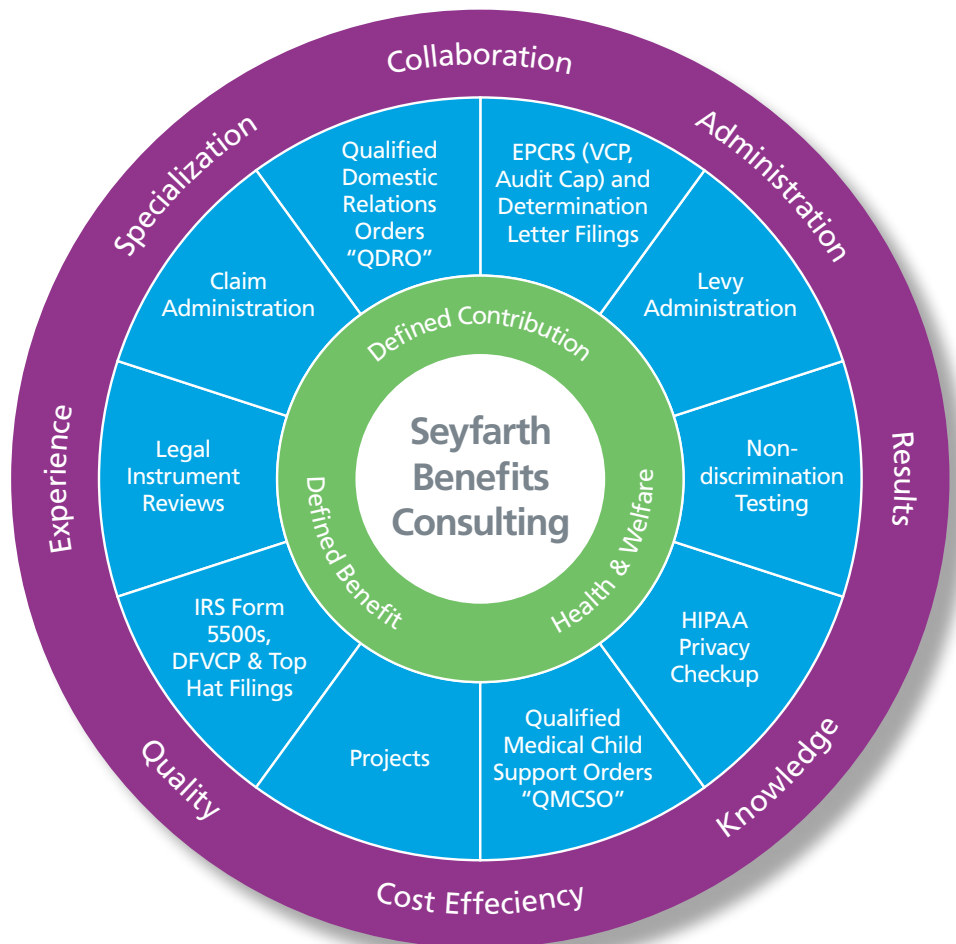


Seyfarth Benefits Consulting

A resource guide for complete services



Seyfarth Benefits Consulting

Not only does Seyfarth Employee Benefits and Executive Compensation Department handle complex employee benefit plan matters; it is also capable of managing routine, but important, aspects of plan administration.

Seyfarth's Benefits Consulting offers a suite of administrative services for defined contribution and defined benefit tax-qualified and non-qualified retirement plans, as well as all types of health and welfare benefit plans. These fundamental services, common to all employee benefit plans, are often time-intensive and can distract plan sponsors, plan administrators and employee benefits staff from more critical functions. Seyfarth Benefits Consulting was established to help our clients fulfill these duties in an efficient and cost effective manner.

