WHY

THE RETIREMENT ADVANTAGE

The Right Resources and Experience

When you partner with The Retirement Advantage, Inc. (TRA), you gain a trusted retirement plan expert. TRA has been focused on helping our business partners, plan sponsors and participants meet their unique retirement goals through proactive account management and exceptional customer service. Our commitment to providing expert consultative services and relevant resources has helped position TRA to be one of the nation's largest independently owned TPA.

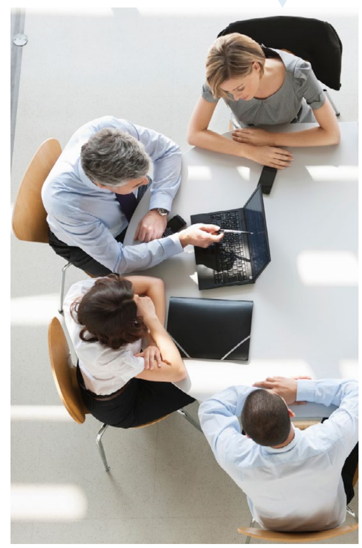
Value Proposition

TRA is a leading provider of third party administrative services excelling in customer service, compliance and consulting. Our customer service model emphasizes unparalleled personal service and state-of-the-art technology that complements our business partners. Our processes are easy to understand, straightforward and efficient. Today TRA delivers service to over 11,000 plan sponsors nationwide and have over $11 billion in retirement assets under our administration (AUA).

Experience

TRA has been providing retirement administration services exclusively since 1996. We don't have to struggle with competing corporate divisions for resources to support our clients. We understand where the industry has been and where it is going. Know that you can count on us to understand the changes occurring within the retirement plans industry and to keep you informed.

Working with TRA



The focus is on your needs. TRA specializes in helping businesses set and achieve their financial goals. Our representatives are standing by ready to assist you with your financial needs. In addition to offering personalized guidance and recommendations, a relationship with TRA means that you will have access to a variety of educational opportunities that will assist you in meeting your clients' needs.

Integrity, trust, communication and commitment are vital to becoming part of your financial services team. When you choose to work with TRA, you can take stock in our unchanging values, as well as our steadfast commitment to meeting the needs of individuals and business owners throughout the nation.

Organizational Strengths

We are a national TPA with offices in Appleton and Port Washington, WI and satellite locations across the country.

- ***Personal touch***. We understand that high-touch is as crucial as high-tech. We provide the stability of a national firm with an emphasis on personal guidance.
- ***Training and development.*** Your plan will be supported by our experts, many of whom have achieved national certifications in the employee benefits field such as, ASPA.
- ***Dedicated Consultants.*** Receive assistance in communicating with government or regulatory agencies and their counsel or other specialists as needed.
- ***State of the Art Technology.*** Systems are continuously updated to provide plan sponsors and employees automated access to plan information. Also, our cybersecurity strategy and protocols are continuously monitoring for attacks and vulnerabilities to protect your data and give you comfort when doing business with us.

We make your job ***EASY***...We make you look ***GOOD***...We help you ***WIN*** more business!™

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TRA
The Retirement *Advantage*

Organizational Strengths

We are indifferent to the investment choice of the broker/producer or plan sponsor.

- ***Choice.*** TRA is investment neutral. You have access to a menu of investment options that the financial advisor and plan sponsor select together.
- ***Flexibility***. We are a preferred third party administrator and a select partner with American Funds, Ameritas, Empower, John Hancock, Lincoln Financial Group, MassMutual, Mutual of Omaha, Nationwide, Ohio National, OneAmerica, Principal Financial Group, The Standard, TransAmerica, T. Rowe Price, Vanguard and Voya - just to name a few. We also have solutions for open architecture products with access to hundreds of mutual funds.
- ***Experts.*** TRA is the administration expert, leaving the investment piece to our financial partners.

Maximize Fiduciary Protections

TRA uses state-of-the-art quality control processes and follow-up procedures to help minimize risk ***24 hours a day, 7 days a week, year after year.*** What's more, the TRA Quality Team reviews every plan as a second quality check for accuracy and compliance, ensuring your retirement plan avoids any possible breaches from a Department of Labor or IRS standpoint.

As your retirement needs and government regulations change, TRA proactively takes the necessary steps to communicate how those changes will impact your retirement strategy, inform you of the optimal options and implement any plan changes as quickly as possible.

Understanding The Unique Needs Of Small Businesses

As a small business ourself, we know how different business structures can impact your plan design. That's why TRA specializes in privately held small to mid-sized businesses.

Whether you are a sole proprietorship, LLC, S- or C-Corp, or have a complicated partnership structure, TRA has the technical resources and experience to help you design and implement the optimal retirement solution for your situation.

Evaluating Your Best Retirement Plan Option

Comparing retirement plans is complicated, especially when it comes down to evaluating all the "hidden" costs and the true value-added services you receive.

TRA is a transparent partner that can help you understand every nuance of our partnership with you and help you make well-planned decisions.

TRA top clients are from following industries:

- Professional Services
- Health Care
- Manufacturing
- Construction
- Finance, Insurance, Real Estate

The *Advantage* Is Yours

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