



*PenChecks Inc. & PenChecks Trust  
Company Of America*



When it comes to terminating retirement plans (abandoned or orphaned plans), PenChecks, Inc. and PTCA (PenChecks Trust Company of America) are the Nation's #1 provider of support services.

In addition, PenChecks, Inc. is the Automatic Rollover Provider of choice for over 1,000 TPAs, Plan Sponsors, Administrators and Bankruptcy Trustees. Our automated solution protects the tax exempt status of the Plan and the retirement savings of both current participants and non-responsive or missing former employees, by placing their funds in our Individual Retirement Account (IRA) that meets the DOL Safe Harbor Requirements.

Visit us online @  
[www.PenChecks.com](http://www.PenChecks.com)  
or  
[www.ptca.com](http://www.ptca.com)  
to learn more!



The PenChecks Team of Specialists is prepared to assist you in a complex process of terminating a plan. We can assist you by handling on your behalf the following services in order to fulfill **YOUR** fiduciary duty:

- We prepare the Plan Termination Checklist for your review, to insure that no stone is left unturned.
- We prepare the participant notification and benefit election form.
- We prepare the beneficiary notification letter.
- We prepare the special tax notice regarding plan payments as required by law.
- Automatic use of the PenChecks IRA Rollover Program!
- We send out certified letters to non-responsive participants and we also prepare the individual IRS letter that we then forward to the IRS on your behalf.
- We have easy-to-understand web demos on how to use the PenChecks online processing systems.

**In addition to this, PTCA can become the Successor Trustee and apply for the QTA Status if your current custodian / trustee is unwilling to do so.**

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Call us today to learn more about how the program works ! You can either call us toll free on (800) 541-3938, or call our VP of Sales **Tom Drosky** directly on (619) 916-9207 or visit us online @ [www.PenChecks.com](http://www.PenChecks.com)

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**About PenChecks, Inc.:**

PenChecks, Inc was established in 1994 and has become the Nation's largest independent processor of benefit payments from ERISA Qualified and Non-Qualified Plans, recurring benefit payments, participant loan processing, and the largest administrator of

Default/Missing Participant IRA's. We are the only firm in the country specializing in administering and processing Stale Dated/Un-cashed checks on behalf of institutions and other businesses. In addition we handle court ordered settlements, and class action settlements, as well as bill paying. Our extensive, 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, Various Institutions, Bankruptcy Trustees 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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**Distributions Made Simple**  
**PenChecks -**  
**[www.PenChecks.com](http://www.PenChecks.com)**  
**(800) 541-3938**

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