Retirement Plan Software, Documents & Forms

Over 30 years helping administrators improve their efficiency & profitability
Welcome to ASC

Message from ASC’s Principals

Your success is our success. Since our founding over 30 years ago, our primary focus has remained on helping you, the retirement plan professional, work more efficiently. Our focus on improving your efficiency has made ASC a leader in the retirement plan pension industry.

Our strategy has been and continues to be:

1. To provide software and internet applications that leverage technology in ways that significantly improve your bottom line productivity and profitability.

2. To employ a Customer Support team who speaks your language. Every ASC Support Team member is a retirement plan industry professional, most of whom have over 20 years industry experience.

3. To maintain a stable, privately held ownership/management team comprised only of seasoned pension industry professionals.

Choosing a pension software company is not a decision to take lightly. We understand that. The goal of this text-light brochure is to give you a broad yet quick overview of ASC’s team and products. When you need more detail, you can refer to the relevant product sheets in the brochure pockets or call an ASC representative.

We encourage you to learn more about ASC, discover for yourself why ASC is the system of choice for a growing number of pension professionals and join our team of very satisfied customers.

Sincerely –

[Signatures]

Alan Cohen
Founder & Chairman on the Board

Alan Gould
President
History of ASC

Over 30 years of reliable products, support and management

Alan Cohen, Founder
In the 1970’s Alan Cohen owned and ran a third party administration firm with 65 administrators and over 1000 corporate clients. By experimenting with emerging computer and software technology, Alan saw within his own TPA firm how cutting-edge technology created significant jumps in productivity and profitability. Inspired by the advances in technology, Alan decided to found a software company specializing in products for pension professionals. In 1981, the doors of ASC officially opened.

Alan Gould, President
In 1983, Alan Cohen brought in technology expert, Alan Gould, as his partner. Since then, Alan Gould has navigated ASC through the various technology changes in ways that are seamless to ASC clients.

Stability of ownership, specifically keeping ASC privately held, is another priority. As a privately held, unencumbered organization, ASC can consistently respond quickly to regulatory and technology changes while maintaining a long term and customer-centric view of product development.

John Griffin, J.D., LL.M & Charles Lockwood, J.D., LL.M
In 2004, Alan and Alan met ERISA attorneys Charles Lockwood and John Griffin. Charles and John had authored plan documents for over two decades and prior to that had spent years on the regulatory side with the Internal Revenue Service and the Department of Labor. In 2005, ASC partnered with Charles and John to form a subsidiary of ASC, the ASC Institute. The ASCi offers a web-based plan document system, continuing education ERISA seminars and Silver Consulting: affordable regulatory expertise at your fingertips.

Customer Support Team
Pension professionals need reliable customer support. All ASC Support Team members speak your language because every single one of them was a pension professional with administration experience before joining ASC. In addition, they maintain professional designations, keeping current with new regulations. This means you can rely on getting your questions answered quickly and accurately.
The ASC Institute

Our ERISA Expertise Increases Your Efficiency

We combined ASC’s technological expertise with the expertise of ERISA attorneys, Charles Lockwood and John Griffin, to form a subsidiary, the ASC Institute (ASCI). ASCi provides a fully web-based retirement plan document system, ERISA continuing education programs and ERISA consulting.

Retirement Plan Documents
Via our web-based Document Generation & Management (DGEM) System, clients can create and manage their documents more efficiently than ever before possible.

- Volume Submitter & Prototype DC and DB Documents
- Cash Balance, 403(b) & ESOP Documents
- Integrated with ASC’s recordkeeping system
- Integrated with ASC’s 5500 System

For more information see the Plan Documents Product Sheet in the brochure pocket

Continuing Education ERISA Training
- Earn the Continuing Professional Education (CPE) Credit you need.
- ASCi provides on-going webcasts to keep you current with pension laws and trends.
- ASCi can train your team in person at your location.

