

## THE RIGHT COURSE

Benefit Systems, Inc., provides custom design, implementation, and daily administration of all types of qualified retirement plans, including defined-contribution and defined-benefit. BSI also offers non-qualified (executive benefit) plans and 8122 "cafeteria" plans.



We specialize in making things go smoothly. Our BSI team provides local, compliance expertise and personalized service to tailor plans that suit your objectives. More than 300 clients nationwide rely on our wide range of services.

## We're ON DECK

Our team stands ready to work with both your in-house staff and outside advisors, such as financial and investment-company representatives or accountants. Think of us as your trusted partner. We do not market our own investment products and our services are unadvalued. Therefore, our focus is on administration only.

For your in-house staff, we serve as first-line, providing all necessary forms online and accurate, helpful administration manuals.

Moreover, we provide the effective "Systems" to keep everything on course day after day.

## AN EVEN KEEL

BSI has made my experience very pleasant and comfortable.

David H. Cox, VP  
TCM Associates, LP  
New York, NY

Founded in 1984, BSI has the technical expertise to deliver solutions that make daily plan administration a breeze. Our cost-effective services take the worry and hassle out of providing the very best plans and benefits for employees and executives.

- 401(k) • 403(b) • 457 • ESOP
- 3125 Director Benefit (California)
- Profit Sharing • Money Purchase
- Target Benefit • Deferred Compensation • Defined Benefit
- 4120(a)

## YOUR RELIABLE CREW

BSI's knowledgeable team has the expertise to help you make informed decisions. We are the local experts you depend on to navigate each step of your design, compliance and investment reporting.

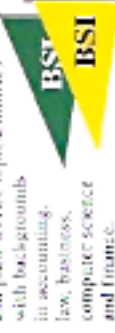
- Your firm receives customized plans – not "cookie-cutter" solutions
- Our services are "unbonded" – focused on administration only
- We are the retirement-plan partner you can trust – we do not provide investment products

## WE'RE SHAPESHARE

BSI has been exceptionally responsive, knowledgeable and helpful... in fact, our BSI eye tracks!

Chelbi Paris, Controller  
Fossil USA, Inc., Inc.  
Austin, Texas

Bryan Lecker, CFO, president of BSI, has more than 15 years' technical expertise in the pension field, overseeing plans that meet the needs of one to over 5,000 participants. Bryan leads a team of highly qualified administrators and plan-server representatives with backgrounds in accounting, law, business, computer science and finance.



At BSI, we stay abreast of changes in federal and state laws to ensure your plans remain compliant. Our team regularly attends continuing education seminars, and we are active in the Austin Chapter of The Employer Retirement Income Security Act (ERISA) Study Group. We also pursue advanced designations from professional organizations, such as the American Society of Pension Actuaries.

To solve technical issues, the BSI team leverages comprehensive research through major pension periods and online services. We also maintain associations with highly trained experts – attorneys, qualified plan consultants and actuaries – who focus on current industry events and legislation.



See us online at [www.BenefitSystems.org](http://www.BenefitSystems.org). Or call: (800) 413-401k (toll-free)