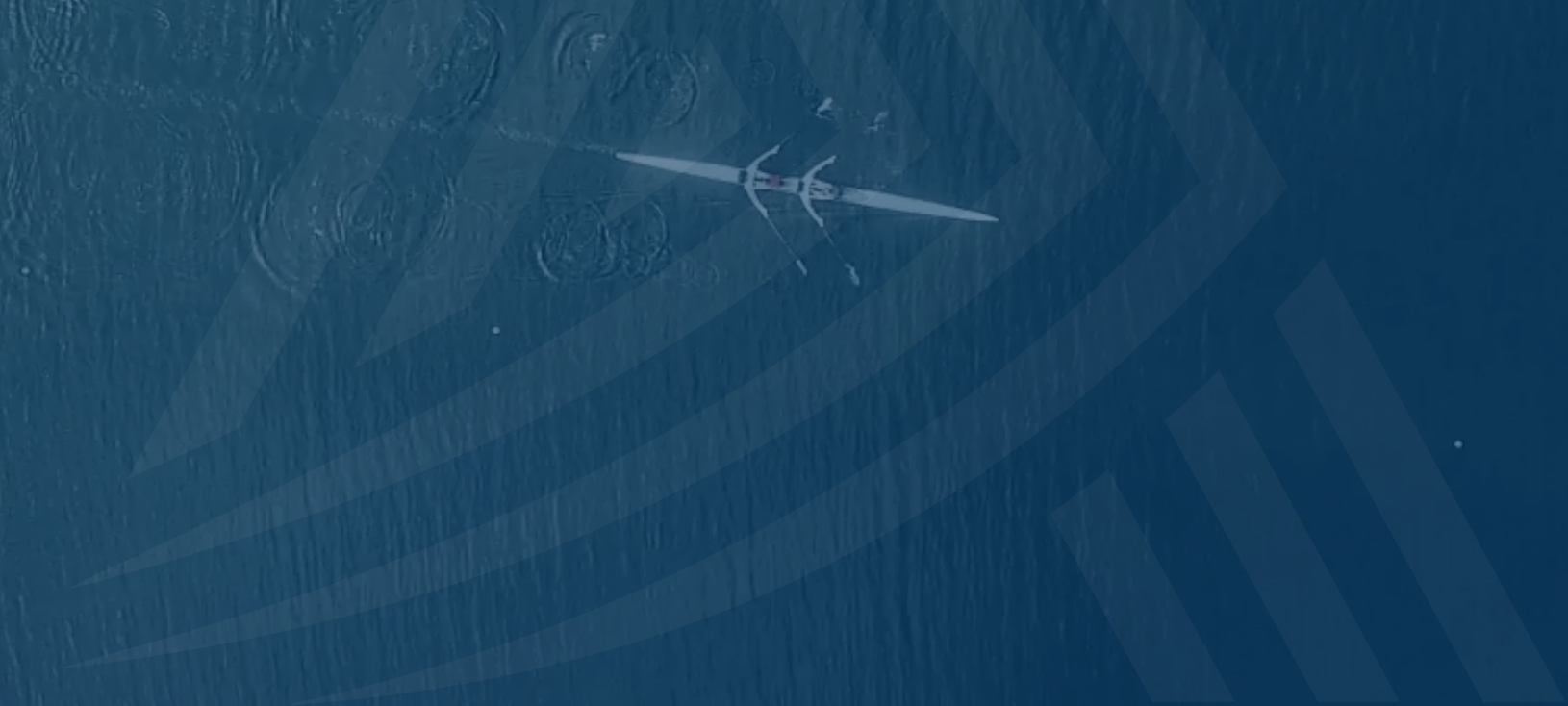


AmericanTCS Solutions

CREATING FINANCIAL SECURITY FOR ALL AMERICANS



OUR MISSION

Creating Financial Security for All Americans

The Premier Outsourcing Partner to Retirement- Focused Financial Services Firms

For almost 50 years, the businesses that comprise **AmericanTCS – American Trust Custody, American Trust Retirement, American Trust Wealth, AmericanTCS Fiduciary Services and American Technology Automation** – have been collaborating with financial intermediaries to provide successful financial outcomes for them and their clients.

AmericanTCS is dedicated to delivering exceptional customer service and innovative technology to create operational efficiencies and competitive advantages.

With a focus on strong relationships and continuous collaboration, AmericanTCS aims to establish itself as the go-to services partner in today’s ever-evolving marketplace, fulfilling its mission of creating financial security for all Americans.



WHAT WE DO

We don't sell retirement plans. We help our partners sell retirement plans.

We deliver our range of solutions to our clients in a way that maximizes their success based on their goals with a focus on solutions that:



Save time



Increase profitability



Help attract and retain clients



Deliver access to open-architecture
investment solutions



Manage business risks



AMERICANTCS SERVICES FOR Recordkeepers

Recordkeepers are operating under tremendous pressure to maintain desired profitability levels, while also having to constantly upgrade and adapt their technology to win and retain new business.

The products, services and tools AmericanTCS provides to recordkeepers are designed to:



Save time



Increase profitability



Help attract and retain assets



Deliver access to open-architecture investment solutions



Manage clients' fiduciary risks



AMERICANTCS SERVICES FOR Recordkeepers

Recordkeeping Outsourcing

American Trust Retirement can help you outsource to us the operational responsibility for the recordkeeping business while maintaining your relationship with the plan sponsors and participants. This provides:



Scalability



Revenue opportunities



Cost savings



Brand value



Experience and insights

Your Brand, Not Ours

American Trust Retirement provides an outsourcing solution that keeps your brand at the forefront, while providing the technology, administration and operational aspects of the recordkeeping process.

You've spent a lot of time building your brand. It represents who you are and what you stand for. Our institutional outsourcing program is a private label solution designed to highlight your brand and keep it at the forefront, while we do the back-office operations and administrative work behind the scenes. We don't compete, we support.

We have a team of retirement specialists, and we have invested in the industry's best technology to benefit our institutional partners. We act as a long-term partner, providing the scale and back-end infrastructure to deliver an efficient solution.

Plan Types

- 401(k)
- Pooled Employer Plan (PEPs)
- Defined Benefit
- Cash Balance
- 403(b)
- 457(b)
- 457(f)
- Non-Qualified
- Employee Stock Ownership Plans (ESOPs)

Fulfillment Services

We offer a suite of fulfillment services to improve the efficiency of plan administration for your clients.

Payroll Integration

We offer both 180° and 360° payroll integration to help eliminate the manual process of sending data from the payroll file.

Personalization and Protection

Our managed account offering can include an in-plan guaranteed income for life feature. This fixed-index annuity can be easily added to any defined contribution plan and helps improve participant outcomes by providing protection for market loss, reducing longevity risk and addressing the impact of inflation.



AMERICANTCS SERVICES FOR Recordkeepers

Custody Solutions

Through **American Trust Custody**, retirement plan recordkeepers have access to state-of-the-art trading, custody and trust solutions. This digital end-to-end platform provides our partners with:



Less administrative burden



Increased accuracy



Peace of mind doing business with one of the largest NSCC traders



Flexibility of investment options

Simplified Trading and Reporting

American Trust Custody's platform delivers turnkey integration for trading and custodial reporting of mutual funds, ETFs, managed accounts, unitized funds, equities, collective funds and self-directed brokerage accounts, which include:

- Integrations with many leading self-directed brokerage providers.
- Sub-TA/service fee collection for more than 150 fund families.
- 12b-1 collection for fee-based plans, enabling rebating.
- Automatic electronic delivery of monthly statements to all interested parties.
- Online mutual fund and ETF research tools and fact sheets.
- Integrated paying agent and tax withholding services.
- 24/7 online access to our trust accounting system for full transparency.
- Directed trustee services.

