

401keSolution

America's Most Affordable 401k Solution

PRICING METRICS
\$750,000 - \$999,999
PLAN ASSETS

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You don't have to be a big company to enjoy the benefits of a comprehensive 401(k) retirement plan solution. 401keSolution offers an array of features and services traditionally only available to large corporate plans, including institutional, no-transaction fee trading, seamless data and money transfers for easy contribution processing and customized plan designs and flexible plan documents.

Furthermore, 401keSolution has partnered with ePlan Services, an established leader in the retirement plan industry for the provision of plan recordkeeping and administrative services. As a wholly-owned subsidiary of Paychex, Inc. (NASDAQ: PAYX), ePlan Services counts more than 5,000 small businesses as their clients and large financial conglomerates among its private-label partners.

A quick connection to a simple, affordable retirement plan solution

ONLINE CONVENIENCE COMBINED WITH OFFLINE EXPERTISE

Establishing and maintaining your 401keSolution plan is simple and convenient. Our web-based technology means there is no software for you to buy or update, and our award-winning employer interfaces allow you 24/7 access to your plan and participants records. From your desktop, you can manage your employee census, determine employee eligibility, track contributions and vesting, as well as process employee payroll contributions as well as employer matching and/or profit sharing contributions (as applicable). In addition, ePlan Services also offers access to a highly specialized plan support group that is trained and dedicated to servicing your needs.

CUTTING EDGE TECHNOLOGY FOR EASY EMPLOYEE ENROLLMENT

Straightforward online enrollment – as well as complementary paper enrollment materials for those not online – makes it easy for your employees to determine if they want to participate as well as determine how much they want to save. They will enjoy the control and flexibility of online enrollment and ongoing account access. You will enjoy the reduced administrative burden and potentially higher employee participation levels.

THE RETIREMENT PLANNING TOOLS PARTICIPANTS NEED

401keSolution provides access to Newkirk's *MasteryPoint OnCourse* retirement planning software, which includes online investment education and interactive planning tools. Whether a skilled investor or investment novice, employees can utilize this online tool to perform a variety of self-evaluations that include: Personal Investment Risk Profiling, Retirement Income Needs Analysis and Retirement Savings Gap Analysis. By utilizing this information, your employees will be able to make more informed investment decisions to achieve their highly individualized objectives.

THE INVESTMENT OPTIONS YOU WANT AND PARTICIPANTS DESERVE

401keSolution has access to a wide range of available investment alternatives for inclusion in your company's workplace retirement savings plan – including the institutional versions of thousands of open-end mutual funds and collective investment vehicles from some the most widely respected asset managers. So, whether you're looking for expense efficiency or performance optimization, our comprehensive list of available investment alternatives will ensure your plan has every opportunity to thrive.

CONCESSION-NEUTRAL & CONFLICT FREE

401keSolution does not subscribe to the industry practice known as "revenue sharing", whereby investment providers routinely furnish financial concessions to retirement plan service providers. Instead, 401keSolution returns any form of such concessions back to the plan – at the participant level and in the investment option that generated it. As a result, 401keSolution has no "pay to play" practices that could create conflicts of interest, which enable plan sponsors to choose investment options for their plan based purely on their individual merits.

A small business retirement plan with large company features

THE SUPPORT OF A PROFESSIONAL FIDUCIARY

401keSolution has partnered with Fi401k Advisors LLC, a Registered Investment Adviser with the U.S. Securities & Exchange Commission, to provide remote Fiduciary Adviser services to our clients. As a professional fiduciary, Fi401k Advisors will assist in the development of a formal investment governance process to guide investment decisions as well as provide for the prudent selection and diligent oversight of the investment options selected for inclusion in your company's workplace retirement savings plan.

MODEL PORTFOLIOS TO HELP PARTICIPANTS

401keSolution also provides access to pre-defined asset allocation portfolios that are designed to generally meet the varied objectives of different types of retirement investors. Each individual Model Portfolio is composed of between five and eight of the plan's designated investment options, which result in different exposures to cash, bonds and stocks. So, for those participants who are uncomfortable selecting funds and/or determining their own allocations, these Model Portfolios provide an easy way for participants to designate how they want their retirement account invested.

Look no further for the features & services you need and your employees deserve

A FULL FEATURED RETIREMENT PLAN

401keSolution coordinates all the primary elements of the plan for you. Specifically, from our flexible plan document and specialized plan design consulting - to our wide array of high quality investments options and online tools to help your employees plan for retirement, 401keSolution truly provides a complete solution to your company's retirement planning needs.

Program Features

- Open Architecture/Multiple fund families
- No-Load/Load-Waived mutual fund trading
- Online 15-Minute Plan Establishment
- Online "Open Enrollment" for employees
- Online Plan Disclosures:
 - Summary Plan Description (SPD)
 - Summary Annual Report (SAR)
 - Loan Policy (if applicable)
- IRS-Approved Plan Document

Recordkeeping & Administration

- Daily Valuation Accounting
- Unlimited Intra-Account Transfers
- Integrated Voice Response System
- Online Contribution Processing
- Optional Participant Loans
- Quarterly Account Statements
- Automated Employee Tax Reporting
- Annual Plan Review & Compliance Testing
- Signature-Ready Form 5500

BIG BENEFITS FOR EMPLOYEES

Tax Advantages, now and later

Employee contributions are made on a pre-tax basis, reducing their current taxes. While their money is invested it also grows tax-deferred.

