Vantage Solutions

Vantage OneSource: *Your single source for comprehensive employee benefit solutions and services*

Vantage Shield: *Full-scope professional fiduciary services to help reduce plan sponsors' liability*

Vantage RetireSmart: *Retirement plan consulting and administration services from the experts*

Vantage Platinum: *Sophisticated retirement plan solutions for owners and executives*

Vantage HealthRite: *Expert health and welfare plan consulting and administration services*

Vantage Savers: *Efficient spending account services that include FSAs, HSAs and HRAs*

Vantage COBRA: *Streamlined COBRA administration that makes compliance easy*

*For information about **Vantage** Guardian adviser services, which adds stability to the adviser role, or the **Vantage** Retirement Trust for small to mid-sized employers, please call 1.800.337.8005.*

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Vantage Solutions Overview

Vantage OneSource: Your single source for comprehensive employee benefit solutions and services

Managing the various components of an employee benefits program can be a major distraction for your company. Benefits also come with regulatory and fiduciary risks while consuming valuable time and resources that might otherwise be used to grow your business.

At Vantage Benefits Administrators, we deliver unparalleled employee benefits expertise. We partner with organizations like yours to provide comprehensive health benefit and retirement plan solutions that help limit your risks and responsibilities. We care about your challenges and know how to address them effectively.

Passionate about our work, we believe that convenient access to the right benefits program can advance the prosperity of your company and your people. We designed our **Vantage** OneSource℠ solution — including its unified point-of-service technology platform — with you in mind.

We operate independently of all insurance and investment companies. Our motto — the unbiased pursuit of your best interests — has that independence as its cornerstone.

Our Focus: Your Needs

Unbiased pursuit of your best interests

We're a full-service employee benefits consultant, Third Party Administrator (TPA) and professional fiduciary specializing in cutting-edge corporate benefit program administration. Founded nearly 25 years ago, we operate independently of all insurance companies and investment product providers.

Our unbiased approach enables us to place your best interests at the forefront of our business. In everything we do, we aim to reduce the costs and risks of managing benefits while finding the right benefits solutions for your unique business needs, goals and vision — and your plan participants as well.

Our Focus: Your Needs

No other independent administrative service provider combines the depth and breadth of our products and services with a steadfast commitment to the unbiased pursuit of clients' best interests:

- **Transparency:** We do not participate in hidden revenue-sharing schemes.
- **Unbiased benefit offerings**: We do not offer proprietary investments or insurance products. Therefore, we have no conflicts of interest. You, your advisers and anyone acting in a fiduciary role are free to select products and services that are best for your organization and plan participants.
- **Reduced liability:** The *OneSource* portal platform is designed to significantly diminish the need for manual data entry, which reduces human error and improves compliance. Our system's proven processes mitigate your liability, increase your efficiencies and save you money. You can further reduce your liability by leveraging our fiduciary services for your retirement plan.
- **Trust:** We are a trustworthy partner championing the cause of our clients. For example, a new client had a participant who was having difficulty obtaining an insurance payout that was rightfully hers. She wrote to our CEO after we successfully secured the payout for her, saying, "Jeff, I just wanted to say thank you for all your help. If you had not cared enough to dig a little, I would have been in a mess financially. May God bless you and your family. Thanks so much."
- **Information:** We provide educational materials and interactive tools to help participants make informed decisions about their benefits.
- **Innovation:** We are driven by our passion to create groundbreaking employee benefits solutions.

Our *OneSource* solution gives you full-service corporate benefit consulting and administration — including health and welfare benefits and retirement plans — from a single go-to provider with a single system that does away with multiple vendors. This all-inclusive solution is easier for human resources (HR) personnel to manage, easier for Finance to pay for and easier for plan participants to access.

OneSource is an end-to-end Business Process as a Service (BPaaS) offering enabling you to outsource your entire benefits system and its management to us. Unlike Software as a Service (SaaS) systems — which require setup and maintenance and often involve fees for sending files to vendors — our BPaaS solution is a streamlined, ready-to-use paperless process sourced in the cloud and managed by Vantage.