Simplified Model Integration

ModelxChange® is our proprietary web-based technology for trading and rebalancing ETF and mutual fund-based portfolios. By seamlessly coordinating all the moving parts required to handle a model within a retirement plan, ModelxChange includes the syncing of the model with the plan accounts — automatically handling specific investment exclusions. It also provides reporting metrics and all the necessary tools advisors have come to expect to easily fulfill their fiduciary responsibility.



AMERICANTCS SERVICES FOR Recordkeepers

Task/Process Management Software

Whether you are looking to better manage your current plans or grow your plan count, our cloud-based software, **PensionPro**, can help every element of your business:



Improved efficiency, accuracy and client communication



Streamlined compliance



Enhanced reporting and analytics



Scalability and flexibility



Security and data protection



Centralized data management



Data integration and interoperability

Elevate Your Business

PensionPro exists to make third party administration more efficient and effective. We make data collection, processing and storage painless.

- **Accelerate Productivity:** Accelerate the onboarding and training of employees — especially remote and hybrid employees.
- **Maintain Your Service:** Employees are connected by custom workflows and plan data is managed across platforms keeping your team connected to the needs of your clients.
- **Instant Workload Allocation:** Sometimes work needs to get reassigned to get done. Managers can easily view and assign workloads as needed.
- **Improve Quality Control:** Consistent, repeatable processing ensures that things get done right and on time.
- **Track Time and Effort:** Profitability is vastly improved when you understand how much time and resources are spent on each account. Management can use operational details to make strategic decisions to increase a client's ROI.



AMERICANTCS SERVICES FOR Recordkeepers

Fiduciary Solutions

A plan's fiduciary responsibilities can be outsourced to us. This provides:



Mitigate fraud risk and costly corrections



Expanded product offering



More effective use of sponsors' resources



Assurance your plan sponsors' fiduciary responsibilities are being met



Plan retention



Differentiation

Reduce Fiduciary Risk and Responsibility

We offer one of the most flexible and comprehensive solutions available in the marketplace, with the ability to take on as much of the risk and responsibility of governing a retirement plan allowed by the regulations. Our services can be customized around the specific needs of a plan, but center around these core fiduciary services:

- **402(a) Named Fiduciary:** A 402(a) is the main fiduciary who oversees the selection and monitoring of all other plan service providers and assumes most of the plan sponsor's duties.

Our partners have never lost a plan where our 402(a) services are in place.
- **3(16) Plan Administrator:** The 3(16) fiduciary duties center on administration of the plan such as approving distributions, distributing plan notices and fulfilling reporting requirements.
- **Pooled Employer Plan/Pooled Plan Provider (PEP/PPP):** A pooled employer plan (PEP) allows unrelated businesses to participate in a single retirement plan

managed by a pooled plan provider (PPP). This solution allows multiple employers to "pool" their resources together into one retirement plan.

- **3(21) Services:** Although the Plan Trustee retains the responsibility to make the final decisions, a 3(21) provides recommendations with respect to a plan's investment menu.
- **3(38) Investment Manager:** The 3(38) determines which investments to offer in the plan's menu, including providing monitoring reports of those investments and making decisions regarding replacement of investments.
- **Discretionary Trustee:** A Discretionary Trustee provides the highest level of fiduciary risk mitigation available under ERISA 403(a). A Discretionary Trustee has several duties related to managing a plan's assets, in addition to having the discretion to make all investment menu decisions for a plan.



AMERICANTCS SERVICES FOR Recordkeepers

Paying Agent Services

American Trust Custody offers an extensive line of participant distribution solutions. Benefits include:



Increased speed of distributions to participants



Fraud mitigation



Reduced errors



Integration with PensionPro

Reduce Administrative Burden

Our services, available for plans in custody with **American Trust Custody** or held elsewhere, can be the perfect solution for outsourced 1099 production and state and federal tax remittance services for balance forward plans or plans held in brokerage accounts.

- **Expertise and Efficiency:** We ensure accuracy and efficiency in handling payments, which can be complex and time consuming.
- **Fraud Mitigation:** Our robust security measures protect payment data and prevent fraud, offering peace of mind. Our processing includes several layers of review and we look for red flags that might indicate fraud.
- **Save Time:** By delegating payment agent services to American Trust Custody, you can free up resources and personnel to focus on your core business activities and strategic objectives.
- **Risk Mitigation:** Our expertise and processes help to mitigate the risks associated with payment delays, errors or disputes.



AMERICANTCS SERVICES FOR Recordkeepers

Collective Investment Trusts (CITs)

Along with our AmericanTCS affiliates, **American Trust Custody** offers you the ability to sub-advise a CIT with your investment strategy, which can be used on any custodial or retirement platform at an extremely competitive price point. Partnering with us provides:



Reduced cost



Customization



Fiduciary status



Tax advantages



Risk management

A Strategy to Improve Retirement Outcomes

American Trust Custody services:

- Establish the CIT with the NSCC for FundServ trading on any NSCC member investment platform.
- Create all required trust documentation and agreements.
- Set your portfolios on ModelxChange for easy, efficient administration.
- Perform all custody and safekeeping.
- Strike daily unit value.
- Handle all aspects of trading, reconciliation and transfer agency functions.
- Offer online access for daily activity viewing.
- Monitor, track and create performance reports.
- Create custom fact sheets and provide to all necessary parties.
- Make available quarterly and annual activity reports.
- Coordinate required annual audits.
- Produce annual Form 5500 DFE filings.



AMERICANTCS SERVICES FOR Recordkeepers

Abandoned Plan Services

(Qualified Plan Termination Administration)

Abandoned plans can cause serious issues for service providers. Through [American Trust Custody](#), abandoned plans of all sizes can be brought to a successful resolution, even those with other custodians, providing:



Cost savings



Reduced administrative burden



Reduced fiduciary burden



Protection for plan participants

Properly Terminate Abandoned Plans

While retirement plans are launched with the best of intentions, every year thousands of plans are abandoned either because the sponsor has ceased business operations or simply becomes unable or unwilling to continue support of the plan. Participants in abandoned plans suffer the consequences. Advisors may stop servicing the plan, resulting in investment lineups that contain underperforming funds. Recordkeepers may scale back services resulting in participants being unable to manage their accounts. Participants seeking access to loans or hardship distributions may find themselves unable to access funds, with no recourse.

The Department of Labor has addressed these concerns by creating the Abandoned Plan Program, providing custodians with a fiduciary safe harbor to help participants regain control of their accounts and access to their savings. Only a Qualified Termination Administrator (QTA) can distribute assets and terminate the plan under this fiduciary safe harbor.

[American Trust Custody](#) has been appointed by the DOL as a QTA and can assist in the termination of abandoned plans — even those plans not held in custody at [American Trust Custody](#). We follow a stringent set of guidelines and procedures and can assist in participant notices, calculations and disbursements in compliance with the regulations.



AMERICANTCS SERVICES FOR Recordkeepers

DepositxChange

DepositxChange®, our FDIC-eligible daily deposit product, offers a competitive alternative to money market funds for plan investment menus. DepositxChange processes daily plan deposit and withdrawal activity across participating banks, connecting them seamlessly with your recordkeeping system. DepositxChange provides:



Participant-level FDIC insurance



Cash option in retirement plans



Improved operational efficiencies

An FDIC-Eligible Cash Deposit Option

DepositxChange is a cash deposit option that functions like a daily accrual money market mutual fund inside a retirement plan. Unlike a money market fund, however, DepositxChange is an FDIC-eligible product that comes without any liquidity fees, market value adjustments or suspension gates, making it an ideal alternative to money market funds, stable value products and single bank deposits in 401(k) plans.

