



FBA, Ltd.
Retirement Plan Services

Invest-Link 401(K) Plan

Introduction

Fringe Benefit Administrators, Ltd. (FBA) was founded in 1972 and for over 35 years has provided independent, comprehensive services, in the design, implementation, communication and administration of retirement plans. FBA currently ranks as one of the largest closely held Third Party Administration (TPA) firms in the Gulf South. FBA's senior staff, administrators and technicians have an average of over 15 years of industry experience and currently provide services to over 600+ clients.

FBA's strength has and will continue to be our client oriented staff and the partnership we build with our strategic alliance partners. By combining experienced professional organizations, in distinct inter-related disciplines, our clients are provided with an "alliance of strengths". The result is a seamless and integrated comprehensive package which offers flexibility not often found from a "bundled" provider.

FBA's specialty is integrating state-of-the-art technology and industry expertise with market leading trustee, trading and investment services. FBA's high level of service is targeted to a company's size, service needs and budget. Our plan service teams provide a coordinated package of retirement plan services, with the ultimate goal of keeping your plan running smoothly and efficiently.

FRINGE BENEFIT ADMINISTRATORS, LTD. (FBA) and its strategic alliance partners, delivers all of the features you need to make your 401(k) plan a success.

Plan Design & Implementation

- ▲ Flexible Plan Design
- ▲ Installation / Conversion Support
- ▲ Plan Documents & Administrative Manual

Recordkeeping & Compliance

- ▲ Dedicated Client Service Team
- ▲ Daily Account Valuation & Recordkeeping
- ▲ Timely, Consolidated Quarterly Statements
- ▲ INVEST-Tel / Telephone Account Access
- ▲ INVEST-Net / Internet Account Access
- ▲ INVEST-Plan / Plan Sponsor Website
- ▲ Efficient Distribution & Loan Processing
- ▲ Compliance Testing & Government Reporting
- ▲ Newsletters & SuperStatements (Optional)

Education & Enrollment Support

- ▲ Educational Enrollment Materials
- ▲ On Site Enrollment Meetings
- ▲ Ongoing Participant Communications
- ▲ MasteryPOINT GuidancePlus (Optional)

Varied Investment Options

- ▲ Virtually Unlimited Mutual Fund Selection
- ▲ Individually Directed Brokerage Accounts
- ▲ LIFESTYLE "Model Portfolios" (Optional)

Trustee & Custodial Services

- ▲ Complete Trustee / Custodial Services
- ▲ Tax Withholding & Reporting
- ▲ Benefit Distributions





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FBA Staff

Richard H. Watson, Jr. - President & CEO

After graduating from Loyola University in 1970, Dick founded Fringe Benefit Administrators, LTD (FBA), Dick is an Accredited Pension Representative (APR), a designation conferred by the National Institute of Pension Administrators (NIPA). Dick has over 35 years of experience as a Third Party Administrator.

J. Steven Cranfield - Sr. Vice President

Steve came to FBA in 1974 after graduating from the University of Mississippi. Steve is responsible for the supervision of FBA's plan administration and works closely with our clients and other professional advisors, in the coordination of the day-to-day plan operations. Steve is also responsible for the preparation of plan documents, plan amendments and provides audit assistance for our clients.

Steve is currently pursuing the Accredited Pension Administrator (APA) designation offered by NIPA.

J. R. Piper - Vice President

J.R. joined FBA in 1999 with over 15 years of experience in the financial service industry.

J.R. graduated from Louisiana State University. He is responsible for the supervision of the trading activities with FBA's strategic partners and provides technical staff support.

FBA Administrators

All are currently enrolled in the APA certification course offered by NIPA.

- ▲ Ann Phelps
- ▲ Aimee Souther
- ▲ Bobby Sylve
- ▲ Cathy Rome
- ▲ Erin Robin
- ▲ Kay Romano
- ▲ Melanie Pepperman
- ▲ Pam Legnon
- ▲ Starr Nunez
- ▲ Sue Sutton

FBA Processor Assistants

- ▲ Christian Lovell
- ▲ Cyrel Antonatos
- ▲ Effie Daigle
- ▲ Susan Mazerat
- ▲ Leo DeJesus
- ▲ Raymond Boudreau

Support Staff

- ▲ Brett Ladner
- ▲ Erica Ness
- ▲ Regina Aucoin
- ▲ Kathy Boudreaux
- ▲ Nat Watson



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Your Retirement Plan Resource