



## A Plan for the Future

Retirement services and solutions you deserve

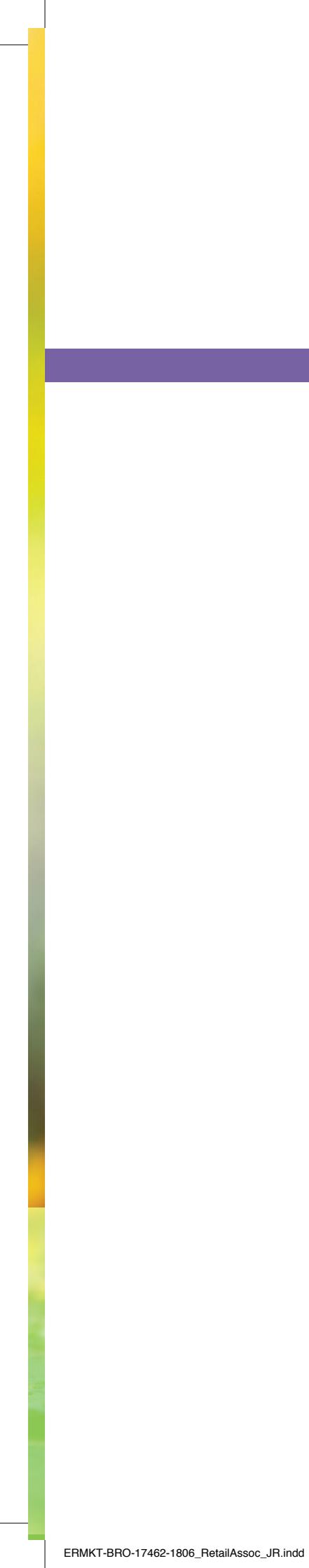


The Alliance of State  
Retail Associations  
401(k) Plan & Trust



An opportunity to  
overcome complexity





Providing a retirement plan to American workers is not without its challenges. Factors such as an increasingly complex and uncertain regulatory environment with a greater focus on plan sponsor fiduciary responsibility may present opportunities for businesses to partner with a leading provider to administer a successful plan.

But access to the expertise and experience you need may seem beyond the financial reach of your business. In fact, that's just one reason why 86% of employers with fewer than 100 employees don't offer retirement plans to their workforces.\*

Imagine the competitive advantage you could gain over most of your competition with the opportunity — and easy ability — to deliver a leading retirement plan solution:

- Attract new talent and retain existing talent.
- Keep your resources dedicated to what they do best.
- Gain expertise from industry leaders.

\*Source: <http://www.cnbc.com/2015/05/19/retirement-plans-for-small-business-gaining-steam.html>

# Become part of something bigger and better

Businesses of different sizes have their own respective advantages. Larger businesses may have access to more resources, and smaller businesses may be able to adapt to change more quickly. When you become part of The Alliance of State Retail Associations 401(k) Plan & Trust, you get the best of both worlds — a powerful partner with strong resources, and the ability to keep your own resources focused on reacting to and taking advantage of the latest market trends.

As you look to strike the right balance, you need to be able to:

- Achieve economies of scale without sacrificing the personal attention and service you are known for providing.
- Meet the savings needs of your workforce without tapping into the resources you need to provide the service excellence your clients appreciate and respect.
- Continue to focus on and invest in your core business without going over budget on your retirement benefit costs.





# Choose the right solution

Single Form 5500

Single ERISA audit

Administrative ease

3(16) functional plan administrator

Institutional investment options

3(38) investment oversight

Participant education

Retirement readiness solutions

Fiduciary protection

Plan design flexibility

## The multiple-employer advantage

You have a unique opportunity to offer all the amenities traditionally afforded to larger businesses when you elect to join The Alliance of State Retail Associations 401(k) Plan & Trust.

Our plan gives you access to superior retirement services and solutions that may not otherwise be available to you. When you become part of the plan, you can:

- Spend less time on the administration of your retirement plan and more time focused on your organization's goals.
- Provide a high-quality benefit that can help you recruit top-level talent and retain your current staff.
- Benefit from an institutional pricing model that may not be available to you as an independent 401(k) plan sponsor.
- Get expert investment selection and monitoring services from a third-party fiduciary investment manager who also takes the responsibility for the quality of the investments.

And even though you become part of a strong, stable plan, you always keep the flexibility to design the features that work best for your organization.

# Your partnership is enhanced with industry leadership

## World-class recordkeeping

Empower Retirement plays a key role as a service provider to a successful 401(k) plan. Empower is a leading retirement service provider that imagines a better future in which working Americans can replace their working income — for life.

That is made possible by delivering a better retirement experience through directional guidance from four key values:

- Service excellence
- Constant innovation
- Thought leadership
- Outstanding people

Empower brings these values — and a commitment to the retirement industry — to every partnership.



**Modern, proprietary recordkeeping system**



**Personalized communication that drives action**



**Sophisticated tools to measure results**



**An experience centered on monthly income in retirement**



**An experience designed around total retirement**

Great-West Financial®, Empower Retirement and Great-West Investments™ are the marketing names of Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: New York, NY, and their subsidiaries and affiliates, including registered investment advisers Advised Assets Group, LLC and Great-West Capital Management, LLC. The trademarks, logos, service marks and design elements used are owned by their respective owners and are used by permission. ©2018 Great-West Life & Annuity Insurance Company. All rights reserved.





