Design/ Plan Redesign
- Plan Documents and Amendments
- Plan Communication and Implementation
- Plan Administration
- Actuarial Services including PBGC Filing
- Contribution Calculation
- Compliance
- DFVC Filing
- Loans/ Hardship Withdrawals/ Terminations
- Year-End IRS Filing Requirements
- Assist with IRS and DOL Communication
- Assist Plan Auditor with document and compliance matters
- Mergers, Acquisition & impact on qualified Retirements Plans

WELFARE BENEFIT PLAN

- Wrap Plan Documents
- Section 125 Plan Documents
- Form 5500