

# Who is Watkins Ross?

Watkins Ross is a **100% employee-owned** actuarial, consulting and retirement plan administration firm providing services for employer or union sponsored retirement benefit plans. The diversity of our client base gives us a unique and broad-based perspective on the challenges and opportunities faced by our clients.

## Our Specialties

### DEFINED CONTRIBUTION

- 401(k)
- 403(b)/457
- Profit Sharing
- Non-qualified
- Employee Stock Ownership Plan (ESOP)
- Money Purchase

### DEFINED BENEFIT

- Corporate/Non-profit
- Taft-Hartley
- Cash Balance
- Non-qualified

### OTHER POST-EMPLOYMENT BENEFITS (OPEB)

- Retiree Medical
- Early Retirement Incentive
- Severance Benefits

## Retirement Plan Services

### ADMINISTRATIVE/RECORDKEEPING

Our staff is trained to provide the services necessary to comply with the complex rules governing an ongoing retirement plan.

### ACTUARIAL

Our staff is comprised of actuarial analysts and enrolled actuaries who regularly prepare actuarial studies and valuations for defined benefit plans or other post-employment benefit plans.

We also provide any other calculations requiring actuarial expertise in the retirement plan arena.

### CONSULTING

Watkins Ross assists clients with all aspects of designing, implementing, operating and terminating qualified and nonqualified retirement plans.

### DOCUMENT SERVICES

Watkins Ross offers document services including:

- Plan Documents
- Required Plan Amendments
- Discretionary Amendments
- Summary Plan Description (SPD)
- Summary of Material Modifications
- Safe Harbor Notice
- WRAP Summary Plan Description

## Our Service Principles

- Every client is unique and deserves thoughtful solutions to its specific objectives.
- Every client warrants the personal attention of our experienced staff members who are thoroughly familiar with its plan.
- Full compliance with all legal, regulatory and reporting requirements will never be compromised or ignored.



*Our experienced staff serves over 600 benefit plans.*

## Questions?

### CONTACT WATKINS ROSS

We can answer your questions and help you determine the best plan design to achieve your corporate goals and better prepare your employees for retirement.

