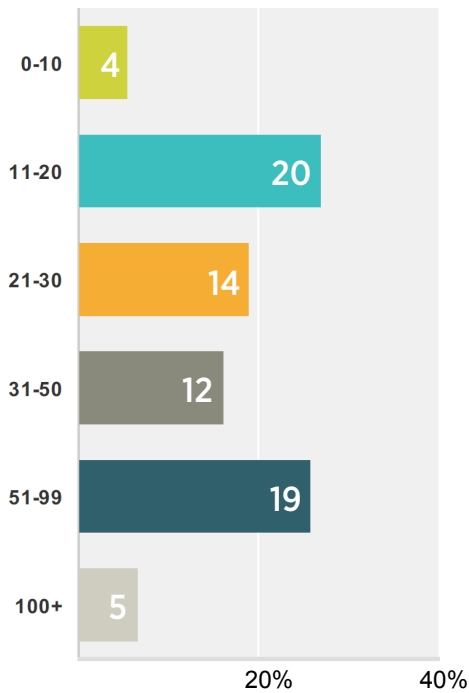


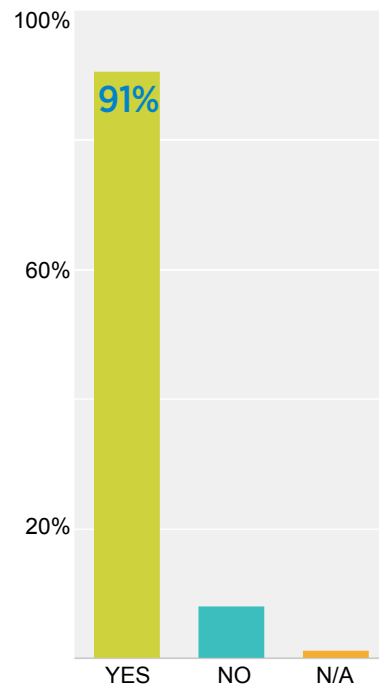
Sentinel Pension & Payroll conducted a survey of 74 Capital Area businesses to discover more about common administrative practices and beliefs with regard to companies' pension and payroll services and operations. **Here is what we discovered.**

**Getting to know the Respondents**

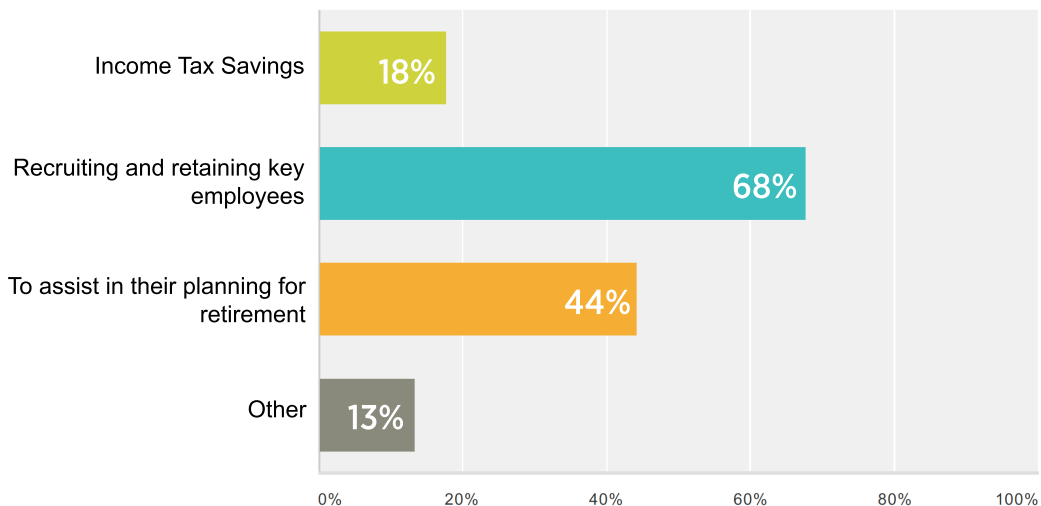
How many full-time employees currently work for your organization?



Does your organization provide a 401k retirement plan?

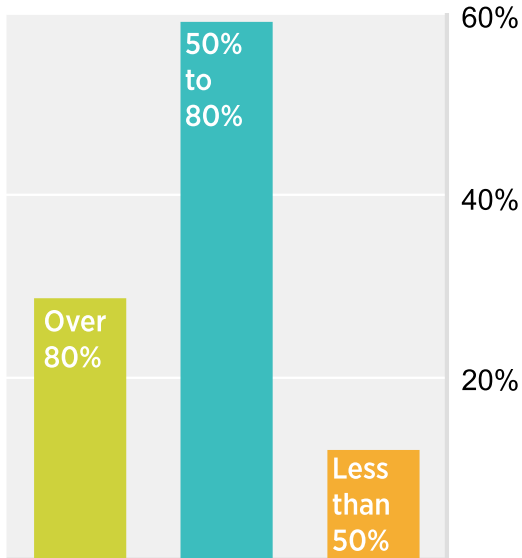


What is the primary reason you offer a retirement plan to your employees?