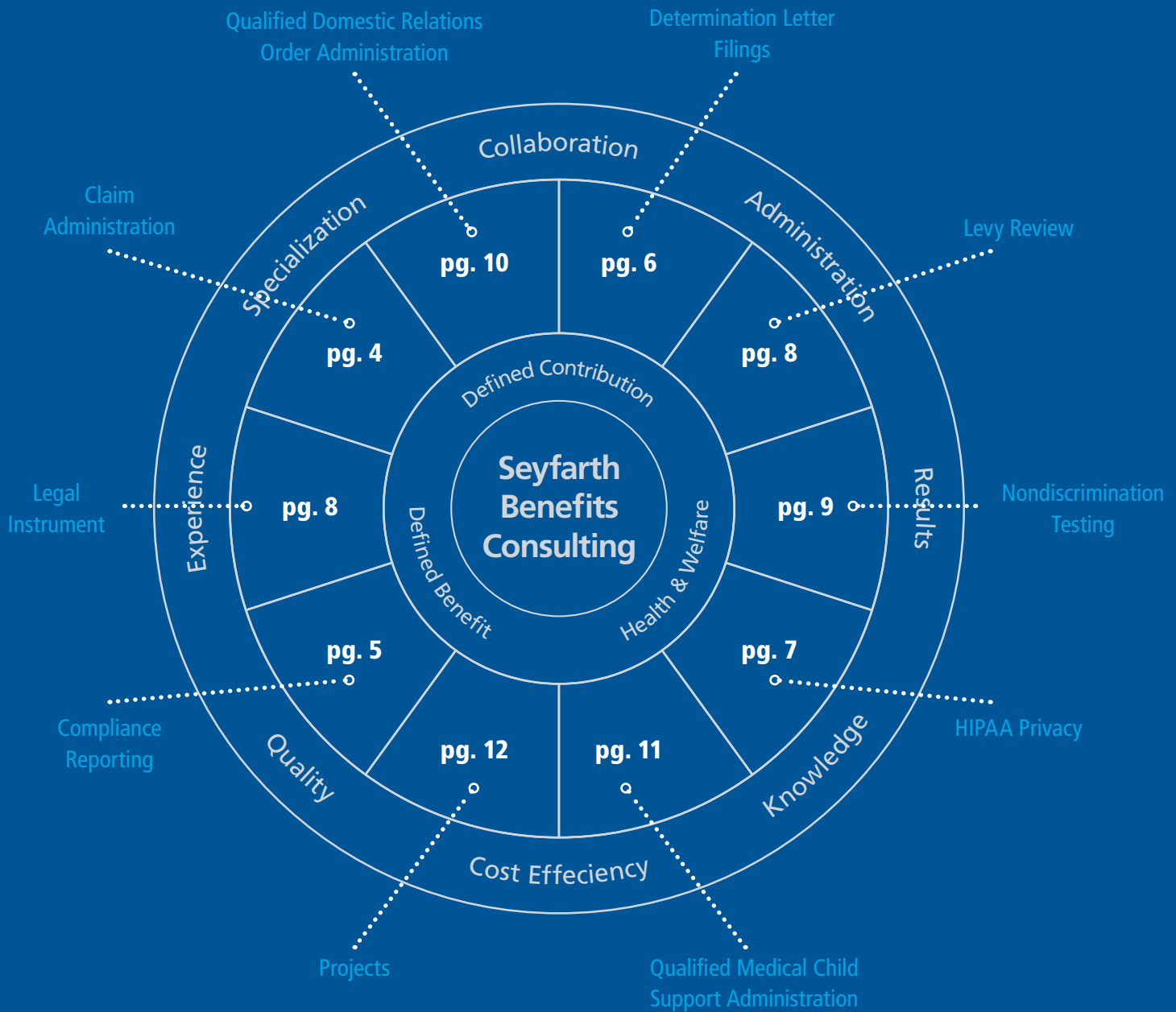
Seyfarth Benefits Consulting can be valuable to companies of all sizes, but especially those with limited internal benefits staff, and those with multiple employee benefit plans or large participant populations where the staff may be inundated with plan administrative duties and responsibilities. Seyfarth Benefits Consulting can assist by performing these services efficiently through fixed fees or other alternate fee structures.

For additional information about the Seyfarth Benefits Consulting, please contact any Seyfarth employee benefits attorney or email EBAdminServices@seyfarth.com.

* Seyfarth Benefits Consulting staff are members of the Employee Benefits and Executive Compensation Department.

Summary of Offerings

Seyfarth Benefits Consulting Services



Seyfarth Benefits Consulting Support

For Plan Sponsors

- Collaboration with plan sponsors, plan administrators and their staff to carry out various administrative tasks and projects so staff may concentrate on core business functions
- High-quality and personalized support from staff with extensive knowledge and vast experience in employee benefits
- Standardized processes to reduce costs
- A team oriented approach, with coordination among plan sponsors, plan administrators, staff and third party vendors
- Frequent contact through regular status calls
- Tailored services for unique plan designs and features
- Flexible fee structures
 - Fixed rates for routine tasks
 - Hourly or blended rates
 - Negotiated project rates

For Plan Participants (QDRO, QMCSO, Legal Instruments, if applicable)

- Knowledge resource
- Timely response
- Toll-free telephone support

Claim and Appeal Processes

What is Claim Administration?

