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This Holiday Season Give a Gift They'll Appreciate!

Give the gift of simplified plan operations, lower expenses and reduced fiduciary liability by setting up Default and/or Missing Participant IRAs with PenChecks. During the holidays when things are busy and hectic, give your clients a real gift by having PenChecks easily and quickly set up Default / Missing Participant IRAs to help clean up their plans before year-end!

As the oldest and largest provider of Default and Missing Participant IRAs in the country, **no one does it better!!** Whether it's a quick IRA that needs to be set-up ASAP or if you need to have all of the required fiduciary due diligence work done for your clients (so they don't have to) – PenChecks has the solution that's right for you.

- **Express IRA Service** – the fastest way to set up a Default or Missing Participant IRA
- **Premier IRA Fiduciary Service** – the only service in the country that satisfies all the requirements of DOL FAB 2004-02 on behalf of your clients

With no cost to the TPA or Plan Sponsor, simple online processing, 24/7 access, automatic inclusion in the [National Registry of Unclaimed Retirement Benefits database](#) and the most competitive annual maintenance fees on the market, it's the perfect gift for your clients!

And, it's truly the gift that gives back if you choose to participate in the [PenChecks IRA Reward Program!](#)

Call now toll-free (800) 541-3938 or visit us online at www.PenChecks.com



**** About PenChecks, Inc.**

Established in 1994, PenChecks is the largest and most trusted independent provider of outsourced benefit distribution services in the US. Since inception, PenChecks has pioneered the outsourced distribution industry with continued marketplace innovation and ever-increasing service standards. PenChecks' proprietary technology and expertise saves customers up to 60%-70% of staff time and 50% of hard costs in processing distributions. Customers include Plan Providers, Plan Advisors, Third Party Administrators and Plan Sponsors. In 2009, PenChecks processed nearly half a billion dollars in distribution payments. For more information, please visit PenChecks online at: www.penchecks.com or call toll-free at (800) 541-3938

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