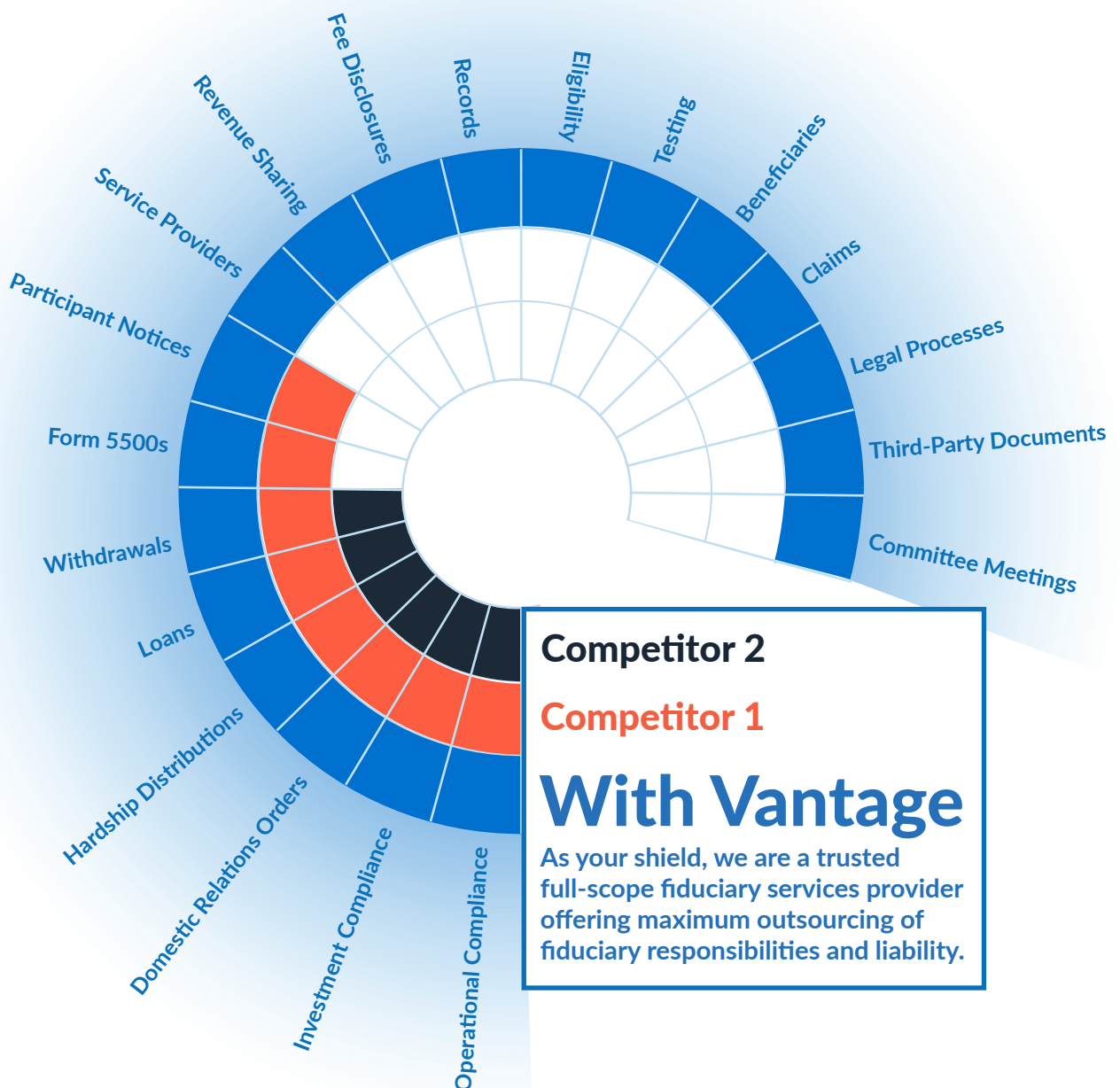




Shielding Plan Sponsors in Changing Times

As a plan sponsor, you face a world of disruptive change full of risks, administrative duties and shifting rules. Competitive retirement benefits are an imperative – and so is addressing the headaches that come with fiduciary compliance. The good news is that delegating fiduciary responsibilities to Vantage Benefits Administrators can minimize your fiduciary functions and reduce your liability to the greatest extent possible.