# An independent fiduciary you can trust

*“A sound investment-monitoring process consistently applied not only will meet fiduciary requirements necessary for compliance with the DOL and ERISA, it will also provide a framework for greater participant outcomes!”*

– John R. Heise, Registered Principal, Atlas Financial Group, LLC

## **ERISA 3(38) investment management**

John R. Heise, CFP®, ChFC®, CLU®, CLTC®, AIF®, founder and managing member of Atlas Financial Group, LLC, has been serving the needs of retirement plan sponsors for over 19 years. John provides independent 3(38) fiduciary investment management services through Cambridge Investment Research Advisors, Inc., a registered investment adviser.

John works closely with The Alliance of State Retail Associations 401(k) Plan & Trust in the following areas to help ensure the overall success of the plan:

- Investment selection
- Plan design
- Fund monitoring and oversight

John is also a proud member of the Retirement Plan Advisory Group (RPAG). RPAG is an organization composed of approximately 900 of the nation’s elite retirement plans. RPAG represents 410 firms, over 28,000 retirement plans and more than \$200 billion in collective retirement assets under management.\*

\* As of 12/31/2015. Source: <https://rpag.com/story>

Securities offered through registered representatives of Cambridge Investment Research, Inc., a broker-dealer and Member FINRA/SIPC. Advisory services offered through Cambridge Investment Research Advisors, Inc., a registered investment adviser. The Alliance of State Retail Associations 401(k) Plan & Trust, Atlas Financial Group, LLC, and Cambridge Investment Research are not affiliated.



# Put our dedicated team to work for you

TRA will guide you through the process of looking at key considerations in plan design, including:

- Loans and hardship withdrawals
- Eligibility
- Matching contributions
- Profit-sharing contributions
- Automatic enrollment
- Plan entry dates

## **ERISA 3(16) plan administrator**

Plan design involves more than choosing from a wish list of features. It requires getting to know your organization and understanding the uniqueness of your participants. It also requires working with partners who specialize in managing the compliance testing, government filings and other reporting requirements you'll face.

This is why we have contracted with a nationally renowned third-party administrator (TPA), The Retirement Advantage (TRA), to act as an ERISA 3(16) plan administrator. TRA celebrated its twentieth anniversary in 2016 and currently administers close to 6,500 plans with over \$4.5 billion in assets. TRA employs 150 employees across the country who are dedicated to ensuring the effective management of retirement plans.

Serving as the ERISA 3(16) plan administrator for The Alliance of State Retail Associations 401(k) Plan & Trust, TRA will be responsible for many of your plan administrative duties. They handle many of the day-to-day plan administration functions as if they were right in your office.





## TRA administration and compliance services

Type of Service	Standard TPA Services	Basic Level 3(16) TPA Services	Enhanced 3(16): Basic Level + Notice and Reporting
Provide custom plan design and consulting	✓	✓	✓
Draft plan document and Summary Plan Description	✓	✓	✓
Update plan document for IRS/DOL laws	✓	✓	✓
Verify required annual employer contributions	✓	✓	✓
Allocate year-end contributions and forfeitures	✓	✓	✓
Complete year-end required compliance testing	✓	✓	✓
Prepare Form 5500	✓	✓	✓
Prepare participant notices and disclosures	✓	✓	✓
Interpret plan document		✓	✓
Notify plan administrator of any observed plan irregularities		✓	✓
Review fidelity bond for compliance with ERISA requirements		✓	✓
Administer loan policy		✓	✓
Approve corrective refunds		✓	✓
Approve hardship withdrawals		✓	✓
Approve in-service withdrawals		✓	✓
Approve loans		✓	✓
Approve qualified domestic relations orders (QDROs)		✓	✓
Approve required minimum distributions		✓	✓
Approve separation of service distributions		✓	✓
Monitor loan defaults		✓	✓
Review suspension of deferrals for hardship withdrawals		✓	✓
Determine eligibility*		✓	✓
Review and upload vesting to plan providers		✓	✓
Search for missing terminated participants (as necessary)		✓	✓
Mail notices and disclosures to newly eligible employees			✓
Mail blackout notices to participants (as necessary)**			✓
Mail annual notices and disclosures to eligible employees			✓
Sign and file Form 5500			✓
Sign and file Form 8955-SSA (if applicable)			✓
Review large-plan Form 5500 and audit report (if applicable)			✓

\* If using TRA-approved payroll partner, or if client provides employee census on per-payroll basis.

\*\* Blackout notices will be the responsibility of the company during the installation process.



**Contact John R. Heise, of the Atlas Financial Group, at 603-581-7125 or visit [retail401k.com](http://retail401k.com) for more information**





Securities offered or distributed through GWFS Equities, Inc., Member FINRA/SIPC and a subsidiary of Great-West Life & Annuity Insurance Company. The Alliance of State Retail Associations is not affiliated with GWFS Equities, Inc. or its parent company, Great-West Life & Annuity Insurance Company.

©2018 Great-West Life & Annuity Insurance Company. All rights reserved. ERMKT-BRO-17462-1806 PT265973

FOR PLAN SPONSOR OR BROKER USE ONLY. Not for Use with Plan Participants.