2019 SPECIAL ISSUE

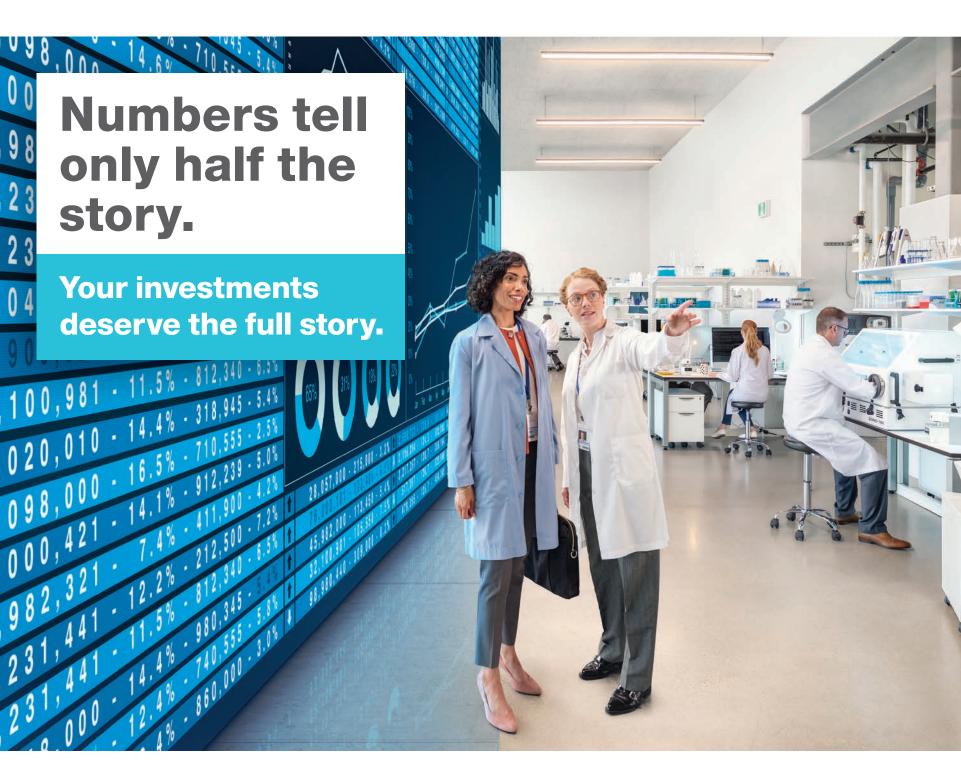
NAPA BLACK BOOK

THE
RETIREMENT
PLAN
ADVISOR'S
DEFINITIVE
RESOURCE
GUIDE









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¹ Investment professionals as of 12/31/18.

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EDITOR-IN-CHIEF

NEVIN E. ADAMS, JD nadams@usaretirement.org

PRODUCTION MANAGER

STEVE FOX sfox@usaretirement.org

ART DIRECTOR / GRAPHIC DESIGNER

ETHAN DURAN eduran@usaretirement.org

AD SALES

ERIK VANDERKOLK evanderkolk@usaretirement.org

DIGITAL ADVERTISING SPECIALIST

TONY DESCIPIO tdescipio@usaretirement.org

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JANIA STOUT

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JEFF ACHESON

EXECUTIVE DIRECTOR

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SCORE CARD



"IN SPORTS,
IT'S OFTEN
SAID THAT YOU
CAN'T TELL
THE PLAYERS
WITHOUT A
SCORECARD IN A VERY REAL
SENSE, THE
NAPA BLACK
BOOK HAS
ASSUMED THAT
ROLE."

here are a handful of professional sports teams that I "root" for – none are my current "home" teams, rather they mostly harken back to the teams that were local to my home when I first began paying attention to such things. There's been a lot of water under the bridge since those days, of course – the rosters I once knew by heart have been replaced several times over.

Still, I'm glad to see those teams I grew up rooting for do well, heartened to see them make the playoffs, disappointed when they come up short (and, trust me, there's been plenty of that over the years) – even though the only thing they have in common with those favorites of my youth is the name of the team (I've at least been spared the indignity of having the team pick up and move to another city).

In our industry there's also been plenty of change. "Teams" not only pick up and move, but often leave the business altogether. Consolidation - or the fear of consolidation looms large in the thinking not only of those directly impacted, but among those who currently rely on the support and services of those considered vulnerable. "Expansion" teams spring up all the time - sometimes bringing an entirely different sport into play. Indeed, for all the hue and cry about the shrinking list of potential providers and/or partners, there always seems to be a fresh batch of market entrants that bring not only new blood, but new ideas that challenge and often reinvigorate - the service models that had been, or at least were widely considered to be beyond salvation.

In these times, and in this industry where change, turnover, and consolidation are the norm, it can be hard to keep up, and to keep up with the information you need when you need it. Indeed, it's incredible to look back on what's happened in just the past 12 months, much less the time that has passed since we published the inaugural NAPA Black Book in 2015.

One thing that hasn't changed; the goal of this year's Black Book. In these pages we seek to provide retirement plan advisors a single handy reference guide with key information points about the nation's leading advisor partners: the size and scope of their business, target markets, select historical data trends, and of course, the means to reach out to find out more.