Paperless, Secure Platform

Single-source portal that multiplies efficiencies

Configured for your company's unique needs, our proprietary *OneSource* platform multiplies your efficiencies by providing a convenient, online paperless administration system that supports every aspect of benefits administration. *OneSource* saves companies and intermediaries time and money by streamlining administration and eliminating distractions associated with managing benefits programs.

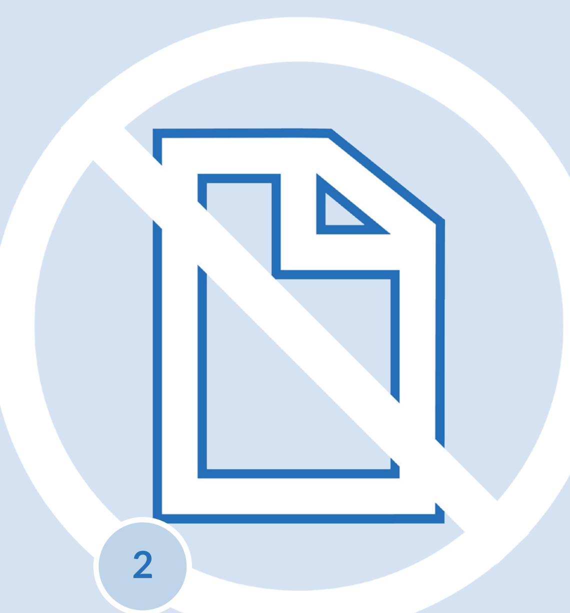
The *OneSource* platform serves as a single, unified point-of-service portal with numerous advantages for both employers and employees:

- **Employer side of the portal:** Your administrators and HR team have password-protected, 24/7 access to a customized dashboard for managing employee benefits records, billing, reconciliation, reporting, approving or declining transactions, and more. This includes viewing the plans you offer and their related benefits, overseeing enrollment, managing contributions and changing funds and investment allocations.
- **Employee side of the portal:** Each plan participant has a password-protected, personalized dashboard available 24/7 that provides self-enrollment capabilities, tools for self-administration, plan features and more. This intuitive platform gives employees enough control and ready access to details so their needs for immediate information are met. Attempts to contact HR with questions decrease as a result.

We believe in combining our expertise with advanced technology and leveraging it to your advantage, particularly via the *OneSource* platform. Through internal development efforts, acquisitions and strategic partnerships, we have enhanced our technology systems so we can serve you better. We also plan to continue upgrading our systems in the future.

"Jeff, I just wanted to say thank you for all your help. If you had not cared enough to dig a little, I would have been in a mess financially. May God bless you and your family. Thanks so much."
— Kathy G.

The *OneSource* Platform: A configurable online portal providing a streamlined paperless system that supports every aspect of benefits administration



Our clients enjoy both cost efficiencies and simplified enrollments. *OneSource* tracks participant eligibility electronically, capturing accurate enrollment elections, communicating enrollments to vendors via an electronic data interface (EDI) and uploading correct deduction amounts to payroll. If for any reason a plan participant prefers not to enroll via *OneSource*, he or she may enroll by phone through our call center. We will enter the enrollment information directly into our paperless system at that time.

Call Center

Benefits Resource Center for personalized assistance

If your administrative staff or plan participants have difficulty finding answers to their questions or concerns through the *OneSource* portal platform, they're welcome to call our Benefits Resource Center. Our expert client services personnel are standing by to provide immediate assistance Monday through Friday from 8:00 a.m. to 6:00 p.m. Central Time.

We understand your needs for efficient, effective administration so your business operations proceed smoothly and employees are happy and productive. The experienced professionals staffing the Benefits Resource Center take on the day-to-day burden typically placed on HR staff to handle employees' service issues, helping reduce the time and effort required for managing your employee benefits.

