



## BUSINESS BANKRUPTCIES ARE UP 64%

**Despite the slowly rebounding economy, business bankruptcies are still up 64% compared to last year which means Participant Distributions are on the rise!**

Distributions of any type can be costly, time-consuming, complicated and risky. Failure to follow appropriate IRS & DOL payout requirements can result in penalties and additional uncompensated time to remedy. Do you have a plan to handle the increase?



## Let PenChecks do all the work so you don't have to!

The PenChecks distribution process is highly automated and simple. Partnering with Plan Providers, Third Party Administrators (TPAs) and Plan Sponsors, PenChecks will assist in handling all the due diligence requirements. Proven PenChecks Technology and Online Processing make distributions a breeze! And for participants that can't be found, PenChecks is the largest and most experienced provider of Default / Missing Participant IRAs in the country.

**Best of all, there's no expense to you.**

**Call us to get started today!**

Or to learn more, visit us online at [www.PenChecks.com](http://www.PenChecks.com)  
*Our Client Service Specialists are standing by to help you.*

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### **About PenChecks, Inc.**

Established in 1994, PenChecks is the most trusted and largest independent provider of outsourced benefit distribution services in the US. Since our inception, PenChecks has pioneered the outsourced distribution industry with continued marketplace innovation and ever-increasing service standards. Our proprietary technology and expertise saves our customers up to 60%-70% of their staff time and 50% of their hard costs in processing distributions. Our customers include Plan Providers, Plan Advisors, Third Party Administrators and Plan Sponsors. In 2008, PenChecks handled over 44,000 distributions and almost half a billion dollars of payments. For more information, please visit us online at: [www.penchecks.com](http://www.penchecks.com) or call us toll-free at .

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