An Automated Multi-Bank Deposit Program

Within the DepositxChange product, [American Trust Custody](#) maintains a network of participating banks and manages the deposits across the banks in the program. Each participating bank sets its own interest rate, and [American Trust Custody](#) blends those interest rates.

Because funds allocated to DepositxChange are bank deposits, each participant is eligible for up to \$250,000 of FDIC insurance per bank in the program, providing multiples of FDIC insurance as compared to single bank deposit coverage.

With DepositxChange, daily liquidity is available to participants. There are no minimums and no redemption restrictions, and deposits will not be affected by the future regulatory changes impacting money market mutual funds.

DepositxChange Integrates Seamlessly

Leverage DepositxChange as a single addition to a plan's investment menu via any recordkeeper connected to the [American Trust Custody](#) platform.



AMERICANTCS SERVICES FOR Recordkeepers

IRA Solutions

(Auto Rollovers, Administration and Support)

Unlock the profitability of your IRA business by partnering with [American Trust Custody](#). We help alleviate the administrative burdens of your IRA program while reducing plan costs and managing fiduciary liability. We can provide the level of support that works best for your organization to achieve the full potential of its IRA opportunities.



Tax-advantage status preserved for participant



Reduced fiduciary requirements



Reduced administrative burden



Reduced recordkeeping per head cost

Unlock the Profitability of Your IRA Business

The IRA account itself is often not the most profitable piece of business for a firm. With ever-evolving tax laws and administration, compliance and distribution expenses — not to mention cybersecurity measures to protect against fraudulent withdrawals — IRAs can sometimes seem like more headaches than they are worth. However, it can be critical to provide IRAs to current customers or use them to keep rollover assets in-house.

[American Trust Custody](#) can help alleviate the administrative burdens of your IRA program. Our multiple levels of support are designed around your needs for administrative functions like tax and compliance reporting, distributions and investment selection.

Automatic Rollover and Missing Participant IRA Services

Relieving our current clients' burdens from abandoned retirement accounts is why the [American Trust Custody](#) Auto Rollover IRA Solution was developed.

Outsourced IRA Administration

With multiple levels of administrative support — each designed around your current needs for administrative functions like tax and compliance reporting, distributions and investment selection — [American Trust Custody](#) has the solution that is right for you.



Administrative Outsourcing (BPO)

Imagine a world where your valuable time is dedicated to strategic decisions and growth rather than bogged down in administrative tasks. Outsourcing your back office administrative functions provides:



Ability to access a pool of experienced retirement plan professionals



Ability to quickly leverage required services up or down



Ability to cost effectively expand operations



Maintain focus on core capabilities

Increase Efficiency and Focus

Are you struggling to balance multiple responsibilities? Is the busy season stressing your business to its limits? Outsourcing your back office administrative functions may be the solution you have been looking for.

- **Streamline Operations:** You can seamlessly push work to our administrative team.
- **Access Specialized Knowledge:** Our expert team specializes in plan administration. Benefit from a deep pool of knowledge and expertise that comes from years of experience in plan administration.
- **Cost Efficiency:** By avoiding the expenses associated with training, technology and staff, you can allocate resources where they matter most, all without being locked into a fixed monthly “staff augmentation” fee. You pay us only for the work you need completed.
- **Time Savings:** Redirect your time toward driving strategic initiatives. By entrusting us with your administrative tasks, your team can focus on communicating with and lending their expertise to your clients and you can focus on running your business.
- **Scalability:** Plug into instant economies of scale. Leveraging our team, you can expand your business without worrying about keeping up with growth and seasonality.
- **Enhanced Data Security:** Maintaining the security of your data is our top priority. The only data or systems we will access are the plans you delegate to us. Our rigorous security protocols give you peace of mind knowing your information is in trusted hands.



AMERICAN TCS
SERVICES FOR
Recordkeepers

ERISApedia

ERISApedia, an AmericanTCS product, offers comprehensive, up-to-date compliance materials and resources for professionals serving retirement plans.

From the industry's most comprehensive compliance-oriented reference eBooks to expert support and business development tools, ERISApedia is your all-in-one resource.



Elevated business development



Increased plan expertise



ERISA guidance

Comprehensive Compliance Resources Designed for You

Plan Data Intelligence

This powerful tool offers more than just augmented Form 5500 data. It offers the ability to search the 5500 Filing attachments -- more than 2.0 million pages of form. It also includes verified email addresses for plan sponsors, service provider identification and an integrated operational Benchmark Report to open doors and focus your conversations with prospects.

eSource Library

Accessing retirement plan reference materials has never been easier with ERISApedia's eSource library. Each online book offers insights into industry topics -- from guides on qualified plans to specialized resources on Form 5500 and more. With the addition of the interactive AI tool, easily search topics or questions

within the library and receive detailed answers in shareable formats like email messages. For TPAs, recordkeepers and advisors looking for broad overviews or detailed guidance to better serve their clients, find the information you need right at your fingertips.

Ask The Expert

This resource gives you instant access to experienced ERISA attorneys and in-depth technical guidance on qualified plan topics. Leave the expensive retainers behind and get fast, reliable answers to your toughest plan questions from trusted legal experts.



AMERICANTCS SERVICES FOR

TPAs

The retirement industry is complex, but we are here to help curate solutions to best meet the needs of plan administrators, sponsors and participants. Partnering with industry-leading TPA firms and investment professionals is what we do. We provide the platform to help these firms deliver innovative solutions and highly personalized service to their clients.

Delivering an unparalleled client experience through innovative solutions and exceptional service is a goal we pursue alongside our third party administrator partners. We are here to support you and the important work you do.

The solutions AmericanTCS provides to TPAs are designed to:



Save time



Increase profitability



Help attract and retain assets



Deliver access to open-architecture recordkeeping solutions



Manage clients' fiduciary risks



AMERICANTCS SERVICES FOR TPAs

Recordkeeping Outsourcing

American Trust Retirement can help you outsource to us the operational responsibility for the recordkeeping business while maintaining your relationship with the plan sponsors and participants. This provides:



No plan design limitations



Reduced client effort and risk



Open-architecture platform



Online client management of delegated tasks and data integration

Your Brand, Not Ours

American Trust Retirement provides an outsourcing solution that keeps your brand at the forefront, while providing the technology, administration and operational aspects of the recordkeeping process.

You've spent a lot of time building your brand. It represents who you are and what you stand for. Our institutional outsourcing program is a private label solution designed to highlight your brand and keep it at the forefront, while we do the back-office operations and administrative work behind the scenes. We don't compete, we support.

We have a team of retirement specialists, and we have invested in the industry's best technology to benefit our institutional partners. We act as a long-term partner, providing the scale and back-end infrastructure to deliver an efficient solution.

Plan Types

- 401(k)
- Pooled Employer Plan (PEPs)
- Defined Benefit
- Cash Balance
- 403(b)
- 457(b)
- 457(f)
- Non-Qualified
- Employee Stock Ownership Plans (ESOPs)

Fulfillment Services

We offer a suite of fulfillment services to improve the efficiency of plan administration for your clients.

Payroll Integration

We offer both 180° and 360° payroll integration to help eliminate the manual process of sending data from the payroll file.