Employee assistance has become an area of caution, since the DOL's proposed conflict-of-interest final rule will extend fiduciary status to individuals who were formerly not considered fiduciaries to protect participants.[1] Our call center experts are trained to provide the proper level of assistance so your plan participants can access the resources they need without receiving inappropriate investment advice.

Employee Education

Benefits education for enrollment and onboarding

Employees often need assistance navigating the complexities and choices involved in building their benefit plans. Our employee education program dramatically exceeds the basic enrollment information they usually receive. Meanwhile, you save time, reduce your administrative burden and enjoy the peace of mind that comes from teaming with a productive, reliable partner.

Our customized onboarding process includes up to four onsite enrollment meetings with annual follow-up workshops. We prepare your enrollment materials — digital at no cost or printed on an at-cost basis — depending on your needs and preferences. A dedicated onboarding professional serves as your plan success manager to guide participants through the process and address any questions or concerns.

Plan participants can use the online Vantage Retirement Planner to develop a strategy to support their retirement objectives. This user-friendly portal delivers high-powered planning tools that facilitate personal investment decision-making. Topics span critical areas such as pre-retirement accumulation, asset preservation and post-retirement lifestyle assessments.

The following key features are included in the portal:

- Investment basics
- Investment analysis tool comparing investments within a given asset class
- Retirement and financial planning calculator
- User-friendly investment Strategy Builder
- Open-architecture investing platform with user-friendly menus
- Unbiased, independent investment fiduciaries with no proprietary funds to push
- Full fee transparency

The Strategy Builder combines the plan participant's information, personal goals and risk tolerance score with Vantage's recordkeeping system data to generate proposed portfolio options based on an automated Monte Carlo simulation.

We provide wellness education tools to support the health benefit programs we offer. Our wellness program helps individual participants improve their health in targeted areas instead of delivering generic health advice employees can get anywhere. We offer biometrics, health-risk assessments that include family history evaluations and more.

Contents

Our Focus: Your Needs. 1
Paperless, Secure Platform. 2
Call Center. 3
Employee Education. 3
Health and Welfare. 4
Medical, Dental and Vision. 4
Wellness Programs. 5
Voluntary Benefits. 5
Versatile Spending Accounts. 5
COBRA Administration. 5
Retirement. 6
Retirement Plans. 6
Fiduciary Services. 6
Third-Party Administration. 7
Daily Recordkeeping. 8
Peace of Mind. 8

The *OneSource* Approach to Seamless Benefits

Our *OneSource* solution gives you full-service corporate benefit consulting and administration — including health and welfare benefits and retirement plans — from a single go-to provider and a single system. We deliver employee benefit solutions designed to help you lower costs, reduce risk and increase plan participation. Our team of experts will get you there.

Through advanced technology and service excellence, Vantage is poised to become the industry's premier single-source solution provider for benefits administration. We apply our expertise to your needs, always acting in your best interests.

Education for Participants

We're with you every step of the way. Our focus on employee education demonstrates our commitment to helping your plan participants make the most of their benefits. Our robust support, onboarding and education services give participants access to everything they need.

Health and Welfare

Affordable plans to care for your employees

Our dedicated benefits plan professionals help employers design flexible and affordable health and welfare plans tailored to employees' needs. The comprehensive, cost-effective benefits plan packages created through **Vantage** HealthRite℠ consulting services incorporate solutions that align with your business needs, goals and vision — all with sustainable competitive costs.

We administer both fully insured and self-funded health plans, providing customized plan designs, healthy reward and wellness programs, and voluntary benefits integration. You also receive customer service phone support through the Benefits Resource Center, education and online enrollment assistance, and notification campaigns and resources.

We operate independently of all insurance companies and investment providers, acting in the best interests of the plan participants. Many aspects of our services may help lessen claims and healthcare costs. For example, we reduce benefits administration costs through automation and data management.

