

401k *e*Solution

America's Most Affordable 401k Solution

All plans administered by ePlan Services, Inc.
Proprietary Price Model Since 2008

Prepared For:

BUSINESS OWNERS & HR

\$750,000 - \$999,999
In Plan Assets

Prepared by:

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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.

In 2008 **401keSolution** negotiated a “White Label” contract with **ePlan Services Inc.** an established leader in the retirement plan industry for **Plan Recordkeeping** and **Administrative Services**.

ePlan Services Inc. administers your plan on behalf of **401keSolution** and we utilize our negotiated “**Proprietary Pricing**” model that eliminates the plansponsor expense when combined assets **exceed** \$750,000.

As a wholly-owned subsidiary of Paychex, Inc. (NASDAQ: PAYX), **ePlan Services Inc.** and Paychex combined count more than 110,000 small businesses as their clients.

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. **ePlan Services Inc** 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 Inc** 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 video 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 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.

CONCESSION-NEUTRAL & CONFLICT FREE

401keSolution does not subscribe to the industry practice known as investment “revenue sharing”, whereby investment providers routinely furnish financial concessions to retirement plan service providers.

401keSolution returns any form of such investment concessions back to the plan – at the participant level and in the investment option that generated it.

401keSolution has **NO “pay to play”** investment fund 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 **CFM Advisors, Inc.**, a Registered Investment Adviser with the U.S. Securities & Exchange Commission, to provide remote Fiduciary Adviser services to our clients. As a professional fiduciary, **CFM Advisors, Inc.** 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 partnership with **CFM Advisors, Inc.** provides plan participants with access Monday thru Friday to consult with a licensed investment advisor. We suggest that all participants watch our **online enrollment video** more than once to gain a better understanding of the plan options. **CFM Online Advisors** will provide plan participant asset allocation recommendations.

We provide you and your plan participants with a better way to achieve the information you need to make the best decision regarding your retirement outlook.

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 and stable value products. All **401keSolution** investment alternatives are available on a no-load or load-waived basis and without any transaction fees.



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.

Competitive Pricing, Unparalleled Value

Proposal Assumptions:

Plan Type:	Conversion	Existing Plan Assets:	\$750,000 - \$999,999
# of Eligible Employees:		Safe Harbor Election:	Yes No

ONE-TIME EMPLOYER EXPENSES	AMOUNT	TERMS
Plan Establishment Fee	\$ WAIVED	
<ul style="list-style-type: none"> - Plan design assistance - 15 min. plan establishment & enrollment - IRS-approved plan document - Toll-Free administrative assistance 		
Plan Conversion Fee	\$ WAIVED	
<ul style="list-style-type: none"> - Immediate plan installation - Blackout Notice generated online - Complete conversion service, including final reconciliation 	+ \$0 / active participant	
<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	
	(minimum – see below')	
<ul style="list-style-type: none"> - Daily valuation recordkeeping - Quarterly & Annual account statements - Unlimited intra-account transfers - Toll-free voice response system - Easy, electronic contribution processing - Discretionary Match & pro-rata profit sharing - Social Security Integration profit sharing 	<ul style="list-style-type: none"> - Employee eligibility tracking - Participant vesting calculations - Participant tax filings (i.e., 1099R) - Summary Plan Description (SPD) - Summary Annual Report (SAR) - All requisite compliance testing - 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 \$ 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	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.	

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
Plan Participant Recordkeeping Fee (ePlan Advisors) <ul style="list-style-type: none"> - Up to 40 Investment Options - No-load & No transaction fee trading - Morningstar™ Online fund data - Managed by ePlan Services, Inc., a Paychex Company 	TBD% <i>(maximum – see below²)</i>	Collected monthly, In arrears
² <i>Annual Recordkeeping Fee is based upon total plan assets (measured annually):</i>		
\$ 750,000 to \$ 999,999 = 0.43%	\$ 7,000,000 to \$ 7,999,999 = 0.20%	
\$ 1,000,000 to \$ 1,499,999 = 0.41%	\$ 8,000,000 to \$ 8,999,999 = 0.19%	
\$ 1,500,000 to \$ 1,999,999 = 0.35%	\$ 9,000,000 to \$ 9,999,999 = 0.18%	
\$ 2,000,000 to \$ 2,999,999 = 0.31%	\$ 10,000,000 to \$ 12,499,999 = 0.14%	
\$ 3,000,000 to \$ 3,999,999 = 0.29%	\$ 12,500,000 to \$ 14,999,999 = 0.12%	
\$ 4,000,000 to \$ 4,999,999 = 0.26%	\$ 15,000,000 to \$ 17,499,999 = 0.10%	
\$ 5,000,000 to \$ 5,999,999 = 0.24%	\$ 17,500,000 to \$ 19,999,999 = 0.08%	
\$ 6,000,000 to \$ 6,999,999 = 0.22%	\$ 20,000,000 to \$ 999,999,999 = 0.06%	



3(38) CFM Online Advisory Services

- Evaluation of Available Investment Alternatives
- Selection of the Plan's Investment Options
- Quarterly Investment Monitoring & Reporting
- Participant Online Advisor Support M – F
- Participant Allocation Recommendations
- 401keSolution LLC is paid a "Promoter Fee"

0.TBD%
(maximum – see below³)

Collected quarterly, in arrears



"Reducing the cost of investing is the only sure way to improve investment returns"

Ted Benna – "Father of 401k" Advice

FOR MORE INFORMATION

Visit us online at www.401keSolution.com

Send us an e-mail at Adam@eOnlineBenefits.com

Call us at (952) 405-9000 Adam Kelly (Founder)

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.

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