



INTRODUCTION

The B&B BENEFITS ADMINISTRATION, INC. is an independent fee-based Third Party Administration ("TPA") and Benefits Consulting firm headquartered in Long Beach, CA. B & B BENEFITS is affiliated with Bryson Financial Group, a financial services firm established in 1969.

Our Philosophy - B&B BENEFITS offers quality, independent advice and service to our clients in the highest tradition of ethical standards, quality control, and reliability. Our success is due in large part to our unwavering commitment to service. Our outstanding service reputation has evolved because we focus on absolute quality and flexibility in the performance of our administrative engagements.

Our Services - B&B BENEFITS provides a wide range of employee benefits services, including general consulting and administration for all types of qualified retirement plans and welfare plans. We can assist you in every step of the process including:

- General Benefits Consulting
- Plan Selection and Design
- Plan Documentation, Implementation, and Qualification
- Plan Administration and Compliance
- Plan Review and Audit

Our Plans - B&B BENEFITS will assist you by selecting the type of plan appropriate for your company and employees. Our basic options include:

- 401(k) Tradition Plans
- 401(k) Safe Harbor Plans
- Profit Sharing Plans
- "New Comparability" or "Cross-Tested" Plans
- Defined Benefit Pension Plans

Our Resources - B&B BENEFITS provides the best services possible to its clients by maintaining a strong network of resources and a team of benefit specialists in the following organizations:

- National Institute of Pension Administrators (NIPA)
- American Society of Pension Actuaries (ASPA)
- Subscribers to Dataair Proprietary Software and Pension Products
- Subscribers to Actuarial Systems Corporation (ASC) Proprietary Software and
- Technical Support Groups for Credentialed Professionals

OUR SERVICES

Benefits Consulting - B&B BENEFITS has a strong network of professionals, including actuaries, and benefits specialists, available to consult with and advise you on employee benefit related matters.

Plan Selection and Design - The first and most important step in the employee benefits planning process is to assist our clients in designing and selecting the right type of employee benefits program for their company and employees. This generally involves understanding the clients goals, budget concerns, demographics, reviewing and evaluating their present benefit structure; proposing various options that meet their needs and the philosophy of the Plan Sponsor, and then selecting and designing the type of employee benefits program that is right for them.

Plan Documentation, Implementation and Qualification - B&B BENEFITS will implement for you the appropriate type of plan for your program, whether it's a prototype plan (standardized or non-standardized), a volume submitter plan, or an individually designed plan. We will also provide all related plan documentation, such as summary plan descriptions, loan procedure documents (including truth-in-lending disclosures), administrative forms, and any other related materials. B&B BENEFITS makes it a part of their standard implementation process to prepare IRS determination letter applications requesting tax-qualification for your specific plan.

Plan Administration and Compliance - Employee benefits programs generally must adhere to complex rules, regulations, and testing requirements enforced by the Internal Revenue Service (IRS), Department of Labor (DOL), and Pension Benefit Guaranty Corporation (PBGC). However, B&B BENEFITS will serve as your "Third Party Administrator" to ensure your compliance with these requirements and maximize the success of your benefits program. Our compliance and routine consulting services include the following:

- Eligibility Determinations
- Calculation and Allocation of Annual Employer Contributions and Forfeitures
- Annual Non-Discrimination and Compliance Testing
- Processing Participant Retirement, Hardship, and Loan Distributions
- Summary Annual Reports
- Annual IRS Form 5500 Series Reporting
- Calculation and Review of Age 70½ required minimum distributions
- Other Consulting or Administrative Services as Needed

Plan Review and Audit - Pursuant to IRS and ERISA ("Employee Retirement and Income Security Act") requirements, certain pension and welfare benefit plans With over 100 participants are required to engage an independent accountant to perform an annual audit of their plan. B&B BENEFITS assist your auditors in providing the file information and detail they require performing the audit engagement. In addition, whenever requested, B&B BENEFITS can perform an independent review and evaluation of your present benefit plan structure and provide recommendation as to any improvements or enhancements.

Other Plan Services Offered:

- Employee Enrollment Meetings
- Employee Enrollment and Participation Forms
- Participant Record-Keeping, Including Reporting Gains and Losses
- On-Line Access to Participant Account Information, Including the Ability to Sell and Buy
- Allocation of Investment Earnings, Gains/Losses, and Forfeitures
- Quarterly Participant Statements
- Annual IRS Forms 945 and 1099-R Reporting
- Review of Current Procedures for Distribution, Loan and Hardship Distribution processing
- Review Compensation and Deferral Data Collection Procedures and Introduce New Methodologies to Help Reduce Administrative Duties of Plan Sponsor.

DISCLAIMER

B&B BENEFITS ADMINISTRATION, INC. is a Third Party Administration Firm and while we work with The Bryson Agency, Inc. to facilitate and support the Plan's administration and compliance functions, B&B BENEFITS ADMINISTRATION, INC., as such, does not render legal and/or financial advice to its clients.