

403(b) ACCOUNTS

KEY FEATURES AND BENEFITS

OVERVIEW

We offer cost effective 403(b) custody arrangements for employers and employees. An experienced and versatile trust company, Millennium Trust has some of the broadest industry knowledge and staff experience in our industry.

ADVANTAGES OF THE MILLENNIUM TRUST 403(b) CUSTODY SOLUTION

- Plan Sponsors can name both a bundled provider and Millennium Trust in their Plan Document.
- We work in partnership with record keepers, third party administrators and financial service providers.
- Our open architecture provides Plan Sponsors with a solution for employees investing in different mutual fund families.
- Millennium Trust can serve as the plan custodian or as the custodian for individual 403(b) accounts.
- Our Information Sharing Agreement is based on industry best practices.

MILLENNIUM TRUST DOES NOT COMPETE WITH FINANCIAL SERVICE PROVIDERS

- Millennium Trust's solution allows employees to continue working with their financial advisors and brokers.
- Millennium Trust performs the duties of a custodian and, as such, does not provide investment advice or sell investments, nor does it offer tax or legal advice.

MILLENNIUM TRUST OFFERS VARIETY AND INDEPENDENCE

- Employees with 403(b) accounts at Millennium Trust can invest directly in a broad array of mutual funds.
- Naming Millennium Trust in a Plan Sponsor's Plan Document means an Information Sharing Agreement will not be required with Millennium Trust.
- Millennium Trust has a dedicated client service team of retirement specialists available to answer questions regarding 403(b) accounts.
- We provide employees with Web access to their 403(b) accounts.

FOR MORE INFORMATION

Please contact our Automatic Rollover Client Service Team by calling 877.628.4727, emailing us at ARP@mtrustcompany.com or sending a fax to 630.368.5697.



The Smart Alternative

820 JORIE BLVD, SUITE 420
OAK BROOK, IL 60523
800.258.7878
WWW.MTRUSTCOMPANY.COM

COMPANY PROFILE

Millennium Trust Company is an industry leader in administrative and custodial services. Millennium custodies alternative and traditional assets in IRAs, Solo 401(k)s and custody accounts, offers cost-effective 403(b) solutions, creates customized Automatic Rollover programs, provides integrated Health Savings Account solutions and designs unique trading platforms for Investment Advisors.

Millennium Trust performs the duties of a custodian and, as such, does not provide investment advice or sell investments, nor offer any tax or legal advice.