



Chamber Insurance Trust
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Toll-free: 800-953-4467 • www.citrust.com

A Retirement Plan Tailored To Your Business

Dear Chamber Member:

Have you been thinking about offering a 401(k) retirement plan to your employees? Or if you already have a plan, when was the last time you reviewed it? Perhaps it's time to find a better plan.

Let me introduce you to the new **Chamber Partnerssm** program.

Now there's a 401(k) retirement plan that will work especially well for a business of your size. Chamber Partners delivers a well-crafted plan design, investment options and compliance assistance along with fiduciary programs to make the job of sponsoring a qualified plan much simpler and easier. It's an affordable solution that will add value to your employee benefits package. What sets it apart from other plans? It includes many of the attractive features available only with large plan service models.

With Chamber Partners, you benefit from:

- **The Protection of Fiduciary Investment Safeguardsm**

Plan sponsors do not have to worry about certain fiduciary investment requirements if they follow a few specific steps. In addition, there are tools and checklists to help fulfill your fiduciary responsibilities.

- **The Attention and Service You Deserve**

A single-source contact offers assistance with day-to-day administrative needs. Experienced professionals offer responsive, personal service. Count on support for compliance reporting and full-trust accounting. A secure website offers access to online contributions and annual reporting.

- **Thoroughly Researched Investment Choices**

More than 60 investment options create a diverse investment platform. A rigorous selection process identifies investments for long-term performance. Morningstar Associates, LLC provides objective, third-party monitoring of these investment options.

The Chamber Partners program was developed by the Chamber Insurance Trust, your local Chamber of Commerce, and UNIFI Companies Retirement Plans.

Take advantage of Chamber Partners. It's a great benefit your business can offer. Find out more by giving us a call at 800-953-4467 ext. 12. A local Chamber advisor will reach out to you.

Sincerely,

Stephen Glick
Administrator
Chamber Insurance Trust

According to a study conducted by Harris Interactive,* 70% of small business workers rated a retirement plan as "very important."

** Harris Interactive Eighth Annual Retirement Survey, February 2007*



Chamber Insurance Trust - Connecticut

Chamber Insurance Program - Massachusetts

After observing the need for cost-effective benefit solutions for the local business community, the Chamber Insurance Trust/Chamber Insurance Program was founded in 1992 to bring together the combined buying power of thousands of chamber members. A complete range of insurance options are designed with the input from local Chamber of Commerce executives and members to offer small, mid-sized, and large businesses competitively-priced benefit packages. Currently, Chamber Insurance Trust is a voluntary alliance of all participating Chambers of Commerce across Connecticut and Western Massachusetts.

Chamber Insurance Trust/Chamber Insurance Program has distinguished itself as a trusted expert, provider and educator on benefit solutions. Our mission is to provide consulting and education to the chamber community inclusive of agents, employers, and employees on how to confront the rising cost of healthcare.

Chamber Insurance Trust (CIT) is not a registered broker dealer or a registered investment advisor. The fund families were selected with the intention of providing plans and plan participants with a broad range of investment alternatives to meet their investment objectives. CIT may receive fees for providing administrative services to client employers. CIT is not affiliated with UNIFI Companies Retirement Plans.

UNIFI

*Companies*SM

Ameritas Life, Acacia Life, Union Central Life
and affiliated companies

UNIFI Companies Retirement Plans

The UNIFI Companies Retirement Plans is an affiliation of Ameritas Life Insurance Corp. and The Union Central Life Insurance Company's retirement plans divisions. These companies represent the retirement plans products and services of the UNIFI Companies.

Morningstar Associates, LLC (Morningstar Associates) provides data and tools for use by Ameritas Life Insurance Corp. (Ameritas) and The Union Central Life Insurance Company (Union Central) and its representatives. Morningstar is not acting as an investment adviser with respect to the use of the asset allocation product. Although the data is gathered from reliable sources, Morningstar Associates has no control over the means or methods used to collect the data and cannot guarantee their accuracy, completeness, or timeliness. Morningstar Associates is not affiliated with Ameritas or Union Central.