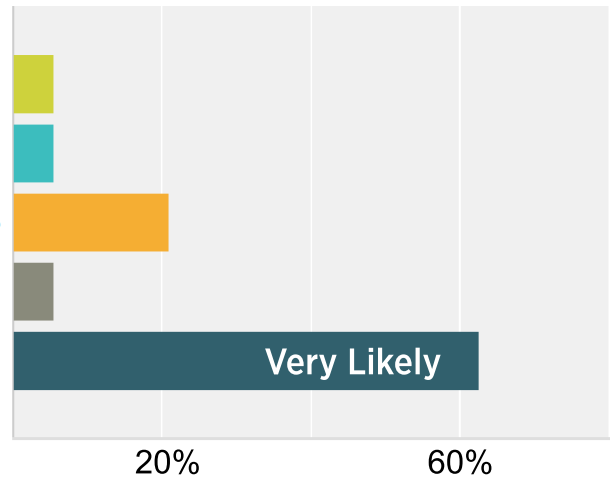


## Pension-related Questions

How would you characterize the participation by your employees in your company's retirement plan?



How likely would you be to recommend your retirement provider to a friend or colleague?



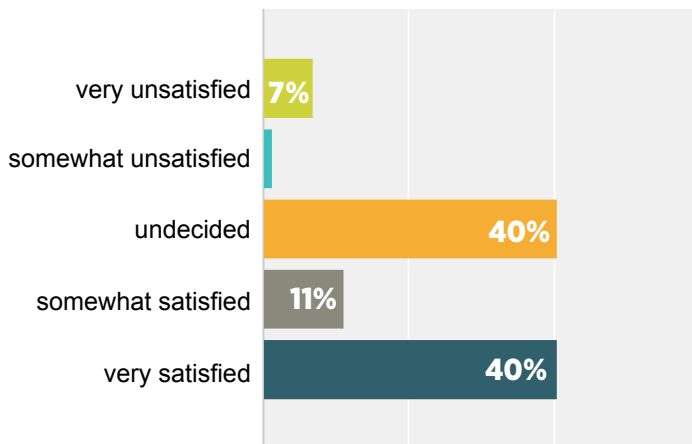
Do you currently use a Third Party Administrator to assist in the servicing of your plan?

**YES 69%**  
**NO 31%**

Does your investment advisor assist you in monitoring the appropriateness of the investment choices?

**YES 84%**  
**NO 16%**

How satisfied are you with your current investment advisor, on a scale of 1 to 5?



What services are currently provided by your investment advisor?  
(Fill in the Blank.)

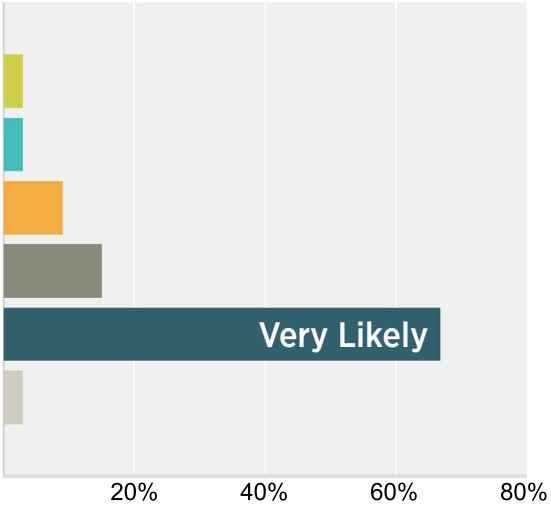
Sample responses:

- “Plan is not being serviced”
- “Enrollment & Education Meetings”
- “Responds to Participant Questions”
- “Available upon request”
- “Testing, Reporting, Form 5500”
- “Accounting, Web Access, Employee Meetings, Quarterly Updates and Evaluations”

