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# Deferred Compensation | System Differentiations

All of our systems and procedures are geared for accommodating the special administration needs of sophisticated plans and providing the level of service expected by large employers and senior management employees.

## Feature-rich Account Services

Client inspire innovation and BALSER Companies is continually seeking better ways to deliver its administrative services. We strive to provide account services and transaction capabilities through the account management website that make participating convenient and meaningful.

### View Enrollment Election Summaries

One convenience that is sometimes overlooked is that BALSER provides employees with access to a summary of the elections they made for the current and any previous tax years they participated. This helpful reminder answers questions and may guide a participant's future elections.

### View Future Year Distribution Schedules

Surprisingly, some administration systems only display completed distributions, like typical 401(k) plans. However, with many nonqualified plans, the flexibility of payouts is a key feature and should be available to the participant. BALSER's system displays elected distribution schedules as well as transacted distributions in lump sum and installation payments.

### View Account from Inception-To-Date

Participants can also access a visual calendar selector tool to help them when setting date ranges for reviewing account activity. This tool allows for a Statement on Demand.

### Transaction "Pending" Notification

Like most recordkeepers with robust systems, BALSER provide participants with transaction confirmations. However, what's more is that we also send notification of pending transactions before the settlement. This confirms the first action before the trading day is over, which comforts the participant.

### Automatic Default Enrollment Page

During open enrollment, eligible employees are immediately brought to the Enrollment page upon logging into their account. If the participant prefers to enroll later, he/she can click the My Account button to switch back to the account view. This is a convenient reminder and ceases once the participant completes elections for the upcoming year.



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## Developments (continued)

### View Account by Strategy vs. Chronological View

The MyStrategy tool allows participants to view their accounts in terms of goals rather than the standard tax year perspective. The participant names his/her personal strategies like, “retirement nest-egg”, “retirement home”, “Jennie’s tuition”, “buy sailboat”, and so on, and can modify each goals investment strategy.

### Single Sign-on for Multiple Accounts

This allows employees and non-employee directors who participate in more than one plan to view multiple accounts after logging-in just once. We also expanded functionality, allowing single sign-on to or from other websites such as external 401(k) plan websites, benefit portals, and HR Intranets.