Personalization and Protection

Our managed account offering can include an in-plan guaranteed income for life feature. This fixed-index annuity can be easily added to any defined contribution plan and helps improve participant outcomes by providing protection for market loss, reducing longevity risk and addressing the impact of inflation.



AMERICANTCS SERVICES FOR TPAs

Task/Process Management Software

Whether you are looking to better manage your current plans or grow your plan count, our cloud-based software, **PensionPro**, can help every element of your business:



Improved efficiency, accuracy and client communication



Streamlined compliance



Enhanced reporting and analytics



Scalability and flexibility



Security and data protection



Centralized data management



Data integration and interoperability

Elevate Your Business

PensionPro exists to make third party administration more efficient and effective. We make data collection, processing and storage painless.

- **Accelerate Productivity:** Accelerate the onboarding and training of employees — especially remote and hybrid employees.
- **Maintain Your Service:** Employees are connected by custom workflows and plan data is managed across platforms keeping your team connected to the needs of your clients.
- **Instant Workload Allocation:** Sometimes work needs to get reassigned to get done. Managers can easily view and assign workloads as needed.

- **Improve Quality Control:** Consistent, repeatable processing ensures that things get done right and on time.
- **Track Time and Effort:** Profitability is vastly improved when you understand how much time and resources are spent on each account. Management can use operational details to make strategic decisions to increase a client's ROI.



AMERICANTCS SERVICES FOR TPAs

Fiduciary Solutions

A plan's fiduciary responsibilities can be outsourced to us. This provides:



Mitigate fraud risk and costly corrections



Expanded product offering



More effective use of sponsors' resources



Assurance your plan sponsors' fiduciary responsibilities are being met



Plan retention



Differentiation

Reduce Fiduciary Risk and Responsibility

We offer one of the most flexible and comprehensive solutions available in the marketplace, with the ability to take on as much of the risk and responsibility of governing a retirement plan allowed by the regulations. Our services can be customized around the specific needs of a plan, but center around these core fiduciary services:

- **402(a) Named Fiduciary:** A 402(a) is the main fiduciary who oversees the selection and monitoring of all other plan service providers and assumes most of the plan sponsor's duties.

Our partners have never lost a plan where our 402(a) services are in place.

- **3(16) Plan Administrator:** The 3(16) fiduciary duties center on administration of the plan such as approving distributions, distributing plan notices and fulfilling reporting requirements.
- **Pooled Employer Plan/Pooled Plan Provider (PEP/PPP):** A pooled employer plan (PEP) allows unrelated businesses to participate in a single retirement plan

managed by a pooled plan provider (PPP). This solution allows multiple employers to "pool" their resources together into one retirement plan.

- **3(21) Services:** Although the Plan Trustee retains the responsibility to make the final decisions, a 3(21) provides recommendations with respect to a plan's investment menu.
- **3(38) Investment Manager:** The 3(38) determines which investments to offer in the plan's menu, including providing monitoring reports of those investments and making decisions regarding replacement of investments.
- **Discretionary Trustee:** A Discretionary Trustee provides the highest level of fiduciary risk mitigation available under ERISA 403(a). A Discretionary Trustee has several duties related to managing a plan's assets, in addition to having the discretion to make all investment menu decisions for a plan.



AMERICANTCS SERVICES FOR TPAs

Paying Agent Services

American Trust Custody offers an extensive line of participant distribution solutions. Benefits include:



Increased speed of distributions to participants



Fraud mitigation



Reduced errors



Integration with **PensionPro**

Reduce Administrative Burden

Our services, available for plans in custody with **American Trust Custody** or held elsewhere, can be the perfect solution for outsourced 1099 production and state and federal tax remittance services for balance forward plans or plans held in brokerage accounts.

- **Expertise and Efficiency:** We ensure accuracy and efficiency in handling payments, which can be complex and time consuming.
- **Fraud Mitigation:** Our robust security measures protect payment data and prevent fraud, offering peace of mind. Our processing includes several layers of review and we look for red flags that might indicate fraud.
- **Save Time:** By delegating payment agent services to **American Trust Custody**, you can free up resources and personnel to focus on your core business activities and strategic objectives.
- **Risk Mitigation:** Our expertise and processes help to mitigate the risks associated with payment delays, errors or disputes.



AMERICANTCS SERVICES FOR TPAs

Abandoned Plan Services

(Qualified Plan Termination Administration)

Abandoned plans can cause serious issues for service providers. Through [American Trust Custody](#), abandoned plans of all sizes can be brought to a successful resolution, even those with other custodians, providing:



Cost savings



Reduced administrative burden



Reduced fiduciary burden



Protection for plan participants

Properly Terminate Abandoned Plans

While retirement plans are launched with the best of intentions, every year thousands of plans are abandoned either because the sponsor has ceased business operations or simply becomes unable or unwilling to continue support of the plan. Participants in abandoned plans suffer the consequences. Advisors may stop servicing the plan, resulting in investment lineups that contain underperforming funds. Recordkeepers may scale back services resulting in participants being unable to manage their accounts. Participants seeking access to loans or hardship distributions may find themselves unable to access funds, with no recourse.

The Department of Labor has addressed these concerns by creating the Abandoned Plan Program, providing custodians with a fiduciary safe harbor to help participants regain control of their accounts and access to their savings. Only a Qualified Termination Administrator (QTA) can distribute assets and terminate the plan under this fiduciary safe harbor.

[American Trust Custody](#) has been appointed by the DOL as a QTA and can assist in the termination of abandoned plans — even those plans not held in custody at [American Trust Custody](#). We follow a stringent set of guidelines and procedures and can assist in participant notices, calculations and disbursements in compliance with the regulations.



AMERICANTCS SERVICES FOR TPAs

IRA Solutions

(Auto Rollovers, Administration and Support)

Unlock the profitability of your IRA business by partnering with [American Trust Custody](#). We help alleviate the administrative burdens of your IRA program while reducing plan costs and managing fiduciary liability. We can provide the level of support that works best for your organization to achieve the full potential of its IRA opportunities.



Tax-advantage status preserved for participant



Reduced fiduciary requirements



Reduced administrative burden



Reduced recordkeeping per head cost

Unlock the Profitability of Your IRA Business

The IRA account itself is often not the most profitable piece of business for a firm. With ever-evolving tax laws and administration, compliance and distribution expenses — not to mention cybersecurity measures to protect against fraudulent withdrawals — IRAs can sometimes seem like more headaches than they are worth. However, it can be critical to provide IRAs to current customers or use them to keep rollover assets in-house.

[American Trust Custody](#) can help alleviate the administrative burdens of your IRA program. Our multiple levels of support are designed around your needs for administrative functions like tax and compliance reporting, distributions and

investment selection.

Automatic Rollover and Missing Participant IRA Services

Relieving our current clients' burdens from abandoned retirement accounts is why the [American Trust Custody](#) Auto Rollover IRA Solution was developed.

Outsourced IRA Administration

With multiple levels of administrative support — each designed around your current needs for administrative functions like tax and compliance reporting, distributions and investment selection — [American Trust Custody](#) has the solution that is right for you.



AMERICANTCS SERVICES FOR TPAs

Administrative Outsourcing (BPO)

Imagine a world where your valuable time is dedicated to strategic decisions and growth rather than bogged down in administrative tasks. Outsourcing your back office administrative functions provides:



Ability to access a pool of experienced retirement plan professionals



Ability to quickly leverage required services up or down



Ability to cost effectively expand operations



Maintain focus on core capabilities

Increase Efficiency and Focus

Are you struggling to balance multiple responsibilities? Is the busy season stressing your business to its limits? Outsourcing your back office administrative functions may be the solution you have been looking for.