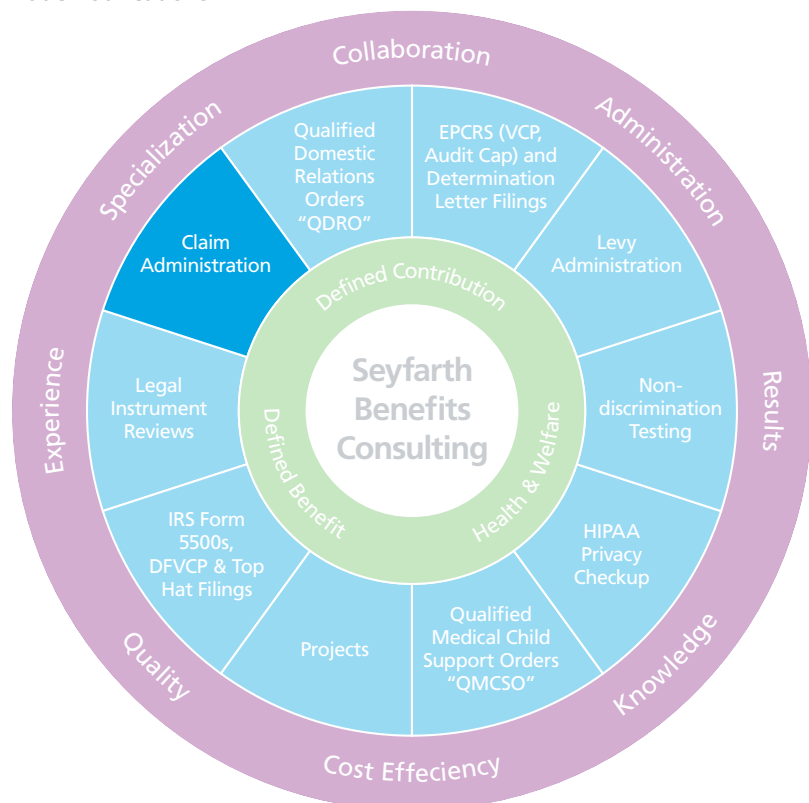
If a participant or beneficiary feels entitled to an additional benefit under an employee benefit plan, he/she may file a claim for benefits with the plan administrator. The plan administrator has a limited number of days to respond. If the participant does not agree with the decision, he/she may file an appeal to the plan administrator. The plan administrator must rule on the appeal and issue its decision by a certain deadline. Only after this process may a participant file suit in a court of law.

Seyfarth Benefits Consulting Role

SBC will collaborate with plan administrator to conduct a comprehensive review of participant inquiries, claims, and appeals, as per plan procedures and ERISA. SBC can also collect all relevant documents to support the plan administrator's review and decisions.

Common Tasks

- Review and manage participant inquiries, claims, appeals and other miscellaneous requests
- Collect, review and research supporting documentation
- Prepare validation summary for plan administrator review
- Prepare participant correspondence, as requested
- Maintain tracking system with automatic notifications for key dates and deadlines



Compliance Reporting

(Annual tax Form 5500 including schedules, delinquent filer program, top hat filing, Form 5330 and plan termination)

What is a tax Form 5500 or Form 5330?

The tax forms are used to satisfy annual reporting requirements of ERISA and the Internal Revenue Code. Form 5500 is an annual return for an employee benefit plan (i.e., qualified retirement and health and welfare benefit plans) to report plan financial information, investments and operations, which must be filed electronically through the Department of Labor EFAST website. Tax Form 5330 is related to excise tax issues concerning employee benefit plans.

What is the Delinquent Filer Voluntary Compliance Program?

This is a program to allow plan administrators and sponsors to file overdue annual reports with the opportunity to pay reduced civil penalties for voluntarily complying with the annual reporting requirements.

What is a Top Hat Plan Statement?