And yet, if it seems that this year's Black Book larger than its predecessors – well, there's a reason. There are more - and different - firms represented in each of our "legacy" categories (DCIOs, recordkeepers, and BD/RIAs), while the TPA, Tools & Technology, and Financial Wellness sections are more robust than last year, and the categories introduced last year - Health Savings Accounts (HSAs) and Nonqualified Deferred Compensation Plan services - are here as well, rounding out this "retirement plan advisor's definitive guide." Yes, some of those "teams," and team members, have perhaps changed since our last issue - all the more reason that this guide has become an essential element of our industry. In sports, it's often said that you can't tell the players without a scorecard - in a very real sense, the NAPA Black Book has assumed that role.

You'll want to take particular note of those who, as NAPA Firm Partners, support the mission of the National Association of Plan Advisors in a special way. We've noted them in the pages that follow, with advocacy, and information made possible by their support, as well as that of our media partners and advertisers, many of whom are also Firm Partners.

Over the years many of you have commented on how useful this guide has been as a resource in your practice, and how much you appreciate its continued expansion. We look forward to your comments and suggestions to make it an even more vital tool in the years to come.





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efined Contribution Investment-Only (DCIO) assets have surged this year, and may expand by 15% - or more - by the time the year is done. The surge comes after a rough end to 2018 – the result of falling stock prices; but following a rebound in the first half of 2019, they are on track to break \$4.4 trillion by the end of 2019, according to Sway Research. Over the 12-month stretch from mid-year 2018 to mid-year 2019, the average asset manager surveyed by the firm saw its DCIO assets grow by more than 6%, as 85% of firms experienced a rise in DCIO AUM.

Sway estimates DCIO assets will make up 51% of the total DC market at year-end 2019 and will reach 54% by the end of 2023. The firm's model shows assets in proprietary recordkeeper products falling to 39% market share this year and 36% in 2023.

On a more subdued note, half the managers surveyed by Sway experienced net redemptions of DCIO assets in the first half of 2019 and in 2018 – an improvement from 2017, when 60% were in net outflows – and the level of net outflows is declining. Managers in Sway's Tier 1B segment, which manage an average of \$59 billion of DCIO AUM, averaged DCIO net outflows of \$1.4 billion in the first half of 2018, but this shrank to less than \$300 million in the first six months of 2019, according to the report.

These managers have had a lot of challenges to adapt to in recent years, including intense downward pressure on fees and the subsequent rise of passive management, as well as the proliferation of target-date solutions. In response, firms have made changes to product lines – fee cuts, zero-revenue pricing, collective trusts, etc. – and sales efforts,

greater emphasis on retention, enhanced coverage of aggregators and model-builders, investment in sales analytics, and so on.

On the pages that follow you'll find information regarding the firms that, though they make their living selling/promoting and supporting investment products, bring so much more to the table.

— Nevin E. Adams, JD



CHARLES SCHWAB INVESTMENT MANAGEMENT, INC.

San Francisco, CA schwabfunds.com

KEY CONTACTS:

Neil Hickey 617.960.5217 neil.hickey@schwab.com



FIRM PROFILE

At Charles Schwab Investment Management, Inc. (CSIM), we believe in a straightforward, purposeful approach to asset management. We have partnered with clients for more than 25 years to provide products with investors' needs in mind. CSIM's dedicated and experienced DCIO team builds relationships with consultants, advisers, and recordkeepers, by educating them on industry trends and how our focused lineup of core products and solutions can be used to build the foundation of a portfolio.

CSIM is an industry leader in ETFs, mutual funds, and collective investment trusts, including target date funds, and we encourage comparing our funds to any others—both in terms of product design and cost. Our experienced and dedicated teams are committed to creating and providing access to core investment products. They work with clear and focused investment objectives, rigorous processes, and a vision of what is most important—constantly striving to achieve reliable, consistent performance regardless of the market environment.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED [As of 6/30/19]

TOTAL AUM \$422,523,684,765

TOTAL DCIO ASSETS \$41,390,586,020

DCIO ASSETS BREAKDOWN

Collective Trusts:	40%
Money Markets:	8%
Mutual Funds:	47%
Separate Accounts:	0%
Stable Value:	0%
Other:	5%

ASSET ALLOCATION FUNDS

Schwab Mutual Funds:

- Schwab Target Index Funds
- »Schwab Target Funds
- »Schwab Market Track Portfolios
- »Schwab Balanced Fund

Charles Schwab Trust Bank Collective Investment Trusts:

- Schwab Managed Retirement Trusts (TDF)
- »Schwab Index Retirement Trusts (TDF)

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Schwab Managed Retirement Trust Funds (TDF): \$12,466,440,634
- 2. Schwab S&P 500 Index Fund: \$11,862,214,326
- 3. Schwab Index Retirement Trust Funds (TDF): \$3,167,983,757
- 4. Schwab International Index Fund®: \$1,484,466,808
- 5. Schwab 1000 Index® Fund: \$970.234.371

