

XYZ Company

Associated Builders and Contractors, Inc. Retirement & Savings Plan Proposal

MyMEPConnection.com/abc



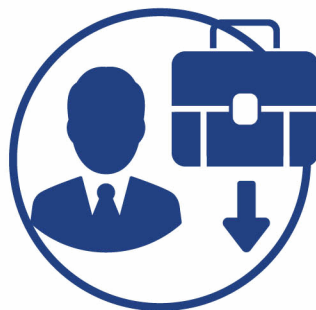
Stronger Together: Multiple Employer Plans

Multiple Employer Plans are a special type of 401(k) plan that allow businesses to pool their purchasing power together to access better benefits, service, and rates with less in-house administrative overhead. Since you are a member of our association, you are able to take advantage of these great features

Multiple employer plans (MEPs) provide HUGE advantages to participating employers. Rather than sponsor your own 401(k) plan, you can become a participating employer of a much larger plan. Our size allows us to negotiate better prices and provide a broader array of services from expert retirement providers. Since you are not the plan sponsor, you are also able to reduce the administrative headaches and transfer much of the liability that comes with managing a retirement plan. But don't worry, you can still design your 401(k) plan to meet your company's specific objectives.



MORE SERVICES



LESS WORK



LESS LIABILITY



BETTER PRICING

AN EXPERIENCED TEAM

When it comes to your 401(k) plan, experience matters. And our MEP team is the best available.

Associated Builders and Contractors, Inc. leads the team and brings their extensive benefits management experience to the retirement plan space. BlueStar is a nationally recognized MEP expert, providing turn-key, full-service recordkeeping and TPA services.

Your team also includes an open architecture custodian and trading platform - giving you access to an extensive selection of investment options from top-tier fund families. The investment manager rounds out our team, bringing their exceptional investment experience to the table.

Combined, we have a ton of experience in the retirement plan space and will use that knowledge to deliver an exceptional 401(k) plan for you.



Plan Sponsor

As the plan sponsor, we oversee the plan and ensure that the plan provides an excellent benefit to your employees and a great value to you.

Recordkeeper & TPA



As the third party administrator and recordkeeper for the plan, BlueStar performs all compliance testing, prepares government filing reports, and is responsible for all plan operations.

Custodian

Charles Schwab

The custodian holds plan assets and processes all trading instructions. Their open-architecture platform allows us access to an array of investment vehicles, including low-cost options, to help participants achieve their retirement goals.



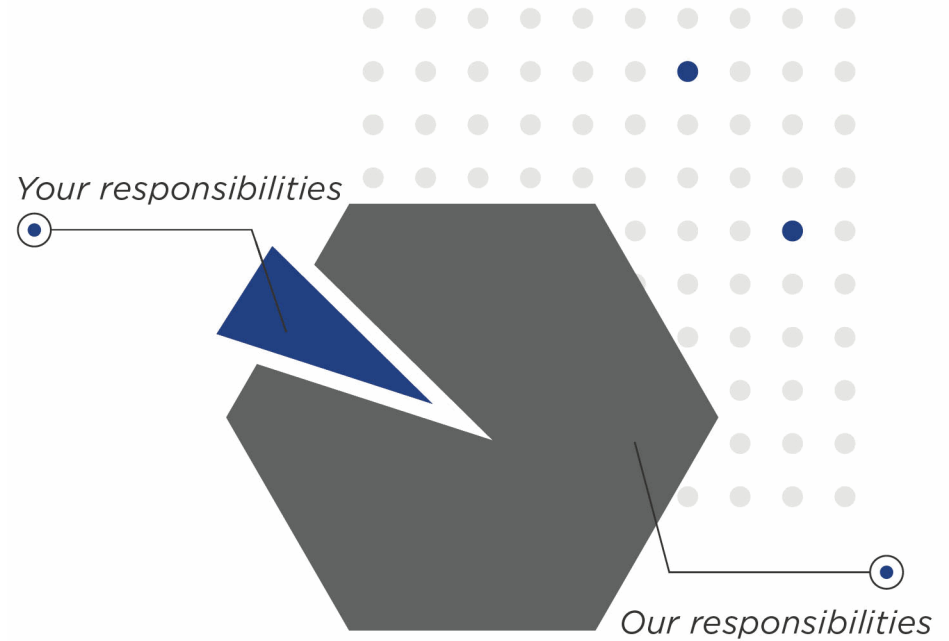
Investment Advisor

The Plan Investment Advisor selects and monitors the investment menu with the best interests of plan participants always in mind.