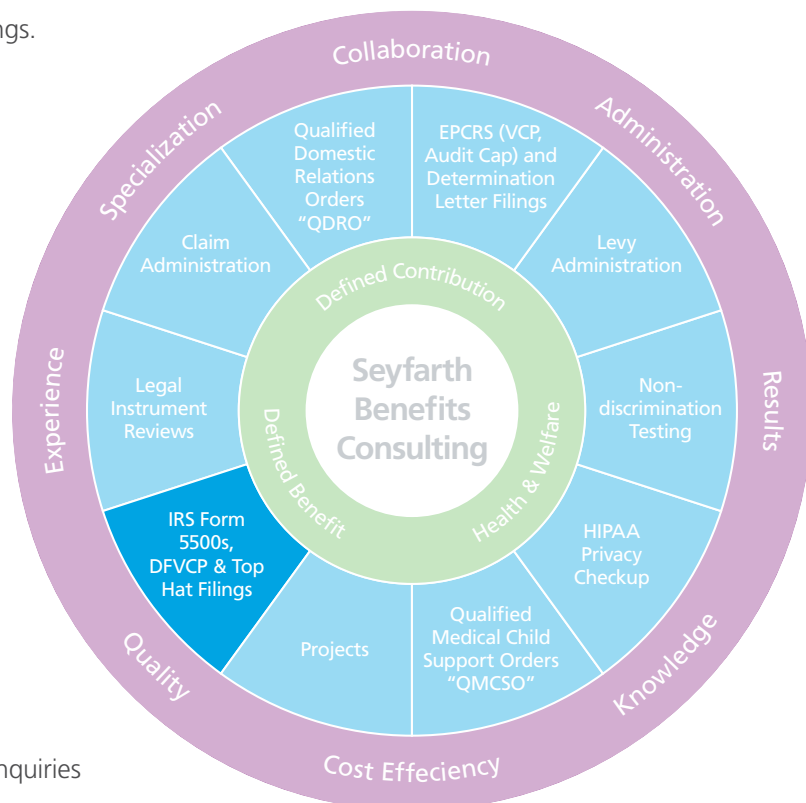
A top-hat plan is a non-qualified retirement plan for select company employees—usually key executives. These are often referred to as a deferred compensation plans and/or a supplemental executive retirement plans. This is a one-time filing with the Department of Labor.

Seyfarth Benefits Consulting Role

SBC can handle all aspects of these filings.

Common Tasks

- Review draft Form 5500, including financial information
- Prepare all aspects of Form 5500, including extensions, as necessary
- Prepare all aspects of Form 5330
- Duplicate filing(s) in Department of Labor EFAST website for submission and/or amend filings
- Prepare follow-up correspondence to the Department of Labor, as required
- Respond to Department of Labor inquiries
- Research historical plan filings



Determination Letter Filings

(Including for voluntary compliance program and plan terminations)

What is a determination letter?

A plan sponsor may request from the Internal Revenue Service a formal determination as to a retirement plan's qualified status.

What is a voluntary compliance program?

The voluntary compliance program, or VCP, is one of three programs for correcting errors under the IRS's Employee Plans Compliance Resolution System.

What is a plan termination?

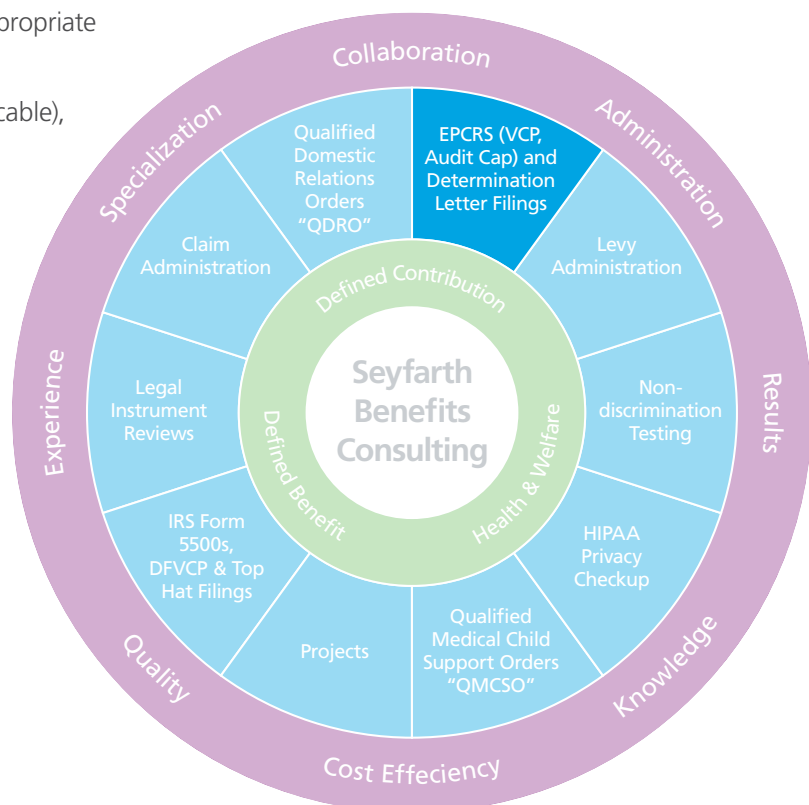
When a plan sponsor wishes to terminate a retirement plan, it may file an application to the IRS for determination that the plan is qualified upon termination. This ensures favorable tax treatment to final payouts.

Seyfarth Benefits Consulting Role

SBC will prepare and review all documents for the above filings.

Common Tasks

- Review files, documents and supporting materials
- Ensure plan document contains appropriate updates per IRS guidance
- Prepare plan amendments (if applicable), forms, attachments and Notice to Interested Parties
- Coordinate signatures for filings
- Package filings for mailing
- Respond to Internal Revenue Service inquiries



HIPAA Privacy

What is HIPAA Privacy?

Employers must maintain compliance with HIPAA privacy laws. We assist clients with this responsibility by offering flat-fee HIPAA compliance documents that provide automatic updates for new regulatory developments.

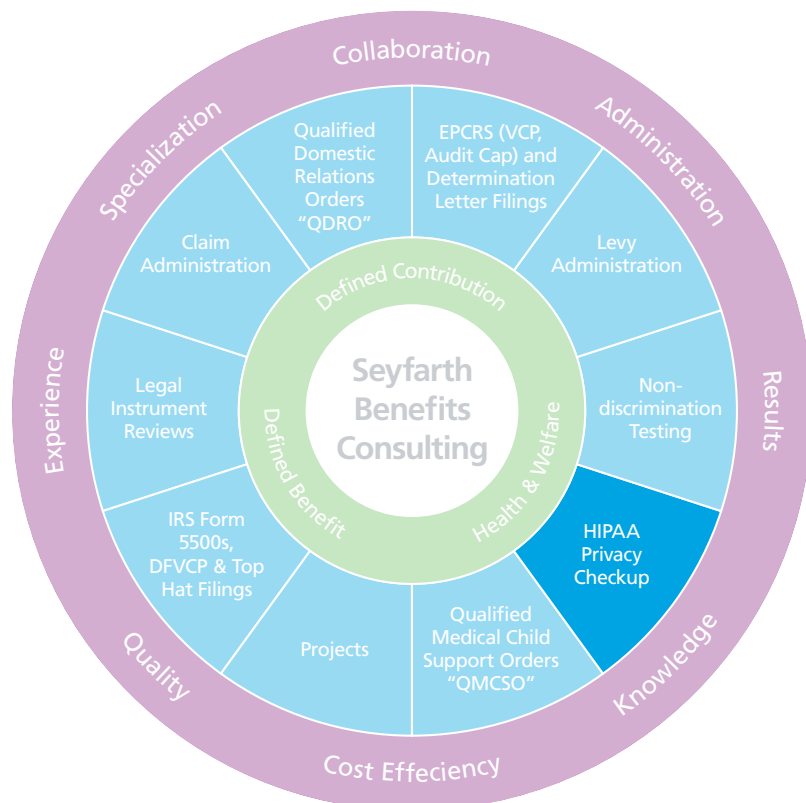
Seyfarth Benefits Consulting Role

SBC will identify HIPAA needs and prepare necessary documents. SBC will also formulate comprehensive policies that provide guidance on day-to-day operations and processing employee requests and complaints. SBC also offers client training and onsite consultation.

Common Tasks

SBC will prepare and/or review all required documents, including:

- HIPAA Privacy Policy
- HIPAA Privacy Notice
- HIPAA Privacy Forms
- Business Associate Agreements
- Provide client training and onsite consultation



Legal Instrument and Levy Review

What are legal instruments?

Protecting participants legal rights under a benefit plan is vital, particularly in situations where participants may no longer have the ability to make decisions for themselves due to disability or death. "Legal instruments" refers to letters of conservatorship, guardianship, administration, letters testamentary, personal property declarations, powers of attorney (general, health, financial property), small estate affidavits and trust documents, when applicable.

What is a Levy?

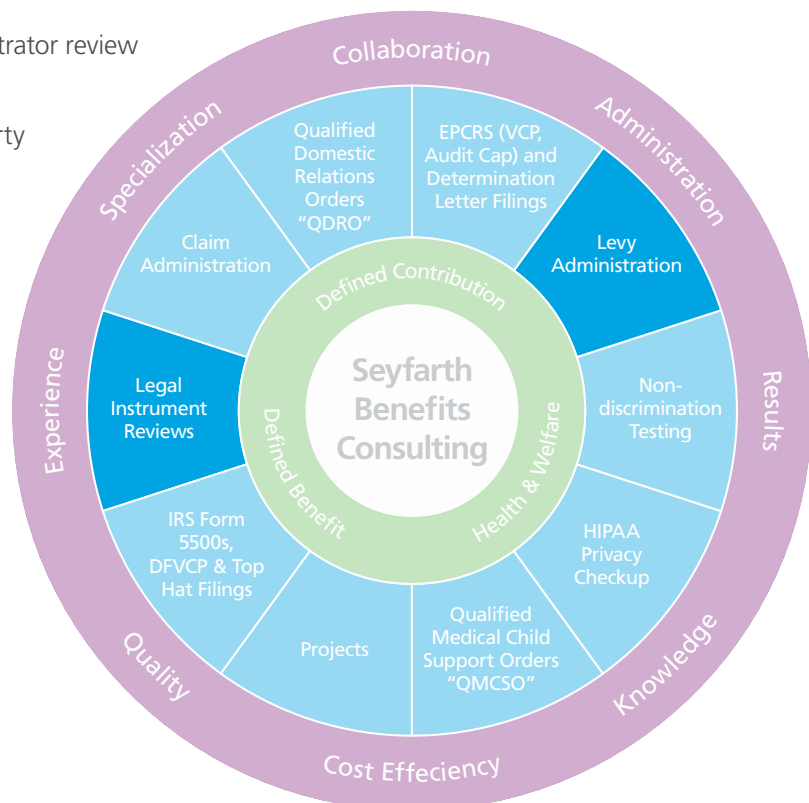
A levy is an order submitted to the plan sponsor to recover wages or retirement assets from a participant. Sometimes a levy can also be considered an earnings withholding order, which is a wage garnishment order to continually seize a percentage of a debtor's earnings until there a release order is issued or the employee terminates employment.

Seyfarth Benefits Consulting Role

SBC will review legal instruments and levys for compliance with legal requirements.

Common Tasks

- Review instrument, levy, income withholding order and garnishment
- Prepare validation for plan administrator review
- Prepare communications to plan administrator, agency and third party recordkeeper for processing
- Perform audit



Non-Discrimination Testing

What is non-discrimination testing?

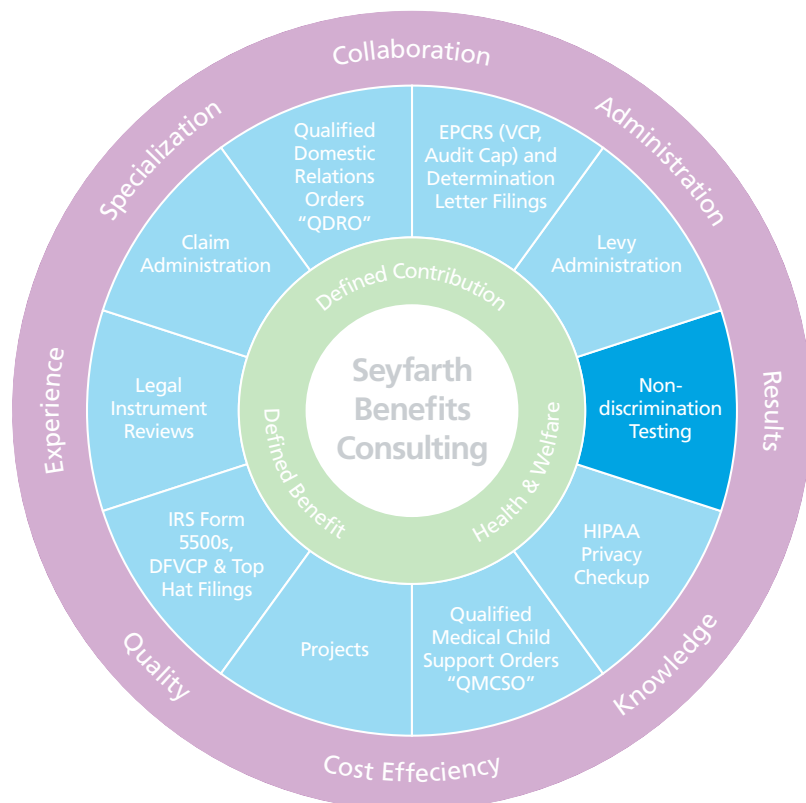
This is a required test, performed annually, to ensure a plan does not discriminate in favor of highly compensated employees or key employees with respect to eligibility, contributions or actual benefits. Plans must satisfy specific requirements to be deemed nondiscriminatory.

Seyfarth Benefits Consulting Role

SBC will review employee census data, run a reporting model and prepare a summary of findings.

Common Tasks

- Identify testing needs
- Obtain participant census information for testing
- Prepare and run the appropriate nondiscrimination test
- Provide report and analysis of findings, including corrections (if applicable)



Qualified Domestic Relations Order (QDRO) Administration

What is a QDRO?

