

YOUR 401(k) PLAN

MADE EASY

chamberof
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RENO + SPARKS

Retirement
Savings Plan

YOUR 401(k) PLAN MADE EASY



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R E N O + S P A R K S

As a member of the Chamber of Commerce, you've already accessed the benefits of membership to promote your business, connect you with other businesses in our community, and provide information critical to your business development.

Now do the same for your retirement savings plan.

- Easy Administration
- Fiduciary Liability Relief
- Superior Investment Menu
- Efficient Pricing
- Customized Plan Design
- Complete Account Services

Administration and Recordkeeping Services Provided by:



What is a Multiple Employer Plan?

A multiple employer plan is a qualified retirement savings plan that is sponsored by one lead company. Other companies join the plan as adopting employers. Although it is a single plan from the perspective of the federal government, each company that adopts the plan is able to specify its own plan provisions, yielding a plan experience specifically designed to meet each company's unique objectives. As an adopting employer of a multiple employer plan, you can realize all of the benefits of an individual plan, without the cost and responsibility associated with having your own plan.

The Cost Effective Solution

Minimal Out-of-Pocket Expenses

Joining a multiple employer plan offers your company a cost-effective retirement savings plan solution for your employees.

As the plan sponsor, we take care of the:

- Plan document
- Annual audit
- Annual government filing

To take care of plan administration and ensure the plan's good standing, we engage a:

- Plan investment advisor
- ERISA legal counsel
- Third party administrator
- Recordkeeper

Because we take care of these critical items for you, your company costs are minimal. As an adopting employer, you will have no plan document fees, no audit fees, no legal fees, and no surprises.

Efficient Pricing

The bigger you are, the more buying power you have. Multiple employer plan pricing is based on the combined assets of all the adopting employers in the plan. In contrast, individual plans command less buying power, consistent with their smaller asset size. To make matters worse, smaller plans are also typically required to utilize expensive share classes for investment options, or must choose among limited, proprietary investment options.

By adopting a multiple employer plan, you will enjoy big plan pricing, including:

- Low-cost share classes
- Diverse investment menu from an open architecture provider
- No wrap-fees or hidden charges
- No surrender charges
- Low asset and per participant fees
- Fee flexibility (asset and per participant fees can be charged to participant accounts or direct billed to the employer)



We'll Be Your Benefits Department

Leave the Work to Us

Employees expect that their employer will provide an easy and convenient way for them to prepare for retirement. But sponsoring a retirement savings plan can be a burden as well as a liability.

We make it easy for you by taking care of all the day-to-day administration. Through our plan administrative team, we:

- Calculate and remit all employee deferrals and employer contributions
- Identify newly eligible employees and provide enrollment kits direct to each employee's home
- Process all new enrollments and deferral changes
- Approve and process all employee distribution and loan requests
- Process all investment election changes and fund transfers
- Perform all required annual compliance testing and government filing for each adopting employer

Watching Your Back

We also take care of the fiduciary duties that come with sponsoring a qualified retirement savings plan. With the help of our trusted advisors, we:

- Maintain all plan documents
- Follow and adapt to all required regulatory changes
- Monitor the plan's investment menu
- Replace investment options that no longer meet the plan's stringent fiduciary criteria
- Provide a Qualified Default Investment Alternative
- Distribute all required notices, including Summary Plan Descriptions, to each plan participant

True Investment Choice

You offer a retirement savings plan to your employees to help them prepare for retirement. Your plan's investment menu directly impacts their likelihood of success. An intelligently designed menu creates the potential for maximum returns. A poorly designed menu that includes proprietary funds, high-cost share classes, or inappropriate funds sacrifices participant returns and ultimately undermines your employees' ability to prepare for retirement. As an adopting employer, your employees will benefit from an investment menu that was designed to serve their interests and is regularly monitored according to exacting fiduciary standards.

The Right Investment Menu

We use an **OPEN ARCHITECTURE PLATFORM** which provides access to a virtually unlimited selection of investment options from hundreds of different mutual fund families and investment managers. Because the plan does not rely on any single mutual fund family or insurance provider, there are no proprietary fund requirements. Additionally, all revenue sharing payments associated with our investment options (including 12b1s, finders fees, or Sub-TA payments) are retained in the plan to offset plan or participant expenses. This revenue sharing neutrality eliminates potential provider restrictions on share class selection or investment option usage.

What does this mean for you? **TRUE CHOICE.** When designing or modifying the plan's investment menu, the Investment Committee can choose an investment menu that maximizes the return for you and your employees – not for any plan provider, custodian, mutual fund family, or investment manager.

An intelligently designed menu creates the potential for maximum returns.