Silver Consulting Subscription Service
- Affordable regulatory expertise is at your fingertips. ERISA experts help answer the regulatory questions which arise in your day-to-day retirement plan practice. You can budget a small monthly amount for consulting expenses and receive e-mail access to the ASCi consulting team, lead by Charles Lockwood, J.D., LL.M. and John Griffin, J.D., LL.M.
A Full Suite of Integrated Systems

At-A-Glance Product Overview:
When you choose ASC you avoid redundant data entry and reduce risk of human error because our systems are integrated.

Software & Web-Based Systems

**Administration & Valuation**
- Defined Contribution / 401(k)
- Compliance Testing
- Money Manager Link (MML)
- Defined Benefit
- In-House Daily Valuation: DV Direct System
- Single-Step Processing (SSP)

**Document Generation & Management System**
- Plan Documents
- 5500 forms
- Client and Task Tracking (CATT) System

**Internet Access**
- Gemini Participant Web Portal
- Gemini Plan Sponsor Web Portal

Consulting & Education Services

**Continuing Education (CE) Credit**
- Live webcasts
- Recorded webcasts
- On-site private sessions

**On Site Private Training**

**ERISA Consulting**
- Silver Consulting
- Private consultations
- Government representation (including EPCRS filings)

Customer Support

**Staff Qualifications**
- Several Enrolled Actuaries on staff
- 10 or more years as a pension administrator before joining ASC’s Customer Support team
- Most have ASPPA, ERPA, EA or other designations

**Availability**
- Live Support available workdays 8 a.m. - 8 p.m. EST
- 24 hour support via ASC’s Online Client Support Center

The following pages provide a brief description of each product. For the most current and in-depth details refer to the product sheets in the brochure pockets.
Software Systems:
Administration / Valuation & Compliance Testing

ASC Systems Integration
❖ DC/401(k) & DB System
❖ Compliance Testing System
❖ Plan Documents
❖ Client and Task Tracking (CATT) System
❖ 5500 Forms System
❖ Web Portals

Systems integration minimizes redundant data-entry and reduces risk of human error

Defined Contribution / 401(k) Valuation & Administration System
You’re in control. We built and maintain ASC’s DC and DB Valuation & Administration Systems such that you can easily and efficiently design and process virtually any retirement plan, from the simplest Profit Sharing to the most complex 401(k).

ASC Compliance Testing System
ASC’s Compliance Testing System continues to lead the industry and unquestionably sets the standard for retirement plan testing for both small TPA firms and large Fortune 500 companies.

This adaptable system is suited for high volume small plan testing, large plan testing with plans exceeding 300,000 lives, as well as smaller volume testing. The majority of the largest insurance and investment firms in the USA rely on ASC’s Compliance Testing System.

“The ASC Compliance System is the best one we’ve seen because it does the best job of incorporating pension & tax law so that more of the technical burden of administering a plan is handled by the ASC System, saving us significant time.”
ASC client for over 30 years

Defined Benefit Valuation System
ASC is committed to developing and maintaining the highest quality defined benefit software regardless of whether defined benefit plans are in or out of fashion. ASC’s DB System administers, values and tests all types of defined benefit plans including those with ancillary benefits.

For more details about these systems see the Product Sheets in the brochure pocket

(800)950-2082 www.asc-net.com
info@asc-net.com
Software Based Systems:
DV Direct: In-House Daily Valuation

DV Direct users tell us that DV Direct improves their profitability and provides an edge over the competition. Compared with traditional recordkeeping and other outsourcing options, DV Direct clients offer a higher level of service through our open architecture platform and do so more efficiently and profitably.

DV Direct users offer their clients the identical sophistication, services and functionality as large investment and insurance firms without large financial outlays in additional staff or computer systems.

Additionally, DV Direct clients maintain control over their client relationships, minimizing the risk of losing them to a vendor.

We encourage you to explore DV Direct, talk with our users and learn how in-house daily with DV Direct can expand your business.

Web-Based Systems:
Gemini Participant & Plan Sponsor Web Portals:
Internet Access for Daily & Non-Daily Plans

Easily and efficiently provide each of your clients their own participant and plan sponsor websites, customized with their own unique look and feel.

Additionally, the Gemini web sites have the same power and sophistication as the largest insurance & investment firms without requiring sizeable expense, losing control of your data or needing to maintain complicated hardware. You can also offer separate access to brokers or advisors.

