

ΩMEGA, INC.

Ωmega, Inc., is an independent, qualified plan design and administration firm, located in Dewitt, New York. Founded in 1984, **Ωmega, Inc.**, has specialized in designing and servicing pension, profit sharing, 401(k) for small and medium sized businesses. Additionally, when appropriate, **Ωmega, Inc.**, will recommend, and handle Plan investments, specializing in guaranteed products.

Since its inception, the company's philosophy has been to design Plans on a personalized basis and to meet the needs and objectives of our clients. **Ωmega, Inc.**, currently provides services for approximately 500 clients and oversees over \$500 million in Plan deposits.

THE PEOPLE

Alexander S. Joseph, Jr., President

Lex" is a graduate of the SUNY Brockport and was a Field Agent and then the Director of Sales for a local life insurance company. He is an original partner and currently President of **Ωmega, Inc.**, founded in 1984.

He is also the General Agent for Alex S. Joseph Associates, a full service life insurance brokerage firm, established by family members in 1960, in Syracuse, New York.

Lex resides with his wife, Helen, in Fayetteville, New York. They have three grown children.

Sandra A. Wehner, QPA, Vice President/Pension Administration

A 1985 graduate of LeMoyne College, Sandy has been with **Ωmega, Inc.** since May 1987. With a Bachelor's Degree in marketing and minor in computer sciences, she heads up the administrative staff of six people.

She is a member of the American Society of Pension Actuaries, obtaining the designation of Qualified Pension Administrator and an affiliate of Corbel and Co., a pension consulting and document firm.

Sandy resides, with her husband Steve in Syracuse, New York.

Schedule A

SERVICES PROVIDED

A. Installation of Amendment Services

- ☒ Provide prototype of specimen Plan and Trust Agreement, or individually designed document, if requested.
- ☒ Prepare Application for Determination
- ☒ Prepare Notification of interested parties

B. Administration and Actuarial Services

- ☒ Establish and maintain Plan and Participant records
- ☒ Benefit calculations upon Participant termination, disability, and retirement
- ☒ Review insurance application for compliance with Plan specifications
- ☒ Notify Plan Administrator of upcoming Plan Anniversary
- ☒ Provide annual renewable benefit calculations and Actuarial Valuations
- ☒ Compute deferral ratio for 401(k) Plans
- ☒ Allocate Employee 401(k) contribution to investment vehicles

C. Employee Communication Services

- ☒ Prepare Summary Plan Description
- ☒ Prepare personalized Participant benefit statements annually
- ☒ Prepare Summary of Plan Annual Report for Participant and Beneficiaries

D. Annual Government Reporting Services

- ☒ Prepare Annual Return/Report of Employee Benefit Plan, Form 5500, or 5500SF and all related Schedules, for electronic filing:
 - ☒ Schedule A - Insurance Report
 - ☒ Schedule B - Actuarial Information (Defined Benefit Plans)
 - ☒ Schedule H - Large Plan Financial Information
 - ☒ Schedule R – Retirement Plan Information
 - ☒ Form PBGC-1 - Defined Benefit Plan
- ☒ Form 945 – Reconciliation of Withholding Tax (when applicable)
- ☒ Form 1099-R – Distribution from a Pension Plan (when applicable)
- ☒ Secure Actuarial Certification for Defined Benefit Plans