



American Trust

Referral Program

You can earn referral fees by niche marketing a unique 401(k) solution, called AmeriPlan, to small and mid-size business owners.¹

Who is American Trust?

Family owned and operated, American Trust & Savings Bank is based out of Dubuque, Iowa. Currently it manages over 250 corporate retirement plans, with 19,000 plan participants, across the United States. It was ranked among the top five retirement plan providers nationwide and was named "Best in Class" by Plansponsor Magazine in 2008.

What is AmeriPlan?

AmeriPlan is a unique 401(k) option that American Trust created. Its design can be a good fit for small to mid-size business owners with up to about 200 employees and approximately \$1 to \$20 million in retirement plan assets.

How can you benefit?

- If you make a referral, and the referred company uses AmeriPlan, you'll receive referral fees.¹
- You can develop relationships with business owners in your community. Contacts are given to you when you qualify.
- You may also qualify for a dream vacation for two through the Above & Beyond!™ rewards program.²

How does the American Trust Referral Program work?

Once you're accepted into the American Trust Referral Program, you can submit a referral by preparing and submitting a Referral Request form.

When American Trust receives your referral, their staff will:

- Prepare a complimentary side-by-side plan analysis for the client.
- Present the side-by-side plan analysis.¹
- Implement AmeriPlan for the referred company and its plan participants if the client chooses to go with AmeriPlan.

How do you apply?

Complete an American Trust & Savings Bank Appointment Application at www.BILTD.com/programtour/americantrust. Your application will be screened and a background check will be performed. When your application is reviewed, they'll let you know if you have been accepted or declined. Upon acceptance, you'll receive a welcome packet that includes an agreement form, training materials, training dates, and marketing materials.

For an American Trust & Savings Bank Appointment Application, please call 888.816.4901.

¹Certain conditions apply.

²This travel incentive program, including Above & Beyond!™, is administered by The Journeymasters through American Trust. Call for additional details, terms, and rules. Rules are subject to change.