Our solution gives you and your team relief from administration so you can focus on more strategic business objectives. We apply our expertise across every phase of administration:

- **Analysis:** We review benefits coverages and contribution strategies, perform employee surveys to determine perceptions and evaluate effectiveness, and measure the return on investment (ROI) of the program.
- **Design:** We identify your business needs and goals, conduct a gap analysis and develop an employee benefit program with a range of affordable, high-quality benefit selections
- **Sourcing:** Developing requests for proposals, analyzing bidder responses and selecting vendors are some of the critical sourcing services we provide.
- **Implementation:** We create a branded communication strategy, emphasize utilization and fiscal responsibility, give employees real-time access to information and provide a user-friendly, paperless enrollment process.
- **Management:** Personalized customer service, completion of daily administrative functions, periodic demographic reports and semi-annual cost analyses are ongoing advantages of using our services.

Our experts are committed to establishing a secure foundation of benefits options throughout the quoting process. The nationwide carrier partnerships we've established deliver superior selections for plan participants.

OneSource, our convenient paperless solution for benefits management and communication, reduces HR's workload, mitigates risk and enhances employees' satisfaction. There's no need for multiple vendors, because we do it all!

Medical, Dental and Vision

We design flexible, cost-saving solutions tailored to employees' needs for fully insured and self-funded plans. We work with an extensive selection of fully insured providers. When a plan is self-funded, we offer multiple stop-loss carriers and networks. We are committed to delivering the best quality of care to members while providing cost containment measures that control the financial impact. Our services include the following and more:

- Consulting services
- Procurement
- Brokerage services
- Eligibility tracking
- Premium billing services, including payment processing and reconciliation
- Fully insured claims support
- Processing of self-funded claims
- Multiple provider networks
- Audit-recovery services

Instead of making your needs fit into multiple vendors' disjointed solutions, we provide all the services and technology required within a seamless one-source solution truly suited for your company and employees.

We align our health and welfare benefit programs with your vision:

- Competitive and sustainable cost savings
- Broad range of administrative services
- Call center for plan participants
- Customized plan designs
- Healthy reward and wellness programs
- Voluntary benefits portability
- Convenient single-source service portal
- Proven expertise

Wellness Programs

Many wellness programs tend to offer generic advice not necessarily applicable to a specific employee. At Vantage, we believe the components of a wellness program should be unique to each participant's data. We work with you to create programs tailored to helping individual employees track and improve their health. We leverage a variety of methods:

- Targeted engagement
- Health-risk assessments that include family history evaluations
- Biometrics
- Lab work
- Claims analysis and coaching
- Wellness education tools

Voluntary Benefits

Eligibility, enrollment and premium-billing reconciliation services for voluntary benefits enable you to offer inexpensive coverage to those who need it most. We connect with reputable carriers to help employers supply a wide range of inexpensive voluntary coverage options to employees and their families:

- Accident
- Critical illness
- Cancer treatment
- Employee Assistance Programs (EAPs)
- Disability
- Life
- Auto and home
- Prepaid legal

Versatile Spending Accounts

The flexibility and tax savings of spending accounts make them very popular with employees. The options available through the **Vantage** Savers℠ spending account services are convenient and easy to use. We offer a variety of tax-saving accounts:

- Flexible Spending Accounts (FSAs)
  - Medical spending accounts: FSAs for medical needs
  - Dependent care spending accounts: FSAs for supporting dependents, including the elderly under your care
  - Transportation spending accounts (also known as transit or parking accounts): FSAs for work-related public transportation and parking
- Health Savings Accounts (HSAs)
- Health Reimbursement Accounts (HRAs)

Our plan design and implementation flexibility, daily administration activities, electronic claims processing, and compliance services help streamline your employees' use of spending accounts so they can better manage their out-of-pocket costs. Employers will also recognize the value of offering these accounts through *Savers* because the administrative burden will be removed from their shoulders.

