



ASCA Members

Association Retirement Plan

Presented by Rock Creek Financial





New Retirement Plan Regulations Issued!

U. S. Department of Labor Final Rule is effective September 30, 2019



Establishes Association Retirement Plans that Members can join!

- Allows Association Members the ability to consolidate their 401(k)/401(a) plans under one plan document.
- Provides for pricing discounts thanks to the consolidation of plan assets of many separate plans.
- Eliminates individual Form 5500 filings and plan audits.

Benefits of the ASCA Members Association Retirement Plan for ASCA Member Companies and Practices – and their employees!

- Eliminates Plan Trustee and many other fiduciary duties.
- Eliminates Annual Individual Plan Form 5500 filings.
- Eliminates Annual Individual Plan Audits.
- Eliminates Plan Document/Restatement fees.
- Gain economies of scale by combining their plan assets with those of other ASCA members under one plan for significant pricing concessions.

Rock Creek Financial

Plan Advisor

Envestnet

ERISA 3(38) Investment Manager

The Platinum 401k, Inc.

ERISA 3(16) Plan Administrator

Empower Financial

Plan Recordkeeper

About Us

Experienced, integrity, highly qualified



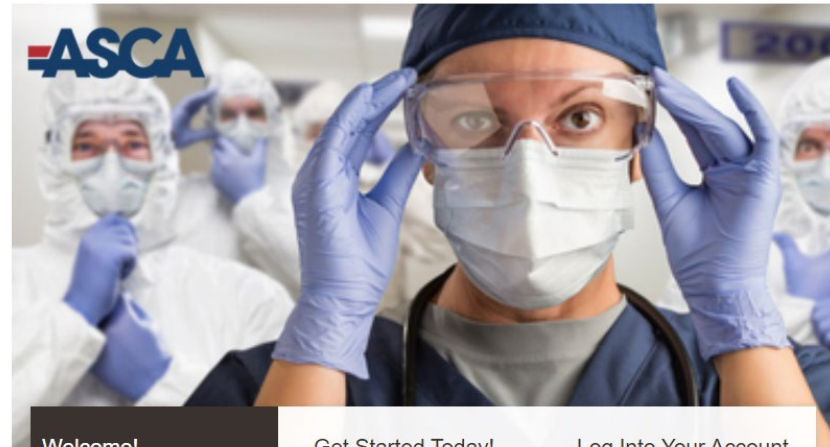
Fiduciary Outsourcing Eliminates Nearly All Ongoing Duties for ASCA Members

- **Rock Creek Financial** – Serves as the plan’s financial advisor. Their role is to work with ASCA members and plan participants on plan implementation and employee education.
- **Investnet Retirement Services**– Serves as the plan’s ERISA 3(38) Investment Manager. They are responsible for establishing the plan’s Investment Policy Statement, investment fund selection and monitoring, and fund change notice preparation.
- **The Platinum 401k, Inc.** – Their affiliate, Plan Compliance Services, Inc., serves as the ERISA 3(16) Plan Administrator. They are responsible for the day-to-day oversight of the plan and compliance with all ERISA and IRS regulations. They have been serving as a 3(16) Plan Administrator for these type of plans since 2010 and are the industry leader in these types of programs.
- **Empower Retirement** – Serves as the plan’s Recordkeeper.



Customized Retirement Plan Portal Provides Valuable Information for ASCA Members and Their Employees

ASCA Members Association Retirement Plan



Welcome!

This website will provide you with direct links for you or your company to establish a retirement plan program under the ASCA Members Association Retirement Plan. It will also give you a link directly into your established account to view your account activity, make changes to your investment funds, and much more!

Get Started Today!

The first step for ASCA Members who want to establish or transfer in a plan for their company is right here! Log into the ASCA Members Association Retirement Plan Setup Portal below for complete details!

If you are an employee of an ASCA Member who has already set up a plan for your company, you can skip this step.

Contact Us Today!

Log Into Your Account

If you are an employee of an ASCA member who has already established a plan under the program, or if you are an individual adopting ASCA member who has already signed up for the program, [Click Here](#) to be connected to your secure online participant account with Empower Retirement.



