

# Human Resource Services

## Defined Benefit Solution

As a leader in HR outsourcing, ACS can provide you with a comprehensive Defined Benefit Outsourcing solution that delivers substantial cost and time savings. Suitable for plans of all sizes, our solution is customized to meet your requirements and plan nuances.



We understand every aspect of benefits outsourcing, including:

- Finance and accounting
- Funding
- Modeling
- Custody
- Cash management
- Valuation
- Design.

With our solution, your employees are:

- Supported by our client-branded Web portal, built around your plans and employee population
- Equipped with integrated self-service tools and resources that provide easy access to retirement information via phone or Web
- Empowered to make more-informed decisions about their retirement plan choices.

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## Our Experience

We launched end-to-end defined benefit outsourcing in 1994. And our years of experience are proven in our client-centric solution. That solution helps your employees understand and appreciate their defined benefit plan.

Our service center representatives specialize in the complexities of defined benefit issue management. They balance sensitivity with a need for understanding the implications of processing life-change events, such as retirement.

## Our Intelligence

Through Buck Consultants, an ACS Company, you gain immediate access to emerging retirement planning trends, best practices, and actuarial and consulting experts. We provide you with strategic consulting that encompasses:

- Defined benefit and retirement program operations
- Compliance consulting
- Investment knowledge.

In addition, our communications practice creates customized transition pieces that enable employees to understand and embrace new service delivery models, as well as communication campaigns that engage, empower and educate employees on the importance of saving for retirement.

## Our Services

By leveraging technology, thought leadership and best practices, we bring you efficiencies and savings, as well as comprehensive and competitive products and services.

### Defined Benefit Administration

- Traditional pension plans
- Cash balance and hybrid plans
- Non-qualified plans

### Defined Benefit Consulting

- Actuarial services
- Asset-liability modeling to address funding and accounting issues
- Plan design consulting
- Compliance reviews
- Due diligence for mergers and acquisitions
- Investment consulting
- Communication campaigns and fulfillment

### Administration Services

- Actuarial support
- Pension plan administration
- Customized pension calculator
- Plan event processing
- Annual valuations/5500 reporting

### Employee Service Center

- Experienced and responsive customer service representatives
- Customized client-branded benefit website
- Life event counseling
- Multilingual support

We provide high-quality products, unrivaled services and leading-edge technology designed to maximize the defined benefit solution to both you and your employees. Contact us today to discuss our capabilities and how we can transform services for your employees.

## Our Advantage

By partnering with us, your defined benefit services are transformed into more-efficient operations. Specific advantages include:

- Defined benefit administration cost savings
- Robust integration of client-branded website, employee service center, data exchange, vendor management, communications and decision support tools
- Access to innovative technologies
- Project management oversight
- Six Sigma process improvements and methodologies
- Global service delivery.



## Our Qualifications

- More than 100 different benefit formulas and multiple grandfathered provisions
- Flexibility to support any participant size
- 6,100 dedicated TBO/HRO employees
- 19 million Web sessions and three million telephone contacts annually
- HR and benefit services in 80 countries in 20 languages

## Contact Us

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## About ACS

ACS is part of Xerox's \$22 billion global enterprise with 140,000 employees serving our clients in 160 countries.

You can learn more about us at [www.acs-inc.com](http://www.acs-inc.com).



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