The Right Process

Once you have the right platform, having a great investment menu is about having the right process. With the assistance of plan advisors, the Investment Committee selects and monitors the plan's investment menu. The design of the investment menu begins with the plan's investment policy statement (IPS), which is the keystone of the plan's investment fiduciary process. Using the framework established in the IPS, available investment options are screened using a matrix of analytics including the fund's historical performance, style drift & consistency, alpha, Sharpe Ratio, assets under management, longevity, and operating expense. Using the same exhaustive criteria used for selection, the investment menu is monitored on a quarterly basis to assess continued appropriateness and suitability for the plan.

With this process in place, you can be confident that the investment menu will provide your employees with the best opportunity to prepare for retirement.

A great investment menu is not only about having the right options, but about having the right options at the **RIGHT PRICE**. Most investment managers offer the exact same investment option in a variety of different share classes. Each share class typically corresponds with a different operating expense ratio. The higher the operating expense, the lower the return. An investment menu that includes expensive share classes undermines your employees' ability to build their nest egg.*

Don't pay too much! As an adopting employer, you will have access to share classes chosen to minimize fund expense and maximize participant returns.

*If your current plan includes high-cost share classes, it is likely because (1) the provider or broker is being paid through revenue sharing or (2) your plan size is too small to qualify for a less expensive share class.

Customized Plan Designs to Meet Your Corporate Objectives

Your company's retirement plan is not just another benefit. When properly designed, it can be an integral part of a strategic compensation package that not only helps your employees prepare for retirement but also helps you retain great talent while minimizing your payroll costs. But for many companies, their retirement plan falls far short of these goals. Those who are able to participate often do not, while those that want to participate often cannot. As an adopting employer, you receive complementary plan design services from experienced retirement plan specialists. Learn what your retirement plan can do for you and your employees today!

Design a Plan That Works For You

What are your objectives?

The right plan design will ensure that your plan meets your needs.

Provide a Safety Net for Your Employees

With Social Security typically covering only about 38% of the income needed in retirement, your employees need to start saving now if they are going to be ready. Because you care about your employees and realize that their financial pressures will ultimately affect the workplace, you need a plan design that will help you increase participation.

Attract and Retain

Your employees are your most valuable asset. In a competitive hiring environment, how do you keep the great staff you have and attract the new employees you want? A well-designed retirement savings plan will be an important part of that equation. With the right vesting schedule and employer contributions, you can offer a plan that will help you attract and retain the quality workforce you need.

