



# **TPS** **GROUP**

*Expert Guidance and Customized Solutions since 1964*

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# WHO IS TPS GROUP

- The Pension Service was founded in 1964 and was rebranded as part of TPS Group in 2012.
- James P. Cantey, President & Owner
- TPS Group is a family of companies providing a variety of products and services in the area of Retirement Planning and Plan Management, Payroll, Human Resources and Benefits.
- By offering an a la carte menu of specialized services, TPS Group can help you run your business more efficiently.
- We currently have 4 offices throughout New England (CT, MA, ME, NY) with more than 75 employees.
- Our client base includes corporate, partnership, non-profit and municipal employers of all sizes.

*"We stay ahead of the curve, and work hard to remain competitive in this ever-changing world. We ask ourselves, 'How can we do things more efficiently? What can we change to be better while maintaining our integrity?'"*

*- Jim Cantey, President and Owner, TPS Group*



# Our Philosophy of

# WHY

Retirement Services • Payroll Integration • Human Resource Services • Benefits Administration

We make you,  
the client, our top priority.  
Personal touch, cutting edge technology  
and quality service are key to helping you as  
a business owner efficiently run your business  
and enable you and your employees to prepare  
for the significant event of retirement. We  
provide what you need, when you need it, with  
Retirement Services, Benefits Administration,  
Payroll, and Human Resource Services,  
ONE CLIENT AT A TIME.

# TPS

## GROUP



# CUSTOMER SERVICE IS TOP PRIORITY

**Q**uality service is what the client deserves  
**U**nequivocal human touch first, electronic follow up  
**A**ssets – our most important is our staff  
**L**ike what you do, it will show in your work  
**I**t is all about the **CLIENT**  
**T**imely response  
**Y**earn to Learn



# TPS GROUP SERVICES



# RETIREMENT ADMINISTRATION AND CONSULTING

- For over 50 years, TPS Group dba The Pension Service, has had a long tradition of providing actuarial and employer sponsored retirement benefit services to businesses in the Northeast.
- We recognize that no two organizations have the same goals or objectives therefore we don't believe in off-the-shelf pension plans.
- TPS Group is committed to delivering solutions-based retirement programs based on your business environment, your culture and most importantly, your needs.
- Our services span the life cycle from plan design and development to administration, reporting, disclosure, compliance monitoring and ongoing consulting.
- Our expert consultants can establish and administer the following plans:
  - 401(k) Profit Sharing Plans
  - New Comparability & Age Weighted plans
  - ERISA 403(b) Plans
  - 457 Governmental and non-Governmental plans
  - Defined Benefit Plans, including Cash Balance plans



# ACTUARIAL SERVICES

## Annual Actuarial Valuation and Reporting

- Determination of the minimum funding requirements in accordance with IRC Section 430.
- Determination of the maximum deductible contribution in accordance with IRC Section 404.
- Calculation of required quarterly contributions, if applicable.
- Preparation of comprehensive annual actuarial valuation report.
- Preparation of "AFTAP" (adjusted funding target attainment percentage) certification, as required by PPA.
- Preparation of IRS/DOL Form 5500 and required schedules along with annual funding notice & SSA 8955, if applicable.
- Preparation of annual PBGC comprehensive premium forms, if applicable.
- Preparation of benefit statements for active participants, if applicable.

## Benefit Calculations

- Calculation of the pension benefits payable due to termination of employment, death, disability or retirement.
- Includes the calculation of optional forms of benefit available.
- Preparation of all necessary forms, including spousal waiver and beneficiary designation.

## Emerging Liabilities

- Illustration of potential emerging liabilities over a future time period.
- Useful to investment advisors to monitor the likely cash flow needs of the fund.

