



Combining the specialized knowledge of qualified plans with an understanding of tax and audit implications is the key to successful retirement plan design and administration. Choose a Third Party Administrator that has all the necessary credentials—including CPA. Choose HCS Retirement Services.

Lori H. Reay, CPA, CPC, QPA, QKA

WHY CHOOSE HCS?

Sometimes less is more. In retirement plans, that is just not the case. More credentials are better. More customer service is better. More is really just more. And HCS Retirement Services has it all.

Qualifications: With a Certified Public Accountant (CPA) background, HCS Retirement Services has the unique ability to combine the specialized knowledge of qualified plans with an understanding of the tax and audit implications. That means more proactive plan design, administration and compliance with both the IRS and Department of Labor (DOL) regulations. Plus, holding a CPA license, HCS Retirement Services can represent clients before the IRS. It's nice to know that your Third Party Administrator has that kind of power.

Meet Lori H. Reay, CPA, CPC, QPA, QKA.

Lori is one of the few Certified Public Accountants (CPA) nationally who also holds these very elite designations through the American Society of Pension Professionals & Actuaries (ASPPA).

Designation	Nationwide	Lori H. Reay
Certified Pension Consultant (CPC)	846	✓
Qualified Pension Administrator (QPA)	2162	✓
Qualified 401k Administrator (QKA)	3335	✓

4/5/2010

As a dedicated member of the HCS Retirement Services team, Lori creates plans that meet every client's needs.

Partnership: At HCS Retirement Services, we work with you to deliver positive outcomes for you and your plan participants. Together, we proactively develop a customized solution that meets your group's needs and objectives. The support to implement and sustain your plan with both current and future changes is just part of our service. We take care of the plan, so you can stay focused on your business.

HCS SERVICES

We offer a full range of customized options, including:

- Customized Plan Design and Consulting
- Complete Plan Documentation
- 401k and Roth 401k
- Profit Sharing
New Comparability/Cross-Tested, Age-Weighted, Pro-Rata, Integrated
- Multiple Employer Plans
- Defined Benefit
- Year End Plan Summaries
- Calculation of Employer Contributions
- Required Annual Discrimination Testing
- Required Schedules and Form 5500 Reporting
- Implementation, Enrollment and Education



We needed someone we could trust to manage our retirement plans. We found that partner in HCS Retirement Services.

We chose them because of their qualifications.

We recommend them because of their service.

Ben Standish, Regional Vice President
Transamerica Retirement Services

