

Sample Company

Row Partners 401(k) Savings Plan Proposal

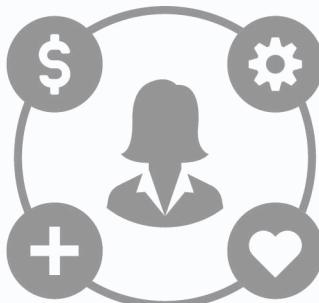
MyMEPConnection.com/rowpartners



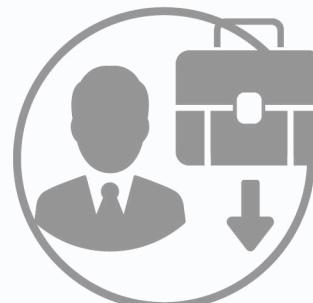
Stronger Together: Pooled Employer Plans

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 participate in our PEO, 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.

Row Partners leads the team and brings their extensive benefits management experience to the retirement plan space. Ameritas 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. Since we run your payroll, we will also create a seamless connection between your employees' payroll data



Recordkeeper & TPA

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



Custodian

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.



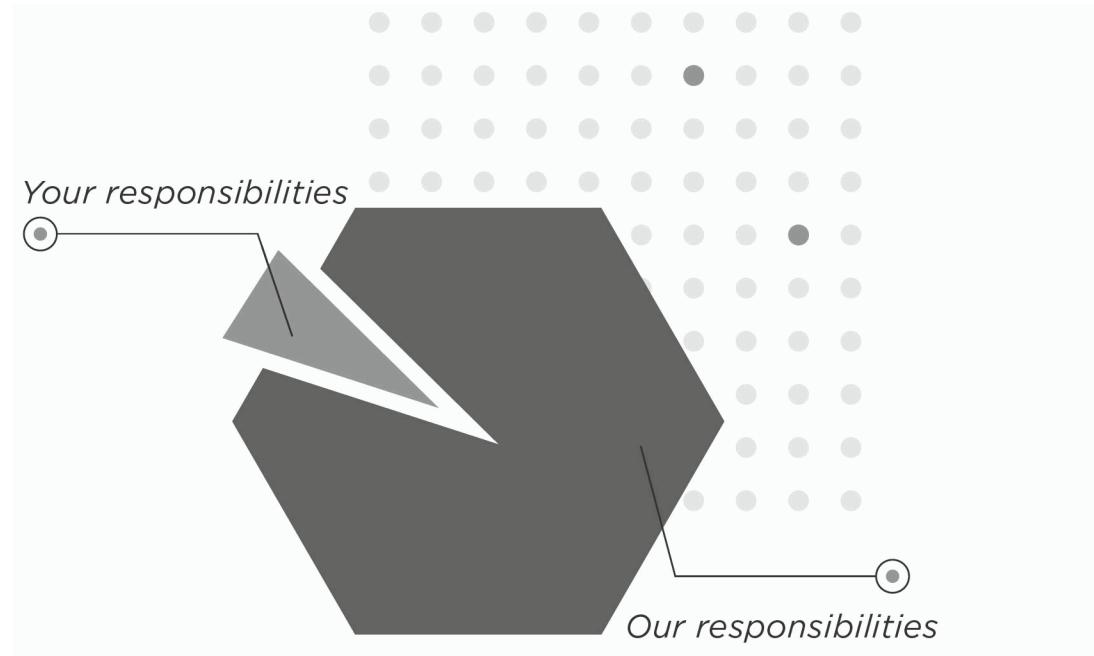
Investment Manager

The Plan Investment Manager monitors the Plan investment menu, recommends investment changes, and provides plan regulatory services.

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 provide accurate information to your plan service providers and periodically review the MEP to ensure it continues to meet your company's needs.

We take care of everything else!



FIDUCIARY ROLES

3(21) Plan Fiduciary

3(16) Plan Administrator

3(38) Investment Manager

Trustee

MEP Selection

MEP
✓
✓
✓
✓

ADOPTING COMPANY



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		✓

Row Partners 401(k) Plan will automatically remit payroll contributions to the plan account, after deducting employee contributions from each payroll and invoicing you for any employer contributions. The adopting employer must make available any required plan deposits.

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.

