

## The way your retirement plan is supposed to be: smart, cost efficient and flexible

### Description

The ExpertPlan 401(k) is a highly automated, paperless, and low-cost multi-fund family retirement program designed for businesses struggling today to help employees maximize their retirement savings and enhance the company's overall employee benefit package.

### Set-Up

The plan set-up process takes minutes using our IRS pre-approved plan document. After entering the basic information all forms are automatically populated and available for download to sign and file. Payment can be set-up through credit card, ACH debit or check.

### Investments

ExpertPlan does not require any proprietary fund requirements and offers access to over 100 leading mutual fund families. All funds are either no-load or purchased load-waived at Net Asset Value (NAV) allowing your retirement savings to grow without fees eating into your savings. If you currently work with a financial advisor or third party administrator please introduce us and we will work together to ensure that your plan receives the best possible service.

### Features:

Take advantage of leading technology by controlling your retirement account from one centralized screen. Our sponsor dashboard allows you to manage and monitor your account with ease saving you time. Employees have full online access and transaction capability at their convenience through the participant portal. This dynamic tool serves up easy access to the most visited areas of your plan's site. It's just one more way we help your participants with the important goal of building retirement wealth over time. Twenty-four hour toll free access is also available for participants who prefer to use the telephone or who have limited internet access.

### Plan Design

- Employee Deferrals
- Profit Sharing
- Employer Matching Contributions
- Automatic Deferral Increases
- Safe Harbor Design
- Automatic Enrollment
- Roth Contributions
- Hardship Withdrawals
- Participant Loans
- Rollovers
- Multiple Vesting Schedules

### Participant Benefits

- 24/7 account access via the Internet or Voice Response System
- Online enrollment with automatic rebalancing & direct access to Morningstar & fund prospectus
- Plan Highlights & Summary Plan Description on demand
- Real-time exchanges along with transactional & contribution history
- Financial Advisor contact information
- Daily personalized rate of return
- Online loan, rollover, distribution requests
- Downloadable statements with customized date ranges

### Administrative Benefits

- Online Management Tools & Reports
- Toll-Free Phone Support
- Signature-Ready Form-5500 & related schedules
- IRS Form-1099 automatically filed & issued
- Non-Discrimination Testing (as needed)
- Downloadable Summary Plan Description
- Access to Administrative Guide & Plan Documents
- Downloadable Trust Reports and Statements
- Online Approval of Loans, Rollovers & Distributions

**Benefits to sponsors**

**Comprehensive fund lineup** Multiple fund families covering major style boxes may ease fiduciary exposure.

**On-demand information services** Your clients have immediate access to activity reports and all account information 24/7 via the web or telephone.

- **Electronic tools** Communications are facilitated among sponsor, participants, administrator and advisor.
- **Cost efficient** Online access and processing contribute to cost efficiency and lower sponsor fees. The modest fee structure puts the pricing advantages of on-line retirement planning within reach of the smallest employers. We can handle any size plan from one person to Fortune 1000.
- **24/7 online access** We take away the administrative burden away from employers. Sponsors and participants enjoy the convenience of online access available any time.
- **Paperless statements** Needless paper-based mailings are expensive and time-consuming for many. There is no need to maintain forms, because everything sponsors and participants need is online.

**System features simplify administration** Sponsors may take advantage of:

- **Enrollment made easy** Use our turnkey enrollment materials.
- **Automated (ACH) contribution payroll** processing with scheduled email alert system.
- **1099R** forms automatically issued and filed, signature-ready 5500 preparation
- **Monday's to-do list** itemizing the weekly administrative tasks to keep plan compliant.

**Benefit to participants**

**Access to multiple fund families** Participants have wide access to both core and specialized mutual fund strategies from among many well-respected money managers.

**Extensive suite of on-line participant tools**

- **Direct access** to you, the plan's financial advisor for additional investment assistance.
- **Daily account valuations**, transfers, and reallocations with automated email confirmation reflecting changes.
- **Participant Portal** to view all account activity on one consolidated screen.
- **Access to comprehensive educational materials**, fund data sheets, and online prospectuses and investment research. Elect to automatically rebalance accounts.
- **Easy-to-use online rollover features** to help aid with consolidating outside retirement accounts into one.
- **Enrollment as easy as 1-2-3.**
- **Full account access and control 24/7** via service reps, voice response system, or web.

**Keeping investments on track** Participants will appreciate the ease with which they can manage and control their portfolios to ensure they are on track for their personal retirement needs.