Division of Plan Responsibilities

By joining a MEP rather than sponsoring your own plan, you reduce your workload and your risks. As an adopting employer, your primary responsibilities are to make timely deposits to the plan and provide accurate information to your plan service providers.

We take care of everything else!



FIDUCIARY ROLES	MEP	ADOPTING COMPANY
3(21) Plan Fiduciary	✓	
3(16) Plan Administrator	✓	
3(38) Investment Manager	✓	
Trustee	✓	
MEP Selection		✓

Division of Plan Responsibilities

RESPONSIBILITIES	MEP	ADOPTING COMPANY
Prepare and Sign Form 5500	✓	
Review and Approve Distributions	✓	
Review and Approve Hardships	✓	
Review and Approve Loans	✓	
Review and Approve Rollovers into Plan	✓	
Qualify Domestic Relations Orders	✓	
Determine Beneficiaries and Payment Claims	✓	
Determine Eligibility and Notify Participants	✓	
Prepare and Distribute Required Plan Notices	✓	
Perform Required Plan Discrimination Testing	✓	
Deposit Plan Contributions Timely		✓
Provide Accurate and Timely Plan Data		✓

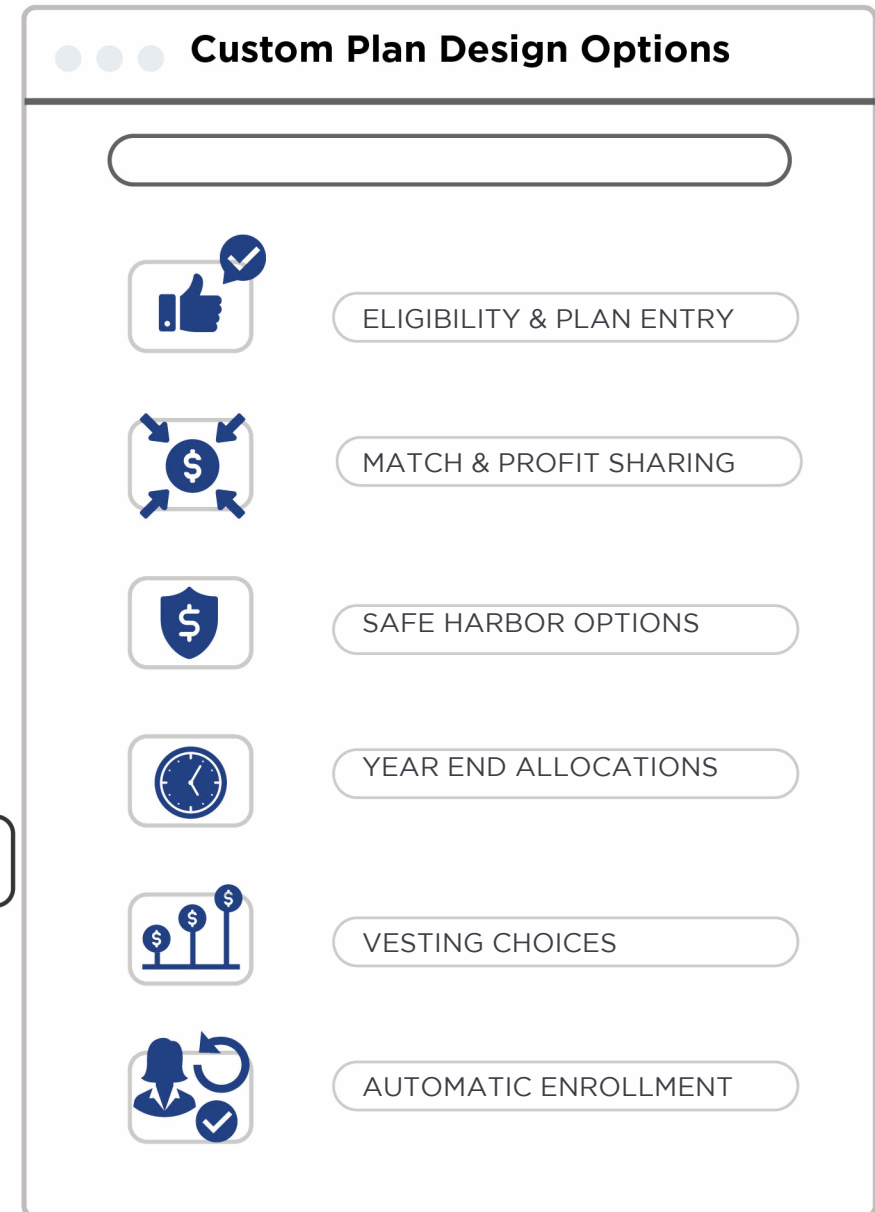
