





DYATECH

Table of Contents

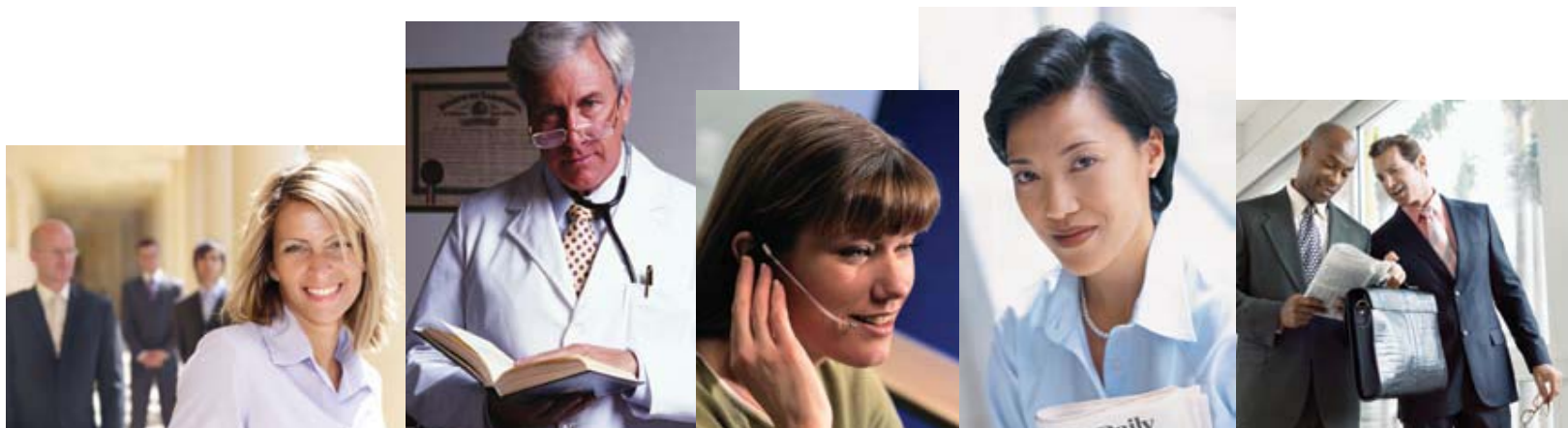
1. Introduction
2. Solutions
3. Products
4. Processing
5. eTools
6. Communication
7. Customer Service



Your Outsourcing Solution for Employee Benefits

Since 2001, Dyatech has been providing recordkeeping services and employee benefits outsourcing to small-to-medium-sized companies nationwide. With over 2,000 clients and a focus on excellent service and high-quality employee benefits programs, Dyatech has helped numerous companies streamline their administrative operations through a solid combination of comprehensive, cost-effective payroll and retirement services.

At Dyatech, we focus on administrative functions like calculating payroll, filing tax payments and administering retirement plans, so you can focus on what you do best – running your business.



Solutions

Dyatech offers a wide variety of business solutions – and at Dyatech, nothing is outsourced. So you never have to worry about outside vendors or systems that don't quite mesh.

Product Solutions

Cost-effective solutions such as recordkeeping services, compliance administration, full-service payroll processing, document archival and employee management.

Technology Solutions

Company-level and employee-level information available over the Web. Plus, the ability to completely manage retirement programs or corporate payroll over the Web.

Investment Solutions

- **Open Architecture**

Depending on the retirement services product selected, plan participants can choose from up to 12,000 different mutual funds.

- **Financial Advisor**

Participants need financial assistance – not just information – concerning the investment options available to them. Whether it's a quick education on the fundamentals of investing or specific guidance on how, when and where to invest their plan account balances, Dyatech can help. We can even create investment portfolios for each participant based on the plan's core fund offerings and the participant's investment objectives and time horizon.

- **Mutual Funds**

The funds offered through Dyatech are offered at Net Asset Value [NAV] without any front or back-end sales charges.

Design Solutions

When designing a program, Dyatech works with your company and takes into consideration current government regulations, budget allocations for the program, employee demographics and any retirement or payroll programs currently in place. Upon completion of our analysis, we'll present design solutions and recommendations that balance your goals and objectives with current government regulations.

Communication Solutions

In order to achieve consistently high participation in your retirement program, you have to communicate plan benefits. That's why Dyatech offers an education process customized to include a summary of individual tax savings and retirement benefits for each of your employees. This proven strategy has achieved 75%-80% participation across a broad range of employers.

Products

PlanSelect

PlanSelect is our flagship product. It offers an unmatched open architecture for the mutual fund options within a retirement program, with relatively no restrictions or minimum purchase requirements.



PlanExpress

PlanExpress was designed with the small business owner in mind, one with fewer than 20 eligible employees. You receive full-service retirement plan administration bundled with the ease of an open architecture fund platform at a great price.