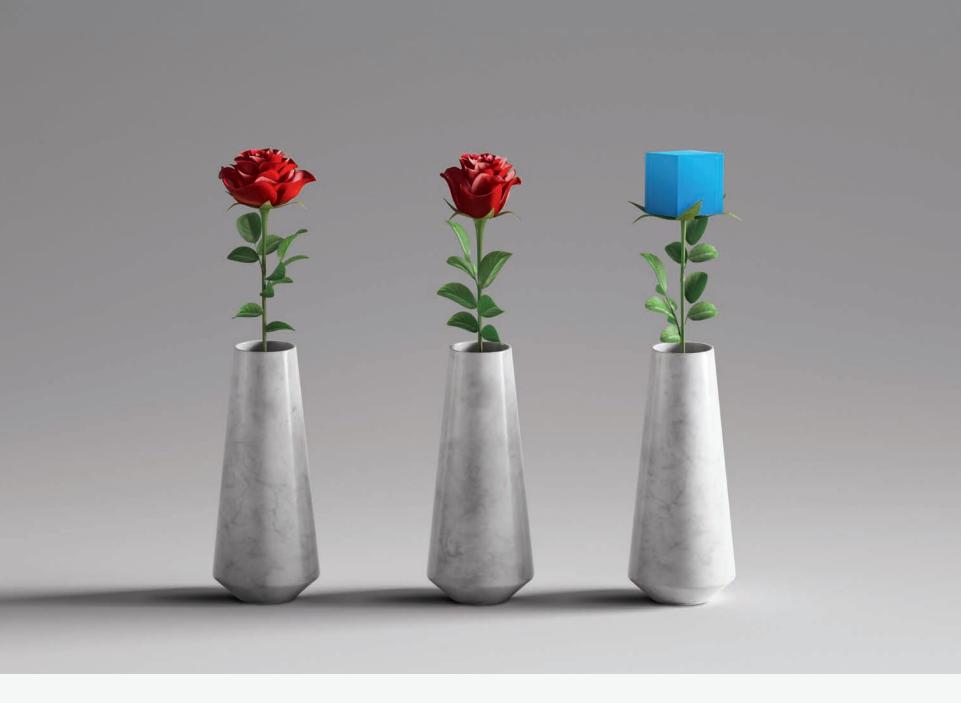
ADVISOR SUPPORT SERVICES

- » External Wholesalers Focused on Advisors
- » External Wholesalers Focused on Institutional
- » Target-Date Evaluation Tools
- » Training For DC Plan Sales/Service
- » Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS

DC: 15

Retail: 0



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San Mateo, CA **franklintempleton.com**

KEY CONTACTS:

Yaqub Ahmed | 727.299.7009 | yaqub.ahmed@franklintempleton.com Kevin Murphy | 201.401.6491 | kevin.murphy@franklintempleton.com Jason Colarossi | 917.940.4434 | jason.colarossi@franklintempleton.com



FIRM PROFILE

During our more than 70 years of experience, we've managed through all kinds of markets - up, down and everything in between. And we're always preparing for what may come next. It's because of this, combined with our strength as one of the world's largest asset managers, that we've earned the trust of millions of investors around the world.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED [As of 6/30/19] **TOTAL AUM**

\$434,132,569,653

TOTAL DCIO ASSETS \$27,949,050,694

DCIO ASSETS BREAKDOWN

Collective Trusts:	10.27%
Money Markets:	06%
Mutual Funds:	79.86%
Separate Accounts:	9.81%
Stable Value:	0%
Other:	0%

ASSET ALLOCATION FUNDS

- » Franklin Conservative Allocation Fund
- » Franklin Moderate Allocation Fund
- » Franklin Growth Allocation Fund
- » Franklin Corefolio Allocation Fund
- » Franklin Founding Funds Allocation Fund

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Templeton Global Bond Fund: \$5,006,765,559
- 2. Franklin Growth Fund: \$3,169,920,590
- 3. Franklin Small Cap Growth Fund: \$1,598,684,774
- 4. Templeton Foreign Bond: \$1,353,694,918
- 5. Franklin Mutual Global Discovery: \$1,225,721,187

ADVISOR SUPPORT SERVICES

- » External Wholesalers Focused on Advisors
- » External Wholesalers Focused on Institutional
- » Compliance Report
- » Plan Benchmarking
- » Training for DC Plan Sales/Service
- » Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS

DC:8

Retail: 30



Reach New Heights this coming January at the NTSA Summit!

The NTSA Summit is where **leaders** and **innovators** come together to make a difference for their clients, the industry and themselves. It is the only national gathering of professionals in the 403(b) and 457(b) marketplaces. The NTSA Summit provides opportunities for attendees to gather as an industry to gain insight from top industry thought leaders. Attendees also can network with both exhibitors and peers to expand their business as well as to gain new ideas and insight.

NAPA-NET.ORG

INVESCO

Atlanta, GA invesco.com/dc

KEY CONTACTS:

Paul Temple | 908.415.4912 | Paul.Temple@invesco.com Retirement Desk | 800.370.1519



FIRM PROFILE

In today's dynamic retirement landscape, a more holistic approach is required to achieve optimized participant outcomes. As a DC investment partner managing approximately \$133 billion in DC assets*, Invesco helps plan sponsors, advisors and consultants with decision-making around four key areas -Investment Strategy, Plan Design, Participant Engagement and Plan Governance. Our capabilities span virtually all asset classes, styles and regions and are backed by the resources of Invesco Ltd., with \$1,197 billion in AUM*, 13 specialized investment centers and 8,000 employees worldwide.