Participant Web Portal
Easily and efficiently customize each website's colors, fonts, menu options plus add your client's logo to create individual websites that uniquely fit the needs of each client's participants.

Plan Sponsor Web Portal
Plan Sponsor sites can easily be customized in the same manner as the participant access site. Sponsors can conveniently access plan level data such as plan specifications, information on available investment options, asset information and asset allocations by fund and source, transactional information and participant level data as well. Sponsors can securely upload payroll and census files as well as download historical statements and related documents.
Web-Based Systems:  
Document Generation & Management (DGEM) System

All in one place, fully web-based, integrated, access anytime from anyplace:

❖ Plan Documents ❖ 5500 Forms
❖ Client and Task Tracking (CATT) System

Clients tell us DGEM improves their efficiency exponentially! Check it out.

Plan Document System
Creating and maintaining plan documents has never been quicker, easier or more convenient. The DGEM System keeps all your plan documents, amendments and notices organized and easy to access. See for yourself by watching a 2 minute video on our website www.asc-net.com.

5500 Forms System
Maximize your e-filing efficiency! Fully web-based, one-click client signature invites. If you use other ASC Systems, the integration eliminates redundant data entry and reduces the risk of human error.

Client & Task Tracking (CATT) System
Imagine ALL your client data in one place and at your fingertips. This fully web-based client relationship management and task tracking system will keep you, your team and entire office organized and in communication with each other. You’ll know the exact status of each plan by administrator.

For more details about these products, see the Product Sheets in the brochure pocket

“I can amend 1,500 retirement plans in 1 day! The DGEM System gives a tremendous boost to our efficiency”
ASCi Plan Document System client for over 6 years

“We’ve finished restating 2,400 plan documents - stress free!”
ASCi client for over 4 years

For more details about these products, see the Product Sheets in the brochure pocket

(800)950-2082
www.asc-net.com
info@asc-net.com
Customer Support
Reliable, qualified Customer Support is a priority at ASC.

1 **ASC Support Team Members are Retirement Plan Professionals**

All ASC Support Team Members have these qualifications:
- Over 10 years industry experience before joining ASC.
- Real life experience administering plans before joining ASC.
- Maintain their accreditations through continuing education and hold or have held positions within professional societies such as ASPPA, SPARK, SOA & NIPA.

Full-time Enrolled Actuaries and Certified Pension Consultants on staff.
Most ASC Support team members have worked at ASC over 10 years.

2 **Access to Support Team Members is Convenient and Reliable**

Between 8 a.m. - 8 p.m. EST work days you can reach the Support Team live
- Reach our team via: Email, online support center, phone and fax
- Live webcasts are offered regularly to keep you updated on system enhancements and regulatory changes
- Support offices are located throughout the country

3 **24 / 7 Support is available via ASC’s Online Client Support Center**

- ASC’s proprietary web-based support database keeps track of all client questions and requests. This enables us to respond quickly to your immediate requests as well as track and analyze trends.
- Obtain releases and documentation whenever you need them
- Comprehensive FAQs help you get the answers you need anytime
- On-demand, recorded training videos are available to maximize your team’s efficiency
- Submit request or questions to ASC anytime by posting to the Online Client Support Center

“Thank you for all the prompt help! It amazes me to see this level of customer service … especially during crunch time!”
ASC client for over 11 years

Thank you for taking time to learn about ASC. We encourage you to contact an ASC Representative today!
Boost your efficiency with ASC’s DC/401(k) Software:

- Easily process plans from the simplest profit sharing to the most complex 401(k) with ASC.
- Avoid discrepancies between plan administration and the corresponding plan document because ASC systems are integrated.
- Get accurate answers fast. Our Support Team speaks your language because everyone was an administrator before joining ASC.

