

Your Retirement Future

Tandem HR has partnered with **Ameritas BlueStar** to bring you a cost-effective and flexible 401(k) plan that adheres to complex government regulations. A leader in providing pooled employer and multiple employer retirement plans with fully bundled administration, compliance and investment management.

The Tandem HR, Inc. 401(k) Plan, through **Ameritas BlueStar**, has access to virtually any fund for trading without being tied to one fund family or product, providing a true open architecture model built on a Charles Schwab foundation. Our combined experience and depth of knowledge is unrivaled as a retirement service provider, giving you and your employees the best resources for building a sound and secure financial future.

Low Administrative Costs	Zero cost to you and low cost to your participants.
Personalized Services	Representatives are available to you for investment advice and to process plan requests.
Self-Directed Brokerage Accounts	Schwab PCRA self-directed brokerage account available within the plan allow participants to invest in a much wider range of investments.
Dynamic Retirement	Accounts for your total financial picture and applies continuous management from enrollment to retirement.
Quality Investment Choices	Highly rated, no-load funds provide a broad spectrum of diversified investments and management styles for your 401(k).
Specialized Reporting & Recordkeeping	In addition to being on-line, notices and statements are e-mailed to plan participant. Specialized reports are available for company owners.
Ease of Access	Ameritas BlueStar offers a comprehensive web site that allows users to access and make changes to their accounts.
Fiduciary Liability	Tandem HR limits your risk by assuming the fiduciary liability related to the 401(k) plan.



For more information on Tandem HR's 401(k) plan, contact your HR Business Partner or email retirement@TandemHR.com.