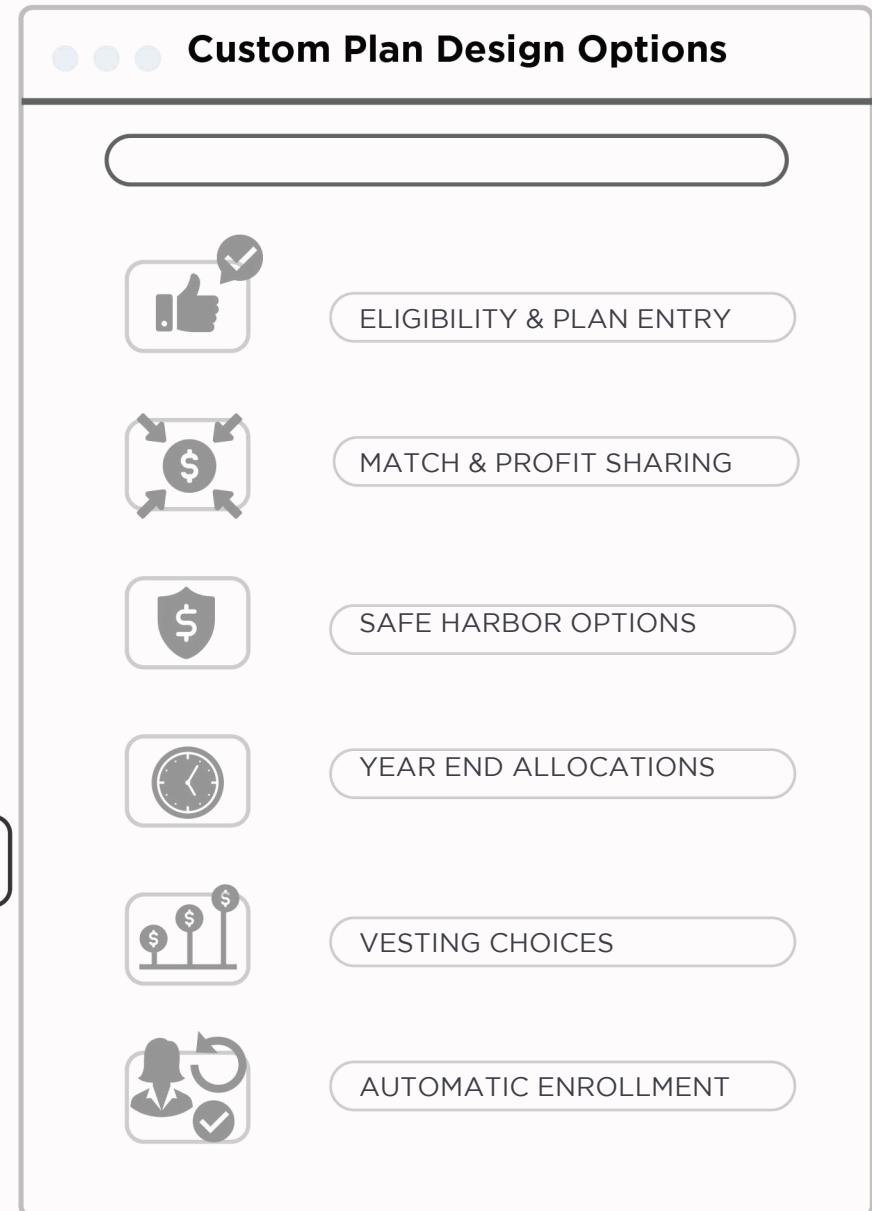
Plan Design Flexibility

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. Ameritas 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.



Custom Plan Design Options



The interface is a mobile-style card with a light gray background and rounded corners. At the top, there are three small blue dots. Below them is a long, thin, rounded rectangular input field. The main content area contains six items, each with an icon and a label: 1. A thumbs-up icon with a checkmark: ELIGIBILITY & PLAN ENTRY. 2. A dollar sign inside a box with arrows: MATCH & PROFIT SHARING. 3. A shield with a dollar sign: SAFE HARBOR OPTIONS. 4. A clock: YEAR END ALLOCATIONS. 5. Three vertical bars with dollar signs: VESTING CHOICES. 6. A person icon with a checkmark: AUTOMATIC ENROLLMENT.