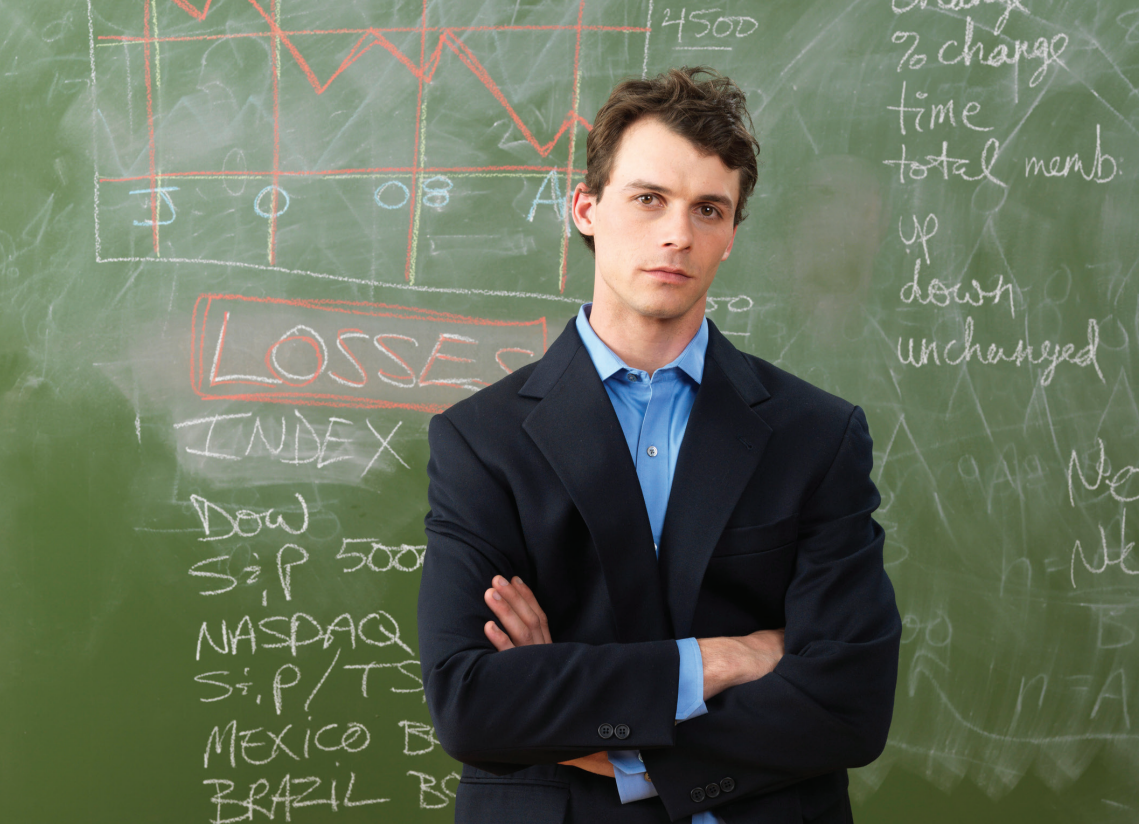
Avoid Annual Refunds

Do your company owners and top executives receive refunds of their contributions each year or are they advised that they must limit their contributions?

For many companies, the employees most interested in contributing can't. When your key employees can't participate in your plan, you lose a powerful component of your executive compensation and benefits package. The right plan design can help ensure that your plan is a real benefit to everyone.

Targeted Contributions

You've likely heard of matching contributions and regular profit sharing contributions, but you may not know that within your retirement savings plan you can target your profit sharing contributions to benefit key groups. For many companies, the flexibility to target employer contributions can be a powerful strategic benefit, potentially saving thousands in corporate and personal taxes. Is this design right for you?



Information When You Want It

Adopting Employer Plan-Level Access

By adopting a multiple employer plan, you reap the benefits of being part of a larger plan. But you'll never lose your individual plan experience.

At www.myplanconnection.com, you will have easy access to your company's plan information and your employees' account records. As an adopting employer, you can identify as many individuals as you like as "plan sponsor administrators" to have plan-level access to your company's plan records. Plan sponsor access not only enables your key personnel to download informative plan reports, but it also enables them to drill down to employee-level records as well.

Plan Level Reports:

- Executive Summary Report
- Census Report
- Account Activity Summary
- Source and Investment Summary
- Key and HCE Report
- Distribution & Loan Summary
- Employees Eligible for Catchup Contributions
- 70 1/2 Required Minimum Distributions
- Summary of Web Requests
- Summary of Deferral Changes
- Daily Statements

Participant Services

Your participants will enjoy full-featured online access. The participant website is fully transaction capable and easy to use. From enrolling in your plan, to researching new fund options, to requesting a distribution upon retirement, the participant website makes it easy for your employees to manage their account.

Participant Account Options:

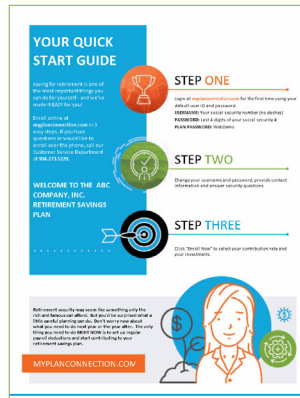
- Enroll in the plan
- Update profile
- Change beneficiary
- Account balance and vested percentage
- Change deferral percentage
- Transfer balances among investment options
- Change investment elections
- Request a loan or distribution
- Daily statements
- Investment option information
- Personal and fund-level rates of return
- Online investment advice
- Plan documents and forms

Easy, Interactive, and Informative

The Enrollment Toolbox

Our online enrollment toolbox is an interactive and engaging one-stop enrollment experience. It's available 24/7 so your employees can learn about and enroll in your plan when it's convenient for them.

- Watch the Enrollment Video (English & Spanish!)
- Plan for your retirement with the Enrollment Wizard
- Study the Enrollment Guide & Enrollment Workbook
- Review the Investment Option Menu
- Enroll in the plan



Demonstration Websites

The participant and plan sponsor websites empower both sponsors and participants by providing easy access to account information. See how easy it will be for you to access information on your company's plan and for your employees to manage their account by logging into the demonstration websites!

Adopting Employer Plan Access:

- Website: www.myplanconnection.com
- Click "Sponsor"
- Userid: sponsor
- Password: sponsor

Participant Plan Access:

- Website: www.myplanconnection.com
- Userid: 333344444
- Password: 4444
- Click "Login"

Real People.

As great as the web is, sometimes you need to talk to a real person. A toll-free number connects your employees to customer service representatives who can help your employees get the information they need. The call center can assist participants with transactions, account changes, and account questions. Enrollment specialists are also available for in-house and web-based educational meetings.

