



## **In 2009, many companies reduced their workforce, resulting in a flood of lost participants.**

Experience has shown us that when companies reduce their workforce, workers often move to find new employment and neglect to provide their former employer with their new address. This results in a lost participant that can be both costly and represent a fiduciary risk to the former employer.

### **Let PenChecks help you clean up your Benefit Plan's Lost Participant Issues**



Our expertise in dealing with lost participants including our sophisticated search process can reduce this exposure. In addition we have solutions for "Missing Distributees" (uncashed distribution checks) and "forced-out" IRA's. Our services are available at no expense to the Plan Sponsor or Employer.

The process is highly automated and simple. Partnering with Third Party Administrators (TPAs), PenChecks will assist in handling all the due diligence requirements. Proven PenChecks Technology does all the work and participants pay the fees.

**To find out more and get started, call us toll free at (800) 541-3938  
or visit us online @ [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 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](http://www.penchecks.com) or call toll-free at (800) 541-3938.

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