



**THE
STEVENSON
GROUP**

Securing Your Success

www.thestevensongroup.com



Lower expenses. Increase profits.

Gain access to cost-saving solutions.

Focus on your business.

Increase your company's productivity and profitability.


Gain peace of mind.

Avoid setbacks and liabilities with our expert direction.

Recruit and retain superior
employees.

Provide competitive
benefits, affordably.





“Good for your business.
Good for your bottom line.”


The Stevenson Group

The Stevenson Group is your employee benefits specialist with more than 70 years combined experience. We've been serving the needs of associations with multiple employer plans in Houston for more than 30 years.

Our decades of work have culminated in strong relationships with some of the most trusted names in the industry. The Stevenson Group's buying power enables us to offer you superior coverage and solutions from these top carriers at a lower price. We make it affordable, so you're able to offer your employees the best.


The Stevenson Group offers more than employee benefit packages: We give you the freedom to focus on achieving your business's goals. With our administration and support services, we take on the time-consuming responsibilities and liabilities that keep you from working productively and profitably.

The Stevenson Group provides a remarkable value with cost-effective benefits and solutions oriented toward efficiency, so you can focus on what you do best: leading your business.




Employee Benefits

*Individual, Limited Benefit, Group Coverage
and Multiple Employer Plans*



*Insurance: Medical, Dental, Vision, Life Insurance /
Estate Planning, Long Term Care, Disability*


Financial Savings Plans



Achieve the best at an affordable price.

All of us can appreciate the power of a competitive benefits package: Benefits attract superior employees. They motivate current employees to feel appreciated and to contribute 110%. And they allow you to provide the best for each member of your team and their families.

With The Stevenson Group, now you can secure a competitive benefits package for your company.



The Stevenson Group has more than 70 years of combined experience in providing employee benefits to businesses just like yours. In that time, we have developed relationships with the industry's leading carriers. We utilize these relationships and our buying power to negotiate premium coverage for your benefits package... all at an affordable price.




Limited Fiduciary Liability

Reduce your responsibilities as a plan sponsor and gain more time to concentrate on your business. Sponsoring a plan has never been easier. The Stevenson Group's Multiple Employer Plans give you:

- Lower Costs
- Less Administration
- Limited Fiduciary Liability

Unlike single employer plans, The Stevenson Group's Multiple Employer Plans cover your audits, testing, administration, and fiduciary liability. Your responsibilities are minimal, as you'll see demonstrated in the following chart.



The result? We do the work, while you sit back and enjoy substantial savings for your company, whether large or small.

Your responsibilities with The Stevenson Group's Multiple Employer Plan:

- Select customized plan design options to meet your business needs
- Serve as a co-adopter of the plan
- Submit 401(k) file each pay period
- Deposit contributions on a timely basis
- Provide final annual census and payroll data for testing and audit purposes

Your responsibilities without The Stevenson Group, for sponsoring an individual plan:

PLAN SPONSOR DUTIES

- Design plan document and maintain qualified status
- Appoint and monitor all other plan fiduciaries

PLAN INVESTMENT FIDUCIARY DUTIES

- Produce and maintain an Investment Policy Statement (IPS)
- Select investment platform meeting ERISA "Prudent Person" standards
- Conduct quarterly Investment Committee meetings
- Review and document investment returns, fees, expenses, and comparisons to peer group
- Monitor status of all investment options and remove or replace as appropriate

OPERATIONAL PLAN ADMINISTRATOR DUTIES

- Determine participant eligibility
- Conduct enrollment and educational meeting
- Send out enrollment packets including Summary Plan Description (SPD), 404(c) Compliance Information, Qualified Default Investment Alternative (QDIA), and Explanation of Expenses
- Comply with ERISA Section 2550.404(c) provisions for participant communication, including but not limited to:
 - Notice to participants of intention to comply with 404(c)
 - A description of investment alternatives available in the plan
 - General description of the investment objectives and risk and return characteristics of each alternative
 - Description of transaction fees and expenses that affect the participant's account balance
 - Specified information regarding the plan fiduciaries
 - A description of the annual operating expenses of each designated investment alternatives
 - Copies of prospectuses, financial statements, and reports provided to the plan
- Address specific participant requests and/or instructions in compliance with 404(c)
- Administer participant loans in compliance with statutory requirements
- Send out Participant Termination packets
- Administer distribution and rollover requests for terminated employees
- Administer hardship withdrawals in compliance with the Hardship Rules, included in new provisions of PPA of 2006
- Oversee annual census reconciliation with TPA
- Review and validate compliance testing
- Provide for annual audit of the plan
- Oversee and manage process, in conjunction with TPA, for annual filing of Form 5500
- Send out required year-end notices to participants (i.e. Safe Harbor, Summary Annual Report/SAR)

Administration and Support

Human Resources

Payroll Services

Bookkeeping

Compliance

*Our job is to make your life simpler,
so you can concentrate on
your business's success.*





Administrative Duties

When you run a business, administrative duties are simply a fact of life. But they can also be an overwhelming responsibility and claim an incredible amount of your time, paralyzing your ability to conduct business.



What if there was a way to dramatically reduce that time investment and increase your company's productivity and profitability?

The Stevenson Group has your solution. We provide comprehensive Administration and Support services, including Human Resources, Payroll Services, Bookkeeping, and more.



Compliance

Enjoy peace of mind. When you hire The Stevenson Group, we're responsible for helping your business to fulfill government regulations and stay in compliance. The ultimate advantage for you: No more worrying about the unknown. We assume the liabilities that keep you up at night.



We are experts in compliance and can help you avoid any setbacks. The Stevenson Group has over 70 years of combined experience that you can depend on.

When you employ The Stevenson Group, you give yourself and your employees the time and the freedom to concentrate on what is important: achieving your business's goals.





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