

PBRetire For Employees

Primark Benefits is an independent Third-Party Administrator (TPA) and record keeper helping employees achieve their retirement goals. By working with Charles Schwab, we offer an ideal combination of technology, expertise and support to help you make informed decisions about your retirement plan.

PBRETIRE ADVANTAGES

◆ **Complete Independence Through Open Architecture Platform**

You can choose from a list of over 10,000 mutual funds without any limitations to a single fund family or an insurance company.

◆ **Unparalleled Expert Advice**

When you call us with a question or concern, you will be talking to retirement plan experts who can guide you—from investment choices to optimal withdrawal options pertaining to your individual situation. For example, rather than asking you whether you want a loan application or a hardship withdrawal form, we will advise you on the various tax implications of each option so that you can make informed decisions.

◆ **Personal Service, Not Automated Replies**

When you call our office or send us an email, you will not get an automated reply saying “someone will respond to you in the order your request was received.” Instead, you will reach a real person and receive real

answers to your questions. If we are not available when you call, you’ll hear back from us, usually within an hour.

◆ **True Transparency**

We disclose all of our fees to you, and nothing is hidden. You buy all of the funds offered in your plan at NAV, and there are no asset wrap fees hidden in your purchases. If there are any 12b-1 fees or revenue sharing payments from the fund companies to Primark Benefits, 100% of those fees are credited back to your account.

◆ **Safety and Security Of Your Retirement Account**

With Charles Schwab Trust Company as your plan custodian, you can feel confident knowing account assets are protected by a wide-ranging combination of safeguards. Along with Schwab, we are committed to safeguarding your account assets and to the privacy of your information. We continually review our security practices with your protection in mind.

For any questions

regarding enrolling in the plan or accessing your account, please call 650-692-2043, ext. 30 or email pbretire@primarkbenefits.com.