All the Flexibility You Want

Participating employers don't have to compromise. You can have all the advantages that come with being part of a multiple employer plan without sacrificing your ability to design a plan to meet your unique needs.

Plan Design Flexibility

Multiple Employer Plans can be flexible. But many providers will constrain the plan design options available because their systems can't handle the variety of choices. That's not the case with our MEP. BlueStar's experienced consultants will help you design their plan tailored to your specific objectives and needs.

Whether you are focused on helping your employees achieve financial security or are using your 401(k) plan to target benefits to select groups, we can help you accomplish your objectives.





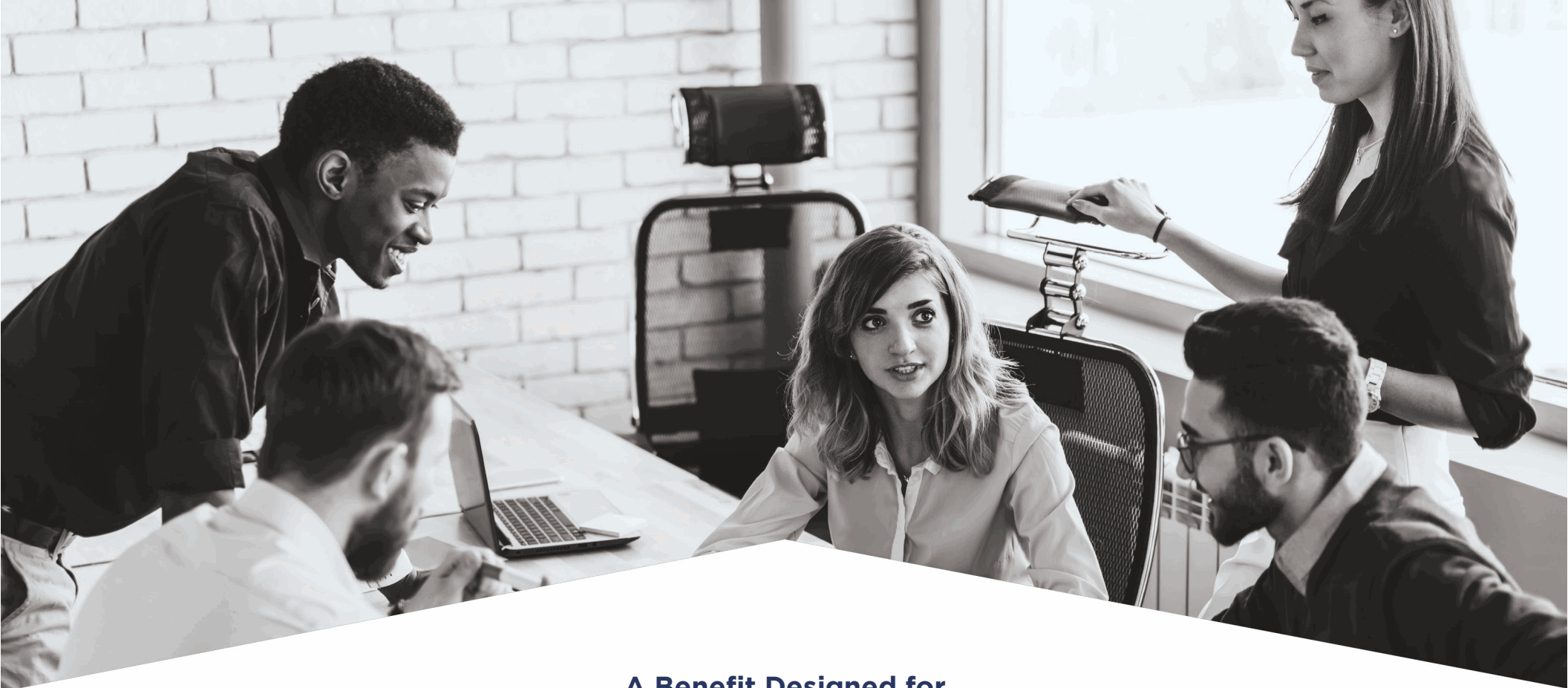
Flexible Design Options Your Plan

When you join our MEP, we will start with a plan design consult to better understand your company and your objectives. A good plan design can encourage participation and increase your employees' financial security.

