

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 Atlas Financial Group at 1-888-568-5268 for more information.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. Recordkeeping and administrative services are provided by Empower Retirement.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks, and design elements used are owned by GWL&A. ©2016 Great-West Life & Annuity Insurance Company. All rights reserved. 05/2016 PT265823

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

Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency