



ALL UNDER ONE ROOF

Seamless delivery of everything ESOP!

- Integrated 401(k)/ESOP Administration
- Consulting and Design
- Compliance and Testing
- Repurchase Liability Studies
- Custom Communication



We are Milliman.

Milliman understands the challenges and complexities of Employee Stock Ownership Plans. We appreciate the ESOP culture and the impact of employee ownership on your organization, your people and our economy.

Since 1947, we've applied our expertise to create retirement solutions to meet your unique needs. From optimized plan design and 401(k) integration, to streamlined plan administration and repurchase liability studies, to compliance confidence and custom communication, Milliman can help. And our services are all under one roof.

Integrated 401(k)/ESOP Administration

Milliman is the leader in seamless, integrated Total Retirement Outsourcing, offering a single resource to serve all your needs from one service platform. Our full-service integrated solution provides all services from a single source, covering your 401(k) and ESOP plans and employee communication needs.

STREAMLINED SERVICES, SEAMLESS EXPERIENCE

This integrated experience delivers better service for participants, reduced administrative burden for plan sponsors, and lower administration expenses.

- Customized timelines and plan event calendars based on the plan document, including roles, responsibilities and expected dates of completion.
- Fully outsourced diversification process to determine eligible participants, deliver notification and election forms, and process elections.
- One-stop shop for participants – integrated website, mobile app and call center.



Consulting & Design

We realize that ESOP decisions have an impact that is greater than the face value of the transaction. Our consultants help you navigate transactions, plan design options, repurchase obligations and long-term sustainability strategies so that you achieve your plan objectives. We will help you determine the best course of action when addressing:

- Plan design
- Repurchase obligation
- Mature ESOP strategies
- Creative distribution options

CONSULTATIVE, INSIGHTFUL APPROACH

Our approach is to offer the best possible consulting and advice. You will receive a better diagnosis of issues, broader alternatives to consider, and more comprehensive results. And participants will know exactly where they are with regard to retirement readiness and what they need to do to achieve success.

REPURCHASE LIABILITY STUDIES

Milliman helps our clients identify their future cash flow needs with a Repurchase Liability Study.

Through this study, we analyze the cash flow, recommend changes in distribution options (if necessary), and determine how different stock transaction or administrative practices impact the future cash flow.

Compliance Confidence

Milliman provides comprehensive compliance and consulting services. Developing a thorough knowledge of your demographics, administrative processes and culture allows us to add value in the delivery of these services.

- Discrimination testing, including 409(p) testing
- Form 5500 / Summary Annual Reports
- Audit services

We don't view testing as a data-in and data-out process. Your Milliman consultant reviews each test to determine possible alternatives to help prevent failures or minimize the impact.

Custom Communication

Milliman's holistic approach to communication helps foster a deep appreciation of the unique opportunity your ESOP offers, while equipping employees to create successful financial outcomes. We can integrate the 401(k) and ESOP plans into a comprehensive strategy so that your people understand their complete retirement picture. Multiple media and touch points reinforce and refresh the message for top-of-mind attention. Branded materials reinforce your company, your culture, your plans.

SUPERIOR PARTICIPANT EXPERIENCE

Participants access plan information via a powerful yet simple participant website, a state-of-the-art Mobile App, an automated Voice Response System and full-service Benefits Service Center where participants can receive personal service from Milliman call center representatives. All of these tools and services are designed to allow participants to fully experience the value of the benefits offered.

Why Milliman

FOR PLAN SPONSORS

- Integrated Total Retirement Outsourcing
- Dedicated Account Service Team
- Independent, Open Investment Architecture

FOR PARTICIPANTS

- Single Sign-On Web Experience
 - Integrated Call Center Experience
 - Customized Education Curriculum
 - PlanAhead for Retirement™ Online
GAP Analysis
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