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

RETAILERS ASSOCIATION OF MASSACHUSETTS

Provide a superior retirement plan, have potential cost savings and spend less time on plan administration

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

Potential cost savings

- No annual audit requirement or fee
- Form 5500 filing is transferred to The Alliance of State Retail Associations 401(k) Plan & Trust
- Complete open architecture
- No costs associated with plan document maintenance, restatement or amendment responsibilities

Participant education and resources provided by Empower Retirement

- On-site participant education*
- Online tutorials
- Award-winning participant flyers
- Quarterly statements
- Electronic participant newsletters
- Online requests for loans, distributions and hardships
- Online investment fact sheets and prospectuses
- Annual fee disclosure statements

** Minimum of 15 employees must attend*

Contact John R. Heise, of the Atlas Financial Group at 603-581-7125, or visit retail401k.com for more information

Fiduciary support

3(38) Investment Manager Atlas Financial Group, LLC

- Completes the selection and monitoring of investment portfolio in accordance with the Investment Policy Statement (IPS)
- Monitors fees to ensure they are reasonable

Administrative support

3(16) Plan Administrator The Retirement Advantage (TRA)

- Provides employee notices, eligibility tracking and distribution management
- Interprets and enforces Plan Document
- Ensures IRS and Department of Labor compliance
- Ensures flexibility in plan design
- Includes an ERISA attorney as part of the compliance team
- Association members are able to maintain unique plan design features, such as vesting schedule, type and amount of employer match, Roth option, plan loan availability, and hardship withdrawals
- The Alliance of State Retail Associations 401(k) Plan & Trust is designed specifically for all retail association members