*As of 6/30/19. AUM includes all AUM distributed and overseen by Invesco Ltd.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED [As of 6/30/19]

TOTAL AUM

\$1,197,831,789,120

TOTAL DCIO ASSETS

\$133,655,864,527

DCIO ASSETS BREAKDOWN

Collective Trusts:	7.9%
Money Markets:	1.1%
Mutual Funds:	45.9%
Separate Accounts:	3.3%
Stable Value:	41.8%
Other:	0%

ASSET ALLOCATION FUNDS

- » Balanced
- » Asset Allocation
- » Target Date Mutual Funds

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Invesco OFI Developing Markets Fund: \$9,118,511,608
- 2. Invesco Diversified Dividend Fund: \$5,213,583,196
- 3. Invesco OFI International Growth Fund: \$4,239,154,340
- 4. Invesco OFI Global Fund: \$3,795,826,660
- 5. Invesco Comstock Fund: \$2,986,365,063

ADVISOR SUPPORT SERVICES

- » External Wholesalers Focused on Advisors
- » External Wholesalers Focused on Institutional
- » Compliance Report
- » Plan Benchmarking
- » Target-Date Evaluation Tools
- » Training for DC Plan Sales/Service
- » Investment Committee Meetings

NO. OF EXTERNAL WHOLESALERS

DC: 11

Retail: 182

here's to greater possibilities together

As defined contribution plan sponsors navigate a world of increasing complexity, we see greater opportunities when we face challenges together.

For more than 30 years, we've partnered with plan sponsors and their consultants to help optimize participant outcomes.

Let's invest in greater possibilities together.

invesco.com/dc



LEGG MASON GLOBAL ASSET MANAGEMENT

Baltimore, MD leggmason.com

KEY CONTACTS:

Sandie Palmer | 704.685.0616 | spalmer@leggmason.com Gary Kleinschmidt | 215.872.1317 | gkleinschmidt@leggmason.com Legg Mason Retirement Sales Desk | 866.807.0886



FIRM PROFILE

Legg Mason is a leading global investment company committed to helping clients reach their financial goals through long-term, actively managed investment strategies.

- » A broad array of equities, fixed income, alternatives and cash strategies invested worldwide
- » A diverse family of specialized investment managers, each with its own independent approach to research and analysis
- » Over a century of experience in identifying opportunities and delivering astute investment solutions to clients

PRIMARY MARKET(S) SERVED











ASSETS MANAGED [As of 6/30/19] **TOTAL AUM**

\$780,200,000,000

TOTAL DCIO ASSETS \$28,054,000,000

DCIO ASSETS BREAKDOWN

Collective Trusts:	15%
Money Markets:	2%
Mutual Funds:	68%
Separate Accounts:	15%
Stable Value:	0%
Other:	0%

ASSET ALLOCATION FUNDS

- » Target Date Series: Legg Mason Total Advantage Funds
- » Target Risk: QS Asset Allocation Funds

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Western Asset Core Plus Bond Fund: \$6,618,209,304
- 2. ClearBridge Large Cap Growth Fund: \$4,045,838,607
- 3. Western Asset Core Bond Fund: \$3,743,736,737
- 4. ClearBridge Small Cap Growth Fund: \$2,248,921,713
- 5. ClearBridge Large Cap Growth CIT: \$1,131,784,241

ADVISOR SUPPORT SERVICES

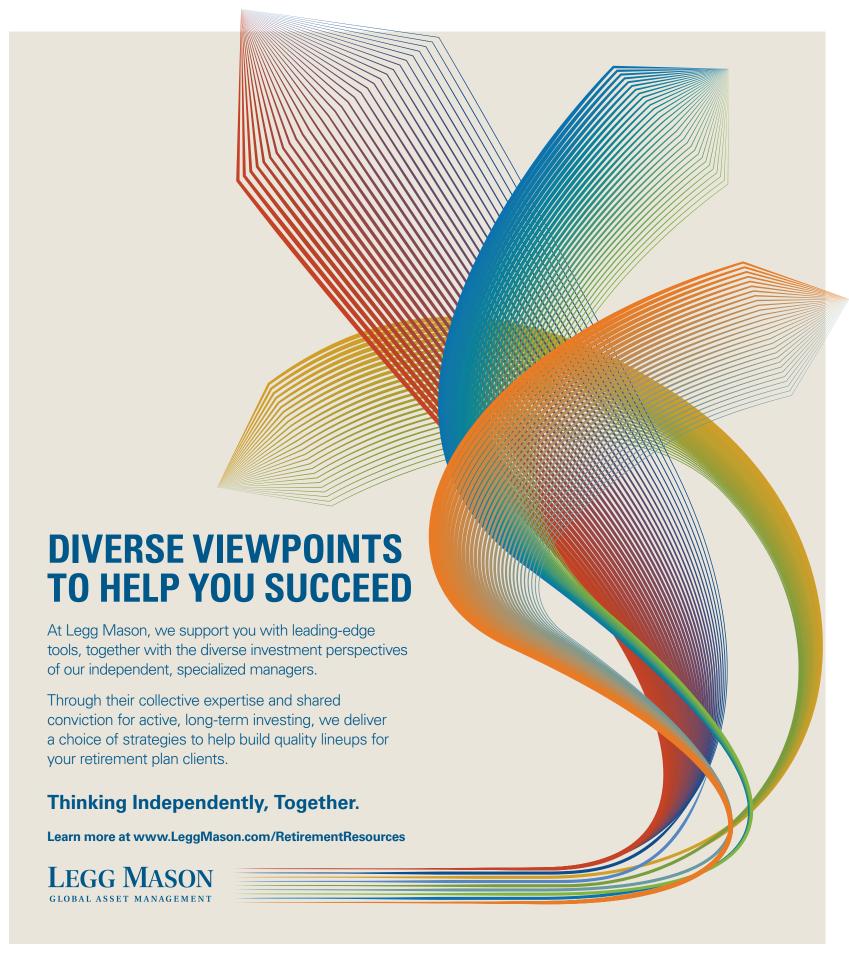
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- » External Wholesalers Focused on Institutional
- » Plan Benchmarking
- » Target-Date Evaluation Tools
- » Training for DC Plan Sales/Service
- » Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS

DC:8

Retail: 79























T. ROWE PRICE

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KEY CONTACTS:

Cheri Belski, Head of Retirement | 410.345.3848 | Cheri_Belski@troweprice.com Ryan Liberatore, Manager, Intermediary Sales Consultant | 410.577.8038 | Ryan_Liberatore@troweprice.com

Cheryl Pipia, Head of Integrated Sales 410.577.8213 | Cheryl_Pipia@troweprice.com



FIRM PROFILE

T. Rowe Price is an asset management firm focused on delivering global investment management excellence and retirement services that investors can rely on-now, and over the long term. We provide an array of commingled funds, subadvisory services, separate account management, retirement recordkeeping, and related services for individuals, advisors, institutions, and retirement plan sponsors.

With over 30 years of experience in the DC industry, T. Rowe Price is committed to helping you stay current and competitive in this very dynamic and rewarding market. To help improve outcomes, advisors need a consultative partner that can provide both asset management and retirement expertise. In that vein, we want to help you accomplish three things: learn more about the industry, build your book of business, and service your existing relationships.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED [As of 6/30/19]

TOTAL AUM

\$1,125,000,000,000

TOTAL DCIO ASSETS

\$366,228,000,000

DCIO ASSETS BREAKDOWN

Collective Trusts:	22.14%
Money Markets:	0.11%
Mutual Funds:	56.53%
Separate Accounts:	10.72%
Stable Value:	2.97%
Other:	7 52%

ASSET ALLOCATION FUNDS

- » T. Rowe Price Retirement Funds
- » T. Rowe Price Target Funds
- » T. Rowe Price Retirement Trusts
- » T. Rowe Price Retirement Blend Trusts

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. T. Rowe Price Retirement Funds: \$144,945,864,835*
- 2. T. Rowe Price Blue Chip Growth Fund: \$22,134,449,878
- 3. T. Rowe Price Growth Stock Fund: \$13,323,695,405
- 4. T. Rowe Price Institutional Large-Cap Growth Fund: \$12,234,590,416
- 5. T. Rowe Price Blue Chip Growth Trust: \$7,718,817,359

ADVISOR SUPPORT SERVICES

- » External Wholesalers Focused on Advisors
- » External Wholesalers Focused on Institutional
- » Plan Benchmarking
- » Target-Date Evaluation Tools
- » Training for DC Plan Sales/Service
- » Investment Committee Meetings

NO. OF EXTERNAL WHOLESALERS

DC: 12

Retail: 45



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KEY CONTACTS

AllianceBernstein Retirement Sales Team | 800.243.6812

FIRM PROFILE

At AllianceBernstein (AB), we're working to define the future of defined contribution, striving to keep clients ahead with visionary research and progressive innovation in investment solutions. With over \$64 billion in DC assets under management (as of June 30, 2019). our insight stems from over five decades of experience in designing asset-allocation strategies and managing portfolios for individuals and institutions globally.

PRIMARY MARKET(S) SERVED







ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$581,000,000,000
TOTAL DCIO ASSETS	\$64,428,000,000
DCIO ASSETS [%]	
Collective Trusts	2%
Money Market	0%
Mutual Funds	
Separate Accounts	78%
Stable Value	0%

ASSET ALLOCATION FUNDS

- » AB Multi-Manager Retirement Trusts
- » AB Multi-Manager Select Retirement Funds

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. AB Target-Date Strategies (Custom, CIT & MF Assets): \$45,101,000,000
- 2. AB Large Cap Growth Fund: \$2,803,000,000
- 3. AB Discovery Value Fund: \$1,419,000,000
- 4. AB Global Bond Fund: \$1,286,000,000
- 5. AB Small Cap Growth Fund: \$1,031,000,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 4 / 40

KEY CONTACTS

Jen Evanko | 212.739.3039 | Jennifer. Evanko@allianzgi.com

FIRM PROFILE

Allianz Global Investors is a leading active asset manager with over 790 investment professionals in 25 offices worldwide and managing \$619 billion in assets for individuals, families and institutions.

Active is the most important word in our vocabulary. Active is how we create and share value with clients. We believe in solving, not selling, and in adding value beyond pure economic gain. We invest for the long term, employing our innovative investment expertise and global resources. Our goal is to ensure a superior experience for our clients. wherever they are based and whatever their investment needs.

PRIMARY MARKET(S) SERVED









ASSETS MANAGED

[As of 6/30/19]

TOTAL DCIO ASSETS	\$3,600,000,000
DCIO ASSETS [%]	
Collective Trusts	8%
Money Market	
Mutual Funds	
Separate Accounts	
Stable Value	

Other

TOTAL AUM.....\$619,000,000

ASSET ALLOCATION FUNDS

- » AllianzGI Retirement Funds
- » AllianzGI Dynamic Retirement Series CITs
- » AllianzGI Global Dynamic Allocation Fund
- » AllianzGI Global Allocation Fund
- » AllianzGl Multi-Asset Income Fund

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. AllianzGI NFJ Small Cap Value Fund: \$614,000,000
- 2. AllianzGl Global Technology Fund: \$614,000,000
- 3. AllianzGl Target Date Strategies: \$554,000,000
- 4. AllianzGI NFJ Dividend Value Fund: \$325,000,000
- 5. AllianzGI Focused Growth Fund: \$283.000.000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Target-Date Evaluation Tools, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 3 | 25

AMUNDI PIONEER **ASSET MANAGEMENT**



BOSTON, MA lamundipioneer.com/us

AMERICAN FUNDS



LOS ANGELES, CA | capital group.com/advisor

KEY CONTACTS

Brendan Mahoney | 800.421.9535 | Brendan_Mahoney@capgroup.com

FIRM PROFILE

Since 1931, Capital Group, home of American Funds, has been focused on delivering superior, consistent results for long-term investors. We've earned retirement plans' trust over generations by managing our funds the same way most people invest for retirement—with a long-term perspective and careful attention to risk. Defined contribution plans rely on our low cost investment and recordkeeping solutions to help them meet their fiduciary requirements.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19] **TOTAL AUM**

TOTAL AUM	\$1,917,916,008,361
TOTAL DCIO ASSETS	\$333,480,623,711
DCIO ASSETS [%]	
Collective Trusts	1%
Money Market	0%
Mutual Funds	
Separate Accounts	0%
Stable Value	0%
Other	0%

ASSET ALLOCATION FUNDS

- » American Funds Retirement Target Date Series
- » American Funds Portfolio Series
- » American Funds American Balanced Fund
- » American Funds Global Balanced Fund
- » American Funds Retirement Income Portfolio Series

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. American Funds Target Date Retirement Series: \$118,083,151,820
- 2. American Funds Europacific Growth Fund: \$91,329,641,262
- 3. American Funds Growth Fund of America: \$57,814,140,062
- 4. American Funds American Balanced Fund: \$34,729,857,058
- 5. American Funds Washington Mutual Investors Fund: \$27,124,803,846

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

87 / 114

KEY CONTACTS

Chris Laucks 617.571.6600 chris.laucks@amundipioneer.com Brandi Kinsman 617.422.4718 | brandi.kinsman@amundipioneer.com

FIRM PROFILE

Amundi Pioneer is the US investment headquarters of parent company Amundi, whose network of investment and marketing offices throughout the world provides a global perspective and an in-depth knowledge of local markets. Amundi, based in Paris, is Europe's largest asset manager and ranks among the top 10 globally, with over \$1.69 trillion of assets across six main investment hubs. Leveraging the benefits of our scope and size, the combined expertise and investment resources across Amundi allows us to introduce innovative solutions tailored to investor needs. We benefit from the expertise of over 5,000 Amundi team members based in 37 countries.

PRIMARY MARKET(S) SERVED







ASSETS MANAGED

[As of 6/30/19]

TOTAL DCIO ASSETS	\$10,252,574,066
DCIO ASSETS [%]	
Collective Trusts	2%
Money Market	0%
Mutual Funds	
Separate Accounts	5%
C - 1.1. \ / - 1	

TOTAL AUM......\$84,040,500,304

ASSET ALLOCATION FUNDS

» Pioneer Solutions- Balanced

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Pioneer Bond Fund: \$2,800,000,000
- 2. Pioneer Fundamental Growth: \$2,500,000,000
- 3. Pioneer Strategic Income: \$1,200,000,000
- 4. Pioneer Select Mid Cap Growth: \$983,000,000
- **5.** Pioneer Equity Income: **\$804,000,000**

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, Plan Benchmarking

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

BLACKROCK INC.

BlackRock

NEW YORK, NY | blackrock.com/dc

BMO GLOBAL ASSET MANAGEMENT



CHICAGO, IL | bmogam.com

KEY CONTACTS

Matt Soifer | 212.810.8995 | matt.soifer@blackrock.com Katie Nedl | 609.282.8858 | katie.nedl@blackrock.com Kevin Gangeri | 646.231.0189 | kevin.gangeri@blackrock.com

FIRM PROFILE

BlackRock's dedicated Defined Contribution team is a partner to plan sponsors and advisors, with the experience and resources to help you build better investment menus and evaluate and enhance plans. Visit BlackRock.com/DC to learn more about our DC investment strategies, thought leadership and value add programs.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL DCIO ASSETS	\$988,857,000,000
DCIO ASSETS [%] Collective Trusts	429/
Mutual Funds	