- **Streamline Operations:** You can seamlessly push work to our administrative team.
- **Access Specialized Knowledge:** Our expert team specializes in plan administration. Benefit from a deep pool of knowledge and expertise that comes from years of experience in plan administration.
- **Cost Efficiency:** By avoiding the expenses associated with training, technology and staff, you can allocate resources where they matter most, all without being locked into a fixed monthly “staff augmentation” fee. You pay us only for the work you need completed.
- **Time Savings:** Redirect your time toward driving strategic initiatives. By entrusting us with your administrative tasks, your team can focus on communicating with and lending their expertise to your clients and you can focus on running your business.
- **Scalability:** Plug into instant economies of scale. Leveraging our team, you can expand your business without worrying about keeping up with growth and seasonality.
- **Enhanced Data Security:** Maintaining the security of your data is our top priority. The only data or systems we will access are the plans you delegate to us. Our rigorous security protocols give you peace of mind knowing your information is in trusted hands.



AMERICAN TCS SERVICES FOR TPAs

ERISApedia

ERISApedia, an AmericanTCS product, offers comprehensive, up-to-date compliance materials and resources for professionals serving retirement plans.

From the industry's most comprehensive compliance-oriented reference eBooks to expert support and business development tools, ERISApedia is your all-in-one resource.



Elevated business development



Increased plan expertise



ERISA guidance

Comprehensive Compliance Resources Designed for You

Plan Data Intelligence

This powerful tool offers more than just augmented Form 5500 data. It offers the ability to search the 5500 Filing attachments -- more than 2.0 million pages of form. It also includes verified email addresses for plan sponsors, service provider identification and an integrated operational Benchmark Report to open doors and focus your conversations with prospects.

eSource Library

Accessing retirement plan reference materials has never been easier with ERISApedia's eSource library. Each online book offers insights into industry topics -- from guides on qualified plans to specialized resources on Form 5500 and more. With the addition of the interactive AI tool, easily search topics or questions

within the library and receive detailed answers in shareable formats like email messages. For TPAs, recordkeepers and advisors looking for broad overviews or detailed guidance to better serve their clients, find the information you need right at your fingertips.

Ask The Expert

This resource gives you instant access to experienced ERISA attorneys and in-depth technical guidance on qualified plan topics. Leave the expensive retainers behind and get fast, reliable answers to your toughest plan questions from trusted legal experts.

AMERICANTCS SERVICES FOR

Financial Advisors

The retirement industry is complex, but we are here to help curate solutions to best meet the needs of the advisor, the plan sponsor and most importantly, the participant. We enable our partners to operate as independently as they see fit — not bound to fund families, insurance products or any other type of proprietary products.

The products and services AmericanTCS provides to advisors are designed to:

-  Save time
-  Increase profitability
-  Help attract and retain assets
-  Deliver access to open-architecture investment solutions
-  Manage fiduciary risks



AMERICANTCS
SERVICES FOR
**Financial
Advisors**

Recordkeeping Outsourcing

American Trust Retirement can help you outsource to us the operational responsibility for the recordkeeping business while maintaining your relationship with the plan sponsors and participants. This provides:



Deliver access to open-architecture investment solutions



Designed to improve participant outcomes



Designed to manage sponsor effort and risk



Single point of contact for all plan needs

Your Brand, Not Ours

American Trust Retirement provides an outsourcing solution that keeps your brand at the forefront, while providing the technology, administration and operational aspects of the recordkeeping process.

You've spent a lot of time building your brand. It represents who you are and what you stand for. Our institutional outsourcing program is a private label solution designed to highlight your brand and keep it at the forefront, while we do the back-office operations and administrative work behind the scenes. We don't compete, we support.

We have a team of retirement specialists, and we have invested in the industry's best technology to benefit our institutional partners. We act as a long-term partner, providing the scale and back-end infrastructure to deliver an efficient solution.

Plan Types

- 401(k)
- Pooled Employer Plan (PEPs)
- Defined Benefit
- Cash Balance
- 403(b)
- 457(b)
- 457(f)
- Non-Qualified
- Employee Stock Ownership Plans (ESOPs)

Fulfillment Services

We offer a suite of fulfillment services to improve the efficiency of plan administration for your clients.

Payroll Integration

We offer both 180° and 360° payroll integration to help eliminate the manual process of sending data from the payroll file.

Personalization and Protection

Our managed account offering can include an in-plan guaranteed income for life feature. This fixed-index annuity can be easily added to any defined contribution plan and helps improve participant outcomes by providing protection for market loss, reducing longevity risk and addressing the impact of inflation.



AMERICANTCS
SERVICES FOR
**Financial
Advisors**

Fiduciary Solutions

A plan's fiduciary responsibilities can be outsourced to us. This provides:



Mitigate fraud risk and costly corrections



Expanded product offering



More effective use of sponsors' resources



Assurance your plan sponsors' fiduciary responsibilities are being met



Plan retention



Differentiation

Reduce Fiduciary Risk and Responsibility

We offer one of the most flexible and comprehensive solutions available in the marketplace, with the ability to take on as much of the risk and responsibility of governing a retirement plan allowed by the regulations. Our services can be customized around the specific needs of a plan, but center around these core fiduciary services:

- **402(a) Named Fiduciary:** A 402(a) is the main fiduciary who oversees the selection and monitoring of all other plan service providers and assumes most of the plan sponsor's duties.

Our partners have never lost a plan where our 402(a) services are in place.

- **3(16) Plan Administrator:** The 3(16) fiduciary duties center on administration of the plan such as approving distributions, distributing plan notices and fulfilling reporting requirements.
- **Pooled Employer Plan/Pooled Plan Provider (PEP/PPP):** A pooled employer plan (PEP) allows unrelated businesses to participate in a single retirement plan

managed by a pooled plan provider (PPP). This solution allows multiple employers to "pool" their resources together into one retirement plan.

- **3(21) Services:** Although the Plan Trustee retains the responsibility to make the final decisions, a 3(21) provides recommendations with respect to a plan's investment menu.
- **3(38) Investment Manager:** The 3(38) determines which investments to offer in the plan's menu, including providing monitoring reports of those investments and making decisions regarding replacement of investments.
- **Discretionary Trustee:** A Discretionary Trustee provides the highest level of fiduciary risk mitigation available under ERISA 403(a). A Discretionary Trustee has several duties related to managing a plan's assets, in addition to having the discretion to make all investment menu decisions for a plan.



AMERICANTCS
SERVICES FOR
**Financial
Advisors**

Collective Investment Trusts (CITs)

Along with our AmericanTCS affiliates, **American Trust Custody** offers you the ability to sub-advise a CIT with your investment strategy, which can be used on any custodial or retirement platform at an extremely competitive price point. Partnering with us provides:



Reduced cost



Customization



Fiduciary status



Tax advantages



Risk management

A Strategy to Improve Retirement Outcomes

American Trust Custody services:

- Establish the CIT with the NSCC for FundServ trading on any NSCC member investment platform.
- Create all required trust documentation and agreements.
- Set your portfolios on ModelxChange for easy, efficient administration.
- Perform all custody and safekeeping.
- Strike daily unit value.
- Handle all aspects of trading, reconciliation and transfer agency functions.
- Offer online access for daily activity viewing.
- Monitor, track and create performance reports.
- Create custom fact sheets and provide to all necessary parties.
- Make available quarterly and annual activity reports.
- Coordinate required annual audits.
- Produce annual Form 5500 DFE filings.