Flexible Design Options

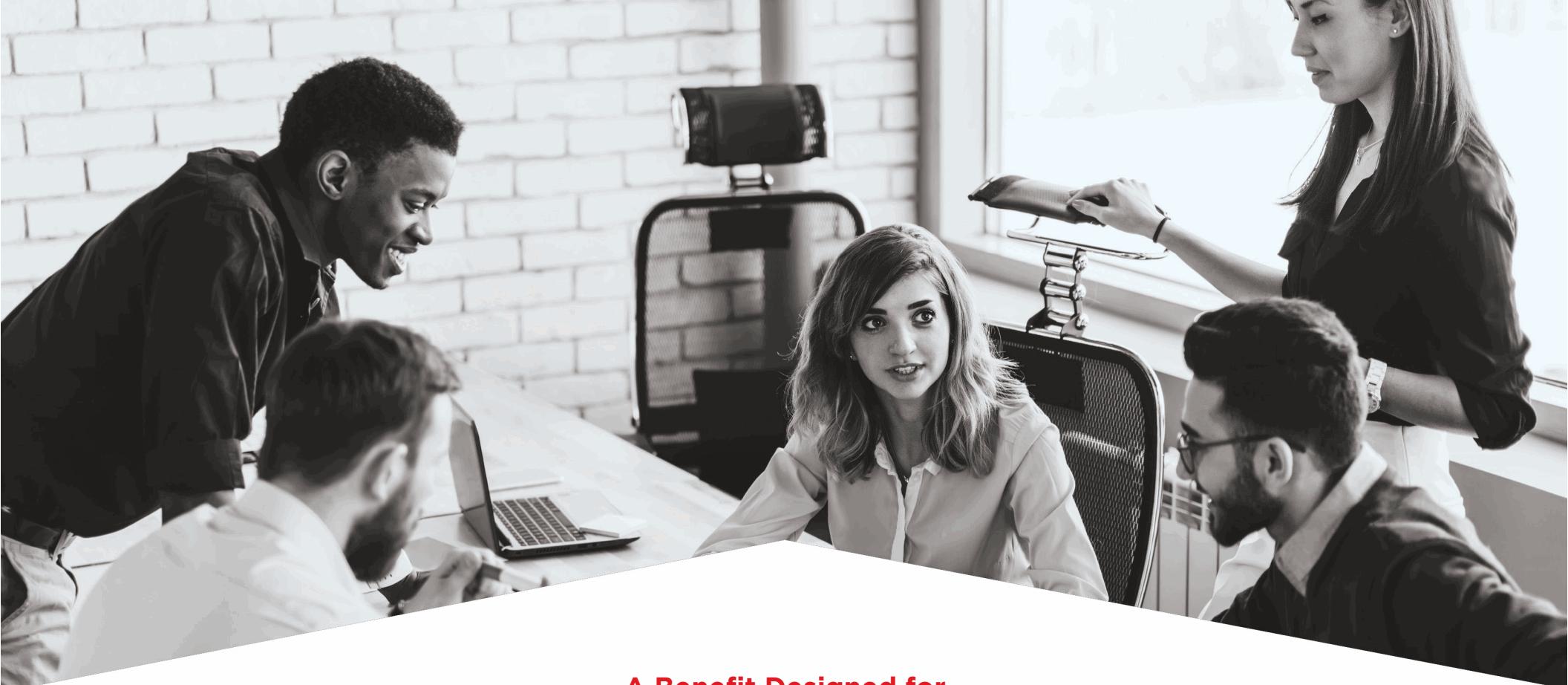
Your Plan

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	2 Loans 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 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: 444003333
Password: 3333

SPONSOR PORTAL:

Username: sponsor
Password: Ameritas!Sponsor

Your MEP Investment Options

Target Date Funds	Asset Category	Expense
Vanguard Target Retirement Income Fund (VTINX)	Target-Date Retirement	0.08%
Vanguard Target Retirement 2020 Fund (VTWNX)	Target-Date 2020	0.08%
Vanguard Target Retirement 2025 Fund (VTTVX)	Target-Date 2025	0.08%
Vanguard Target Retirement 2030 Fund (VTHRX)	Target-Date 2030	0.08%
Vanguard Target Retirement 2035 Fund (VTTHX)	Target-Date 2035	0.08%
Vanguard Target Retirement 2040 Fund (VFORX)	Target-Date 2040	0.08%
Vanguard Target Retirement 2045 Fund (VTIVX)	Target-Date 2045	0.08%
Vanguard Target Retirement 2050 Fund (VFIFX)	Target-Date 2050	0.08%
Vanguard Target Retirement 2055 Fund (VFFVX)	Target-Date 2055	0.08%
Vanguard Target Retirement 2060 Fund (VTTSX)	Target-Date 2060	0.08%
Vanguard Target Retirement 2065 Fund (VLVX)	Target-Date 2065+	0.08%
Vanguard Target Retirement 2070 Fund (VSVNX)	Target-Date 2065+	0.08%