The System Includes:

- Comprehensive administration
- Recordkeeping
- Industry-leading compliance testing
- Traditional balance forward
- Daily Valuation plans (in-house & outsourced)

Plans Include:

- 401(k)
- New comparability / cross-tested
- DB/DC combo plans
- Profit sharing
- ESOP & KSOP
- Money purchase pension

Examples of how we improve your efficiency:

- Handles all 401(k), Profit Sharing and Money Purchase Plans
- Fully updated for all legislative changes
- Full 401(a)(4) Testing / Design Module
- Reports: generate standard and custom reports via the ASC Report-Writer
- Flexible eligibility calculations
- Easy data import wizard
- Comprehensive data checks
- DB/DC combo reporting
- Extensive 401(a)(4) group definitions
- Multiple Funds and Sources
- Built in budget solving routines for new comparability, integrated, age-weighted and sole proprietor/partnership plans
- Calculates various employer contributions for 401(k) and other defined contribution plans
- Performs extensive employee data validation in one step including ability for custom data validation formulas
- Ability to handle recordkeeping and compliance for multiple plans and separate groups within single plans
- Accounting can be performed in shares or dollars on a fund by fund basis
- Flexible earnings allocations with various time weighted options
- Single-Step Processing automation tool available: administrative functions can be automated and scheduled to run on multiple plans.

Outsourcing Recordkeeping Option

ASC offers links with top insurance companies to facilitate pension administration firms working with outside recordkeeping companies. These financial imports, combined with employer provided census data, enable you to perform the following tasks:

- Combine with outside assets or employer stock and produce a combined employee statement
- Adjust from cash basis to accrual basis and produce an annual recap
- Audit the deferrals and match, comparing contributed amounts and calculated amounts
- Provide accurate earnings on refunds from failed compliance tests

Outsourcing Recordkeeping Option

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ASC’s Outsource Provider Links

<table>
<thead>
<tr>
<th>Ascensus</th>
<th>Guardian Life</th>
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<tr>
<td>FASCore</td>
<td>Hartford Life</td>
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<td>Generic Link*</td>
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<td>Great West Life</td>
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<td>Nationwide</td>
<td>OneAmerica</td>
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<td>Pan-American Life</td>
<td>Principal</td>
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*Other custom & general links available

Traditional Balance Forward Recordkeeping

In ASC’s traditional balance forward recordkeeping system plan assets can be valued on an annual, semi-annual, quarterly, or monthly basis; tracking monies in a single pooled fund or in multiple funds. Earnings allocation methods, including prior balance and time weighted, can be applied separately to certain funds or groups of participants, either in shares or dollars.

Contact ASC today! info@asc-net.com (800) 950-2082 x1
Increase your efficiency with our Defined Benefit System

The ASC DB Valuation System administers, values and tests all types of defined benefit plans including those with ancillary benefits.

You’ll find the ASC DB System helpful because:

- Continuously enhanced over 30 years
- 3 actuaries support the system and our users
- Integrated with ASC’s 5500 system
- Handles traditional, multiple formula, hybrid and DC/DB combo plans
- Fully iterative multiple decrement funding
- PPA funding with lump sum and fully subsidized early retirement options
- PPA employer contribution adjustments including adjustments for late or missed quarterly installments
- AFTAP reports including required attachments
- Cash Balance plans with formulas for up to 50 groups and minimum benefit determination
- Floor Offset arrangements with DC plans on ASC or outside ASC
- IRC §401(a)(26) Minimum Participation and IRC §410(b) Minimum Coverage tests
- IRC §401(a)(4) testing on a single plan or in combination with other DB or DC plans
- Budget routine including calculation of self-employment taxes for unincorporated entities
- FAS liability including a projected payouts report
- Determines employee eligibility, vesting and social security values, and maintains complete employee history records
- PPA valuation report including Schedule SB and AFTAP attachments
- DC/DB proposal reports
- Access to custom report writer
- Employee reports including benefit statements
- Participant termination program with lump sum and other optional forms plus PBGC benefit commitment notices

Contact ASC today!  info@asc-net.com  (800) 950-2082 x1
The Best Compliance Testing System in the Industry:

- Handles the most complicated plan scenarios and provides a complete illustration.
- Saves your team time because administrators no longer have to “go outside the system” to perform these difficult tests.
- Frees up your time to design more complex and flexible plans.
- Provides you the confidence you can cost-effectively administer even complex plans year after year.
- The top financial firms in the country have chosen ASC.
- Handles both small and large plans, combining speed with sophisticated results.
- Included with ASC’s DC/401(k) package and available as an independent system to use with any other recordkeeping system.