AMERICANTCS
SERVICES FOR
**Financial
Advisors**

DepositxChange

DepositxChange, our FDIC-eligible daily deposit product, offers a competitive alternative to money market funds for plan investment menus. DepositxChange processes daily plan deposit and withdrawal activity across participating banks, connecting them seamlessly with your record keeping system. DepositxChange provides:



Participant-level FDIC insurance



Cash option in retirement plans



Improved operational efficiencies

An FDIC-Eligible Cash Deposit Option

DepositxChange is a cash deposit option that functions like a daily accrual money market mutual fund inside a retirement plan. Unlike a money market fund, however, DepositxChange is an FDIC-eligible product that comes without any liquidity fees, market value adjustments or suspension gates, making it an ideal alternative to money market funds, stable value products and single bank deposits in 401(k) plans.

An Automated Multi-Bank Deposit Program

Within the DepositxChange product, [American Trust Custody](#) maintains a network of participating banks and manages the deposits across the banks in the program. Each participating bank sets its own interest rate, and [American Trust Custody](#) blends those interest rates.

Because funds allocated to DepositxChange are bank deposits, each participant is eligible for up to \$250,000 of FDIC insurance per bank in the program, providing multiples of FDIC insurance as compared to single bank deposit coverage.

With DepositxChange, daily liquidity is available to participants. There are no minimums and no redemption restrictions, and deposits will not be affected by the future regulatory changes impacting money market mutual funds.

DepositxChange Integrates Seamlessly

Leverage DepositxChange as a single addition to a plan's investment menu via any recordkeeper connected to the [American Trust Custody](#) platform.



AMERICANTCS
SERVICES FOR
**Financial
Advisors**

ModelxChange

We created ModelxChange to allow 401(k) professionals to seamlessly incorporate investment models into a retirement plan. Build your own strategies or access our ModelxChange Gallery which features models from many of the top asset managers in the world that can be directly deployed within the core lineup.



Access to world class managers



Streamline disclosure and reporting requirements



Scale your model offering

Seamlessly Integrate Managed Models

As an advisor, you know scaling your business requires a constant balance between attending to the needs of your current clients while also working to establish relationships with new clients. Monitoring the market and adjusting your clients' asset allocation accordingly can consume a large portion of your time. The saying goes that as a business owner, you should be spending more time working *on* your business than working *in* your business. But in today's uncertain times — with market volatility seemingly a daily occurrence — achieving that balance between managing and growing your practice can seem impossible.

The goal of ModelxChange is to alleviate the time and pressure required to build and constantly manage well-allocated investment portfolios and provide advisors with the opportunity to focus more on the human side of this business. For advisors who wish to build their own models, ModelxChange enables them to manage those models globally, across plans and over 75 recordkeepers. Seamlessly incorporate any combination of mutual funds

and ETFs and set your management criteria to scale your offering across your book of retirement plan business.

Prefer to leverage third party managers? ModelxChange Gallery was created specifically to provide advisors with access to world-class portfolio construction and management expertise. This automated model portfolio solution — available for use with assets custodied at [American Trust Custody](#) — seamlessly automates the creation, execution and ongoing management of mutual fund and ETF investment models.

Both flavors of ModelxChange include all of the performance reporting, fact sheets and disclosures to satisfy compliance requirements necessary to operate in the retirement plan space.



AMERICAN TCS
SERVICES FOR
**Financial
Advisors**

ERISApedia

ERISApedia, an AmericanTCS product, offers comprehensive, up-to-date compliance materials and resources for professionals serving retirement plans.

From the industry's most comprehensive compliance-oriented reference eBooks to expert support and business development tools, ERISApedia is your all-in-one resource.



Elevated business development



Increased plan expertise



ERISA guidance

Comprehensive Compliance Resources Designed for You

Plan Data Intelligence

This powerful tool offers more than just augmented Form 5500 data. It offers the ability to search the 5500 Filing attachments -- more than 2.0 million pages of form. It also includes verified email addresses for plan sponsors, service provider identification and an integrated operational Benchmark Report to open doors and focus your conversations with prospects.

eSource Library

Accessing retirement plan reference materials has never been easier with ERISApedia's eSource library. Each online book offers insights into industry topics -- from guides on qualified plans to specialized resources on Form 5500 and more. With the addition of the interactive AI tool, easily search topics or questions

within the library and receive detailed answers in shareable formats like email messages. For TPAs, recordkeepers and advisors looking for broad overviews or detailed guidance to better serve their clients, find the information you need right at your fingertips.

Ask The Expert

This resource gives you instant access to experienced ERISA attorneys and in-depth technical guidance on qualified plan topics. Leave the expensive retainers behind and get fast, reliable answers to your toughest plan questions from trusted legal experts.



AMERICANTCS SERVICES FOR

Bank Trust Departments & Other Financial Institutions

Bank trust departments and other financial institutions are facing regulatory challenges and increasing pressure from competitors. A partner with scale and experience can allow these institutions to increase the efficiency and scalability of their services.

The products, services and tools AmericanTCS provides to financial institutions are designed to:



Save time



Increase profitability



Help attract and retain assets



Manage fiduciary risks



AMERICANTCS
SERVICES FOR
**Financial
Institutions**

Recordkeeping Outsourcing

American Trust Retirement can help you outsource to us the operational responsibility for the recordkeeping business while maintaining your relationship with the plan sponsors and participants. This provides:



Scalability



Revenue opportunities



Cost savings



Brand value



Experience and insights

Your Brand, Not Ours

American Trust Retirement provides an outsourcing solution that keeps your brand at the forefront, while providing the technology, administration and operational aspects of the recordkeeping process.

You've spent a lot of time building your brand. It represents who you are and what you stand for. Our institutional outsourcing program is a private label solution designed to highlight your brand and keep it at the forefront, while we do the back-office operations and administrative work behind the scenes. We don't compete, we support.

We have a team of retirement specialists, and we have invested in the industry's best technology to benefit our institutional partners. We act as a long-term partner, providing the scale and back-end infrastructure to deliver an efficient solution.

Plan Types

- 401(k)
- Pooled Employer Plan (PEPs)
- Defined Benefit
- Cash Balance
- 403(b)
- 457(b)
- 457(f)
- Non-Qualified
- Employee Stock Ownership Plans (ESOPs)

Fulfillment Services

We offer a suite of fulfillment services to improve the efficiency of plan administration for your clients.

Payroll Integration

We offer both 180° and 360° payroll integration to help eliminate the manual process of sending data from the payroll file.

Personalization and Protection

Our managed account offering can include an in-plan guaranteed income for life feature. This fixed-index annuity can be easily added to any defined contribution plan and helps improve participant outcomes by providing protection for market loss, reducing longevity risk and addressing the impact of inflation.



AMERICANTCS
SERVICES FOR
**Financial
Institutions**

Custody Solutions

Through [American Trust Custody](#), retirement plan recordkeepers have access to state-of-the-art trading, custody and trust solutions. This digital end-to-end platform provides our partners with:



Less administrative burden



Increased accuracy



Peace of mind doing business with one of the largest NSCC traders



Flexibility of investment options

Simplified Trading and Reporting

[American Trust Custody](#)'s platform delivers turnkey integration for trading and custodial reporting of mutual funds, ETFs, managed accounts, unitized funds, equities, collective funds and self-directed brokerage accounts, which include:

- Integrations with many leading self-directed brokerage providers.
- Sub-TA/service fee collection for more than 150 fund families.
- 12b-1 collection for fee-based plans, enabling rebating.
- Automatic electronic delivery of monthly statements to all interested parties.
- Online mutual fund and ETF research tools and fact sheets.
- Integrated paying agent and tax withholding services.
- 24/7 online access to our trust accounting system for full transparency.
- Directed trustee services.