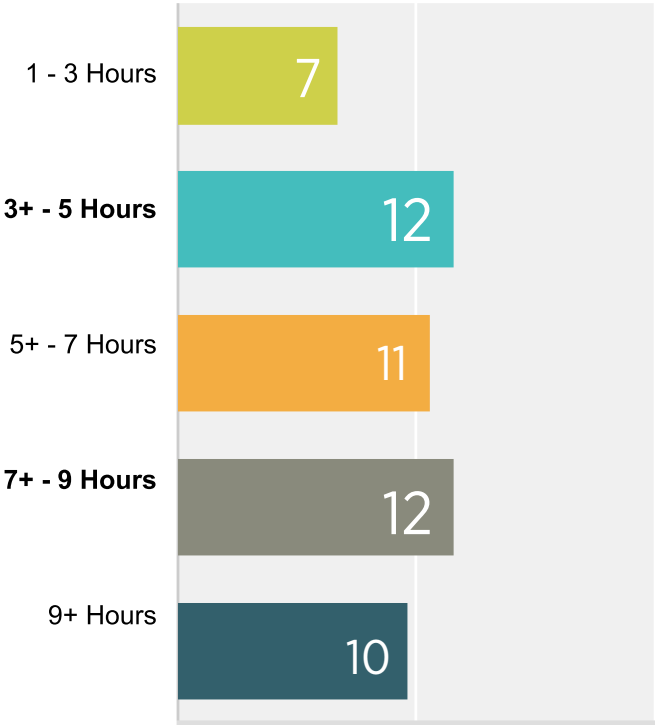
Do you currently outsource your payroll administration?

**YES 43%**  
**NO 57%**

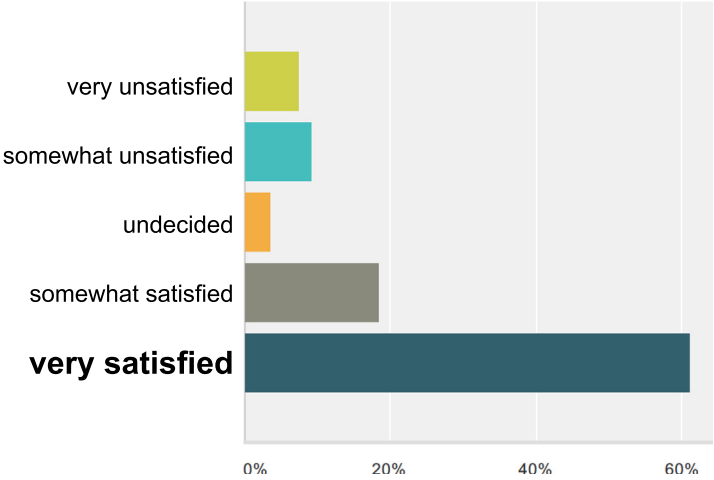
How likely are you to recommend your payroll provider to a friend or colleague?



(For Companies that administer their own payroll)  
How many hours per month do you and your staff spend preparing your company's payroll?



(For Companies that administer their own payroll)  
How satisfied are you with your current system for managing your company's payroll, on a scale of 1 to 5, with 5 being Very Satisfied?





## Why Choose Sentinel?

We're **local**. With over 25 years of experience administering pension and payroll. We are **staffed by CPAs** who can represent you before the IRS and DOL.

Our system provides **seamless integration**.

We tailor plan designs and services **specifically to you**.

Our **streamlined processes and software** save you time and headaches.

We research and understand constantly changing complex regulations

**...so you don't have to.**

### PENSION SERVICES

#### General Services

- Plan Design Illustrations
- Asset Reconciliation
- Contribution and Forfeiture Allocations
- Annual Plan Valuation
- Verification of Eligible Employees

#### Plan Compliance

- Coverage and Top-Heavy Testing
- ACP and ADP Testing
- Maximum Contribution Limits
- Year-End Compliance Testing
- Non-Discrimination Testing

#### Documents

- Prototype Plan Document
- Summary Plan Description
- Administrative Guide
- Annual Form 5500
- Summary Annual Report

#### Also Available

- Loan Reconciliation
- Employer Contribution Allocation
- Corrective Processing for Deposits by Source
- Corrective Processing for Excess Contributions
- Reconciliation of Deferral Deposits to Payroll Form W-3

### PAYROLL SERVICES

#### General Services

- Secure Online Platform
- Federal, State & Local Tax Filings
- Flexible Payroll Delivery Options
- Direct Deposit Processing
- Free 401(k) Payment Processing for Sentinel Plans

#### Customer Advantage

- Flexible Time Entry and Submission
- Online Delivery and Storage of Payroll Reports
- Dynamic Access to Data and Employee Information
- Secure Access to Check Stubs and W-2s for Employees
- Worry-Free Payroll Tax Compliance

#### Flexible Reporting Options

- Cash Requirements and Deposit Report
- Check register and Payroll Journal
- Payroll Tax Summary
- Remote Check Printing with Digitalized Signature
- Department and Location Reporting

#### Also Available

- Vendor and Garnishment Remittances
- E-mail Alerts and Notifications
- Integrated Time Clock Solution
- General Ledger Export for many Accounting Systems
- Custom Design of Reports for Specific Needs