



# **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, 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 5 offices throughout New England and the Midwest (CT, MA, ME, NY, OH) 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 • 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 and Payroll,  
ONE CLIENT AT A TIME.

**TPS**  
**GROUP**



**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

**Customer  
Service  
is  
TOP  
Priority**

A person wearing a light blue long-sleeved shirt is sitting at a white desk. They are holding a yellow highlighter and writing in a white notebook. In front of them is a silver laptop. To the right of the notebook is a smartphone. In the background, there is a small potted plant with green leaves. The scene is brightly lit, suggesting an office or workspace. The text 'TPS Group Services' is overlaid in the center of the image in a bold, blue font.

# TPS Group Services

# Retirement Administration, Actuarial 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

# 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.



# 3(16) Retirement Plan Administration

ERISA's stringent requirements for Plan Sponsors has made the administration of retirement plans even more complex and subject to legal challenges. Now more than ever, outsourcing these responsibilities to a qualified 3(16) fiduciary makes sound business sense.

As the delegated 3(16) plan administrator, TPS 3(16) Service, LLC:

- ✓ Relieves staff of many of the day-to-day administrative burdens associated with sponsoring a plan
- ✓ Reduces liability and audit risk
- ✓ Increases HR capacity
- ✓ Helps to ensure full ERISA compliance

TPS 3(16) Service, LLC includes:

- Eligibility tracking
- Invitation into the plan for newly eligible employees
- Beneficiary maintenance
- Monitoring of ongoing deposits to ensure timely processing
- Handling participant phone calls and processing transactions without Plan Sponsor involvement
- Using discretion to approve and process loans, distributions, hardships and QDROs
- Monitoring loan repayments
- Signing Form 5500 as the assigned 3(16) plan fiduciary
- Attending and leading the Annual Fiduciary Meeting
- Overseeing the timely distribution of annual disclosures and notices.

# Payright Workforce Solution

- ✓ **Payright Payroll Affiliates** 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 Affiliates understands the need for compliance and is one of the few service bureaus with SAS-70 certification.

# 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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James Cantey  
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