Some examples of how ASC Compliance Testing will increase your efficiency:

- Eliminates time consuming reruns and data manipulations by generating multiple corrections or solutions for failed ADP/ACP tests
- All tests can be performed on multiple plans
- PEO/Multiple ER Plan Testing
- Determines Eligibility, Key EE and HCE
- 410(b) ratio percentage and average benefits tests
- 401(a)(4) non-discrimination test
- Run ADP and ACP tests at any time with or without projections
- Interfaces with any recordkeeping system and can include data from multiple plans or plans not on the ASC Compliance System
- Interactive or high-volume batch processing (SSP)
- Performs required tests on multiple plans with user-specified aggregation or disaggregation
- Calculates failed test refunds with attributable match and/or various QNEC/QMAC solutions
- Performs matching calculations and produces variance reports
- 402(g) deferral limit with corrective solutions
- 415 limit calculations with user selected source/plan priority for corrective solutions
- 416 top heavy test
- 414(s) non-discrimination compensation testing
- Plan Limits Test
- Catch-up Summary
- Puerto Rico Test
- Non-qualified Plan Testing
- Benefits Rights and Features Testing
- Test Results Summary Report

401(a)(4) Cross-Testing With Budget Solving

The 401(a)(4) Testing Module is for Cross-Testing and/or designing new comparability plans. Functionality includes: extensive rate calculation methods, including annual accrual, accrued-to-date and permitted disparity, as well as multiple 401(a)(4) group definitions, and an option to disaggregate those participants who have not met the statutory eligibility requirements.

The Budget Solving Routine includes the calculations necessary for determining estimated self-employment taxes and adjusted income for Keogh/Sole Proprietor and Partnership Plans.
Save time by automating administrative processes!

Single-Step Processing

With minimal setup, administrators can run a series of compliance tests or other administrative functions on one plan or multiple plans without user interaction.

Compliance tests can be run, and the results can be accumulated and printed, without users setting up each test and opening and closing each plan.

Additional tasks can be automated including:

- benefit statement preparation, running calculations, performing employee data checks, printing non-compliance reports and even processing transactions.

SSP utilizes ASC's sophisticated scripting language to automate tasks on multiple plans that would otherwise be manually performed by individual users.

Administrators can even designate specific times for SSP to run, allowing processing to take place during off hours when the office is closed.

Example of the steps SSP could perform on a group of plans:

- Run eligibility
- Limit compensation
- Perform allocations
- Determine Key and HCE's
- 416 Top-Heavy Test
- 410(b) Ratio Percentage Test
- 401(a)(4) Test
- 402(g) Deferral Limit Test
- 415(c) Annual Additions Test
- ADP/ACP Tests

Money Manager Link

Eliminates Manual Data Entry

For clients who use a non-ASC recordkeeping system, a key element to the ASC Compliance Testing System is Money Manager Link (MML). MML provides an automated link between your recordkeeping system and the ASC testing system. This enables plan and employee data to pass seamlessly from MML into the ASC database – eliminating the need for manual data entry. Additionally, MML provides for the transmission of test results back to your recordkeeping system. Large volumes of plan and participant data can be imported via an unattended mode.

Contact ASC today! info@asc-net.com (800) 950-2082 x1
Stay competitive in a maturing 401(k) market!

DV Direct users tell us that DV Direct gives them a competitive edge.

