

Roth 401(k) Contributions

Two of the most popular types of retirement savings plans available today are Roth IRAs and 401(k) plans. The Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA) combined these two plans to create the Roth 401(k). Beginning January 1, 2006, employers may offer plan participants the opportunity to defer some of their wages into a 401(k) or 403(b) plan as Roth (after-tax) contributions. Qualified Roth 401(k) assets are distributed tax free.

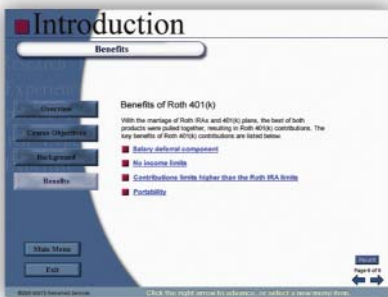
New Roth 401(k) and IRA Products and Services from BISYS® Retirement Services

BISYS develops and delivers cutting-edge retirement plan products and services to assist our clients in meeting their business development objectives. The products and services described below can be customized and branded by BISYS to fit your needs.

401(k) Products

Roth 401(k) e-Learning Module

A financial organization's staff must have a basic understanding of the Roth 401(k) fundamentals as clients become more savvy with the Roth 401(k). This e-learning module can be added to an organization's existing Learning Management System, allowing personnel immediate access to training—when they need it.



“The Roth 401(k): A New Way to Save For Retirement” Lobby Brochure

Use this brochure to help your 401(k) plan participants discover the benefits of a new, optional 401(k) plan provision that allows them to make after-tax contributions to their plan.



Roth 401(k) vs. Traditional 401(k) Comparison Projector

This newly developed Roth 401(k) Comparison Projector software allows plan participants to compare Roth 401(k), Traditional 401(k), Traditional IRA, and Roth IRA contributions based on their own financial situations. This multifunctional calculator is an educational tool that can help determine which contribution is best suited to the user's needs.

IRA Products

Roth IRA Disclosure Statement

The Roth IRA Disclosure Statement includes language explaining direct and indirect rollovers of Roth 401(k) or Roth 403(b) contributions to Roth IRAs. This information is essential to keep your IRA holders up to date on new rules and regulations affecting their retirement savings transactions.

Direct and Indirect Rollover Documentation

Direct and indirect rollover documentation includes language to help determine whether the assets being rolled over should be placed in a Roth IRA or a Traditional IRA.

Prototype Qualified Retirement Plan Documents

BISYS 401(k) and 403(b) documents incorporate designated Roth contributions.

Education

Web-Based Telephone Seminars

BISYS will conduct seminars on Roth 401(k) contributions and Roth 401(k) regulations throughout the next few months.

Seminar Tours

BISYS will cover Roth rollovers from 401(k)/403(b) plans to IRAs.

To request information about these and other products, contact your BISYS Sales Representative at 1-800-346-3860 or visit www.bisysretirement.com.