

**S&A**

**STALKER&ASSOCIATES, INC.**

*Benefit Consultants • Employee and Executive Benefits • Administrators*



 **TRANSAMERICA**  
RETIREMENT SERVICES



**Stalker & Associates, Inc.**

## STALKER & ASSOCIATES, INC. (S&A)

is an employee benefits consulting firm and group insurance broker. Our operation is regional, serving companies headquartered in Eastern Pennsylvania, New Jersey, Delaware, and Southern New York. Our client base includes public and private companies, school districts, and not-for-profit corporations.

Since our founding in 1992, our foremost goal has been to provide our clientele with the highest degree of personal and dedicated attention to their employee benefits and insurance needs. We at **STALKER & ASSOCIATES, INC.** believe this close professional rapport with our clients allows us to assist them in providing the best possible employee benefits available at the lowest economic expenditure.

Our associates come from a variety of backgrounds—insurance, corporate, human resources, and healthcare providers. This arrangement fosters the highest degree of personal commitment by our associates, while assuring you the best possible service.

We measure our results not by how many cases are handled, but by how satisfied our clients are.



## OUR SERVICES

**STALKER & ASSOCIATES, INC.** has developed a highly efficient and flexible consulting and recordkeeping service for employer-sponsored benefit plans. By using our services, employers have found that they are able to achieve their objectives by receiving a comprehensive benefit plan at a competitive price. We offer:

- Employee Benefit Plan services
  - Medical including HRAs and HSAs
  - Dental and Vision
  - Voluntary Plans
  - Group Life
  - Group Short and Long Term Disability
  - Wellness and EAP Benefits
  - Executive and Specialty Benefits
- Healthcare Cost Management Services
- Auditing Services
- Human Resources Support
- Benefit Administration Services
- COBRA Administration
- Section 125 Documents and Administration

## EMPLOYEE HEALTH AND WELFARE BENEFIT SERVICES

At Stalker & Associates we work with our clients to develop a health and welfare benefits strategy based on their goals, and then we provide options to assist in achieving those goals while ensuring compliance with all applicable laws. We provide carrier and vendor management services. Our clients benefit from our expertise in self funded as well as fully insured plans. Our services include plan design and recommendations, a dedicated service team that provides enrollment assistance, complex claims advocacy, and day-to-day account management such as additions, terminations, address changes, lost cards etc. We provide Cafeteria Plans (Internal Revenue Code section 125), Flexible Spending Account and Cobra administration, summary plan descriptions, and employee communications materials according to our clients' specifications. For our self funded clients we also provide targeted services such as claims review and analysis, auditing, and stop loss coordination. The list goes on—we strive to provide individual client solutions based on their needs.

**STALKER & ASSOCIATES—A SOLUTION FOR EVERY NEED**

## RETIREMENT PLANNING SERVICES

### *Plan Design*

Before a retirement plan is designed, a fiduciary or plan sponsor should be aware of all the options available. For an effective retirement plan, design considerations include taking into account your company's specific objectives, any proposed company's contributions, employee demographics, and government regulations.

### *Participant Services*

A retirement plan is an important benefit for your employees. We provide participants with detailed and timely statements, which allows them to monitor the long-term performance of their account. As a plan sponsor, you are provided with a comprehensive summary, which outlines all plan activity each reporting period.

S&A will handle all the paperwork necessary for statement reporting as well as the paperwork for the contributions and loans. The goal of S&A is to keep your involvement to a minimum.

S&A will supply payroll stuffers, announcement letters and other informational items to help educate your employees. We conduct employee meetings with personalized enrollment forms and illustrations of the benefits being offered.

We have an exceptional track record and experience with employers in this area. With more than 50 years of combined experience and hundreds of employers assisted, we are in the forefront of retirement plan consulting.



## OUR STRATEGIC ALLIANCE

In order to provide you with the best possible retirement planning, we have developed a service agreement with an outstanding retirement plan provider, Transamerica Retirement Services<sup>1</sup> ("Transamerica").