Vantage will provide the following services and more on behalf of the employer for smooth administration:

- Posting of payroll contributions
- Claims reimbursement processing
- Compliance administration
- Debit card processing

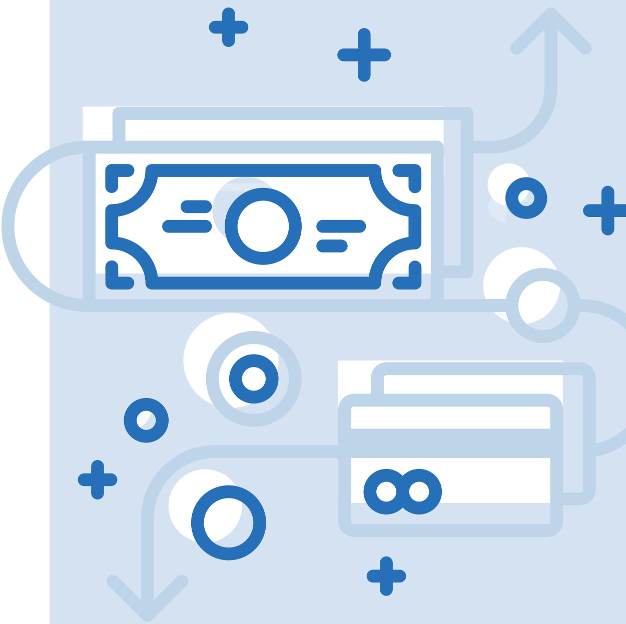
COBRA Administration

We make every effort to ensure compliance with the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and other related legislative measures. As one of the nation's premier COBRA/HIPAA administrators, we deal directly with program participants, knowing that every detail must be handled correctly — the first time. **Vantage** COBRA℠ administration includes streamlined, cost-efficient services to establish and maintain COBRA and HIPAA regulatory compliance across all administrative functions:

- Eligibility
- Enrollment
- Billing
- Collection
- Employer reporting

Contents

Our Focus: Your Needs. 1
Paperless, Secure Platform. 2
Call Center. 3
Employee Education. 3
Health and Welfare. 4
Medical, Dental and Vision. 4
Wellness Programs. 5
Voluntary Benefits. 5
Versatile Spending Accounts. 5
COBRA Administration. 5
Retirement. 6
Retirement Plans. 6
Fiduciary Services. 6
Third-Party Administration. 7
Daily Recordkeeping. 8
Peace of Mind. 8



Personalized Assistance for Employers and Plan Participants

The Benefits Resource Center provides personalized phone service for your staff and plan participants. Our representatives are trained and certified to ensure expert-level service. Advanced technology puts access to each individual participant's specific benefits plan right at our fingertips as soon as a participant calls so we can answer the call by name.

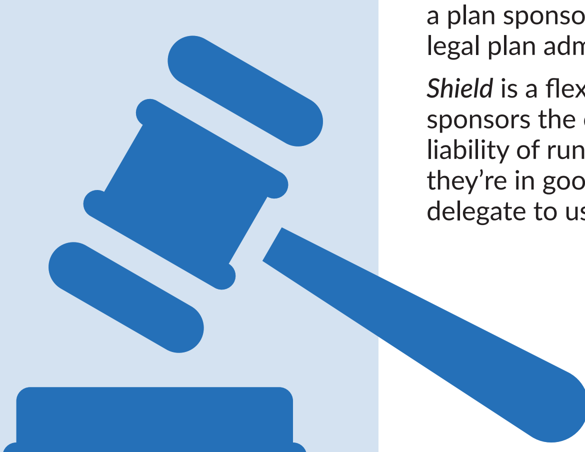
Saving Time and Money with the Right Solution

The right benefits solution from Vantage enables you to regain valuable time and rein in costs:

- $ Control benefits costs by avoiding unnecessary benefit and premium payments while reducing the cost of benefits administration and communication.
- $ Empower employees with self-service tools to make benefits changes as a result of life events or open enrollment.
- $ Connect to insurance carriers for transmitting enrollment and eligibility information.
- $ Manage vendor invoicing and reconciliation.

