

## Managed 401(k) Total Solution

To assist investment advisors who serve the 401(k) market, Trust Company of America offers the **401(k) Total Solution**, a flexible platform that benefits plan participants, plan sponsors, and advisors alike.

Bundling recordkeeping and plan administration responsibilities and leveraging our trading and custody services, the service is ideal for advisors who provide money management expertise to 401(k) plans.

### Fully Adaptable

Flexible enough to handle advisor-managed strategies, self-managed options, and standard custody duties, Trust can tailor a solution to meet the specific needs of virtually any 401(k) plan administrator. It can also accommodate the investment advisor looking to provide money management services to defined contribution plans.

### Streamlined Records and Reporting

Trust's **401(k) Total Solution** keeps interested parties at all levels informed on a real-time basis. Through a web-based interface that may be privately branded, plan participants may monitor their retirement plans. Advisors running managed strategies may review performance on a daily basis. Third party administrators for plans using Trust as the single custodian will enjoy similar efficiencies while coordinating their recordkeeping responsibilities.

### A Single Point of Accountability

Through the **401(k) Total Solution**, which encompasses plan administration, daily valuation, recordkeeping, document preparation, transaction processing, distribution, and custody, Trust covers every aspect of a defined contribution plan. In addition, regardless of the size of the plan or the extent of the relationship, we provide a service team that is dedicated to achieving maximum client satisfaction.

### Service Features

Trust's **401(k) Total Solution** features the complete range of services necessary to establish, administer, and operate a 401(k) plan. This allows us to offer self-directed funds at the plan level and managed strategies at the participant level.

Our service includes the following features (please contact us for a complete up-to-date listing of capabilities):

- Custody services backed by more than 30 years of experience that help provide peace of mind to plan participants, sponsors, and administrators.
- A truly integrated platform incorporating all custody, administration, recordkeeping, and investment activities.



- Access to a managed strategies platform that allows investment advisors to effectively offer money management services to 401(k) or other defined contribution plans by leveraging strategies used with existing clients.
- The capacity to allow advisors to develop unique blends of individual mutual funds that fulfill plan requirements for a diverse mix of investment offerings.
- An automated flow of information from Trust which allows for daily valuations, regardless of the number of investment choices under management.
- Daily reporting, recordkeeping, money management, trading, and custody for select third party administrators.
- Support for an extensive list of mutual fund choices, all offered at Net Asset Value (NAV) prices.
- The option to serve as a plan's directed trustee.
- Direct distributions to participants, including federal tax withholding if needed, and the necessary 1099R filings on the plan administrator's behalf.
- An asset-based fee that varies based on plan assets, the money management approach, and the services provided by third party administrators.



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To learn more:

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 **Trust**  
 Trust Company of America

**ONE ON ONE, JUST LIKE YOU.**