Simplified Model Integration

ModelxChange is our proprietary web-based technology for trading and rebalancing ETF and mutual fund-based portfolios. By seamlessly coordinating all the moving parts required to handle a model within a retirement plan, ModelxChange includes the syncing of the model with the plan accounts — automatically handling specific investment exclusions. It also provides reporting metrics and all the necessary tools advisors have come to expect to easily fulfill their fiduciary responsibility.

Sub-Custody

If you serve as a custodian or trustee for retirement plans, but your trust accounting system is not optimized for this line of business, we can help. When you partner with us, your brand and your relationships with your clients are front and center. [American Trust Custody](#) can private label our retirement plan centric trust system, statements, checks and other tax reporting with our operations team handling the heavy lifting. With trust operations off of your plate, you can focus your time and resources on serving your clients.



AMERICANTCS
SERVICES FOR
**Financial
Institutions**

Fiduciary Solutions

A plan's fiduciary responsibilities can be outsourced to us. This provides:



Mitigate fraud risk and costly corrections



Expanded product offering



More effective use of sponsors' resources



Assurance your plan sponsors' fiduciary responsibilities are being met



Plan retention



Differentiation

Reduce Fiduciary Risk and Responsibility

We offer one of the most flexible and comprehensive solutions available in the marketplace, with the ability to take on as much of the risk and responsibility of governing a retirement plan allowed by the regulations. Our services can be customized around the specific needs of a plan, but center around these core fiduciary services:

- **402(a) Named Fiduciary:** A 402(a) is the main fiduciary who oversees the selection and monitoring of all other plan service providers and assumes most of the plan sponsor's duties.

Our partners have never lost a plan where our 402(a) services are in place.
- **3(16) Plan Administrator:** The 3(16) fiduciary duties center on administration of the plan such as approving distributions, distributing plan notices and fulfilling reporting requirements.
- **Pooled Employer Plan/Pooled Plan Provider (PEP/PPP):** A pooled employer plan (PEP) allows unrelated businesses to

participate in a single retirement plan managed by a pooled plan provider (PPP). This solution allows multiple employers to "pool" their resources together into one retirement plan.

- **3(21) Services:** Although the Plan Trustee retains the responsibility to make the final decisions, a 3(21) provides recommendations with respect to a plan's investment menu.
- **3(38) Investment Manager:** The 3(38) determines which investments to offer in the plan's menu, including providing monitoring reports of those investments and making decisions regarding replacement of investments.
- **Discretionary Trustee:** A Discretionary Trustee provides the highest level of fiduciary risk mitigation available under ERISA 403(a). A Discretionary Trustee has several duties related to managing a plan's assets, in addition to having the discretion to make all investment menu decisions for a plan.



AMERICANTCS
SERVICES FOR
Financial
Institutions

Paying Agent Services

American Trust Custody offers an extensive line of participant distribution solutions. Benefits include:



Increased speed of distributions to participants



Fraud mitigation



Reduced errors



Integration with **PensionPro**

Reduce Administrative Burden

Our services, available for plans in custody with **American Trust Custody** or held elsewhere, can be the perfect solution for outsourced 1099 production and state and federal tax remittance services for balance forward plans or plans held in brokerage accounts.

- **Expertise and Efficiency:** We ensure accuracy and efficiency in handling payments, which can be complex and time consuming.
- **Fraud Mitigation:** Our robust security measures protect payment data and prevent fraud, offering peace of mind. Our processing includes several layers of review and we look for red flags that might indicate fraud.
- **Save Time:** By delegating payment agent services to **American Trust Custody**, you can free up resources and personnel to focus on your core business activities and strategic objectives.
- **Risk Mitigation:** Our expertise and processes help to mitigate the risks associated with payment delays, errors or disputes.



AMERICANTCS
SERVICES FOR
**Financial
Institutions**

Collective Investment Trusts (CITs)

Along with our AmericanTCS affiliates, **American Trust Custody** offers you the ability to sub-advise a CIT with your investment strategy, which can be used on any custodial or retirement platform at an extremely competitive price point. Partnering with us provides:



Reduced cost



Customization



Fiduciary status



Tax advantages



Risk management

A Strategy to Improve Retirement Outcomes

American Trust Custody services:

- Establish the CIT with the NSCC for FundServ trading on any NSCC member investment platform.
- Create all required trust documentation and agreements.
- Set your portfolios on ModelxChange for easy, efficient administration.
- Perform all custody and safekeeping.
- Strike daily unit value.
- Handle all aspects of trading, reconciliation and transfer agency functions.
- Offer online access for daily activity viewing.
- Monitor, track and create performance reports.
- Create custom fact sheets and provide to all necessary parties.
- Make available quarterly and annual activity reports.
- Coordinate required annual audits.
- Produce annual Form 5500 DFE filings.



AMERICANTCS
SERVICES FOR
**Financial
Institutions**

Abandoned Plan Services

(Qualified Plan Termination Administration)

Abandoned plans can cause serious issues for service providers. Through [American Trust Custody](#), abandoned plans of all sizes can be brought to a successful resolution, even those with other custodians, providing:



Cost savings



Reduced administrative burden



Reduced fiduciary burden



Protection for plan participants

Properly Terminate Abandoned Plans

While retirement plans are launched with the best of intentions, every year thousands of plans are abandoned either because the sponsor has ceased business operations or simply becomes unable or unwilling to continue support of the plan. Participants in abandoned plans suffer the consequences. Advisors may stop servicing the plan, resulting in investment lineups that contain underperforming funds. Recordkeepers may scale back services resulting in participants being unable to manage their accounts. Participants seeking access to loans or hardship distributions may find themselves unable to access funds, with no recourse.

The Department of Labor has addressed these concerns by creating the Abandoned Plan Program, providing custodians with a fiduciary safe harbor to help participants regain control of their accounts and access to their savings. Only a Qualified Termination Administrator (QTA) can distribute assets and terminate the plan under this fiduciary safe harbor.

[American Trust Custody](#) has been appointed by the DOL as a QTA and can assist in the termination of abandoned plans — even those plans not held in custody at [American Trust Custody](#). We follow a stringent set of guidelines and procedures and can assist in participant notices, calculations and disbursements in compliance with the regulations.



AMERICANTCS
SERVICES FOR
**Financial
Institutions**

DepositxChange

DepositxChange, our FDIC-eligible daily deposit product, offers a competitive alternative to money market funds for plan investment menus. DepositxChange processes daily plan deposit and withdrawal activity across participating banks, connecting them seamlessly with your record keeping system. DepositxChange provides:



Participant-level FDIC insurance



Cash option in retirement plans



Improved operational efficiencies

An FDIC-Eligible Cash Deposit Option

DepositxChange is a cash deposit option that functions like a daily accrual money market mutual fund inside a retirement plan. Unlike a money market fund, however, DepositxChange is an FDIC-eligible product that comes without any liquidity fees, market value adjustments or suspension gates, making it an ideal alternative to money market funds, stable value products and single bank deposits in 401(k) plans.

An Automated Multi-Bank Deposit Program

Within the DepositxChange product, [American Trust Custody](#) maintains a network of participating banks and manages the deposits across the banks in the program. Each participating bank sets its own interest rate, and [American Trust Custody](#) blends those interest rates.

Because funds allocated to DepositxChange are bank deposits, each participant is eligible for up to \$250,000 of FDIC insurance per bank in the program, providing multiples of FDIC insurance as compared to single bank deposit coverage.