The Best Retirement Programs are Worry-Free:

- ✔ Unbiased investment offerings
- ✔ Transparent fees
- ✔ No revenue sharing
- ✔ Open-architecture platform
- ✔ Full compliance and administration
- ✔ Employee education, enrollment and guidance
- ✔ Fiduciary governance tools and/or fiduciary services



Retirement

Plan flexibility with fiduciary services options

Vantage is a fully integrated retirement plan consultant, TPA, recordkeeper, legal plan administrator and named fiduciary. You choose the service level that best addresses your organization's needs.

Retirement Plans

At Vantage, we're open, unbiased and transparent. **Vantage** RetireSmart℠ retirement consulting services is here to help you establish a high-quality retirement plan that benefits your employees and adds value to your company as a whole.

Our open-architecture *OneSource* platform allows you to select investments that are in the best interests of your plan participants while enabling participant-directed investment and self-administration. You receive access to over 20,000 mutual funds and 900 exchange traded funds (ETFs) as well as managed money solutions and self-directed brokerage accounts. We pride ourselves on unbiased investment offerings, transparent fees and no revenue sharing.

Our daily recordkeeping processes help reduce plan costs and increase efficiencies by tracking every plan-related transaction. With convenient, reliable services that build participants' confidence, we provide the following and more:

- Plan design consultation, implementation, recordkeeping and complete back-office administration with plan compliance
- Defined contribution options, including the Vantage401(k)℠ and Vantage403(b)℠ plans
- Defined benefit plans, including cash balance pension plans available through **Vantage** Platinum℠ consulting services
- Bundled or unbundled programs
- Custodial partners offering mutual funds, ETFs, separately managed accounts and collective trusts
- Custom investment model capabilities, including the option for advisers to trade across plans
- Comprehensive participant education and online enrollment

Our Vantage brand retirement plan products — including Vantage401(k) and Vantage403(b) — expand plan flexibility. They're also designed to lower costs and eliminate compliance burdens and conflicts of interest.

We provide fiduciary governance tools to help you better understand your role as a plan sponsor. However, you also have the option to offload the bulk of the fiduciary burden by outsourcing fiduciary services to us.

Fiduciary Services

Vantage is one of the few retirement plan service providers willing to truly own fiduciary liability. The depth of our **Vantage** Shield℠ fiduciary services program is the best in the industry. Our capabilities allow us to minimize a plan sponsor's fiduciary functions and reduce the sponsor's liability to the greatest extent permitted under the Employee Retirement Income Security Act of 1974 (ERISA).

The services we provide through *Shield* run much deeper than what many other companies are willing or able to offer. We are a full-scope ERISA 3(16) plan administrator and ERISA 402(a) named fiduciary, which means we offer maximum outsourcing of all retirement plan fiduciary functions and their responsibilities. When a plan sponsor signs a contract with Vantage, it is our privilege to take on the roles of legal plan administrator and named fiduciary.

Shield is a flexible program, customizable to your needs. Our approach gives plan sponsors the opportunity to free themselves of their fiduciary responsibilities and the liability of running their retirement plan to the maximum extent possible, knowing they're in good hands. You're free to decide how much responsibility you wish to delegate to us.

