



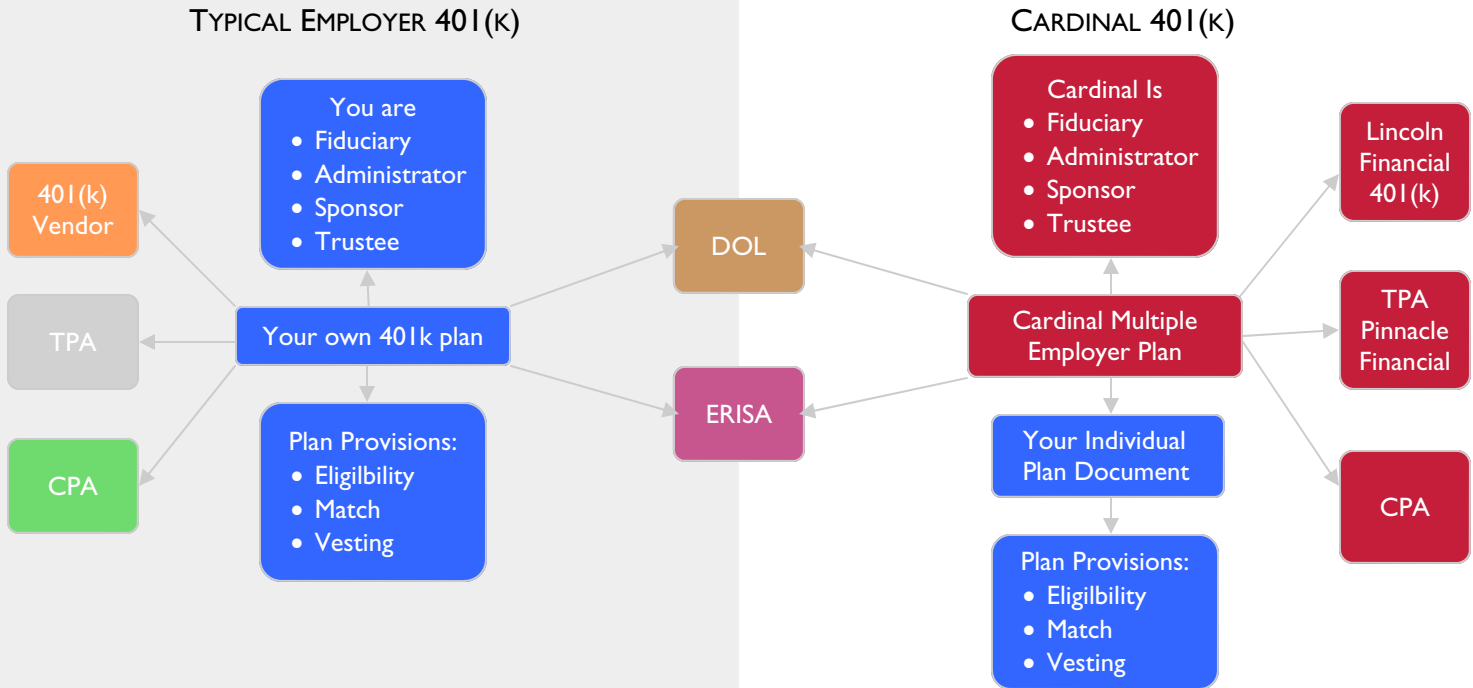
IF YOU ARE AN EMPLOYER WHO SPONSORS YOUR OWN 401(K) PLAN, YOU ARE PUTTING YOURSELF AT FINANCIAL RISK THAT CAN BE AVOIDED.

If you're a fiduciary for your company's 401(k) plan, you need to know that you have significant liability that extends to your personal assets, and is typically not protected by liability insurance coverage. Your 401(k) vendor has limited fiduciary liability for your plan. It is a common mistake that employers assume since they use a recognized 401(k) vendor, that their vendor is handling all compliance issues on their behalf. In today's economy, many 401(k) plan fiduciaries are a target for litigation from employees, looking to sue due to the poor performance of their 401(k) plan. In the last decade alone, there have been over 10,000 lawsuits initiated against plan sponsors who've failed to adhere to ERISA Guidelines.

CARDINAL 401(k) IS THE SAFEST ALTERNATIVE IN RETIREMENT.

Cardinal consolidates all of your needs into one easy solution, and frees you from the burden of 401(k) liability. Cardinal becomes Fiduciary, Administrator, Sponsor, and Trustee. We design and maintain the 401k plan document and keep up with all applicable laws and provisions. We become administrator and process contributions, loans and distributions, and 401k plan provisions. We provide information and education to plan participants in compliance with ERISA, and conduct annual audit of 401k plan and reconcile any participant account balances and file all necessary forms. Our clients maintain plan design flexibility for employee match, vesting, and profit sharing, without having to deal with never ending paperwork and regulations they would incur dealing with their own vendors.

A CLOSER LOOK AT 401(K)



CARDINAL 401(K) PRICING

Plan Document Setup: \$600*

** This fee may be waived for volume submitters and HRSuite clients making an employer contribution*

Annual Administration and Reporting Services: \$750

WORKPLACE SOLUTIONS

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