

Proven Technology Solution: Quick, Efficient and Effective

Three Easy Steps:

1. Sign an Automatic Rollover Services Agreement.

Our Automatic Rollover services begin with providing an Automatic Rollover Services Agreement to the plan sponsor. We provide it electronically and/or in hard copy.

2. Send participant information to Millennium Trust Company.

We discuss with the plan sponsor and record keeper the best method for sending participation information. Millennium Trust developed technology to accept a simple data export from the plan sponsor or record keeper using a secure portal. The account creation process is automated to ensure each participant account is created.

Participant information includes the participant's name, address, social security number, birth date, the amount and plan name. With this information, we automatically open IRA accounts and populate the Adoption Agreement which is sent to the participant with the Welcome Kit.

3. Transfer of participant funds to Millennium Trust.

We prefer to receive account balances via wire transfer but will accept check distributions also. The plan sponsor or TPA will receive confirmation when participant IRA accounts are opened.



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.

Whether you are an individual investor, a professional or investment sponsor, Millennium Trust Company has the knowledge, expertise and commitment to providing exceptional services and solutions to meet your every need. We pride ourselves on our ability to employ leading edge technology and customized operational support services to provide cost-effective specialized services.

www.mtrustcompany.com



820 Jorie Boulevard
Suite 420
Oak Brook, Illinois 60523
800.258.7878
www.mtrustcompany.com

Millennium
Trust
Company

Automatic Rollovers

Move terminated employees
off your books



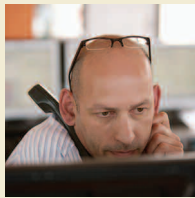
TheSmartAlternative



Automatic Rollover Program

Many employer-sponsored retirement plans have missing and non-responsive participants who increase plan administration costs each year. To help reduce these expenses, the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA) amended the Internal Revenue Code to allow plans to establish IRAs for former employees with plan balances less than or equal to \$5,000. EGTRRA allows a plan sponsor to effectively outsource these participant accounts to a qualified IRA provider, thereby saving money, time, and valuable personnel resources, and at the same time, preserving tax deferred retirement savings for its former employees.

Millennium Trust has been offering its Automatic Rollover services since the law changes were announced. We work with numerous record keepers and TPAs to provide Automatic Rollover Services to their plan sponsor clients. We have agreements with over 4,600 plan sponsors.



A Comprehensive Solution

Our Automatic Rollover solution fully complies with the Safe Harbor regulations Section 657(c) of the EGTRRA of 2001. We are uniquely positioned to work with record keepers, TPAs and plan sponsors to service a large volume of small IRA accounts. We have developed a very complete and efficient Automatic Rollover process which is flexible and client friendly.

No Cost to Plan Sponsor

Millennium Trust is committed to providing our Automatic Rollover program at no cost to plan sponsors and TPAs. Our process actually reduces the administrative costs that lost and non-responsive participants can create. Our fees are charged to the participant and are very reasonable.

FDIC Insured Investment Vehicle

The initial investment is a FDIC insured bank money market vehicle which offers a competitive interest rate for investors seeking to minimize risk, preserve principal and maintain liquidity. We also offer annuities when required. Other investments including CDs, stocks, bonds and over 10,000 mutual funds are also available to the IRA owner.

Enhanced Flexibility and Features

As a leading IRA provider for Automatic Rollovers, Millennium Trust offers significant flexibility. We do not have minimums and accept after-tax balances. We accept rollovers from terminated and abandoned plans. We will serve as a QTA for abandoned plans. We also open Roth IRAs for Roth 401(k) rollovers. For participants with both pre-tax and Roth 401(k) money, a traditional IRA and a Roth IRA will be required to hold each distinct type of money.

Comprehensive Search for Lost Participants

In situations where we are provided an incorrect address for a participant, we employ comprehensive search procedures including the use of external search agencies and the Keane Organization.

Service and Support that are Unmatched

Our dedicated service team is available by phone, email, fax or in person. Each team member is experienced with IRA accounts and well-trained on IRS rules. Our service team utilizes a state of the art trust accounting system that tracks underlying investments and transactions and provides tax reporting. Our toll free telephone line, email address and fax numbers are dedicated Automatic Rollover lines. Each IRA account owner is offered web access to their account or annual statements. We provide tax reporting including Form 5498 annually.

Upon opening the IRA account, we send each IRA owner a Welcome Kit. This comprehensive kit includes information about Millennium Trust, how the money is invested, the cost to the IRA owner, and how to contact us. It includes a copy of Millennium Trust's Adoption Agreement, a Fee Schedule, the Custodial Agreement and Disclosure Statement. It is professionally packaged to project a favorable impression to the new IRA owner about the plan sponsor and Millennium Trust.

For More Information Contact:

Terry Dunne
630.368.5675
tdunne@mtrustcompany.com

Kevin Clark
630.368.5647
kclark@mtrustcompany.com

Jayne Fahlen
630.472.5306
jfahlen@mtrustcompany.com

Nancy Weiler
630.472.5972
nweiler@mtrustcompany.com

www.mtrustcompany.com



TheSmartAlternative