

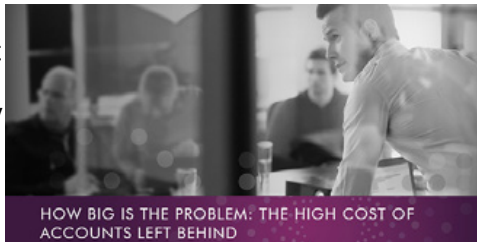
# Automatic Rollover News

Providing Safe Harbor IRA Solutions

WELCOME TO THE SUMMER EDITION OF AUTOMATIC ROLLOVER NEWS!

WE'VE HIT 2016's HALF WAY POINT: NOW IS A GREAT TIME TO CLEAN UP YOUR RETIREMENT PLAN!

Summer is here! An excellent time for a mid-year review of your plan and to clean up any terminated missing/non-responsive participants before the year-end rush.



Not only do the small balance accounts of former employees increase plan administrative expenses, but they may also expose plan sponsors to greater fiduciary responsibility and impair effective plan administration.

To learn more, download our whitepaper, [How Big Is the Problem? The High Cost of Accounts Left Behind.](#)

Do you have other plans Millennium Trust can help you with in 2016? Whether you've used Millennium Trust for Automatic Rollovers in the past or are a new client, [let us show you how easy the process can be!](#)

TOP REASONS YOU'LL LOVE E-SIGNATURE!

Digital signatures provide an inherent level of security. So whether you need to sign one document or many; it is an easy and convenient process.



Millennium Trust offers plans and providers the option to e-sign our [Automatic Rollover Services Agreement](#). After you access and submit the agreement online, the Plan Sponsor then is emailed the agreement for e-signature.

Whether you need to provide one agreement to your client or want to distribute our agreement to a group of clients, our e-signature option can help speed up the process.

Here are three top reasons you'll love the convenience of Millennium Trust e-signature!

1. Streamlined - no paper, no faxing, no emailing.
2. Collaborative - provides a fully-executed agreement to all



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We've Hit 2016's Half Way Point: Now is a Great Time to Clean Up Your Retirement Plan!

[Top Reasons You'll Love E-Signature!](#)

[So, You Inherited a 401\(k\) ... Now What?](#)

[Visit Millennium's Unclaimed Retirement Funds Database](#)



CONFERENCE SCHEDULE

NASRA Annual Conference  
Coeur D'Alene, ID  
August 6 - 10

Pension Pro User Group Meeting  
Nashville, TN  
August 10 - 12

Wolters Kluwer/ftwilliams.com  
Conference  
Chicago, IL  
August 17 - 19

ESOP Conference - Heart of America  
Overland Park, KS  
September 1

Sungard National Education  
Conference  
New Orleans, LA

- parties.
3. Efficient - no follow-up needed as process is tracked within Millennium's system.

Contact your sales team to get started or [visit us on the web!](#)

### SO, YOU INHERITED A 401(K) ... NOW WHAT?

Plan sponsors often educate plan participants about the importance of beneficiary designations. It is equally important to help participants understand the rules that may apply to 401(k) plan assets that are inherited.

Plan participants may be beneficiaries of parents' or spouses' accounts, or they simply may want to prepare their beneficiaries for the future. Either way, it's helpful to offer basic information on inheriting qualified plan assets, so families understand the issues and have the time to make well-considered decisions.



In a recent article, "So You Inherited a 401(k)... Now What?", Millennium's Terry Dunne, offers some helpful advice in helping participants understand the framework within which decisions need to be made, as well as the rules surrounding these options.

To read the full article in 401(k) Specialist.com, visit, [So, You Inherited a 401\(K\) ... Now What?](#)

### VISIT MILLENNIUM'S UNCLAIMED RETIREMENT FUNDS DATABASE

Millennium rolled out its Unclaimed Retirement Funds online database earlier this year and to date, hundreds of individuals have accessed it. The online tool's purpose is to help match individuals with their unclaimed or missing retirement accounts.

One can perform a free search on the secure database to determine if they are entitled to any unclaimed retirement or 401k funds that have been rolled over from a previous employer to an IRA account at Millennium Trust.

Please refer plan participants looking for missing retirement assets to the [Unclaimed Retirement Funds Database on the Millennium website](#), to start a free search.

September 14 - 17

NABT Annual Conference  
San Diego, CA  
September 8 - 10

NAGDCA Annual Meeting  
Denver, CO  
September 18 - 21

ASHHRA Annual Conference & Expo  
Grapevine, TX  
September 25 - 26



To learn more about how Millennium Trust's Automatic Rollover Solution can benefit you, contact:

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