DV Direct:
- makes daily valuation easy, efficient and affordable
- is less expensive than traditional recordkeeping
- is sophisticated and functional
- enables TPAs to maintain control of their client relationships

How DV Direct can increase your efficiency and profitability:
- Open architecture platform provides trading across virtually all mutual funds
- Work with brokers on an automated basis
- Integrated trading links with Matrix, Schwab (B/D and Trust), Fidelity and Wilmington Trust as well as other flexible trading options (including Mid Atlantic Group)
- Comprehensive reporting and trade tracking to reduce errors and minimize liability
- Individual participant level rate of return
- Automated dividend allocation, cash receipts and disbursements, ACH debit capabilities, and options for check writing and 1099 reporting
- Self directed brokerage accounts
- Plan and participant level managed accounts
- Options for batch processing (e.g. statements, expenses, statement extracts, etc.)
- Participant fee reporting including a separate Fee Disclosure Statement
- Automatic rebalance options
- Investment profile (modeling) capabilities
- Global access for call center support

And... we’ll help you set-up the processes your business needs to run in-house daily valuation!

Contact ASC today! info@asc-net.com (800) 950-2082 x1
Offer Your Clients Branded Participant & Plan Sponsor Web Portals

**Gemini Web Portals:**

- Provide the same sophistication and functionality as the largest financial institutions at a fraction of the cost.
- Prevent losing control of your data or needing to maintain complicated hardware. You can also offer separate access to brokers or advisors.

**Create Highly Professional Websites for your Clients**
Customize colors, fonts, easily add client logos and tailor menus to fit each plan.

Additional features include:

- Online statements
- Participant level fund performance (individual rates of returns)
- Online enrollment and ongoing changes (including Roth)
- Online participant loan and distribution requests
- Customized messages
- Auto rebalance features
- Options to download forms and periodic statements
- Additional links and web pages are easily added.

**Gemini Plan Sponsor Web Portals: Daily & Non-Daily Plans**
Plan Sponsor sites can easily be customized in the same manner as the participant access site. Sponsors can conveniently access plan data, information on available investment options, asset allocations by fund and source, as well as transactional information and participant level data.

Sponsors can securely upload payroll and census files as well as download historical statements and related documents. Payroll and census uploads also have the option to perform a series of data checks and have the data uploaded directly to the plan; creating significant efficiency in periodic payroll processing as well as processing year-end census.

Tired of emailing data back and forth with clients? Offer your plan sponsors the ability to download prior valuations, statements and other information all through a secure and customized website.

**Advisor/Broker Access**
Similar to the Plan Sponsor Site, you can provide your advisors with specific access to only their plans to review, all with a single sign on.

Contact ASC today! info@asc-net.com (800) 950-2082 x1

With direct links to services such as Morningstar®, MasteryPoint and Newkirk’s Fund Central, participants have easy access to quality educational and planning tools.
Boost Your Efficiency
Keep your documents organized and accurate with our DGEM System

Save time & reduce errors with integrated systems

- Integrated with ASC Recordkeeping/Compliance System
- Integrated with ASC 5500 System
- Manage Plan Docs & 5500’s all on one screen

Find and batch print Safe Harbor Notices all in one easy step


Error checking
Clear Navigation of plan provisions
Checklist format enables fast & accurate document creation
Easy to query plan provisions
Save time with pre-populated forms

Create virtually any plan type with DGEM
Volume Submitter & prototype DB and DC Documents
Cash Balance, 403(b) and ESOP Documents

Contact ASC today! info@asc-net.com (800) 950-2082 x1
Save time!
5500’s are conveniently organized and easy to file year after year

- Fully web-based
- Integrated with DGEM Document System
- DOL Status Report
- Invite Signers with one click
- Secure sign-in portal
- Roll forward year to year
- Validate all forms at once
- Import data from ASC Recordkeeping/Compliance System
- e-file 8955 Forms

Contact ASC today! info@asc-net.com (800) 950-2082 x1
Improve efficiency through an organizational tool built for the TPA Professional

All the information a pension professional needs to keep track of is in one place. Additionally, CATTS is part of our Document Generation & Management (DGEM) System which integrates ASC’s Plan Document, 5500 and DC/401(k) Systems.

Accessible and visible:
At a glance views of your filing deadlines, events, tasks and staff schedules.

All in one place - clients, cases & contacts.

Keep track of projects and tasks by client and by administrator.

Manage case projects and their associated tasks by using project templates or creating your own custom templates.

Create unlimited custom fields!

Find cases based on the plan spec criteria you specify.

Query subsets of clients, for example: select plans based on plan year end or safe harbor status.