



Fully-Administered IRAdirect® Program

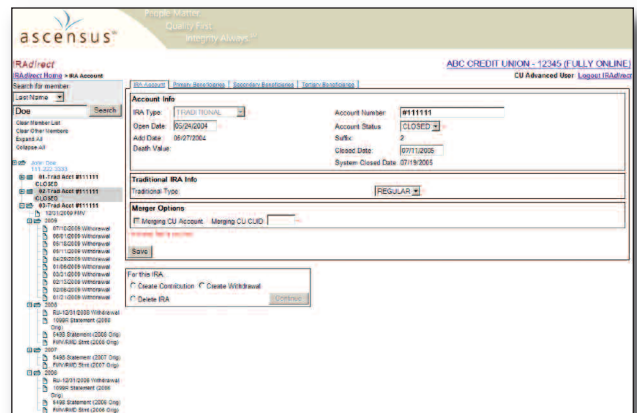
Less Risk, More Reward

Compliance responsibilities for your IRA program are significant, and noncompliance carries stiff penalties for both your credit union and your members. Reduce the risk of penalties and keep your program in compliance by partnering with a proven expert.

Do More With Your Limited Resources

The back-office work required to administer your own IRA program is complex and time-consuming. Our experts can help you reduce your workload, create operational efficiencies, and grow your IRA program.

The Ascensus Fully-Administered IRAdirect program provides complete administrative, operational, and compliance support. Our support means your staff spends less time on back-office IRA administration and more time assisting members with their financial needs.



Benefits

- **Increase operational efficiencies**
- **Improve member service** with end-to-end program support
- **Reduce noncompliance risk** by outsourcing tax reporting, RMD processes, and death claims processing
- **Improve accuracy** with automatic forms selection and approver queues
- **Get immediate and accurate answers** using our toll-free hotline and online *IRA Resource Center*

Features

- **Forms approver queues**
Process forms more quickly and identify training needs
- **Pending action reminders**
Real-time reminders of tasks that need to be completed
- **Data Extraction**
Extract your member data from IRAdirect and import it into your credit union systems
- **Credit Union Reports**
Track user activity and your IRA program performance

For additional information,
call your Ascensus
Representative today!

Phone: 800-356-9140

www.ascensus.com

Improve Member Service

Members are busy. They don't have time to wait while your staff attempts to find and complete the proper forms. IRAdirect offers electronic forms with editing wizards that help you fill out forms quickly and catch common errors.

For even greater efficiencies, ask us about our integration product, IRAdirect express™, which lets your frontline staff enter IRA/ESA/HSA transactions into IRAdirect and your data processing system simultaneously.*

*Applies to certain data processors.



Comprehensive IRA Program Support

The efficiencies created by the *Fully-Administered IRAdirect* program will help you serve your members better.

■ **Tax Reporting**

We produce and mail tax statements to your members and submit all reporting information to the IRS. You can make online corrections, if needed, and generate duplicate statements for members. *IRAdirect* allows users to transmit data and documents directly to our secure online database, so member information stays confidential. The privacy of your credit union and member data is highly important and completely protected by our high-level security.

■ **Periodic Payment Notification and Calculation**

Our processes make sure your members don't slip through the cracks. We notify your members nearing critical ages (70½ for traditional IRAs and 30 for Coverdell ESAs) to elect a payment option. We then tell you how much each member must receive, the payment method and frequency, and any withholding elections.

■ **Death Benefit Claims Processing**

Death claims that are processed incorrectly can be a headache and are expensive for everyone involved. We research relevant legal issues, determine appropriate beneficiaries, inform them of available payment options, and notify you of how and when to disburse funds. Check the status of claims online through *IRAdirect*.

■ **Customer Support Hotline**

Your staff will have year-round access to our toll-free hotline, where they can get answers to all their IRA and ESA questions from our customer support and compliance experts.

■ **Marketing Support**

Credit union IRA programs benefit greatly from member education, but it can be costly to create and implement campaigns. The *IRA Resource Center* is your single, dependable online resource for help with all of your IRA marketing efforts. In addition to electronic versions of our marketing materials, you can access ready-to-use newsletter articles, newspaper ads, web banners, and more.

■ **Member and Frontline Staff Tool**

A consumer-friendly web-based platform that frontline staff and members can easily access is available through *Retirement Central*®. From your credit union's website, this add-on tool provides staff and members with education, interactive tools, and forms to open new and manage existing IRA and ESAs at your institution.

■ **Staff Training**

Whether you're new to IRAs or have been working with IRAs for years, we have training to meet your needs. We offer IRA training on a variety of topics through multiple delivery methods, including webinars, *eLearning*, and our multi-day *IRA Supertrain*® workshops.



Take the Next Step

For more information, contact us at 800-356-9140, or visit us at www.ascensus.com.



People Matter. Quality First. Integrity Always.®

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