PlanDirect

PlanDirect was designed with the small business owner in mind, one with fewer than 10 eligible employees. You receive full-service retirement plan administration bundled with a single-fund family at a great price guaranteed for two years.

PlanSolo

PlanSolo was designed specifically for the business owner with no employees other than a spouse. With PlanSolo, you receive full-service retirement plan administration bundled with the ease of an open architecture fund platform.

PlanLink

PlanLink is your answer for high-quality third party administration services. Dyatech will provide TPA-only services for your retirement plans. For a low annual fee, your clients receive the same customer-friendly, knowledgeable advice and service as your local providers at a fraction of the cost.

Payroll Services

This program is targeted toward the small-to-medium-sized business that may have the most complex payroll issues or simply would like to have someone shoulder the payroll processing and tax filing burden.

Our Payroll Services Department is able to share employee 401(k) contribution and census data directly with our Retirement Services Department. This capability eliminates an additional processing step for you as a company, which saves you time and money and removes the potential for mistakes. Our focus is on saving you money, providing a high quality product and excellent service. We are committed to state of the art technology that empowers both you and your employees.



Processing

Dyatech has highly specialized and dedicated installation specialists to support, guide and communicate every processing phase of your account setup. Dyatech has dedicated lots of money, training and resources to help ensure your installation process is efficient, correct and organized.

Once your account completes the installation phase, our customer service team works with your installation specialist to ensure a smooth transition.

Dyatech processes over a million transactions each day, and our goal is to maintain a 100% accuracy rate. We are proud to report that, to date, we have achieved a 99% percent accuracy rate on all transactions.



Dyatech processes the following retirement services and payroll services transactions:

- Investment Transfers
- 401(k) Contributions
- Profit Sharing Calculations
- Compliance Testing
- W2's
- Loan Processing
- Distribution Processing
- Forms 5500, 941, 945, 940, 1099, W4
- Federal, State and Local Tax Deposits
- Weekly, Bi-weekly, Semi-weekly, Monthly Paychecks
- Direct Deposits Transactions
- ACH Drafts
- Quarterly Statements
- Enrollment Forms
- Plan Documents, Adoption Agreements, Amendments
- Audit Packages
- Dividend Processing
- Over 50 different online reports available

eTools

Dyatech's Web-based systems make it easy for you and your employees to access our products and services and stay on top of all your Dyatech payroll and benefits transactions – from anywhere in the world!

Access our products and services

- Research available products.
- Request a proposal for retirement or payroll services.
- Download the most common forms needed in the retirement and payroll services industries.

Stay on top of your Dyatech accounts

- Change and manage an employee's pay grade, status, deductions, withholding and direct deposit information, and more.
- Manage W2s and pay stubs.
- Add a new employee.
- Process your entire payroll from any Web-based computer.

Empower your employees

With our Web-based system, they can...

- Access their account balances.
- Reallocate money within their retirement accounts.
- Change their investment elections.
- Model a loan.
- Change their PINs.
- Change their addresses.
- Research investment options within their plan.
- View their personal rates of return.
- View the investment returns for the funds available to their plan.
- Access their quarterly statement archives.
- Load their 401(k) contributions.
- Process loans and distributions.



Communication

Employee communication is one of the most important aspects of successful benefit program implementation and maintenance, for employers launching 401(k) plans for the first time, and for those considering making a change in their existing retirement plan or payroll processing provider.

In order to achieve consistently high participation in your benefit programs, you have to communicate plan benefits. Dyatech offers material which is customized to include the company's specifications and design. This proven strategy has achieved 75%-80% participation across a broad range of employers. Our enrollment material is very user-friendly and easy to understand. We developed a software program that creates the enrollment booklets from your plan document and investment lineup, selected with the aid of your Financial Advisor. Dyatech enrollment booklets or magazines include educational materials, investment information, portfolio modeling, explanation of investment terms used, sample contribution amounts, plan features, enrollment forms, beneficiary forms and much more.

Dyatech provides comprehensive quarterly statements in hard copy form, mailed to the address of record, as well as in online archives.



Customer Service

Dyatech is committed to serving our customers. The success of our customer service often comes down to the people who work directly with our clients. We strive to hire the best people and commit vast resources to their training and development. We listen to our customers and are very responsive to their questions and needs.

Dyatech *guarantees* that you will reach a live representative each time you call during regular business days from 8:00 a.m. to 5:00 p.m. CST.

Dyatech Customer Service Representatives are trained for phone calls, emails, Web site transactions, troubleshooting, payroll processing, distribution processing, marketing materials, compliance testing and general administrative items. Our goal is to provide high quality service and to respond in a timely manner.

At Dyatech, we believe that one of our most important assets is our customers. It is a proven fact at Dyatech that if we have satisfied customers, they not only help us grow by continuing to do business with us but also by recommending us to friends and advisors.



We feel that training and helping customers learn our systems promotes happy and long-lasting relationships. That is why we offer training sessions with customers and one-on-one help navigating our Web site or processing a payroll.



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