



PROVIDING GREAT FUTURES

BBSI's 401(k) Program

Employees rank a competitive retirement program as among their most valued employer benefits. BBSI, in partnership with Morgan Stanley and Milliman, offers a full service retirement program with many of the features typically only available to large corporate employers. Best of all, BBSI and Milliman, as the plan's recordkeeper, will handle all of the plan administration, thus lifting the burden from your staff.

The BBSI Retirement Savings Plan is considered a multiple employer plan, or MEP. BBSI acts as the plan sponsor, plan administrator, and trustee that maintains the MEP. You, as the employer, can choose to join the MEP as an adopting employer.

PARTICIPANTS HAVE ACCESS TO THE PLAN'S FINANCIAL ADVISORS AT MORGAN STANLEY FOR ASSISTANCE IN MAKING THEIR INVESTMENT ELECTIONS.

BEST-IN-CLASS-INVESTMENTS

The BBSI Retirement Savings Plan offers best-in-class investment options at low expense levels. BBSI partners with Morgan Stanley to provide ongoing monitoring of the plan's investment performance.

PARTICIPANT SUCCESS

Through personalized communication, we help your participants track their progress toward reaching their retirement goals. The education curriculum includes:

- ✦ An enrollment kit, which includes required notices
- ✦ A targeted communication program to help participants make informed decisions
- ✦ An interactive website with planning, education, and transactional capabilities
- ✦ Live and recorded educational webinars
- ✦ Mobile app with transactional functionality
- ✦ A call center with representatives available by phone or webchat, Monday - Friday from 7:00am - 7:00pm Central time

SHARED FIDUCIARY RESPONSIBILITY

Providing a competitive retirement program to your employees is of utmost importance to BBSI. As plan sponsor, BBSI assumes fiduciary responsibility in administering the plan for all participants.

- ✦ Plan fees must be fair and understandable
- ✦ Fund performance and expense ratios should be competitive
- ✦ The plan should be administered properly to stay in compliance

BBSI is supported in its fiduciary investment role by Morgan Stanley financial advisors, who are independent and serve as a co-fiduciary of the plan.



PLAN DESIGN CHOICES

The BBSI Master Plan Document offers a menu of features to allow you to design a retirement program that will best fit the needs of your employees. Milliman's consultants are ready to help you along the way.

TURNKEY IMPLEMENTATION

Milliman, in partnership with BBSI, will guide and manage the entire execution process from start to finish. You will benefit from our combined expertise and client-oriented service for a streamlined, efficient conversion or execution.

PROGRAM COST

Your company will achieve economies of scale by participating in the BBSI 401(k) Program. Your clout in the investment marketplace is much greater as part of a MEP than as an individual company. Likewise, educational materials and services can be higher quality and all inclusive at an affordable price.

FULLY BUNDLED

ADMINISTRATIVE SOLUTION

- ✦ One point of contact
- ✦ Website specific to your company's plan information and activity
- ✦ Forfeitures management and participant transaction processing
- ✦ Assistance with:
 - Payroll
 - Transmitting contributions and participant data
 - Compliance testing and required government filings
 - Notifying participants of their eligibility and providing them with required plan information
 - Managing plan audits

BBSI SHARES YOUR FIDUCIARY RESPONSIBILITY BY PROVIDING OVERSIGHT AND ONGOING MONITORING OF THE PLAN'S SERVICE AND SUCCESS.



Contact your local BBSI branch
or visit www.BBSI.com/services/401k
to learn more.

