

THE BOTTOM LINE

About Your Retirement Plan Fiduciary Responsibility

Through a joint venture with the Virginia Bankers Association, Voya and Sageview, the Kentucky Bankers Association now offers participation in the State Bankers Association Master Defined Contribution Trust (SBA Master DC Trust).

DID YOU KNOW?

While the economies of scale offered by \$500 million in combined Plan assets from nearly 40 community bank retirement plans may represent a significant decrease in fees for many smaller stand-alone plans, did you know that there are also many important compliance advantages to Trust participation? Through its fully-integrated service provider arrangement, the SBA Master DC Trust program provides participating employers with the greatest protection from fiduciary liability under ERISA.

WHAT WE PROVIDE

Fiduciary Acts and Decisions provided by the Trust not available to most stand-alone plans:

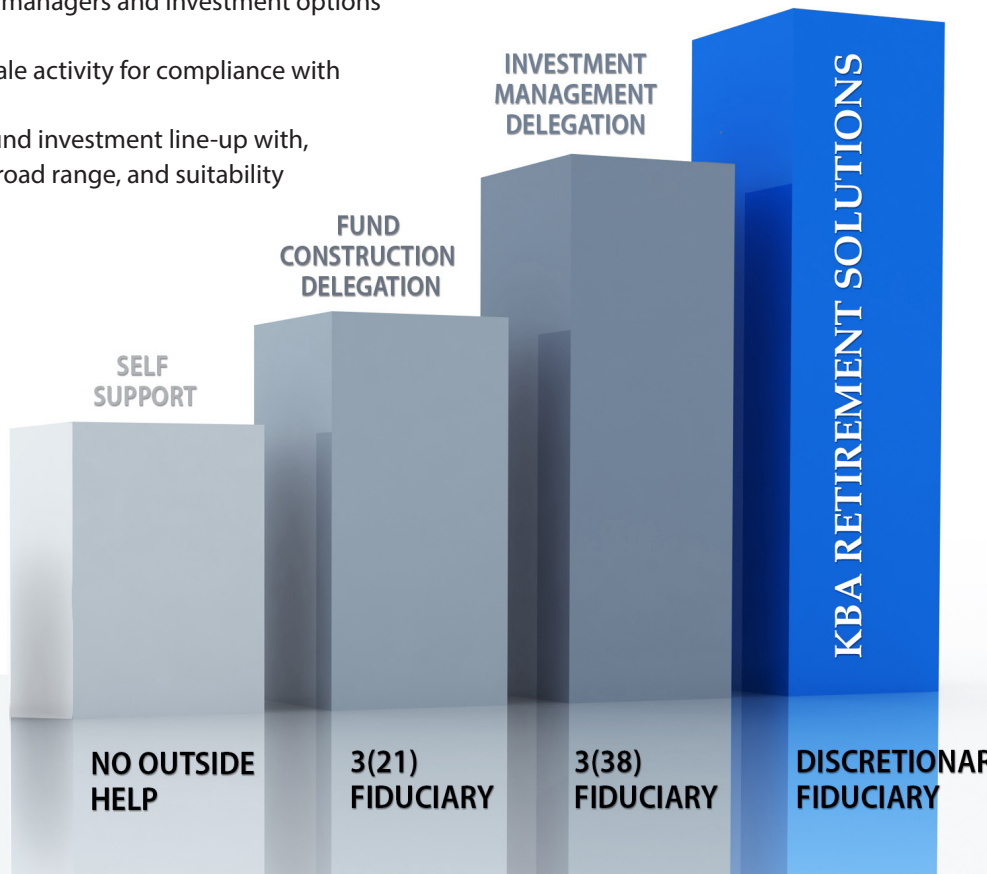
- Selection and periodic monitoring of trustee, investment manager and record keeper
- Selection and monitoring of investment advice service provider to participants
- Development and maintenance of Investment Policy
- Selection, termination, and monitoring of all fund managers and investment options consistent with the Investment Policy
- Monitoring of all investment manager purchase/sale activity for compliance with investment guidelines
- Determining applicability of, and compliance of fund investment line-up with, certain ERISA requirements including prudence, broad range, and suitability

VIRGINIA BANKERS
ASSOCIATION
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HIGHER LEVEL
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Email Matt Vance today to find out how this industry-unique, members-only program can reduce your Plan expenses and limit your fiduciary liability exposure, while also providing you with total flexibility to offer plan design provisions that meet the needs of your bank.