A good plan design can also help to reduce administrative errors and make it easier for you and your payroll company to provide the information needed to run the plan well. That's why we'll provide some administrative guardrails to help keep your plan on track.

Plan Design	Options*
Eligibility	Immediate up to 12 Months & 1000 Hours
Plan Entry	Monthly, Quarterly & Semi-Annual
Automatic Enrollment	ACA, EACA, or QACAs with Escalation Options
Matching Contributions	Formula determined by Company
Non Elective Contributions	Pro Rata, Age Weighted, Integrated, and Cross Tested
Timing of Contributions	Year End or Per Payroll with Optional True Up
Safe Harbor	Safe Harbor Match, Non Elective, and QACAs
Rollovers	Available for all employees
Normal Retirement Age	Age 65
In-Service Distributions	Age 59 1/2 for fully vested sources
Hardship Distributions	Safe Harbor Reasons
Loans	1 Loan Outstanding Permitted
Compensation	W-2 Wages

*Protected benefits from your prior plan will be grandfathered



A Benefit Designed for **Your Employees**

Our MEP is not only easier for you, but it is also designed with one fundamental mission - to help your employees **GET READY** for retirement. From easy onboarding to intuitive portals and great customer service, your employees will love this quality benefit.

Engaging Participants

A Unique Participant Experience

A Central Portal for all of your Participants' Retirement Planning Needs.

This is not just another account management website. We've designed MyPlanConnection to be a highly engaging, easy-to-navigate, one-stop-shop for all participant retirement planning. It gives your participants 24/7 access to everything they need to enroll, plan for their future, and continually manage their account.

All New App!

Now you can access your BlueStar Retirement account information securely from Android or iOS devices. View your retirement snapshot, project and manage your retirement income, review your investment holdings and elections, check your account balance and latest contributions, manage your personal info and beneficiaries.



Your MEP Investment Options

Low Cost & Conflict Free

Your participants will have access to low-cost investment options from premier fund families. That's because our MEP is built on an open architecture platform with no proprietary fund requirements.

Plus, we aren't paid based on what options are in the plan - meaning that decisions are made solely in the best interests of plan participants. And since the MEP pools the assets of all the underlying adopting employers, you have access to share classes that are typically only available to much larger companies.

Investment Choice

The investment menu is also carefully designed to position your employees for success. The menu provides options within each of the main asset categories so participants can construct a diversified asset allocation appropriate for their situation.

The menu also includes popular target date and target risk funds so that even the least experienced participants can invest with confidence.

The Help They Need

In addition to a readiness assessment of your current strategy, every participant has access to **GuideME**, an online readiness engine that provides specific and personalized steps to get you on track. Work longer, or retire early? Live simpler, or go big? GuideME helps you choose the path that's right for you.

- * Increase Your Savings Rate
- * Review Your Investments
- * Adjust Your Plan

Demo GuideME now at MyPlanConnection.com

PARTICIPANT PORTAL:

Username: 333344444
Password: 4444

SPONSOR PORTAL:

Username: sponsor
Password: sponsor

Your MEP Investment Options

Target Date Funds	Asset Category	Expense
JPMCB SmartRetirement? Pasv Bld Inc-CF (JPPBIC)	Target-Date Retirement	0.16%
JPMCB SmartRetirement? Pasv Bld 2020CF (JPPB20C)	Target-Date 2020	0.16%
JPMCB SmartRetirement? Pasv Bld 2025CF (JPPB25C)	Target-Date 2025	0.16%
JPMCB SmartRetirement? Pasv Bld 2030CF (JPPB30C)	Target-Date 2030	0.16%
JPMCB SmartRetirement? Pasv Bld 2035CF (JPPB35C)	Target-Date 2035	0.16%
JPMCB SmartRetirement? Pasv Bld 2040-CF (JPPB40C)	Target-Date 2040	0.16%
JPMCB SmartRetirement? Pasv Bld 2045CF (JPPB45C)	Target-Date 2045	0.16%
JPMCB SmartRetirement? Pasv Bld 2050CF (JPPB50C)	Target-Date 2050	0.16%
JPMCB SmartRetirement? Pasv Bld 2055CF (JPPB55C)	Target-Date 2055	0.16%
JPMCB SmrtRetirmt? Pasv Bld 2060 Fd CF (JPP60CF)	Target-Date 2060	0.16%

