

401(k)

CAPPELLA

Employee
Retirement
Solutions

 | **capella**
DIVISION OF HAGAN BENEFITS

Employee Retirement Solutions



Employee Retirement Solutions

Our HISTORY

Hagan Benefits was founded in 1985 by Mike Hagan. Mike believed he could provide better and more responsive service if not constrained by the burdens of a large corporation, and this "we can do that" attitude is the foundation on which Hagan Benefits continues to grow.

In 1999, Hagan Benefits, Inc., teamed up with a large regional bank to provide recordkeeping for their retirement plan clients. We were able to provide more meaningful reports and timely service for their clients, in some cases at less cost, as well as immediate 24-hour information access for plan participants.

From this partnership, Capella was born. The first plans were converted to our state-of-the-art recordkeeping system in 2000, and our client list and staff continue to grow.

Here **The CAPELLA ADVANTAGE.** **WHEN YOU NEED US.**



Everybody could use a strong partner. To reach a more extensive client base. To provide added expertise and quality. Most importantly, to get a leg up in today's ultra-competitive financial industry.

With Capella, you have that partner.

Capella provides third-party administration for your clients' retirement plans. Think of us as your company's retirement plan solution package - who partners with your company to compliment your services and to serve as a competitive advantage over your competitors.

Capella offers full recordkeeping and administration services, including:

- Expert knowledge in 401(k), profit sharing, 403(b) and other qualified retirement plans
- Custom reports
- Loan processing
- 24/7 account access for participants, plan sponsors and financial advisors
- Daily valuation or balance forward recordkeeping
- Trust services
- Automated trading
- Over 13,000 funds to choose from

You handle the investments. Capella handles everything else. In the end, you'll bring in more clients and assets while retaining existing clients. Talk about a partnership that works!

The **BEST TECHNOLOGY...**

Your business moves fast and changes constantly. Thankfully, Capella can help ease the burdens with easy and customizable retirement recordkeeping and administration services backed by the most accurate technology in the industry.

Capella is there when you're ready with

- The most flexible solutions in the industry
- Timely and accurate processing for up to date information
- Custom reports for your specific needs
- Secure, 24/7 account access via the Internet
- Electronic trading for timely and accurate trades

...and **THE BEST SERVICE.**

Capella became a leader in recordkeeping throughout the Midwest and beyond because of a dedication to classic, Midwestern hospitality - service with a smile.

That means:

- A team of professionals focused on your needs
- An interface that can be as transparent or visible as you need
- Flexibility from people who understand your business and your clients
- Friendly support and extraordinary customer service

When it comes down to it, we want to be an extension of your company. Because it's nice to know that when it comes to effective retirement plan administration, there's someone there to help you along.



Employee Retirement Solutions

Capella offers several services to help effectively keep track of your clients' retirement benefits. That's the Capella Advantage.

ACTIVITY PROCESSING

Plan participants want to see their contributions invested as soon as they are made. For this reason, Capella prides itself on prompt and accurate processing.

- **ONGOING ACTIVITIES** - Our expert processing staff is fully dedicated to ensuring all activities are processed accurately and in a timely manner. And with automated processing, you get an even faster completion rate.
- **PERIOD-END PROCESSING** - Deadlines vary by plan type. With daily-valued plans, we perform daily reconciliations to keep on top of the plans and ensure they are easily reconciled at quarter- or year-end, which keeps the turnaround time to a minimum. We provide quarter-end participant statements in electronic form, hardcopy or both.

STANDARD AND CUSTOM REPORTS

Capella generates pre-designed reports that are fully customized to you and your clients' needs. Depending on factors such as whether your plan is daily valued or balance forward, or whether it allows for employee deferrals or accepts employer contributions only, we have the reports you need to accurately and effectively communicate with participants.

Reports are also designed specifically for the plan sponsor for

- Monitoring
- Reporting
- Reconciliation

In addition, Capella offers prototype plan documents or individually drafted documents for whatever your needs are. We will simply work with the client to translate their needs into the plan provisions and our qualified staff will be on hand for questions or research.



Everything YOU NEED.

24-HOUR ACCESS



Consumers are accustomed to instantaneous access to information. Capella helps give you a competitive advantage with the ability to provide participants 24-hour secure access to their plan information through the Internet.

With this kind of access, a plan participant can

- View account balances
- Model a loan
- Review or change investment elections
- Request account transfers
- And much more!

Talk to your representative about a demonstration of our Web access.

AUTOMATED TRADING

Automated trading with Capella is fast and accurate.

Capella has several platforms for trading. Based on the assets in the plan we can select the best solution to make the best financial sense. Our automated platforms update account balances every evening in order to give participants the most accurate information possible.

We can interface with virtually any trust system, if needed, to reduce redundant data entry and keep reconciliations timely and efficient.

ADDITIONAL SERVICES

Capella offers all of this and more, including:

- **Established Trust Relationships** - If you are a plan sponsor needing a trustee, we have established relationships that we can call upon to provide trustee services.
- **Employee Communication and Education** - We are happy to provide additional services such as employee education materials and sessions. Our team of professionals is available to schedule, prepare materials for, and lead employee education sessions, covering plan provisions and schedules.





Employee Retirement Solutions

Call US TODAY.

Capella - a star located in the constellation Auriga and the inspiration for our name - often appears as a single bright point to the naked eye. In fact, it is a twin star - two stars that are so close together that they appear as one entity.

In much the same way, Capella partners with your business to provide seamless, accurate recordkeeping and administration of your clients' retirement plans. This partnership helps create a stronger, brighter set of services for everyone you work with.

As the retirement experts, we give you the ability to focus your attention elsewhere.

Get the Capella Advantage. Give us a call today, and let us show you how we can create a partnership that will help you keep the clients you have - and gain the clients you deserve.

"We have dealt with several different firms over the years as our profit sharing plan administrators and I have never felt so confident that everything is being done correctly and that our plan is compliant with all the changing IRS and ERISA regulations. I have never called Capella Pension with a question that they have not been able to answer, whether it was an administrative issue or a big question such as adding a Roth 401(k) to our plan. They know this business and have always given correct answers to our questions and provided us with the guidance we needed to best move forward with our plan. I highly recommend Capella Pension to any business considering using their services."

Roger N. Dietrich, MBA, COE

Capella
1741 S. Cleveland Avenue
Suite 200
Sioux Falls, SD 57103
Ph: 800 692-401K (4015)
Fx: 605 334-0556
www.capellaadvantage.com

Profit Sharing

Capella
1741 S. Cleveland Avenue
Suite 200
Sioux Falls, SD 57103
Phone: 800 692-401K (4015)
Fax: 605 334-0556
www.capellaadvantage.com



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