



# The Retail Association Retirement Savings Plan

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

## The Advantages of Adopting the Retail Association 401(k) Plan

### Potential Cost Savings

- No annual audit requirement or fee
- Form 5500 filing is transferred to the Multiple Employer Plan (MEP)
- Complete open architecture
- No costs associated with plan document maintenance, restatement or amendment responsibilities

### Participant Education and Resources

#### Empower Retirement

- On-site participant education\*
- Online tutorials
- Award-winning participant fliers
- 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*

### 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 — 3(16) Plan Administrator

##### Angell Pension Group

- Provides employee notices, eligibility tracking and distribution management
- Interprets and enforces plan document
- Ensures IRS and Department of Labor compliance
- 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
- The Retail Association 401(k) Plan is designed specifically for all retail association members

**Contact RAM at 1-877-726-6580 for more information or visit [www.retail401k.com](http://www.retail401k.com)**

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