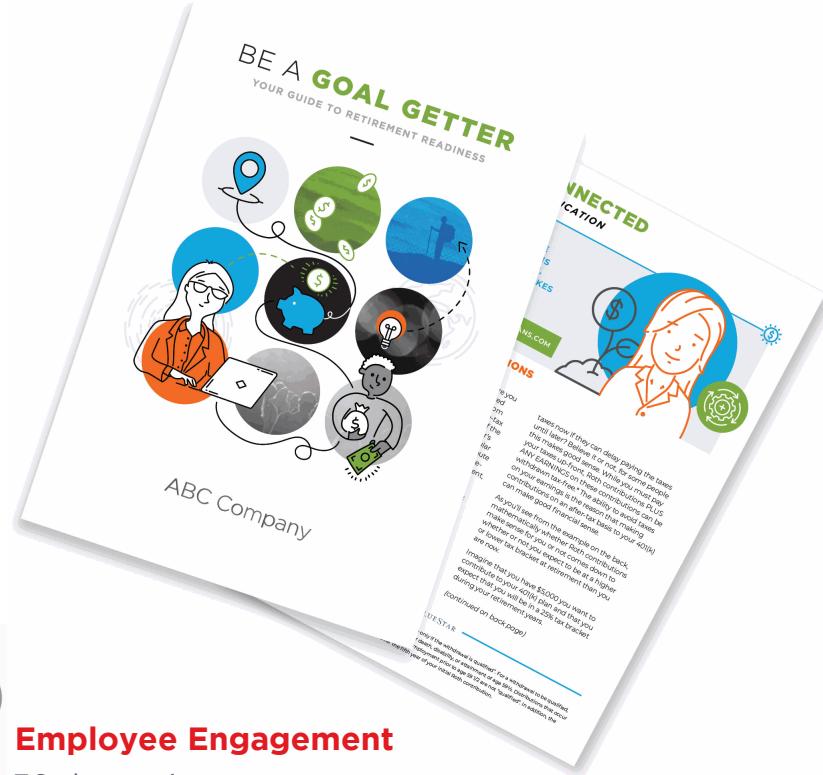
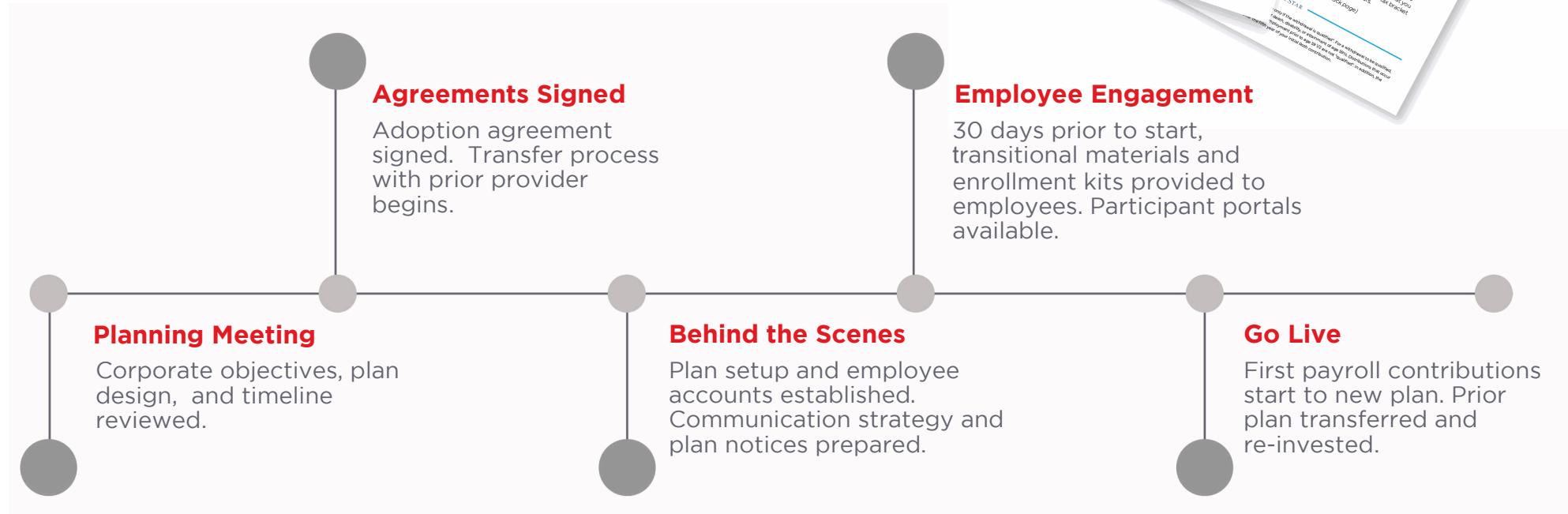
Your MEP Investment Options

