Retirement Services

A HISTORY OF AMERICAN TRUST & OUR SOLUTIONS

American Trust was built through dedication to innovation, integrity and desire to help people achieve a successful financial outcome. With a history dating back to the 1950s, our firm was founded by hard-working, forward-thinking entrepreneurs truly embodying the American spirit.

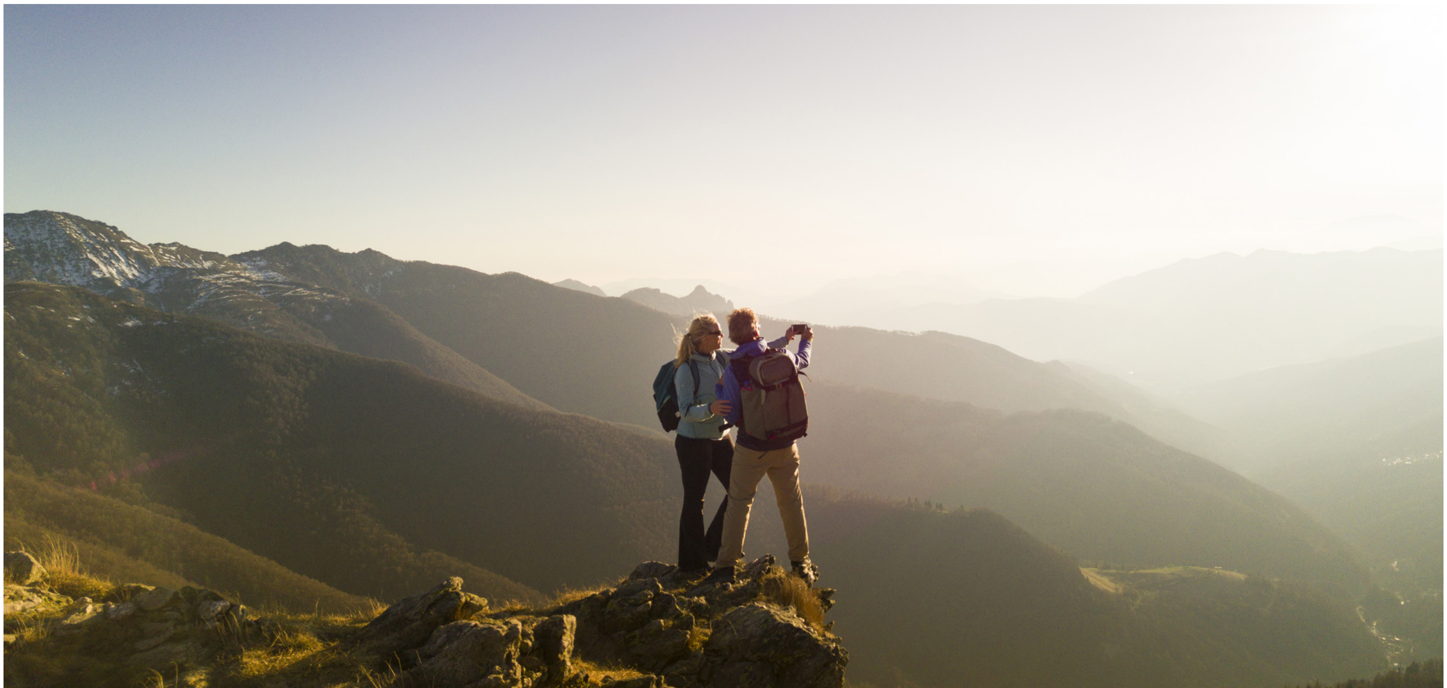
We don't dabble in the retirement industry. It's our core business. It's who we are. It's what we do. While many recordkeepers are looking for a way out of this business, we're all in and working hard to expand and grow.

We also enable our business partners to operate as independently as they see fit — not bound to fund families, insurance products or any other type of proprietary products.

Through recordkeeping, custody or technology, American Trust, and its affiliates under AmericanTCS, services approximately:

- **$695B+** in assets supported through trading, custody and technology
- **425K+** retirement plans supported
- **7M+** plan participants
- **475+** employees under Trust & Retirement Services
- Locations in Pittsburgh, Greensboro, Memphis, Lexington, Harrisburg and Denver

AMERICANTRUSTRETIREMENT.COM



RETIREMENT PLAN SOLUTIONS

Let's face it, the industry is complex and so are your needs. That's where we come in. We offer industry-leading plan design, investment selection and fiduciary service options, with a flexible approach to help you be successful. Here are just a few of the many capabilities, expertise and strategic partnerships that we can deliver:

PLAN TYPES

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

FIDUCIARY SERVICES

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

- 402(a) Named Fiduciary
- Delegated 3(16) Plan Administrator
- Pooled Employer Plan /Pooled Plan Provider (PEP/PPP).

PLAN ADMINISTRATION

We take a flexible approach to plan administration offering options and enhancements to streamline the experience, including:

- Bundled & Unbundled Plan Administration
- Payroll Integration Services (360 & 180)
- In-House Actuarial Services

MANAGED ACCOUNTS SOLUTION

American Trust offers a full suite of managed account capabilities to support the needs of our partners. Our customized, professionally managed retirement solutions are appealing to participants and sponsors alike and provide a highly personalized plan for achieving a successful retirement.

In partnership with Allianz LIfe Financial Services, your managed account offering can include an in-plan guaranteed income for life feature.

DIGITAL EXPERIENCE - DRIVEN SOLUTIONS

Let's face it, experience matters. Retirement success has to be easy. That's where technology comes in. Not only does our technology drive the digital participant experience, it automates workflows and improves efficiency. American Trust is a leading provider of technology-enabled financial solutions offering:

- Digital Plan Onboarding
- Interactive Participant Enrollment Experience
- Industry Leading Financial Wellness Tools
- Plan Benchmarking Resources
- Model Selection Portal
- Managed Account Programs
- Third Party Administrator Automation Software

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