With DepositxChange, daily liquidity is available to participants. There are no minimums and no redemption restrictions, and deposits will not be affected by the future regulatory changes impacting money market mutual funds.

DepositxChange Integrates Seamlessly

Leverage DepositxChange as a single addition to a plan's investment menu via any recordkeeper connected to the [American Trust Custody](#) platform.



AMERICANTCS
SERVICES FOR
**Financial
Institutions**

IRA Solutions

(Auto Rollovers, Administration and Support)

Unlock the profitability of your IRA business by partnering with **American Trust Custody**. We help alleviate the administrative burdens of your IRA program while reducing plan costs and managing fiduciary liability. We can provide the level of support that works best for your organization to achieve the full potential of its IRA opportunities.



Tax-advantage status preserved for participant



Reduced fiduciary requirements



Reduced administrative burden



Reduced recordkeeping per head cost

Unlock the Profitability of Your IRA Business

The IRA account itself is often not the most profitable piece of business for a firm. With ever-evolving tax laws and administration, compliance and distribution expenses — not to mention cybersecurity measures to protect against fraudulent withdrawals — IRAs can sometimes seem like more headaches than they are worth. However, it can be critical to provide IRAs to current customers or use them to keep rollover assets in-house. Plus, today's small IRA account holder could end up being the high-margin client of tomorrow.

American Trust Custody can help alleviate the administrative burdens of your IRA program. Our multiple levels of administrative support are designed around your needs for administrative functions like tax and compliance reporting, distributions and investment selection.

Automatic Rollover and Missing Participant IRA Services

Relieving our current clients' burdens from abandoned retirement accounts is why the **American Trust Custody** Auto Rollover IRA Solution was developed.

Outsourced IRA Administration

With multiple levels of administrative support — each designed around your current needs for administrative functions like tax and compliance reporting, distributions and investment selection — **American Trust Custody** has the solution that is right for you.



AMERICANTCS
SERVICES FOR

Financial
Institutions

ModelxChange

We created ModelxChange to allow 401(k) professionals to seamlessly incorporate investment models into a retirement plan. Build your own strategies or access our ModelxChange Gallery which features models from many of the top asset managers in the world that can be directly deployed within the core lineup.



Access to world class managers



Streamline disclosure and reporting requirements



Scale your model offering

Seamlessly Integrate Managed Models

As an advisor, you know scaling your business requires a constant balance between attending to the needs of your current clients while also working to establish relationships with new clients. Monitoring the market and adjusting your clients' asset allocation accordingly can consume a large portion of your time. The saying goes that as a business owner, you should be spending more time working *on* your business than working *in* your business. But in today's uncertain times — with market volatility seemingly a daily occurrence — achieving that balance between managing and growing your practice can seem impossible.

The goal of ModelxChange is to alleviate the time and pressure required to build and constantly manage well-allocated investment portfolios and provide advisors with the opportunity to focus more on the human side of this business. For advisors who wish to build their own models, ModelxChange enables them to manage those models globally, across plans and over 75 recordkeepers. Seamlessly incorporate any combination of mutual funds

and ETFs and set your management criteria to scale your offering across your book of retirement plan business.

Prefer to leverage third party managers? ModelxChange Gallery was created specifically to provide advisors with access to world-class portfolio construction and management expertise. This automated model portfolio solution — available for use with assets custodied at [American Trust Custody](#) — seamlessly automates the creation, execution and ongoing management of mutual fund and ETF investment models.

Both flavors of ModelxChange include all of the performance reporting, fact sheets and disclosures to satisfy compliance requirements necessary to operate in the retirement plan space.



AMERICAN TCS
SERVICES FOR
**Financial
Institutions**

ERISApedia

ERISApedia, an AmericanTCS product, offers comprehensive, up-to-date compliance materials and resources for professionals serving retirement plans.

From the industry's most comprehensive compliance-oriented reference eBooks to expert support and business development tools, ERISApedia is your all-in-one resource.



Elevated business development



Increased plan expertise



ERISA guidance

Comprehensive Compliance Resources Designed for You

Plan Data Intelligence

This powerful tool offers more than just augmented Form 5500 data. It offers the ability to search the 5500 Filing attachments -- more than 2.0 million pages of form. It also includes verified email addresses for plan sponsors, service provider identification and an integrated operational Benchmark Report to open doors and focus your conversations with prospects.

eSource Library

Accessing retirement plan reference materials has never been easier with ERISApedia's eSource library. Each online book offers insights into industry topics -- from guides on qualified plans to specialized resources on Form 5500 and more. With the addition of the interactive AI tool, easily search topics or questions

within the library and receive detailed answers in shareable formats like email messages. For TPAs, recordkeepers and advisors looking for broad overviews or detailed guidance to better serve their clients, find the information you need right at your fingertips.

Ask The Expert

This resource gives you instant access to experienced ERISA attorneys and in-depth technical guidance on qualified plan topics. Leave the expensive retainers behind and get fast, reliable answers to your toughest plan questions from trusted legal experts.

Disclosures

AmericanTCS is a brand name used by affiliates Mid Atlantic Trust Company (DBA **American Trust Custody**), American Trust Company, AT Retirement Services, LLC, AmericanTCS Fiduciary Services, LLC and AT Insurance, LLC in marketing financial services to the retirement industry. AT Retirement Services, LLC, AmericanTCS Fiduciary Services, LLC and AT Insurance, LLC are not trust companies and only provide certain administrative fiduciary services as defined under ERISA.

The following entities and affiliates may provide the services noted. Trust and custody services offered either through **American Trust Custody** or American Trust Company, both non-depository trust companies. Also, advisory services offered through American Trust Company. Securities offered through Mid Atlantic Clearing & Settlement Corporation, members FINRA/SIPC. Advisory services may also be offered through NewEdge Advisors, LLC, registered investment adviser. Recordkeeping and administrative services offered through AT Retirement Services, LLC. Insurance products and services offered through AT Insurance, LLC.

Mid Atlantic Trust Company, doing business as **American Trust Custody**, is a South Dakota state-chartered non-depository trust company.

Securities offered through Mid Atlantic Clearing & Settlement Corporation and NewEdge Securities, Inc., members FINRA/SIPC. Advisory services offered through NewEdge Advisors, LLC, a registered investment adviser. Trust services offered through Mid Atlantic Trust Company, a non-depository trust company. All rights reserved.

American Trust and American Trust Retirement are brand names used by affiliates American Trust Company and AT Retirement Services, LLC in marketing services to the retirement plan industry. AT Retirement Services, LLC is not a trust company and does not provide fiduciary services other than certain administrative services as defined under ERISA.

To review all disclosures, visit americantrustretirement.com/disclosures.

Products and services offered by American Trust Company are not insured by the FDIC, are not a deposit or other obligation of or guaranteed by, American Trust Company and are subject to investment risks, including possible loss of the principal amount invested.

American Trust Wealth is brand name used by American Trust Company, a non-depository trust company registered with the state of Tennessee.

To review all disclosures, visit americantrustwealth.com/disclosures.

Products and services offered by American Trust Wealth are not insured by the FDIC, are not a deposit or other obligation of or guaranteed by, American Trust Company and are subject to investment risks, including possible loss of the principal amount invested.

Products and services offered by FiduciaryxChange are not insured by the FDIC, are not a deposit or other obligation of or guaranteed by, AmericanTCS Fiduciary Services and are subject to investment risks, including possible loss of the principal amount invested.

FiduciaryxChange is a registered service mark of AmericanTCS. FiduciaryxChange is a set of services offered by AmericanTCS Fiduciary Services, LLC.

Not FDIC Insured | No Bank Guarantee | May Lose Value