



## Products and Services

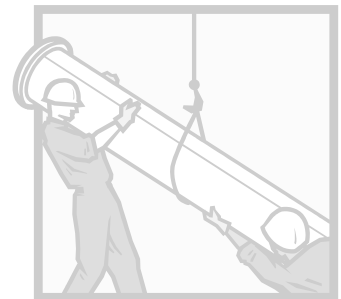
### Plan Design & Consultation Services

SAI can be retained to provide opinions and plan design proposals. We will review all aspects of your current plan, offer recommendations that may provide economies and then provide administrative service to the plan if our ideas are acceptable.

### Installation Services

SAI offers a full range of qualified and non-qualified retirement plans. Our design team has the ability to tailor documents to meet the specific needs of our clients. Whether you are a large corporation, a sole proprietor, or even a government agency, SAI has the right plan for you. These are just some of plan types we offer:

- 401(k)– *Traditional, Safe Harbor, Micro(k)®*
- 403(b)
- 457
- Defined Benefit - *Cash Balance, Traditional, 412(i)*
- Profit Sharing– *Traditional, New Comparability*
- Money Purchase
- Target Benefit



### Administration Services

SAI also provides services as a third party administrator (TPA). With our over 20 years experience we are able to assist you with all aspects of retirement plan administration. Below are some of the administrative services we can provide:

- Annual 5500 preparation
- Annual valuation and recordkeeping
- IRS submissions for document approval and correction programs
- Loan programs and recordkeeping
- Non-discrimination testing
- Participant eligibility determination and vesting
- Participant payout calculations
- Participant statements
- Plan amendments
- Plan terminations

## Security Administrators, Inc.

105 Court Street  
 Binghamton, NY 13901  
 (607) 771-1180  
 FAX (607) 771-6842