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**HAPPY  
NEW  
YEAR**

## This New Year, Keep Your Resolutions... PenChecks Can Help!

### In 2011:

- **Spend more time with your family.**
- **Go to the gym more frequently.**
- **Work less.**
- **Reduce your stress.**
- **Increase your profits.**
- **Stop Smoking.**

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PenChecks can help you do all of these things. Yes, all of them! In 2011, keep your resolutions and let PenChecks do all the heavy lifting and tedious work. If you're cramming right now to get 1099Rs done before the end of the month, think about never having to do this again.



**With PenChecks' wide array of Plan Distribution, Default/Missing Participant IRA, Recurring Benefit Payment and Un-cashed Check Services you can rest assured we'll make your life easier, save you time, reduce your stress, increase your profits and get you out of the office. And, all at no cost to the TPA or Plan Sponsor.**

*Incidentally, research shows that smokers who are more content with their work environment and experience less stress on the job are significantly less likely to crave smoking throughout the day. So you see, PenChecks can even help you quit smoking!*

**Call us toll-free today (800) 541-3938 or visit us online at [www.PenChecks.com](http://www.PenChecks.com)**

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**About PenChecks, Inc.**

Established in 1994, PenChecks is the largest, most trusted and experienced provider of outsourced Benefit Distribution services, Missing Participant/Default IRAs and Un-Cashed Distribution Checks. Our extensive experience, dedicated staff, proprietary technology and expertise, saves our clients valuable time, reduces their risk and increases profits immediately. Our clients include, Third Party Administrators, Plan Sponsors, Plan Advisors and other Service Providers. **For more information, please visit PenChecks at: [www.penchecks.com](http://www.penchecks.com) or call 800.541.3938.**

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