

Participant Directed Defined Contribution Plans

Pension Services of WNY, Inc. has TPA relationships with several major financial institutions. These relationships allow Pension Services to offer participant directed plans with the costly burden of record keeping reduced without the loss of any of the high level of service participants want.

- ❖ Daily Valuation
- ❖ Multiple Investment Options
- ❖ Timely Statements
- ❖ Internet Access
- ❖ Employee Education Programs

The record keeping these programs provide allows Pension Services to offer their lowest administration fees for the plans that employees want most.

Defined Contribution Plans:

- ❖ Profit Sharing Plans
 - Cross Tested
 - 401(k)
 - Safe Harbor 401(k)
 - Simple 401(k)
- ❖ Money Purchase Plans

Defined Benefits Plans:

- ❖ Unit Benefit Plans
- ❖ Flat Benefit Plans
- ❖ Cash Balance Plans
- ❖ 412(i) Plans

Let our team help your employees realize their retirement dreams.

Call today at (716) 674-7200

Visit our website at www.pswny.com

MEET OUR STAFF

Theresa M. Renkas
President

Lawrence M. Kavanaugh, Jr. **
CLU, ChFC, Vice President

Plan Administrators

Dawn Hawco
Cathy Sailer

Retirement Plan Consultants

James Glose, CLU*
Edward E. Riedel*
Conor G. Casey*
Kevin P. O'Connell, CLU, ChFC*

Executive Assistant

Jackie Jackson

Support Staff

Lynn Addison



950-A Union Road
Suite 31
West Seneca, NY 14224
1-(800) 662-2402
(716) 674-7200
Fax: (716) 674-7000



950-A Union Road
Suite 34
West Seneca, NY 14224
(716) 674-6200
Fax: (716) 674-7000

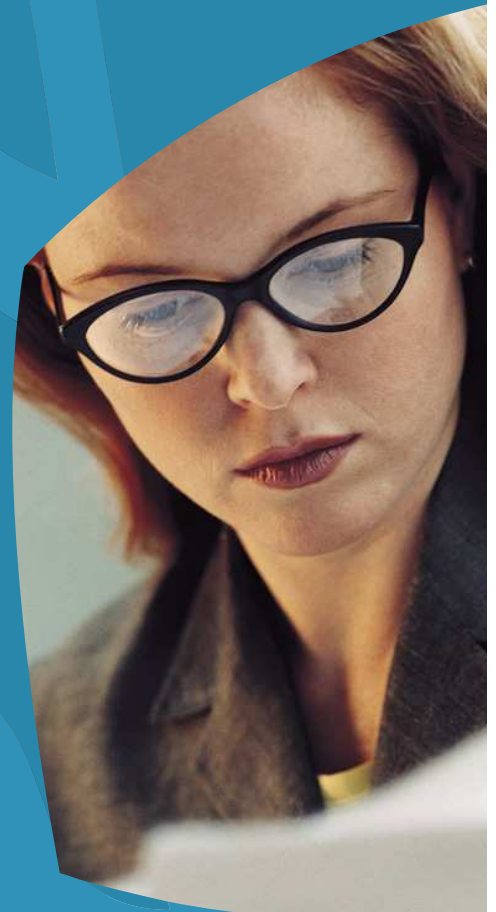
*Registered Representative

**Registered Principal



Design Installation
& Administration of
Qualified
Retirement Plans

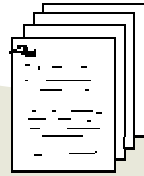
Our Five-Part Approach



Our Five-Part Approach

Ensuring your retirement plan is efficiently executed.

PLAN DESIGN & DOCUMENTS



This includes properly executed plan and trust documents designed around the employer/plan sponsors' ideas for providing employees with retirement benefits. It may include only one plan or a combination of two or more plans.

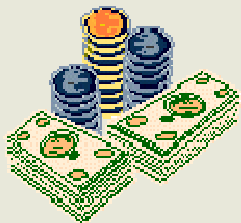
EMPLOYEE COMMUNICATIONS

This includes explaining the plan to your employees, educating them regarding the decisions they must make (elective deferrals, investments choices*, etc) and providing continuing consulting services to the employees and their beneficiaries.

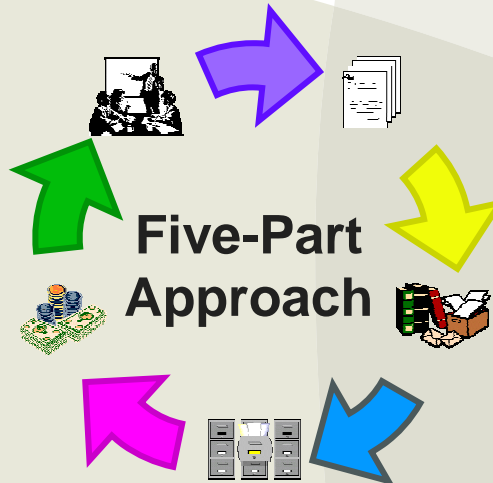


INVESTMENTS*

The plan determines what the allowable investments are and whether they are trustee or participant directed accounts can magnify record-keeping problems. It is critical that the employer/sponsor comply with ERISA-404(c) when participants direct their own accounts.

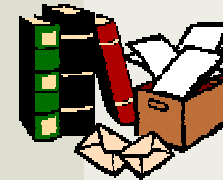


Five-Part Approach



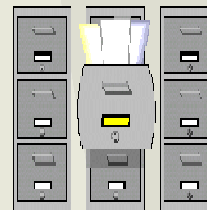
PLAN ADMINISTRATION

A service provided by a firm specializing in the execution of the terms and conditions of a qualified retirement plan. The employer sponsor relies upon this service provider for their expertise in the area of compliance, non-discrimination testing, contributions, benefits calculations, and transactions involving trust assets.



RECORD-KEEPING AND REPORTING

This service keeps track of the plan assets and participant account balances, which is perhaps the most difficult, time consuming, and therefore, expensive aspect of maintaining a plan. This is where many plans begin to breakdown. Poor record-keeping makes for unhappy employers, plan administrators, and most importantly, employees.



Pension Services
of Western New York, Inc.

950-A Union Road, Suite 31, West Seneca, NY 14224 - (716) 674-7200 Fax: (716) 674-7000

Securities offered through LaSalle St. Securities, LLC ♦ Advisory service through LaSalle St. Investments Advisory LLC