



*Own your tomorrow.*

Schwab believes in the power of collaboration—and the benefits that independent recordkeepers deliver to the retirement planning process. We invite you to leverage our established relationships with a network of retirement professionals to help connect you with the expertise and experience you need. Schwab is pleased to provide an introduction to the select independent recordkeeper below.

## PENSION CORPORATION OF AMERICA FIRM PROFILE

### CORE SERVICES

- Plan Administration and Recordkeeping
- Plan Document Services
- Plan Design Consultation
- Registered Investment Advisory Services
- Employee Education and Communication
- Fiduciary Services

### TYPICAL PLAN PROFILE – TYPES AND ASSETS

- Provides retirement plan services for 401(k), Profit Sharing, Safe Harbor, New Comparability, 403(b), 457, Prevailing Wage, and Defined Benefit plans.
- Serves businesses with \$1 million to \$200 million in assets and between 25 and 10,000 retirement plan participants
- Average client has 100 retirement plan participants and \$7 million in assets

### WHAT PENSION CORPORATION OF AMERICA DOES

Pension Corporation of America (PCA) was established in 1977 to assist employers with the design, implementation, and operation of Defined Contribution/Defined Benefit Plans. Located in Cincinnati, Ohio, PCA's staff of 50 professionals provides Qualified Retirement Plan services to more than 500 clients and manages assets in excess of \$1.3 billion in qualified plans.

PCA is a member of the Alliance Benefit Group (ABG), a national retirement plan consulting firm with offices in more than 17 cities. ABG is comprised of independently owned and operated offices representing more than 16,000 retirement plans with over \$56 billion under investment management.

### WHAT DEFINES PENSION CORPORATION OF AMERICA

PCA's staff of 50 professionals has been providing ERISA retirement plan services to plan sponsors for over 40 years. Thanks to its alliance with ABG, PCA is able to offer the resources of a national firm with the individual attention and personalized service of a locally owned company. A core goal is to build long-term relationships by providing clients with the flexibility to change as their businesses evolve. Consulting services focus on four key areas:

**Plan Design** – Before an enrollment meeting is scheduled, a statement is generated, or a contribution is processed, a member of PCA's consulting team meets with each client to ensure that its retirement plan meets company objectives. PCA's consultants are experienced with both traditional and innovative plan designs, and prepare plan documents to achieve each client's goals. PCA also prepares the Summary Plan Description, Summary of Material Modification, plan amendments, and regulatory notices.

**Investment Management** – PCA's custodial collaboration with Charles Schwab Bank provides clients with access to over 10,000 mutual funds. This open architecture platform provides flexibility when developing an investment menu for participants. PCA is also a Registered Investment Advisory (RIA) firm and would be a fiduciary to the plan. PCA's investment services include both non-discretionary advisory services (ERISA 3(21)) as well as fully discretionary (ERISA 3(38)) investment manager services. In either case, PCA helps to plan sponsors fulfill their fiduciary responsibilities.



### PENSION CORPORATION OF AMERICA

2133 Luray Avenue  
Cincinnati, OH 45206  
mholly@pencorp.com  
[www.pencorp.com](http://www.pencorp.com)  
513-281-3366

**Administration & Recordkeeping** – By utilizing the Schwab Retirement Technologies® recordkeeping system, PCA provides employees with daily access to accurate account information. Clients have the ability to elect an online enrollment process that integrates with their recordkeeping system for deferral changes, beneficiary updates, and investment allocations. PCA's Compliance Department performs all required testing with the goal of ensuring all plans meet their regulatory requirements. This includes 408(b)2 and 404(a)5 notices as well as signature-ready form 5500s.

**Participant Education/Communication** – A high level of participation is the goal of PCA's Employee Education Program. This program provides plan participants with a clear understanding of the plan and its benefits; recognition of the value of company sponsorship; an appreciation of the necessity to save for retirement, and an overview of available investment options.

### **WHAT MAKES PENSION CORPORATION OF AMERICA DIFFERENT**

Pension Corporation of America (PCA) combines the resources of a national firm with the individual attention and personalized service of a locally owned company. PCA's unique expertise in both 401(k) administration as well as investment management delivers the optimum plan for companies and their employees. PCA customizes services and meets company objectives by providing:

- Plan Design Consultation
- Customized Participant Statements
- Open Architecture Investment Platform
- Group and Individual Education Meetings
- Plan Document Services
- Fiduciary Services
- State-of-the-art Recordkeeping
- Efficient Electronic Link to Charles Schwab
- 5500 Preparation and Tax Reporting
- Seasoned, Credentialed Professionals
- Custom Enrollment Materials
- Investment Due Diligence Process



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The Recordkeeper listed above is solely responsible for the accuracy of the firm content contained in this information sheet. The Recordkeeper is independent of Schwab and is not employed by Schwab or acting as Schwab's agent.

Trust, custody and deposit products and services are offered by Charles Schwab Bank. Schwab RT is engaged in developing and licensing proprietary retirement plan recordkeeping systems to independent third-party administrators. Brokerage products and services are offered by Charles Schwab & Co., Inc. ("Schwab").

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