Flexibility

Employees have the flexibility to change salary deferrals every pay period, or stop contributing at any time.

Accessibility

Employees can borrow from their account, through the plan's loan provision, and pay themselves back without incurring any taxes or penalties.

BIG ADVANTAGES TO EMPLOYERS

Cost-effective, today and tomorrow

Unlike other retirement plans, ePlan Services 401(k) is designed to be cost-effective today as well as every year you have the plan.

Flexible plan designs

With the flexibility to create a customized plan design to meet your specific objectives, ePlan Services 401(k) can be tailored to your needs.

Well-known, popular benefit

Recruiting talented employees is essential to the success of every business, so having a competitive 401k plan will make your business more attractive.

Employee Online Services

- Daily Account Snapshot
- Account Profile Management
- Manage Deferral Elections
- Manage Investment Elections
- Toll-Free Participant Assistance
- Retirement Planning Tools & Calculators

Employer Online Services

- Daily Plan Snapshot
- Account Profile Management
- Employee Census Management
- Employee Deferral Tracking
- Proactive E-mail Notifications
- Toll-Free Administrative Assistance

No-Load Access to High-Quality Investments

401keSolution provides a pre-screened list of investment alternatives, which includes a diversified menu of mutual funds as well as exchange-traded funds (ETFs) and stable value products. All 401keSolution investment alternatives are available on a no-load or load-waived basis and without any transaction fees.



Vanguard[®]



Fidelity
INVESTMENTS



American Funds



Dreyfus



OppenheimerFunds[®]
The Right Way to Invest



JANUS

Federated[®]



American Century
Investments



PUTNAM
INVESTMENTS



T. Rowe Price
INVEST WITH CONFIDENCE



MainStay
INVESTMENTSSM



AIM
INVESTMENTS



Goldman
Sachs

RoyceFunds

BLACKROCK



RIDGEWORTH
INVESTMENTS



ALLIANCEBERNSTEIN

OPEN ARCHITECTURE = OPEN ACCESS

In addition, 401keSolution operates on an open architecture investment platform that enables you to access virtually any mutual fund or collective trust product that is available on the open market. So, if you would like a specific investment in your plan – **just ask!**

Competitive Pricing, Unparalleled Value

Proposal Assumptions:

Plan Type:	Conversion	Existing Plan Assets:	\$750,000 - \$ 999,999	
# of Eligible Employees:		Safe Harbor Election:	Yes	No
# of Active Participants:		Special P/S Allocation:	Yes	No

ONE-TIME EMPLOYER EXPENSES	AMOUNT	TERMS
Plan Establishment Fee	\$ WAIVED	
- Plan design assistance		
- 15 min. plan establishment & enrollment		
- IRS-approved plan document		
- Toll-Free administrative assistance		
Plan Conversion Fee	\$ WAIVED	
- Immediate plan installation		
- Blackout Notice generated online	+ 0.00 / active participant	
- Complete conversion service, including final reconciliation		
<i>[Note: Age-weighted & New Comparability plan designs - add \$250.00 to one-time fees.]</i>		

ANNUAL EMPLOYER EXPENSES	ANNUAL AMOUNT	TERMS
Plan Administration & Compliance Fee	\$ WAIVED	
<i>(minimum – see below¹)</i>		
¹ Administrative and Compliance Fees are based upon the total number of employees (measured per pay period):		
1 to 10 employees = \$ 65.00	100 to 199 employees = \$ 250.00	
11 to 24 employees = \$ 75.00	200 to 299 employees = \$ 350.00	
25 to 49 employees = \$ 100.00	300 to 399 employees = \$ 450.00	
50 to 99 employees = \$ 125.00	400 to 499 employees = \$ 550.00	
- Daily valuation recordkeeping	- Employee eligibility tracking	
- Quarterly & Annual account statements	- Participant vesting calculations	
- Unlimited intra-account transfers	- Participant tax filings (i.e., 1099R)	
- Toll-free voice response system	- Summary Plan Description (SPD)	
- Easy, electronic contribution processing	- Summary Annual Report (SAR)	
- Discretionary Match & pro-rata profit sharing	- All requisite compliance testing	
- Social Security Integration profit sharing	- Form 5500 preparation & e-filing	
<i>[Note: Age-weighted & New Comparability plan designs - add \$500.00 to annual fees.]</i>		

ASSET-BASED DISCOUNTING: EMPLOYER EXPENSES	TERMS
Less than \$ 149,999 = No waiver	As plan assets accumulate, the employer's applicable annual expenses (detailed above) are reduced by the amounts listed to the left; whereby all plans with assets greater than \$750,000 receive a full waiver of the annual employer expenses. For conversion plans, the applicable employer's one-time and annual expenses (detailed above) are reduced by the amounts listed to the left and/or waived if plan assets are greater than \$750,000.
\$ 150,000 to \$ 299,999 = 20% waiver	
\$ 300,000 to \$ 449,999 = 40% waiver	
\$ 450,000 to \$ 599,999 = 60% waiver	
\$ 600,000 to \$ 749,999 = 80% waiver	
Greater than \$ 750,000 = 100% waiver	

