



RETIREMENT PLAN SERVICES



At BST, we specialize in the highly technical, continually changing area of retirement plans. By integrating employee benefit objectives with a company's overall strategic and tax plans, we help you meet the challenge of attracting and retaining a workforce that will contribute to your organization's success.



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The Challenge

Today's business owners and human resource managers work diligently to attract and retain people who will help the company succeed. If that weren't challenging enough, benefits laws and tax regulations multiply at a dizzying rate. How do you design a retirement plan to meet the goals of the business owner, provide a valuable benefit to employees, comply with benefit and tax laws without it being too costly?

BST can help.

Benefit Plan Expertise

BST Retirement Services, LLP and BST Wealth Management, LLC can provide a single vendor interface to create a retirement plan that will achieve your goals.

We've built a sterling reputation in the "Small Plan" market – defined as company size of 1-200 employees – where our strengths in providing top-notch customer service and personalized attention to each client are maximized.

Expert Team of Service Providers

Beyond the complexities of benefit and tax laws lies the complexities of managing multiple vendors providing services for your retirement plan. We've done the service provider due diligence so you can get your retirement plan up and running without running around – the only place you need for all your retirement plan needs is BST.

Satisfying retirement plan needs with firm integrity, high-touch services, prudent investment philosophy and fiduciary standards.

Retirement Plan Services

Third-Party Administration

- Initial and on-going consulting assuring effective plan design.
- Implementation and installation of plan.
- Plan document creation and maintenance.
- Preparation of IRS 5500 and Dept. of Labor filings.
- Discrimination and compliance testing.
- On-going monitoring and re-design as appropriate.
- Representation at IRS and DOL examinations.

Wealth Management

- Selection and monitoring of investment options using a proprietary fund-screening process.
- Serving as an ERISA 3(38) and 3(21) investment manager, by partnering with BAM Advisors Services and Advisors Access, assuming some of your fiduciary responsibility.
- Portfolio design using academic research and a passive investment strategy while incorporating small cap and value tilts.
- Independence. We have no affiliation with any brokerage house, mutual fund family or insurance company.
- We accept no third-party compensation.
- No hidden fees, revenue or fee-sharing arrangements.
- Participant risk assessment and model portfolio construction.
- Results-oriented participant education and support through group and one-on-one meetings.

Recordkeeping

- Payroll data.
- New enrollment data.
- Plan assets by investments, source and individual.
- Distribution processing and forms production.
- Participant call center and website.

Technically Competent, Totally Committed

BST's primary asset is its people. The specialized area of qualified retirement plans are complicated, technical and dense with frequently changing governmental regulations.

Every member of the BST team brings years of relevant experience to meet your challenge. But it doesn't end there. Each specialist receives continuing professional training, so that we are always prepared to be proactive and responsive.

In addition to our technical expertise, your BST team shares an overriding business philosophy: We are committed to exceeding your expectations by delivering personalized and responsive service.

The BST Value Proposition

- Customized, personalized plan design and plan administration.
- Fiduciary liability protection for plan sponsors.
- Registered Investment Advisor.
- Full fee transparency.
- Professionally-managed portfolios.
- Direct advice for plan participants.
- Best practices in recordkeeping.