# EXPERIENCE OF OUR RETIREMENT ADMINISTRATION

- TPS Group employs more than 75 employees company wide.
- The average tenure and industry experience of many of our Senior Administrators/Consultants is 10+ years.
- Combined industry experience of Senior Management is an average of 20 years per senior manager. The average Senior Management tenure with TPS Group is 15+ years.
- A number of our employees currently hold an ASPPA, NIPA, or ERPA (IRS) credentials.
- Our employees regularly attend ongoing seminars and workshops to keep them abreast of legislative changes.
- CEFEX Certified: This certification is an independent recognition of a Recordkeeper or Administrator's conformity to all Practices and criteria within the ASPPA Standard of Practice. It implies that the firm can demonstrate adherence to the industry's best practices, and is positioned to serve fiduciaries such as Investment Advisors, Investment Managers and Investment Stewards (e.g.. Plan Sponsors).
- We are consistently ranked in the top by CEFEX auditors in many key business operational areas.



# TPS GROUP HR SERVICES

**"FOR MOST ORGANIZATIONS, THEIR PAYROLL WAGES ARE THEIR BIGGEST EXPENSE. TPS HR SERVICES' APPROACH IS THAT STRATEGIC MANAGEMENT OF AND INVESTMENT IN THE WORKFORCE CAN MAKE A MEASUREABLE IMPACT ON THE BOTTOM LINE."**

TPS Group HR Services provides cost effective solutions in all areas of Human Resources. We partner with clients in evaluating business needs and developing solutions to their unique human resources challenges. We provide HR expertise so that business owners, principals, office managers and other people in key positions can focus on their primary functions.

We utilize a staff of in-house HR Professionals as well as a variety of established strategic alliances and consultants who work in all areas of benefits and compensation, compliance, staff development and training, policy development and implementation among the many other key areas of human capital management. Our services can be provided on-site or off-site or a combination that best suits client needs.

By choosing TPS Group HR, clients gain access to the knowledge and experience of our consultants and affiliates. We offer project based services like employee handbooks and HR audits, and long term services like Help Desk Services and HR department start-ups. Some organizations select our services to supplement an existing human resource department while others find it advantageous to utilize our services in place of a formal human resource function.



# TPS GROUP HR SERVICES

At TPS Group HR, we partner with clients to determine business needs and to develop effective policies and procedures that work for each organization. Our services provide the flexibility to work with organizations as they grow.

We offer comprehensive both project based and long term services. Our specialized services include:

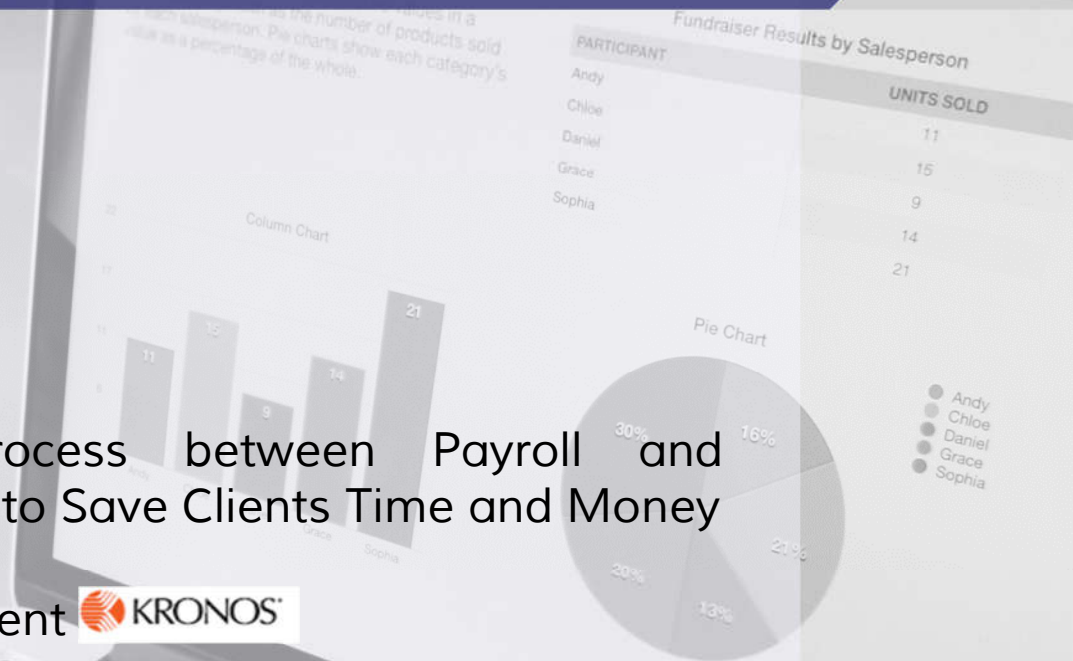
- Employee Handbooks
- HR Audits
- Training Workshops
- Infrastructure Development
- Performance Management Plans
- Compensation Analysis and Benchmarking
- HR Department Startups
- Hiring & Recruiting
- Technical Guidance