Fund Name (Ticker)	Asset Category	Expense
American Funds New Perspective Fund (R6) (RNPGX)	Global Large-Stock Growth	0.41%
DFA Emerging Markets Core Equity Portfolio (I) (DFCEX)	Diversified Emerging Mkts	0.4%
Fidelity US Bond Index Fund (FXNAX)	Intermediate Core Bond	0.03%
iShares MSCI EAFE International Index Fund (K) (BTMKX)	Foreign Large Blend	0.05%
JPMorgan Core Plus Bond Fund (R6) (JCPUX)	Intermediate Core-Plus Bond	0.38%
Schwab Bank Savings (RBS1CSBS)	Cash Equivalent	1.60%
Vanguard 500 Index Fund (Adm) (VFIAX)	Large Blend	0.04%
Vanguard Growth Index Fund (Adm) (VIGAX)	Large Growth	0.05%
Vanguard Mid-Cap Growth Index Fund (Adm) (VMGMX)	Mid-Cap Growth	0.07%
Vanguard Mid-Cap Index Fund (Adm) (VIMAX)	Mid-Cap Blend	0.05%
Vanguard Mid-Cap Value Index Fund (Adm) (VMVAX)	Mid-Cap Value	0.07%
Vanguard Real Estate Index Fund (Adm) (VGSLX)	Real Estate	0.13%
Vanguard Short-Term Inflation-Protected Securities Index Fund (Adm) (VTAPX)	Short-Term Inflation-Protected	0.06%
Vanguard Small Cap Index Admiral Shares (VSMAX)	Small Blend	0.05%
Vanguard Small-Cap Growth Index Fund (Adm) (VSGAX)	Small Growth	0.07%
Vanguard Small-Cap Value Index Fund (Adm) (VSIAX)	Small Value	0.07%
Vanguard Total Stock Market Index Fund (Adm) (VTSAX)	Large Blend	0.04%
Vanguard Value Index Fund (Adm) (VVIAX)	Large Value	0.05%

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 60-90 days 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 12-15 weeks.



Proposal: Sample Company

Row Partners 401(k) Savings Plan

Annual Plan Fees* (billed quarterly)

Adopter Base Fee	Base Fee (per adopter)	\$250.00 (approx. 0.03%)
TPA Account Fee	Account Fee	\$50.00
Custodian (Total Plan Balance)	Less than \$30,000,000 Less than \$50,000,000 Greater than \$50,000,000	0.025% 0.020% 0.010%
TPA and Recordkeeping (Adopter Plan Balance)	Less than \$500,000 Less than \$1,000,000 Less than \$3,000,000 Less than \$5,000,000 Less than \$20,000,000 Greater than \$20,000,000	0.550% 0.450% 0.350% 0.250% 0.150% 0.100%
Fiduciary Services	Asset Fee	0.050%
Investment Management	Asset Fee	0.500%
Plan Administration (Total Plan Balance)	First \$500,000 Next \$500,000 Next \$2,000,000 Next \$17,000,000 All Other Assets	0.250% 0.200% 0.150% 0.100% 0.050%

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.

Row Partners 401(k) Savings Plan

Activity Fees (billed on occurrence)

Termination Distribution	\$125.00
In-Service Withdrawal	\$75.00
Loan Distribution	\$125.00
Annual Loan Maintenance	\$50.00
QDRO	\$275.00

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Assumptions (Estimate for illustration purposes)

Number of Accounts	50
Plan Balance	\$500,000

Total Estimated Costs

Adopter Base Fee	\$125	0.03% of assets
TPA Account Fee	\$2,500	\$50.00 per account
Custodian	\$125	0.03% of assets
TPA and Recordkeeping	\$2,250	0.45% of assets
Fiduciary Services	\$250	0.05% of assets
Investment Management	\$2,500	0.50% of assets
Plan Administration	\$1,125	0.23% of assets
Total	\$8,875	1.78%

POWERED BY



Join Our Plan!

For more information
contact us or visit our website:

P: 800.923.2732

E: adoptersales@ameritas.com

MyMEPConnection.com/rowpartners