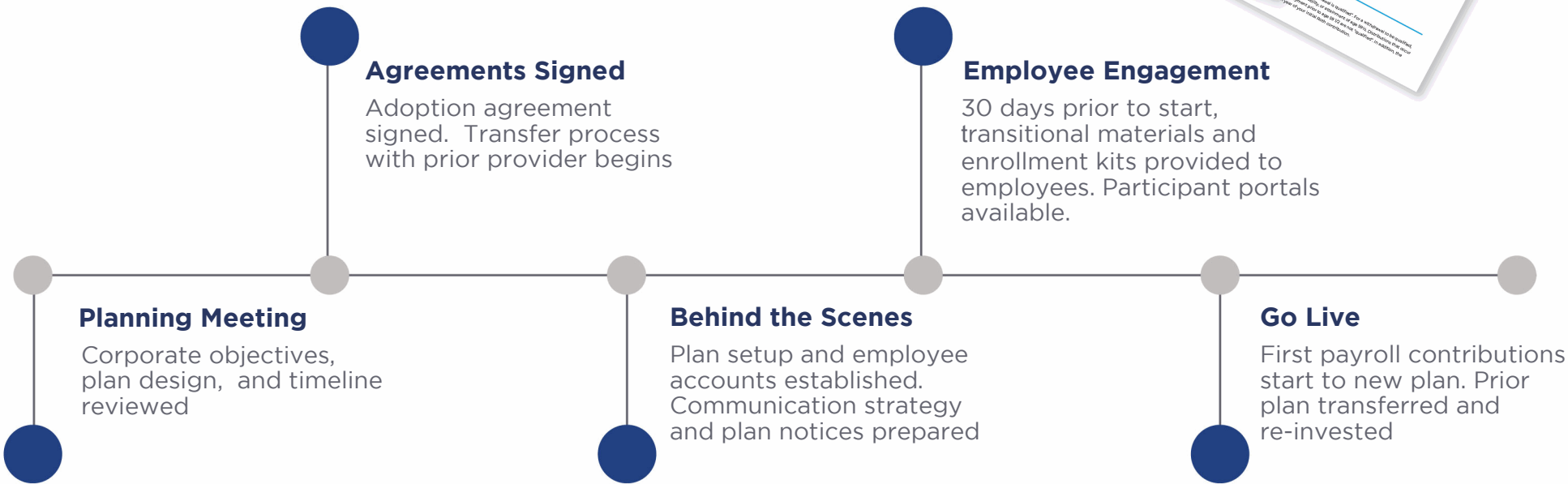
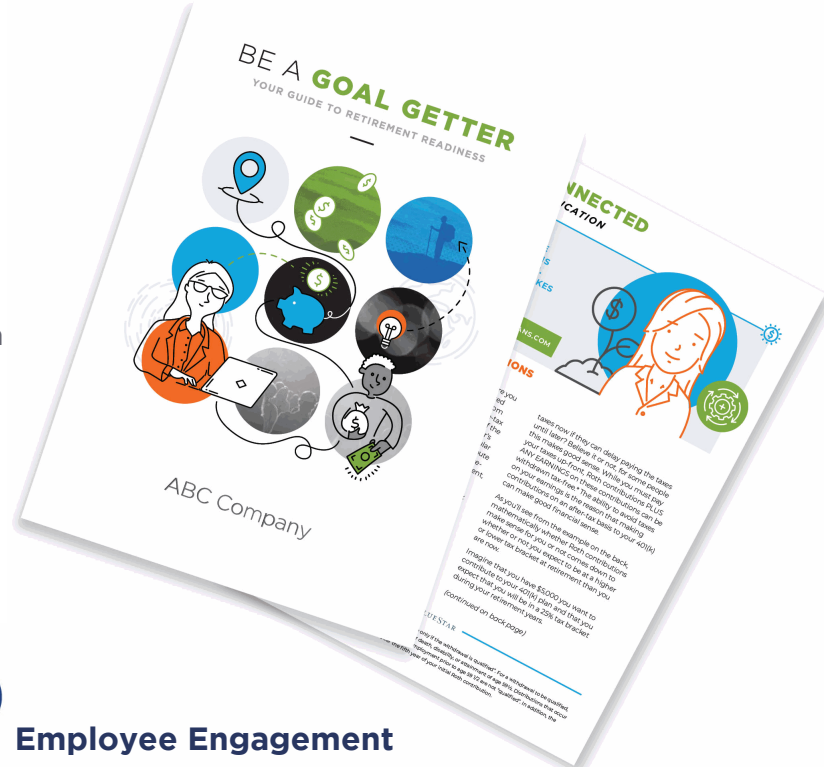
Your MEP Investment Options