If you choose, Vantage will assume maximum responsibility by becoming the legal plan administrator and named fiduciary for your retirement plan. At this level, our duties include the following and more:

- Interpreting the language in the plan document
- Maintaining compliance with the plan document terms and any applicable laws and regulations
- Assuming responsibility for participant communications and the dissemination of required participant notices and disclosures
- Taking responsibility for the discretionary administration of the plan and ensuring that all day-to-day administrative and operational activities are carried out appropriately
- Approving plan distributions stemming from a termination, in-service, hardship, qualified domestic relations order (QDRO) or similar event
- Approving and monitoring participant loans from the plan
- Reviewing annual compliance testing and determining appropriate corrective measures
- Reviewing, signing and filing the annual Form 5500 and Form 8955-SSA
- Hiring, monitoring and managing plan service providers and ensuring reasonable fees for services provided to the plan and its participants

Pioneers in launching a fiduciary services program, we have been managing retirement plans since we were founded in 1993. We have a history of thriving as legal plan administrator and named fiduciary by anticipating inevitable regulatory changes and adapting to them.

We met with the highest levels of leadership at the DOL throughout the process of designing *Shield* fiduciary services, and we continue to stay in contact. If we believe an interpretation of the law is in question, we seek clarification with the DOL.

Wherever applicable, it is our duty to ensure compliance with ERISA regulations and other new or existing legislation. Long before the DOL's proposal of the conflict-of-interest final rule in 2016, we were already positioned to operate in the best interests of plan participants.

A recent DOL fact sheet about the conflict-of-interest final rule states, "Firms and advisers will be required to make prudent investment recommendations without regard to their own interests, or the interests of those other than the customer; charge only reasonable compensation; and make no misrepresentations to their customers regarding recommended investments."[2] We pride ourselves on the unbiased pursuit of your best interests and have always done so. You can count on us to use our expertise diligently on your behalf.

Third-Party Administration

Comprehensive services from a seasoned expert

Choose end-to-end administrative services that cover every aspect of your needs. We provide all the advantages you expect from a seasoned TPA and more:

- **Bundled programs:** We save you time and money by serving as a single streamlined source for all investment options, recordkeeping, administration, compliance, enrollment and education services.
- **Paperless eligibility, enrollment and administration:** Our proven electronic processes mitigate your liability, increase efficiency, reduce costs and provide conveniences that help increase employee morale.
- **Fee transparency:** Our full fee disclosure tells you exactly what you're paying for in the plan. There are no hidden costs or revenue sharing, just a level-fee platform. The transparency provided by Vantage is the foundation for its unbiased pursuit of the plan and participant's best interest.
- **Plan compliance:** We assign a senior plan administrator to your plan, ensuring compliance with Department of Labor (DOL) and IRS regulations. Simplified data collection via our electronic platform helps ensure accurate testing and timely reporting to the appropriate regulatory authority.
- **Convenience:** Our open-architecture platform with unbiased investment offerings helps you make informed decisions. Stop-loss insurance programs, multiple provider networks, electronic claims administration and 24/7 access add convenience while yielding significant savings.
- **Participant education:** We provide comprehensive educational materials, interactive risk analysis tools and certified call center experts to help plan sponsors and advisers prepare participants for retirement readiness.

Contents

Our Focus: Your Needs. 1
Paperless, Secure Platform. 2
Call Center. 3
Employee Education. 3
Health and Welfare. 4
Medical, Dental and Vision. 4
Wellness Programs. 5
Voluntary Benefits. 5
Versatile Spending Accounts. 5
COBRA Administration. 5
Retirement. 6
Retirement Plans. 6
Fiduciary Services. 6
Third-Party Administration. 7
Daily Recordkeeping. 8
Peace of Mind. 8

We are one of the few retirement plan service providers willing to truly own fiduciary liability. Our capabilities as a fiduciary enable us to minimize a plan sponsor's fiduciary functions and reduce the sponsor's liability to the maximum extent possible under the Employee Retirement Income Security Act of 1974 (ERISA). We will assume every fiduciary function permitted under ERISA that you choose to delegate.

An organization can become overwhelmed with the legalities and responsibilities involved in fiduciary services. With reduced liability, you are able to cut costs, reduce risk, and execute your business strategy — all while doing what's best for your employees.