TOTAL AUM......\$6,842,482,000,000

ASSET ALLOCATION FUNDS

- » BlackRock LifePath® Target Date Funds
- » BlackRock Target Allocation Funds

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Equity Index: \$587,162,000,000
- 2. Target Date Fund: \$247,509,000,000
- 3. Fixed Income Index: \$82,553,000,000
- 4. Fixed Income Active: \$28,138,000,000
- 5. Cash Management: \$16,257,000,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 14 / 130

KEY CONTACTS

Mark Bryant | 312.852.6242 | jmark.bryant@bmo.com Susan Gibbs 312.461.2230 susan.gibbs@bmo.com Chris Barlow 312.519.1238 christopher.barlow@bmo.com

FIRM PROFILE

BMO Global Asset Management is a leading global asset manager with \$256 billion in AUM as of March 31, 2019 and more than 20 offices in 14 countries. We believe better conversations result in better outcomes and provide actionable ideas; access to our investment professionals; and easy-to-use tools and content to enhance your client conversations.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM.....\$256,000,000

ASSET ALLOCATION FUNDS

- » BMO Aggressive Allocation Fund
- » BMO Balanced Allocation Fund
- » BMO Conservative Allocation Fund
- » BMO Growth Allocation Fund
- » BMO Moderate Allocation Fund

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. BMO Target Risk Funds
- 2. BMO Large-Cap Growth Fund
- 3. BMO Pyrford International Stock Fund
- 4. BMO TCH Core Plus Bond Fund
- 5. BMO Mid-Cap Value Fund

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]



ng in liquid structure, as

CARILLON TOWER ADVISERS



ST. PETERSBURG, FL | carillontower.com

COHEN & STEERS



NEW YORK, NY | cohenandsteers.com

KEY CONTACTS

Michelle Lewis | 303.406.8888 | michelle.lewis@carillontower.com Jay Natkow | 727.403.3704 | jay.natkow@carillontower.com

FIRM PROFILE

Carillon Family of Funds offers boutique products that specialize in asset classes that many consider crucial to the mainstream 401(k) participant. Portfolio managers strive to deliver superior fund performance without exposing investors to disproportionate risk—a tenet of the Carillon philosophy since the fund family's origins in 1985.

PRIMARY MARKET(S) SERVED









ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM.....\$67,000,000

ASSET ALLOCATION FUNDS

N/A

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Carillon Eagle Small Cap Growth Fund
- 2. Carillon Eagle Mid Cap Growth Fund
- 3. Carillon Scout Small Cap Fund
- 4. Carillon Scout Mid Cap Fund
- 5. Carillon Eagle Growth and Income Fund

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Plan Benchmarking

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 3 / 20

KEY CONTACTS

Charlie Wenzel | 302.521.0878 | cwenzel@cohenandsteers.com Jessen Fahey | 214.417.1179 | jfahey@cohenandsteers.com Chris Gasta | 404.307.6048 | cgasta@cohenandsteers.com Matt Saffi | 212.478.4409 | msaffi@cohenandsteers.com

FIRM PROFILE

Cohen & Steers is a global investment manager specializing in liquid real assets, including real estate securities, and listed infrastructure, as well as preferred securities and other income solutions. Cohen & Steers was the first investment company to specialize in listed real estate. As the global real estate securities market evolved, we expanded our operations to Europe and Asia Pacific, forming the industry's largest global investment team dedicated to real estate securities. Through careful consideration, we have added to our investment offerings over the years, developing related strategies designed to meet investors' increasing demand for income and real returns.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$62,393,000,000
TOTAL DCIO ASSETS	\$11,418,000,000

DCIO ASSETS [%]

Collective Trusts	15%
Money Market	
Mutual Funds	
Separate Accounts	
Stable Value	
	0%

ASSET ALLOCATION FUNDS

- » Alternative Income Fund (DVFIX)
- » Real Assets Fund (RAPIX)

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Institutional Realty Shares: \$1,077,000,000
- 2. Realty Shares: \$909,000,000
- 3. Real Estate Securities Fund: \$881,000,000
- 4. Global Realty Shares: \$105,000,000
- 5. Preferred Securities & Income Fund: \$74,000,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, Institutional Sales Focused on Institutional Consultants, Investment Committee Meetings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

DELAWARE FUNDS BY MACQUARIE

Delaware Funds

PHILADELPHIA, PA I delawarefunds.com

DOUBLELINE



LOS ANGELES, CA I doublelinefunds.com

KEY CONTACTS

Charlie Mylonas | 215.255.1609 | charlie.mylonas@macquarie.com

FIRM PROFILE

Macquarie Investment Management (MIM) is a global asset manager with offices throughout the US, Europe, Asia, and Australia. In the US, retail investors recognize Delaware Funds® by Macquarie as one of the longest-standing mutual fund families, with more than 80 years in existence. As active managers we prioritize autonomy and accountability at the investment team level in pursuit of opportunities that matter for clients. Our conviction based, long-term approach guides us in managing assets on behalf of investors worldwide, across fixed income, equities, listed real estate, listed infrastructure, hedge funds, and multi-asset solutions.