Fund Name (Ticker)	Asset Category	Expense
DFA Emerging Markets Core Equity Portfolio (I) (DFCEX)	Diversified Emerging Mkts	0.4%
Fidelity International Index Fund (FSPSX)	Foreign Large Blend	0.04%
Fidelity Mid Cap Growth Index Fund (FMDGX)	Mid-Cap Growth	0.05%
Fidelity Mid Cap Index Fund (FSMDX)	Mid-Cap Blend	0.03%
Fidelity Mid Cap Value Index Fund (FIMVX)	Mid-Cap Value	0.05%
Fidelity Small Cap Growth Index Fund (FECGX)	Small Growth	0.05%
Fidelity Small Cap Index Fund (FSSNX)	Small Blend	0.03%
Fidelity Small Cap Value Index Fund (FISVX)	Small Value	0.05%
Fidelity Total Market Index Fund (FSKAX)	Large Blend	0.02%
Fidelity US Bond Index Fund (FXNAX)	Intermediate Core Bond	0.03%
Goldman Sachs Large Cap Value Insights Fund (I) (GCVIX)	Large Value	0.56%
J Hancock Bond Fund (R6) (JHBSX)	Intermediate Core-Plus Bond	0.35%
Lord Abbett Short Duration Income Fund (R6) (LDLVX)	Short-Term Bond	0.32%
Lord Abbett Ultra Short Bond Fund (R6) (LUBWX)	Ultrashort Bond	0.24%
PIMCO Diversified Real Asset CIT (SEI984)	Global Allocation	0.41%
PIMCO Income Fund (I) (PIMIX)	Multisector Bond	0.51%
Principal Real Estate Securities Fund (I) (PIREX)	Real Estate	0.86%
Standard Stable Asset Fund CI 2 (SSVF2)	Stable Asset	0.1%
T. Rowe Price Equity Income Fund (I) (REIPX)	Large Value	0.53%
Vanguard U.S. Growth Fund (Adm) (VWUAX)	Large Growth	0.23%

Timeline

Conversion Plan

We'll work with you every step of the way to get your plan up and running. For start-up plans, expect 4-6 weeks from start to finish. If you are transferring in an existing plan, we'll need a little more time in order to arrange the plan transfer with your prior provider, extending the typical transfer to 10-12 weeks.



Proposal: XYZ Company

Associated Builders and Contractors, Inc. Retirement & Savings Plan






Annual Plan Fees* (billed quarterly)

TPA and Recordkeeping Account Fee	Less than 200 Accounts	\$16.00
		\$8.00
Custodian	Asset Fee	0.020%
TPA and Recordkeeping (Adopter Plan Balance)	Less than \$500,000	0.500%
	Less than \$2,000,000	0.300%
	Less than \$5,000,000	0.200%
	Less than \$10,000,000	0.150%
	Less than \$25,000,000	0.100%
	Greater than \$25,000,000	0.075%
Investment Advisory	Asset Fee	0.050%
Plan Administration	Asset Fee	0.150%

Activity Fees (billed on occurrence)

Termination Distribution	\$100.00
In-Service Withdrawal	\$50.00
Loan Distribution	\$100.00
Annual Loan Maintenance	\$50.00
QDRO	\$250.00

Fee Information

-  All revenue sharing returned to the plan
-  Fees can be direct billed to sponsor or assessed against participant accounts
-  Email delivery of required notices included; materials are printed and mailed if email is not available
-  Webinars included in pricing
-  Audit expenses may be assessed against plan

*Please see service agreement for a comprehensive summary of services and fees

POWERED BY



Join Our Plan!
For more information
contact us or visit our website:

P: 904.395.8296
E: connect@bluestarretirement.com
MyMEPCConnection.com/abc