

# 401k*e*Solution

*America's Most Affordable 401k Solution*

All plans administered by:



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Contact us today:

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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 like Wells Fargo and SunTrust Banks 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 of 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, 401k eSolution 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, 401k eSolution 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®



American Funds



Dreyfus



JANUS



American Century Investments



RoyceFunds

BLACKROCK



### 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!*

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Fiduciary Adviser Services provided by:



*Protecting Retirement Plan Fiduciaries  
from Investment Liability.*

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