

EMPLOYEE BENEFIT SERVICES



Employee Benefit Plans are a necessity in today's competitive job market. A Plan not only provides for your retirement, but also can save money for your business. In addition, it can help attract and maintain highly qualified employees.

At United Bank, we can help you design a plan to meet your unique needs. We offer many types of Defined Contribution Plans (Profit Sharing, 401(k), and IRAs) that give you the flexibility to build a great retirement plan for you and your employees. Our comprehensive services for employee benefit plans and IRAs include Plan Trustee Services, Custodial Services, and Investment Management.

Through our Plan Trustee Services, we can design the right plan for you. We provide a prototype plan document, adoption agreement and summary plan description along with all necessary administrative forms. As Trustee of your plan, we monitor your plan continuously to insure compliance with current legislation. We also are responsible for making sure all plan reporting and administrative duties, such as securities settlements, contribution receipts and benefit payments are carried out in a timely and accurate manner.

Our Custodial Services are available for those plans that do not require our services as Trustee of the Plan. As custodian, we will collect all contributions, dividends and interest income for the plan. We will settle all investment activity as directed by you or your investment manager, and keep you informed of all transactions through a Trust Statement.

Choosing the proper investments for your plan may be the most difficult and the most important part of your plan. Our Investment Management specialist can assist you in setting your goals and choosing the right investments to meet your needs and expectations. Once we have developed your investment policy, we will continue to monitor those investments, as well as your changing needs, on a regular basis.

Our variety of services gives you the peace of mind you deserve.



UnitedBankKY.com

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NO BANK GUARANTEE. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY LOSE VALUE.