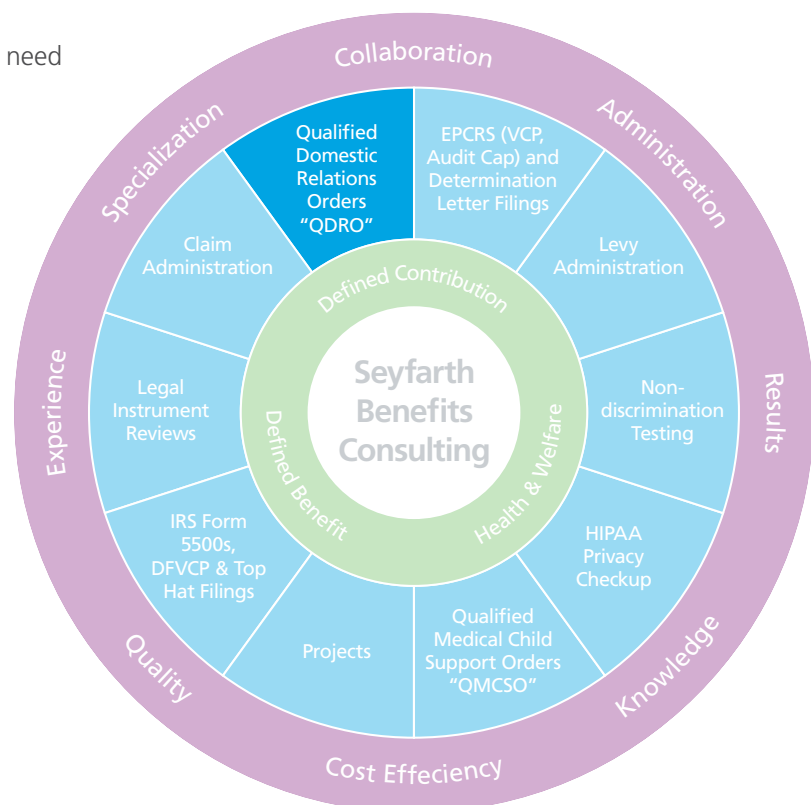
A qualified domestic relation order (QDRO) is a court order that creates or recognizes an alternate payee's right to receive all, or a portion, of a participant's benefit under a retirement plan. To be a QDRO the order must satisfy certain legal and plan-based requirements.

Seyfarth Benefits Consulting Role

SBC will review domestic relations orders for compliance to ensure they comply with ERISA and the plan procedures.

Common Tasks

- Review plan documents and prepare model orders and procedures
- Confirm participant plan, coverage and benefit hold
- Review orders in accordance with federal law and plan provisions
- Handle all communication with attorney, participant, and alternate payee
- Prepare segregation instructions for clients or recordkeeper, if applicable
- Review "one-off" orders based on need
- Perform QDRO audits
- Review and manage transitional QDROs
- Review and respond to joinders (California), if applicable
- Maintain tracking system (including hold periods and segregation timing)
- Provide toll-free telephone support



Qualified Medical Child Support Order (QMCSO) Administration

What is a QMCSO?

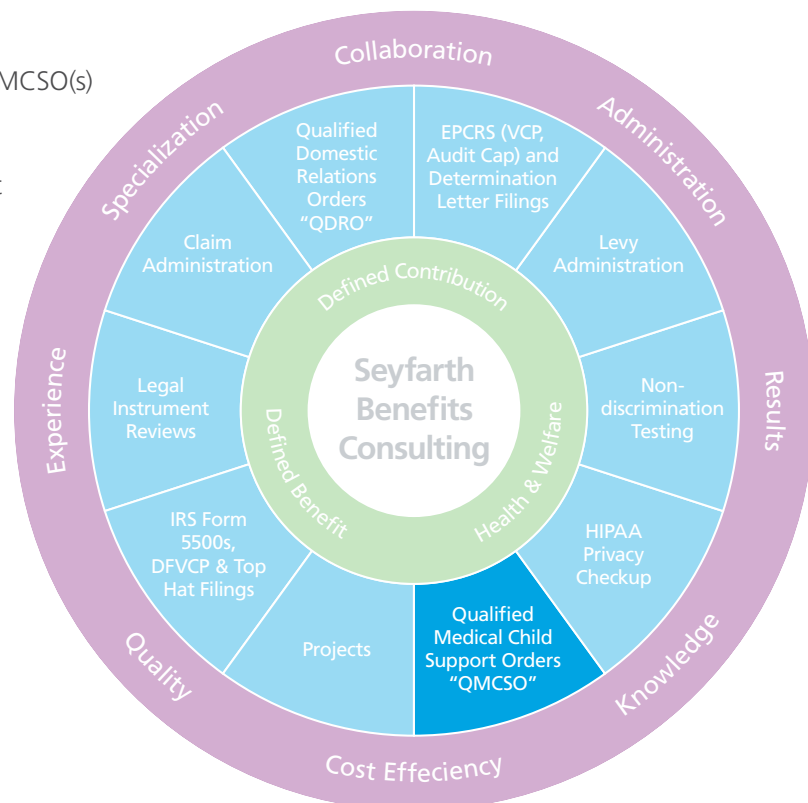
A qualified medical child support order (QMCSO) is a medical child support order that creates or recognizes the right of an alternate recipient to receive benefits under a group health plan. A QMCSO must include certain required information and meet certain other requirements.