PLAN TRANSACTION FEES	AMOUNT	PARTICIPANT TRANSACTION FEES	AMOUNT
Investment Option Change	N/C	Loan Origination / Processing (One-Time)	\$150.00
Plan Amendment	N/C	Distribution Processing	\$ 75.00
Non-ACH Transaction	\$ 10.00	Residual Distribution Processing	\$ 25.00
Returned Check / Failed ACH	\$ 25.00	Overnight Delivery / Wire Transfer	\$ 25.00
Special Services (Upon Request)	\$75/hour	Stop Payment / Check Re-Issue	\$ 25.00

ANNUAL ASSET-BASED FEES	RATE	TERMS
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Plan Recordkeeping Fee (ePlan Advisors LLC)

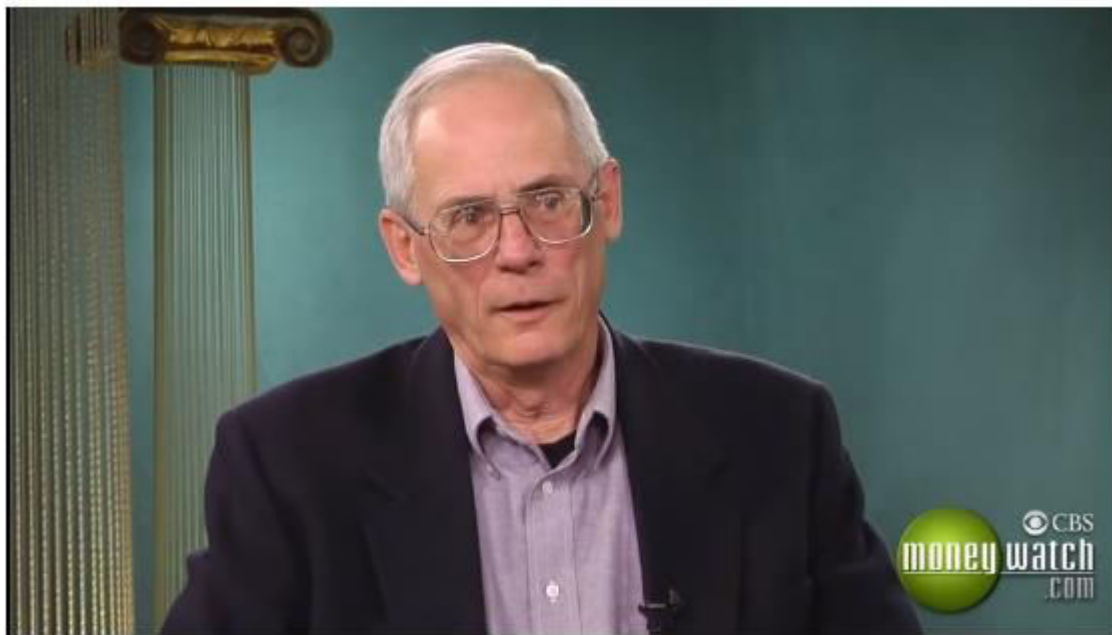
0.43%

Collected monthly, in arrears

- Up to 30 Investment Options
- No-load & No transaction fee trading
- Morningstar™ Online fund data
- MasteryPoint™ planning software

(maximum – see below²)

² Annual Recordkeeping Fee is based upon total plan assets (measured annually):			
Less than	\$ 249,999 = 0.60%	\$ 3,000,000 to	\$ 3,999,999 = 0.29%
\$ 250,000 to	\$ 499,999 = 0.55%	\$ 4,000,000 to	\$ 4,999,999 = 0.26%
\$ 500,000 to	\$ 749,999 = 0.48%	\$ 5,000,000 to	\$ 5,999,999 = 0.24%
\$ 750,000 to	\$ 999,999 = 0.43%	\$ 6,000,000 to	\$ 6,999,999 = 0.22%
\$ 1,000,000 to	\$ 1,499,999 = 0.41%	\$ 7,000,000 to	\$ 7,999,999 = 0.20%
\$ 1,500,000 to	\$ 1,999,999 = 0.35%	\$ 8,000,000 to	\$ 8,999,999 = 0.19%
\$ 2,000,000 to	\$ 2,999,999 = 0.31%	\$ 9,000,000 to	\$ 9,999,999 = 0.18%



"Reducing the cost of investing is the only sure way to improve investment return"
Ted Benna - "Father of the 401(k) Plan"

FOR MORE INFORMATION

Visit us online at www.401keSolution.com

Send us an e-mail at sales@401keSolution.com

Call us at **612-309-3000**

An investor should consider the funds' investment objectives risks, charges and expenses carefully before investing or sending money. This and other important information about the investment companies can be found in the prospectus and online at www.401keSolution.com. Please read the prospectus carefully before investing.