Why do forward-thinking plan sponsors select Vantage? The illustration below tells the story.



Competitor 2

Competitor 1

With Vantage

As your shield, we are a trusted full-scope fiduciary services provider offering maximum outsourcing of fiduciary responsibilities and liability.

Relief from the Burden

Give us the time-consuming, labor-intensive fiduciary duties that weigh you down. Fiduciary responsibilities are outside your organization's line of business – but it's our line of business to eliminate your challenges. Our seasoned experts keep you compliant with the Employee Retirement Income Security Act of 1974, as amended (ERISA). We take the unbiased pursuit of your best interests seriously and have always done so.

Here are just a few of the concerns we address:

- **Regulatory compliance:** We establish and maintain compliance for qualified plans. Keeping a pulse on changing regulations, we help you avoid operational failures, costly corrections, penalties and lawsuits.
- **Personal liability:** We're one of the few providers willing to truly own fiduciary liability.
- **Plan participants' needs:** Participating employees are welcome to speak to our call center experts as needed.
- **Oversight committee education:** Those in your company who provide oversight on your fiduciary receive training and education to help clarify their role and guide them.
- **Service providers:** If you choose, we can hire, monitor and manage plan service providers, ensuring that only reasonable fees are paid based on the services provided.

Sharply Reduced Liability

Our services run much deeper than what many other companies can offer. As a full-scope ERISA 3(16) plan administrator and ERISA 402(a) named fiduciary, we provide maximum outsourcing of all plan fiduciary functions and their responsibilities. You can decide how much responsibility to delegate to us.

By partnering with us instead of assuming fiduciary responsibilities yourself, you can virtually eliminate your liability. Our fiduciary committee maintains compliance and keeps you informed. We back this with fiduciary liability insurance coverage totaling \$10 million per occurrence. We provide additional reassurance in our contract by indemnifying the plan sponsor and the plan against ERISA violations and lawsuits.

Vantage ShieldSM fiduciary services are available when accompanied by Vantage's recordkeeping services. For more information, see the *Vantage Shield Fiduciary Services Profile*.

Your Choice

As you seek to provide a high-quality retirement plan for your employees, don't go it alone. For a free consultation on how *Shield* fiduciary services can benefit you, call 800.337.8005.

Our Indemnification Clause

10.1 VBA [Vantage Benefits Administrators, Inc.] shall indemnify, defend and hold harmless the Employer and the Plan from and against all third party liabilities, claims, suits, demands, actions, fines, damages, losses, costs and expenses (including reasonable attorneys' fees) resulting from a failure of VBA to perform in accordance with the standards set forth in Section 9.3 or otherwise applicable under ERISA, including any liability resulting from Employer serving as a co-fiduciary, except to the extent that VBA's responsibility arises as a co-fiduciary with respect to acts or omissions of Employer.

About Vantage

Vantage Benefits Administrators, Inc., is a full-service employee benefits consultant, Third Party Administrator (TPA), recordkeeper and professional fiduciary. Vantage specializes in comprehensive, cutting-edge corporate benefit program administration, offering fiduciary services as needed. Independent of all carriers and investment product providers, Vantage is unbiased in its pursuit of its clients' best interests. The company emphasizes transparency, integrity, responsiveness and cost efficiency. For more information, please call 1.800.337.8005 or visit www.vantagebenefits.com.



Vantage Benefits Administrators, Inc.
1201 Elm Street, Suite 1600
Dallas, TX 75270
800.337.8005
www.vantagebenefits.com

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