# PAYRIGHT WORKFORCE SOLUTION

- **Payright Payroll** offers tailored payroll solutions for businesses of all sizes. From basic payroll processing to integrated solutions incorporating payroll processing, human resources, time and attendance, and employee benefits. We have the answer for you.
- What sets us apart from our competition is our **“a la carte” approach** which enables our clients to choose only those services which are relevant to their business.
- Since 1989, service has been our priority. We don't operate like the volume-driven national chains; our people deliver effective solutions and provide dedicated and experienced customer support.
  - Phone or Fax Payroll Solutions
  - Web-Based Payroll Solutions
  - Integrated Payroll Software Solutions
- **Personal Service**  
Every client is assigned an experienced customer service representative. The average tenure of our representatives is more than six years, far exceeding industry averages. Unlike the national payroll companies, you will always be able to speak to a knowledgeable person when you call us, even if your representative is unavailable.
- **Accountability**  
Payright Payroll understands the need for compliance and is one of the few service bureaus with SAS-70 certification.


# PAYRIGHT WORKFORCE SOLUTION

- Payroll Services
- Seamless Integrated Process between Payroll and Retirement Administration to Save Clients Time and Money
- Time and Labor Management 
- Human Resources Tools
- Affordable Care Management, Reporting and Compliance
- Mobile Solutions





# TPS GROUP MEDICAL



TPS Group Medical is your liaison for the perfect fit in health insurance. Through our partnership with local experts you can receive cost effective health services, no matter the size of your company.

Products and services include:

- Individual, Group and Supplemental Medical Insurance
- Group Dental/Vision Insurance
- Group Disability Insurance
- Long-Term Care Insurance
- Individual and Group Life Insurance and Executive/Key Employee Life Insurance
- In-house COBRA and FMLA
- Third Party Administration
- Day-to-day Operations

TPS Group will link you to the right health insurance experts for your company's needs. We will conduct a thorough analysis of your current benefit package, obtaining several comparable and competitive programs—with no obligation from you.

# BENEFITS ADMINISTRATION

BenefitsPlus offers a comprehensive range of services that allow employers to focus more time on their business, instead of benefit administration and compliance. From administering group employee benefits, including Flexible Benefit Plans, Parking and Transportation Reimbursement Plans, Cafeteria Plans, Health Reimbursement Accounts, to consolidated billing, BenefitsPlus will effectively manage and service your company. There is no need to worry about COBRA compliance, insurance carrier reconciliation, flexible spending account reimbursements, government filings or any of the other complex duties that accompany group benefits when you partner with BenefitsPlus.

- Flexible Benefit Plans
- Cafeteria Plans
- Parking & Transportation
- Reimbursement Plans
- Health Reimbursement Accounts
- COBRA Compliance

# OUR LOCATIONS



## CONNECTICUT

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Administration  
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Certification  
Validated  
6/23/2016



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