Seyfarth Benefits Consulting Role

SBC will review medical support orders for compliance with ERISA and plan procedures.

Common Tasks

- Confirm employee and dependent health plan eligibility
- Review and prepare model order and procedures
- Review orders for compliance with federal and state law and plan terms
- Prepare response letters to state agencies, attorney, participant, and custodial parents
- Respond to telephonic inquiries (agency, participant, and custodial parents)
- Review "one-off" orders based on client needs
- Perform QMCSO audits
- Review and manage transitional QMCSO(s)
- Maintain tracking system
- Provide toll-free telephone support



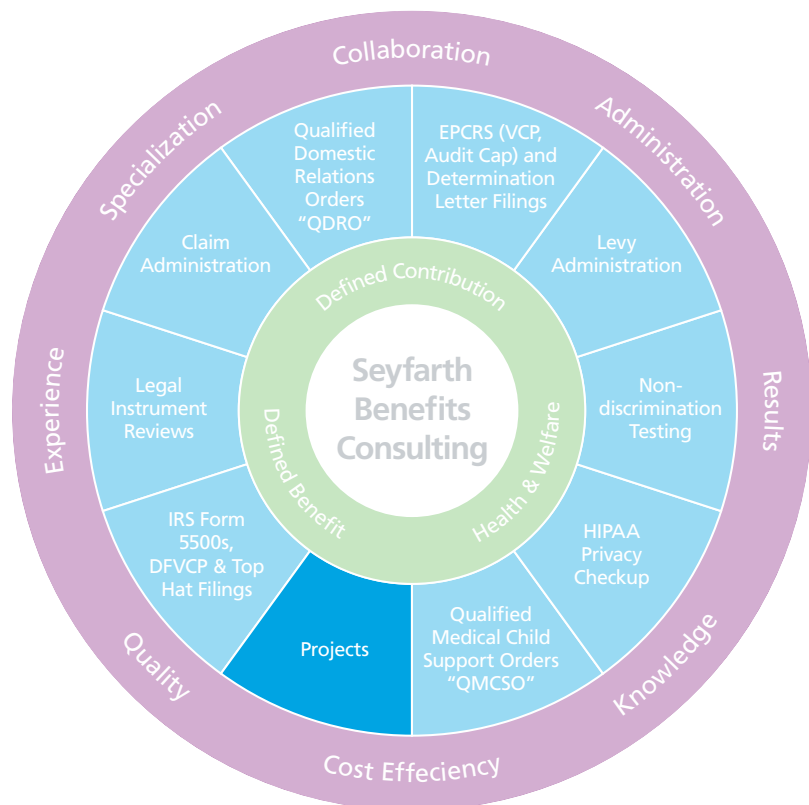
Special Projects

What is a special project?

A special project can be designed by a client to address a specific employee benefit plan matter. For example a special project may consist of (i) conducting an internal procedural audit of existing administrative policies and practices, (ii) reviewing employee/participant communications related to administrative services, (iii) conduct missing participant address and death searches, or (iv) offering various in-house training presentations.

Seyfarth Benefits Consulting Role

SBC will collaborate with our client and other legal personnel, as necessary, to determine the client needs and further develop an action plan for execution.



Seyfarth's Employee Benefits and Executive Compensation Department

Backed by one of the largest Employee Benefits and Executive Compensation departments, Seyfarth Benefits Consulting ("SBC") is focused on supporting our clients' ongoing legal counseling and administrative needs in relation to their retirement and health and welfare programs. Our department is efficiently divided into internal specialty groups such as those focusing on health and welfare programs, executive compensation, defined contribution plans, defined benefit plans, multi-employer plans, fiduciary advisory services, institutional investments and administrative services. This ensures that sophisticated issues and unique business objectives are handled by attorneys and legal staff with specialized knowledge who are well-equipped to find expedient and innovative solutions for our clients.

The day-to-day administrative services detailed in this resource guide are common to all employee benefit plans, are often very time-intensive. SBC can efficiently perform all aspects of these services with a strategic staffing model, through fixed fees or other alternative rate structures to optimize efficiency and delivery.

If you have any questions concerning our services or need more information, please contact any Seyfarth Shaw Employee Benefits attorney or email EBAdminServices@seyfarth.com.



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