Just as we're dedicated to you, Transamerica is dedicated to retirement planning services and products. Transamerica offers a variety of plan features including a quality investment platform designed to meet your distinct needs. Ranked as a top<sup>2</sup> plan and plan services provider, Transamerica has more than 70 years of experience,<sup>1</sup> and serves more than 15,500 retirement plans<sup>3</sup> with more than \$16.5 billion in assets under management.<sup>3</sup>

Working with Transamerica, we can help make sure that plan sponsors receive:

### **An Exclusive Product Offering<sup>1</sup>**

Comprehensive and flexible benefits with:

- More than 170 investment choices from more than 40 investment management companies<sup>4</sup>
- A recordkeeping fee waiver for plans with an average participant account balance of \$10,000<sup>5</sup>
- A Multiple Employer Plan option with TPA Services

### **Investment Selection & Monitoring Capabilities**

A well-balanced investment selection and monitoring process, called the Transamerica Investment Monitor<sup>6</sup> (TIM), designed to support sponsors in understanding and fulfilling the investment portion of their fiduciary responsibilities.



FAMILY  
PROSPERITY



HEALTH



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Transamerica Retirement Services is not affiliated with Stalker & Associates, Inc. Stalker & Associates, Inc. receives marketing support from Transamerica as part of its membership in the Transamerica TPA Preferred Program.

**Transamerica Financial Life Insurance Company and Transamerica Life Insurance Company are affiliates of Diversified Investors Securities Corp., a registered broker dealer. Securities are offered by Diversified Investors Securities Corp. (DISC), 440 Mamaroneck Avenue, Harrison, NY 10528.**

1. Transamerica Retirement Services ("Transamerica"), a marketing unit of Transamerica Financial Life Insurance Company ("TFLIC"), 440 Mamaroneck Ave, Harrison, New York 10528, and other of its affiliates, specializes in the promotion of retirement plan products and services. This product is available from Transamerica Retirement Services under contract form number TA-AP-2001-CONT, a group variable annuity contract underwritten by TFLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. Fees and charges may apply. For complete information, contact your Transamerica representative.

2. Transamerica Retirement Services received 43 "Best in Class" cups for sponsor and participant services in *PLANSPONSOR*<sup>®</sup> Magazine's annual Defined Contribution Survey of retirement plans. The 43 "Best in Class" designations—23 in the micro (<\$5 million) and 20 in the small (\$5 million to \$50 million) markets—rank Transamerica Retirement Services among the top cup recipients of the 46 providers evaluated in the micro- and small-plan markets. The results of the Defined Contribution Survey were announced in the November 2009 issue of *PLANSPONSOR*<sup>®</sup> Magazine. The survey polled 5,635 clients of 48 defined contribution plan providers. "Best in Class" cups are awarded to plan providers who score in the top quartile of a specific category. See the November 2009 issue of *PLANSPONSOR*<sup>®</sup> Magazine for complete results.

3. As of December 31, 2009

4. Maximum investment choices is 80.

5. A recordkeeping fee waiver may apply when the average participant balance is at least \$10,000. Initially, the plan's first quarter end balance is used to determine the average participant balance; thereafter, the balance as of the last day of the applicable plan year is used.

6. The Transamerica Investment Monitor (TIM) is our proprietary due diligence process for selecting and monitoring the investment choices offered for our retirement plans. The Investment Scorecard is the result of TIM's quarterly review of each of our investment choices. To achieve an overall rating, each investment choice is rated on quantitative (Performance Measurement, Style Consistency, and Fees & Expenses) and qualitative (Investment Process & Portfolio Composition, Management Tenure, and Organization) factors. Although the investment choice may meet the "significantly exceeds," "meets/exceeds," or "below" criteria, there are no guarantees of a profit and it is still possible to lose money by investing in it. Transamerica reserves the right to modify, eliminate, or add criteria at any time.