Contents

Our Focus: Your Needs. 1
Paperless, Secure Platform. 2
Call Center. 3
Employee Education. 3
Health and Welfare. 4
  Medical, Dental and Vision. 4
  Wellness Programs. 5
  Voluntary Benefits. 5
  Versatile Spending Accounts. 5
  COBRA Administration. 5
Retirement. 6
  Retirement Plans. 6
  Fiduciary Services. 6
Third-Party Administration. 7
Daily Recordkeeping. 8
Peace of Mind. 8

Vantage Benefits Administrators, Inc.
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Daily Recordkeeping

Open architecture platform with tracking for every transaction

Reduce your plan costs and multiply efficiencies with our daily recordkeeping processes. Our skilled professionals track every plan-related transaction, providing complete and accurate daily valuation accounting and proper allocation of monies.

- **Open platform:** We utilize an open architecture recordkeeping platform, allowing the plan sponsor to select investments that are in the best interest of the plan participants, the plan sponsor, and the plan itself.
- **Flexible options:** You choose the right plan design, investment options, and duties you wish to retain
- **Custodial partners:** Our partners offer mutual funds, separately managed accounts, collective trusts, and/or exchange traded funds (ETFs).
- **Unbiased options:** We have an open architecture plan design with access to over 20,000 mutual funds, as well as ETFs, managed money solutions, and self-directed brokerage accounts.
- **Revenue sharing:** We return all revenue sharing we receive to the participant who generated it
- **Custom models:** Advisers can build custom investment models and trade across plans.

Peace of Mind

Your partner to help shoulder the burden

Our comprehensive benefits plans and services deliver peace of mind by reducing short-term costs, controlling long-term costs, managing risk and promoting employee participation. At Vantage, we optimize our value to you by being true to our tagline: intelligent, nimble and transparent.

We leverage business intelligence via analytics to keep current with trends in the industry and optimize the quality of our products and services. Our relentless pursuit and analysis of accurate analytics data help us ensure that we're always working in your best interests.

Our company size makes us nimble enough to respond rapidly to your demands for time-saving, cost-efficient, competitive products and services. Unlike a large, cumbersome organization, we can quickly deliver groundbreaking solutions — and we keep on innovating.

We value transparency across all our business relationships, keeping the unbiased pursuit of your best interest at heart. We don't hide information — including fees — from clients or plan participants, nor do we enable advisers to do so. Transparency builds trust. You can be sure that, when we're in business together, that you're not in for any surprises, hidden costs, buried commissions or unexpected caveats.

The benefits plan experts at Vantage are pleased to help you design a lower-cost, less risky way to offer benefits with the plan participant's best interests in mind. We look forward to establishing a partnership with you. For more information, call us at 1.800.337.8005 or visit www.vantagebenefits.com.

Endnotes

[1] United States Department of Labor, Employee Benefits Security Administration, ***Federal Register***. Vol. 81, no. 68, April 8, 2016. Washington, DC; p. 2.

[2] United States Department of Labor, Employee Benefits Security Administration, ***Fact Sheet: Department of Labor Finalizes Rule to Address Conflicts of Interest in Retirement Advice, Saving Middle Class Families Billions of Dollars Every Year***. Washington, DC; https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/fact-sheets/dol-final-rule-to-address-conflicts-of-interest.

About Vantage

Vantage Benefits Administrators, Inc., is a full-service employee benefits consultant, Third Party Administrator (TPA), recordkeeper and professional fiduciary. Vantage specializes in comprehensive, cutting-edge corporate benefit program administration, offering fiduciary and legal plan administration services as needed. Independent of all insurance carriers and investment product providers, Vantage is unbiased in its pursuit of its clients' best interests. The company leverages analytics data to optimize service quality, responds rapidly to customer demands and places a high value on transparency, integrity and cost-effectiveness. The **Vantage** OneSource[SM] solution platform serves as a single-source portal for the administration of all services and benefits delivered by employers to plan participants. For additional information, please call 1.800.337.8005 or visit www.vantagebenefits.com.