



Preparing for the future

Let us help you with your retirement plan

With more than 50 years in the retirement planning business, we understand how important retirement plans are to business owners like you—and your employees. When you choose us as your retirement plan provider, you'll have access to these important benefits:

- Powerful tax incentives that encourage you and your employees to make smart retirement investments
- A vital tool to help you recruit and retain valuable employees
- An effective method for owners and employees to accumulate substantial retirement savings

WORKING TOGETHER

Not all businesses are the same. That's why when you work with us, we'll get to know your business and help you choose a retirement plan that fits your company. We make it easy by offering comprehensive retirement plan solutions optimizing different features to suit your preferences, including:

- Easy set-up and management
- Cost-competitive fees
- Reduced plan sponsor fiduciary liability

CHOOSE A FLEXIBLE PLAN OPTION

We understand starting a retirement plan can be complex. That's why we offer simplified safe harbor plan designs that offer you flexibility, minimize compliance testing issues, and promote employee savings.

| Sample plan options* | Employee contribution needed to receive employer contribution or match | Automatic savings feature included | Employer contribution or match | Vesting |
|--|--|------------------------------------|--|--------------|
| Safe harbor 3% nonelective contribution | No | No | 3% employer contribution, regardless of employee contribution | Immediate |
| Safe harbor basic match | Yes | No | 100% employer match on first 3% contributed, followed by 50% match on next 2% contributed | Immediate |
| Safe harbor enhanced match | Yes | No | 100% employer match on first 4% contributed—can be enhanced to 100% match up to the first 6% contributed | Immediate |
| Safe harbor qualified automatic contribution arrangement match | Yes | Yes | 100% employer match on first 1% contributed, followed by 50% match on the next 5% contributed—can be enhanced to 100% match up to the first 6% contributed | 2-year cliff |

*Additional employer contributions may be allowed. Vesting schedules of 20% per year from years 2–6 may apply.

WE OFFER YOU TOOLS AND RESOURCES

When you work with us, you and your participants will have access to these professional services at no additional cost:

- **Mesirow** helps you—the plan sponsor—select, monitor, and maintain your plan’s investment lineup. Mesirow assumes fiduciary responsibility in its capacity as an investment manager.
- **Morningstar Investment Management LLC** offers Morningstar® Retirement ManagerSM—a program to help your participants manage their retirement accounts while also providing fiduciary support to you. Employees may choose to receive personal investment advice or allow Morningstar Investment Management to manage their investments for a nominal annual fee.

WORKING WITH US

For your convenience, we bundle all plan services and features. You’ll receive one-on-one service from your client service manager. Plus, we’ll help your bottom line. Why pay three profit centers (compliance, investment, administrative service providers) when you don’t have to? A single provider means streamlined, cost-effective services for your business.

CONTINUED SUPPORT

Our goal is to help you establish a retirement plan that can financially prepare your employees for retirement. Some additional tools and resources we provide for you and your employees include:

- Easy-to-understand enrollment and educational materials
- Online retirement planning calculators
- Low-cost investment options from leading investment providers

Focus on your business by letting us help you with your retirement plan. For more information, contact us at 800-473-6879. We’re happy to answer any questions and help you get started.

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