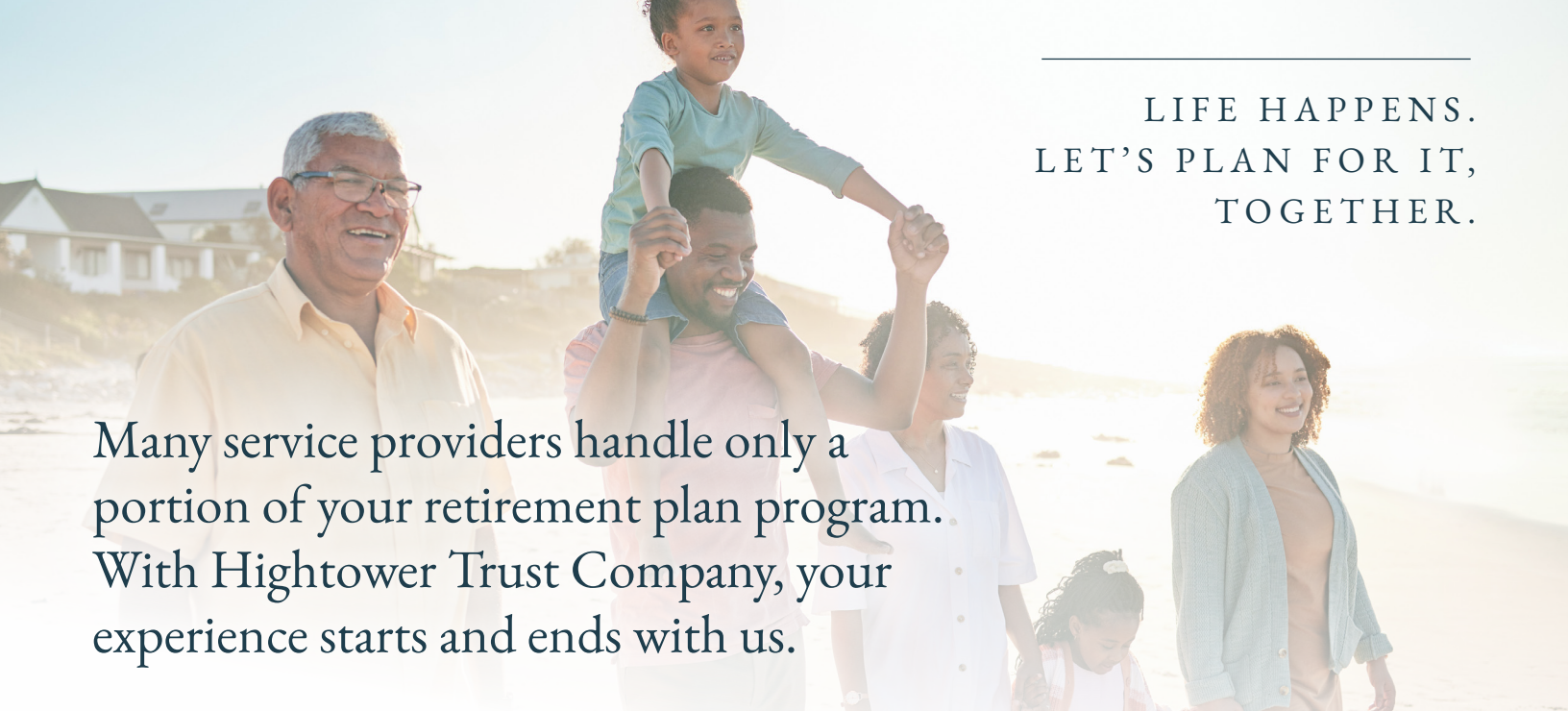

LIFE HAPPENS.
LET'S PLAN FOR IT,
TOGETHER.



Many service providers handle only a portion of your retirement plan program. With Hightower Trust Company, your experience starts and ends with us.

Our bundled retirement plan service model includes:

- Plan design consulting
- Plan document drafting & maintenance
- Annual administration/compliance/filing
- **Discretionary or Directed Trustee services**
- **Fiduciary investment management and advice**
- Dedicated service team for plan sponsor and participants
- Daily recordkeeping and transaction processing
- Comprehensive audit support
- Automated online experiences such as enrollment and contribution changes
- **Robust employee communications**
- **In-person participant education**
- Plan sponsor/committee meetings
- Participant and sponsor access via Web/phone
- 180/360 payroll integration services

Put our team's plan design knowledge and perspective to work for you today.

CONSULTATION

We provide ongoing compliance and plan design consulting

ADMINISTRATION

We offer reliable plan administration and record keeping

TRUSTEE ROLE

We serve as Discretionary Trustee

INVESTMENTS

We provide fiduciary investment management, advice, and disciplined selection

EDUCATION

We offer extensive employee communications and in-person education



HIGHTOWER

Trust Company

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