

RETIREMENT PLAN EXCHANGE[®]

BECOME A PARTICIPATING EMPLOYER



ABOUT THE RETIREMENT PLAN EXCHANGE

Offering a retirement plan can be an effective way to attract and retain skilled employees. The *Retirement Plan Exchange*, powered by Transamerica, allows small businesses to provide this benefit so you can offload some of the administrative and fiduciary responsibilities that come with it. The *Exchange* can help reduce the administrative burden, transfer certain risks, and potentially reduce costs. With the *Exchange*, a team of professionals works together on your behalf so you can focus on running your business — not your retirement plan.

Contract asset charges annual rate¹
(Based on participating employer contract balance)

BALANCE UNDER THE CONTRACT	ANNUAL CONTRACT ASSET CHARGE PERCENTAGE
\$4,000,000 or greater	0.27%
\$3,000,000 - \$3,999,999	0.28%
\$2,000,000 - \$2,999,999	0.29%
\$1,000,000 - \$1,999,999	0.31%
\$750,000 - \$999,999	0.34%
\$500,000 - \$749,999	0.37%
\$250,000 - \$499,999	0.45%
\$100,000 - \$249,999	0.53%
\$0 - \$99,999	0.61%

PLAN SERVICES FEES

Will be Paid by Employer

- One-time installation fee: \$750
- Annual administration Fee: \$1,000
- Enrollment meeting fee: none²

PARTICIPANT SERVICES FEES

Will be Deducted from Participant Assets

- Annual participant fee: \$22
- Distribution: \$135
- Loan fees
 - One-time fee: \$135
 - Annual loan maintenance: \$50
- Hardship/In-Service withdrawal: \$135
- QDRO: \$295 (after 1st hr, \$295/hr for additional consultation)

¹Contract asset charges vary based on the contract balance as shown in this scale. Contract asset charge will increase by compensation elected by financial professional. The contract asset charge includes 0.05% for the 3(38) investment fiduciary.

²Initial enrollment meeting, year one, is free as long as 10 employees are in attendance. Onsite enrollment meetings in following years are free as long as 25 employees are in attendance. Otherwise, a fee of \$1,200 will apply. Webinars are available at no cost, with no minimum attendance requirement. All charges and fees are subject to change.



THE RETIREMENT PLAN EXCHANGE® INVESTMENT LINEUP

Through the *Exchange*, the 3(38) Investment Fiduciary selects, monitors, and makes changes to the investment lineup on your behalf. The investment lineup below represents the funds available to the participants in your plan.

CASH EQUIVALENT

Stable Value:

Transamerica Stable Value Core Account

FIXED INCOME

Intermediate-Term Bond:

Metropolitan West Total Return Bond Ret Acct

High Yield Bond:

BlackRock High Yield Bond Ret Acct

LARGE CAP STOCKS

Large Cap Value:

MFS Value Ret Acct

Large Cap Blend:

TA Vanguard Total Stock Market Index Ret Acct

Large Cap Growth:

JPMorgan Large Cap Growth Ret Acct

MID/SMALL CAP STOCKS

Mid Cap Value:

American Century Mid Cap Value Ret Acct

Mid Cap Blend:

State Street S&P Mid Cap Index Ret Acct

Mid Cap Growth:

BlackRock Mid-Cap Growth Equity Ret Acct

Small Cap Blend:

BlackRock Advantage Small Cap Core Ret Acct

INTERNATIONAL STOCKS

Foreign Large Blend:

MFS International Diversification Ret Acct

Diversified Emerging Markets:

American Funds New World Ret Acct

SPECIALTY

Real Estate:

DWS RREEF Real Estate Securities Ret Acct

MULTI-ASSET

Balanced:

Janus Henderson Balanced Ret Acct

Asset Allocation:

TA Vanguard LifeStrategy Income Ret Acct

TA Vanguard LifeStrategy Conservative Growth Ret Acct

TA Vanguard LifeStrategy Growth Ret Acct

Target Date:

TA BlackRock Lifepath Index Retirement Ret Acct

TA BlackRock Lifepath Index 2025 Ret Acct

TA BlackRock Lifepath Index 2030 Ret Acct

TA BlackRock Lifepath Index 2035 Ret Acct

TA BlackRock Lifepath Index 2040 Ret Acct

TA BlackRock Lifepath Index 2045 Ret Acct

TA BlackRock Lifepath Index 2050 Ret Acct

TA BlackRock Lifepath Index 2055 Ret Acct

TA BlackRock Lifepath Index 2060 Ret Acct

This is provided for informational purposes only, is subject to change, and is not intended to constitute compliance with any applicable legally required disclosures, including, but not limited to, disclosures required under ERISA section 408(b)(2).

Retirement Plan Exchange® is a registered service mark of Transamerica. The *Exchange* is not a multiple employer plan (MEP). Unlike a MEP, certain plan qualification and ERISA requirements are applied at the individual plan level.

Before adopting any plan you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace retirement plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations.

Other additional fees may also apply.

Logos and trademarks are the intellectual property of their respective owners. Transamerica Retirement Solutions is not affiliated with DWC - The 401(k) Experts and Resources Investment Advisors.

259743

© 2020 Transamerica Retirement Solutions, LLC

07/20