Helpful Retirement Plan Account Links

Enrollment Information

ASCA Association Retirement Plan Program Details

Basic Plan Document

www.ASCA-Retirement.com



Responsibilities and Pricing

Remaining Duties of Adopting Employer
and Internal Plan Charges

Employer Duties – Traditional Single Employer Plan verses the ASCA Members ARP

Employer Duties

Single Employer

ASCA ARP

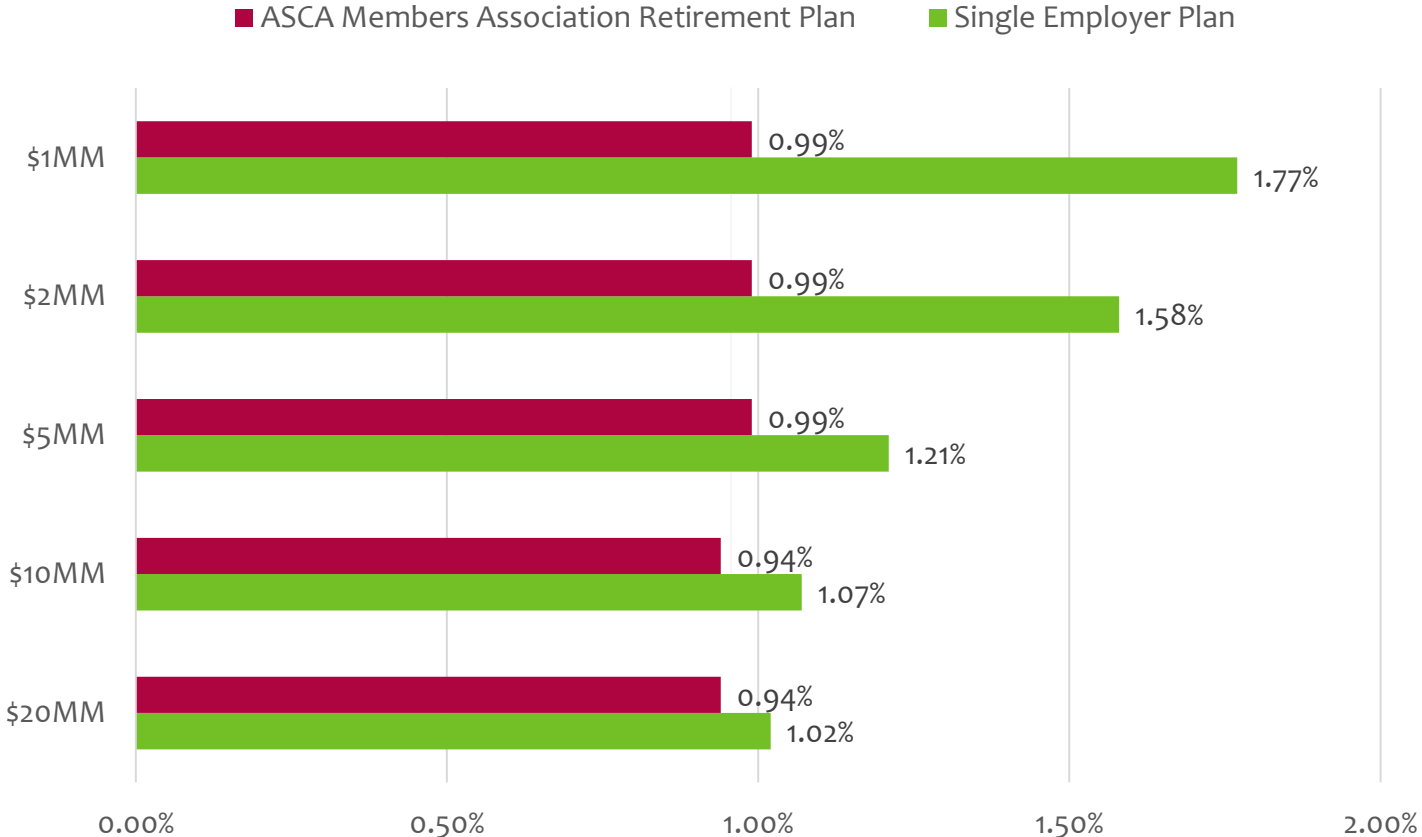
Engaging and Monitoring Plan Service Providers
 Quarterly Investment Committee Meetings
 Investment Fund Selection and Monitoring
 Investment Policy Statement and Compliance
 Annual Individual Plan Form 5500 Filings
 Annual Individual Plan Audit (if over 100 participants)
 Plan Document Amendment/Restatement Fees
 Plan Trustee Responsibility
 Review and Approval of All Plan Withdrawals/QDROs
 Annual participant Notice Distribution
 Internal Pricing Benefits Due To Aggregation

REQUIRED
 REQUIRED
 REQUIRED
 REQUIRED
 REQUIRED
 REQUIRED
 REQUIRED
 REQUIRED
 REQUIRED
 NOT AVAILABLE

NOT APPLICABLE
 NOT APPLICABLE
 NOT APPLICABLE
 NOT APPLICABLE
 NOT APPLICABLE
 NOT APPLICABLE
 NOT APPLICABLE
 NOT APPLICABLE
 NOT APPLICABLE
 YES



Association Retirement Plans Can Drastically Lower Internal Plan Operating Costs



Sample retirement plan operating costs are for illustrative purposes only. Your actual plan costs may vary. Personalized cost comparisons are available upon request.



Pricing for ASCA Members and Plan Participants

- Conversion/Adoption Fee – Waived
- Billable Plan Administration Expenses – None
- Internal plan expenses (deducted as part of fund expenses):
 - Empower Financial Recordkeeping Fee – 0.40%
 - Advisor fee – 0.20%
 - 3(38) Investment Manager fee – 0.02%
 - 3(16) Plan Administrator fee – 0.20%
 - Investment Fund expense based on QDIA – 0.17%
- Per-participant fee (deducted from participants who have an account with assets) - \$7.00 per quarter
- Plan Document, Form 5500 preparation expenses – None



Implementation and Next Steps

Retirement Plan

Transition to the ASCA Members Association Retirement Plan

- Review and finalize your retirement plan specifications.
- Compliance review of existing plan including copies of current plan document, plan compliance testing, investment provider financial statements.
- Approval and conversion over to Empower Retirement.



Thank You!

Robert Lembo, CLU

301.354.3409

RLembo@financialguide.com

www.FinancialGuide.com



Robert Lembo, CLU

Rock Creek Financial

301.354.3409

Rlembo@FinancialGuide.com

Jonathan Greenwich

MassMutual

301.355.5833

Jgreenwich@FinancialGuide.com



Copyright (c) 2021, The Platinum 401k, Inc. All Rights Reserved.

