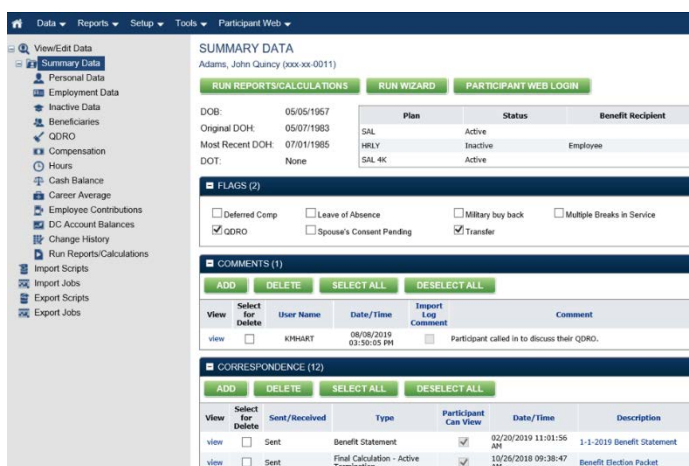


# MARC™ A comprehensive pension administration system

The Milliman Actuarial Retirement Calculator (MARC™), our powerful yet flexible pension administration system, smoothly performs the tasks required for accurate and efficient administration of defined benefit plans. Technically advanced and exceptionally cost-effective, MARC is one of the industry's leading retirement administration and planning tools.

## COMPREHENSIVE

MARC can perform benefit calculations for Final Average Pay, Benefit Rate, Cash Balance, Employee Contributions, Milliman SIP, Supplements, and more. MARC has standard capabilities for all types of defined benefit plans and their unique plan features. The calculations, reports, forms, data, web pages, and workflow processes are all fully customizable.



The screenshot shows the MARC software interface. On the left is a navigation menu with options like 'View/Edit Data', 'Summary Data', 'Personal Data', 'Employment Data', 'Inactive Data', 'Beneficiaries', 'QDRO', 'Compensation', 'Hours', 'Cash Balance', 'Career Average', 'Employee Contributions', 'DC Account Balances', 'Change History', 'Run Reports/Calculations', 'Import Scripts', 'Export Scripts', and 'Export Jobs'. The main area displays 'SUMMARY DATA' for 'Adams, John Quincy (xxx-xx-0011)'. It includes buttons for 'RUN REPORTS/CALCULATIONS', 'RUN WIZARD', and 'PARTICIPANT WEB LOGIN'. Below this, it shows personal information (DOB: 05/05/1957, Original DOH: 05/07/1953, Most Recent DOH: 07/01/1955, DOT: None) and a table of plans (SAL, HBLY, SAL-4K) with their statuses (Active, Inactive, Active). There are also sections for 'FLAGS (2)' with checkboxes for 'Deferred Comp', 'Leave of Absence', 'Military buy back', 'Multiple Breaks in Service', 'QDRO', 'Spouse's Consent Pending', and 'Transfer'. 'COMMENTS (1)' and 'CORRESPONDENCE (12)' sections are also visible, each with buttons for 'ADD', 'DELETE', 'SELECT ALL', and 'DESELECT ALL'.

## BENEFIT CALCULATIONS AND FORMS

MARC has a calculation engine capable of running individual and batch calculations that can all be stored to the participant's record. MARC contains a comprehensive set of standard reports including benefit statements, benefit estimates, final election forms, and more.

For more information, contact:

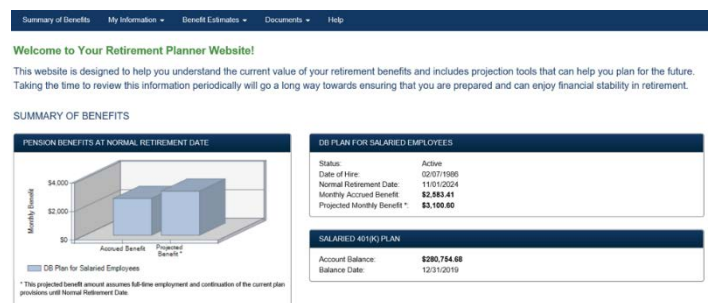
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## DATA MANAGEMENT

Data validation ensures data quality is maintained. The Database includes an audit trail and document storage. The system can include an actuarial valuation data extract. Updates can be made through automated payroll imports. An ad hoc data export tool, advanced search and filter capabilities, and custom workflow processing features are all available.

## PARTICIPANT COMMUNICATIONS

MARC increases employees' understanding and appreciation of your company's overall retirement program. The participant website offers employees the ability to view data, perform self-service functions such as adding a beneficiary, upload or download forms and documents, contact the plan sponsor, run pension estimates, and perform total retirement modeling.



The screenshot shows the participant website interface. At the top is a navigation bar with 'Summary of Benefits', 'My Information', 'Benefit Estimates', 'Documents', and 'Help'. Below this is a 'Welcome to Your Retirement Planner Website!' message. A paragraph explains the website's purpose: 'This website is designed to help you understand the current value of your retirement benefits and includes projection tools that can help you plan for the future. Taking the time to review this information periodically will go a long way towards ensuring that you are prepared and can enjoy financial stability in retirement.' Below this is a 'SUMMARY OF BENEFITS' section. It includes a 'PENSION BENEFITS AT NORMAL RETIREMENT DATE' chart showing 'Monthly Benefit' on the y-axis (ranging from \$0 to \$4,000) and 'Accrued Benefits' and 'Projected Benefits' on the x-axis. To the right of the chart is a table for 'DB PLAN FOR SALARIED EMPLOYEES' with fields for 'Status' (Active), 'Date of Hire' (02/07/1956), 'Normal Retirement Date' (11/01/2024), 'Monthly Accrued Benefit' (\$2,883.41), and 'Projected Monthly Benefit' (\$3,100.60). Below this is a 'SALARIED 401(K) PLAN' table with 'Account Balance' (\$280,754.08) and 'Balance Date' (12/31/2019). A footnote at the bottom states: '\* This projected benefit amount assumes full-time employment and continuation of the current plan provisions until Normal Retirement Date.'

## SECURITY

Simplify member logins with Single Sign-On and protect member information with Multi-Factor Authentication. Multiple security settings can be configured to meet your security standards.