PRIMARY MARKET(S) SERVED







ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$248,600,000,000
TOTAL DCIO ASSETS	\$23,970,000,000
DCIO ASSETS [%]	
Collective Trusts	
Money Market	0%
Mutual Funds	
Separate Accounts	53%
Stable Value	
Other	0%

ASSET ALLOCATION FUNDS

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Delaware Value® Fund: \$14,700,000,000
- 2. Delaware Small Cap Value Fund: \$4,200,000,000
- 3. Delaware U.S. Growth Fund: \$2,400,000,000
- 4. Delaware Small Cap Core Fund: \$4,700,000,000
- 5. Delaware Emerging Markets Fund: \$5,100,000,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Training for DC Plan Sales/Service

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

5 | 36

KEY CONTACTS

Daniel Long 312.636.5444 Daniel.Long@DoubleLine.com

FIRM PROFILE

DoubleLine was founded under a cardinal mandate: striving to deliver better risk-adjusted returns. This includes the avoidance of risk-taking that historically has led to catastrophic principal losses. DoubleLine emphasizes the importance of security selection, trade execution, portfolio construction, sector allocation, and the ownership structure of DoubleLine itself. Employee-ownership reinforces the stability of the investment teams and its accountability: no outside decisionmakers stand between the teams and our clients. In fact, the name "DoubleLine" voices our cardinal mandate: like a careful motorist on a winding road, the manager must not cross the double line into the oncoming lane of risk.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$140,033,909,033
TOTAL DCIO ASSETS	\$3,286,398,265
DCIO ASSETS [%]	
Collective Trusts	
Money Market	0%
Mutual Funds	86%
Separate Accounts	0%
Stable Value	
Other	0%

ASSET ALLOCATION FUNDS

DoubleLine Multi-Asset Growth Fund

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. DoubleLine Total Return Bond: \$1,996,967,425
- 2. DoubleLine Core Fixed Income: \$772,448,778
- 3. DoubleLine Shiller Enhanced CAPE Fund: \$288,643,355
- 4. DoubleLine Low Duration Bond Fund: \$163,037,069
- 5. DoubleLine Flexible Income Fund: \$209.549.833

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Training for DC Plan Sales/Service

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 1 / 10

FEDERATED INVESTORS

Federated .

PITTSBURGH, PA | federatedinvestors.com

FIDELITY INSTITUTIONAL ASSET MANAGEMENT



SMITHFIELD, RI | institutional.fidelity.com

KEY CONTACTS

Michael Bappert | 847.309.0420 | mbappert@federatedinv.com Steve Cronin | 617.448.1173 | scronin@federatedinv.com

FIRM PROFILE

Federated is a global investment manager known for its disciplined investment approach, dedicated client service and broad array of financial solutions. Our investment experience spans domestic and international equity, fixed-income, alternative and money market strategies distributed through a network of institutions and intermediaries worldwide. Founded more than 60 years ago with the belief that diligently doing business the right way over time presents the best opportunity for future growth, Federated continues to develop products that cover all asset classes, sectors and styles with the goal of long-term consistent performance.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

IOTAL AUM	\$502,200,000,000
TOTAL DCIO ASSETS	\$45,972,920,000
DCIO ASSETS [%]	
Collective Trusts	8%
Money Market	21%
Mutual Funds	87%
Separate Accounts	
Stable Value	8%

ASSET ALLOCATION FUNDS

- » Federated Capital Income Fund
- » Federated Global Allocation Fund
- » Federated MDT Balanced Fund

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Federated Strategic Value Dividend Fund: \$4,863,386,648
- 2. Federated Total Return Bond Fund: \$4,307,391,376
- 3. Federated Capital Preservation Fund: \$3,763,360,799
- **4.** Federated Kaufmann Fund: **\$3,398,666,398**
- 5. Federated Institutional High Yield Bond Fund: \$3,276,835,120

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, Plan Benchmarking, Target-Date Evaluation Tools, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 6 / 60

KEY CONTACTS

Jordan Burgess | 401.292.5801 | jordan.burgess@fmr.com

FIRM PROFILE

Fidelity's mission is to inspire better futures and deliver better outcomes for the customers and businesses we serve. With assets under administration of \$7.8 trillion, including managed assets of \$2.8 trillion as of September 30, 2019, we focus on meeting the unique needs of a diverse set of customers: helping more than 30 million people invest their own life savings, 22,000 businesses manage employee benefit programs, as well as providing more than 13,500 financial advisory firms with investment and technology solutions to invest their own clients' money. Privately held for more than 70 years, Fidelity employs more than 40,000 associates.

PRIMARY MARKET(S) SERVED





ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$582,687,600,000
TOTAL DCIO ASSETS	\$64,220,000,000
DCIO ASSETS [%]	
Collective Trusts	4%
Money Market	2%
Mutual Funds	94%
Separate Accounts	0%
Stable Value	

ASSET ALLOCATION FUNDS

- » FA Freedom Fund
- » FA Asset Manager Funds
- » FA Balanced

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Fidelity 500 Index: \$11,948,230,000
- 2. Fidelity Contrafund: \$10,455,970,000
- 3. FA New Insights: \$2,105,750,000
- 4. VIP Contrafund: \$2.086,270,000
- 5. FA Freedom Funds: \$2,012,820,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, Plan Benchmarking, Target-Date Evaluation Tools, Investment Committee Meetings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

10 / N/A

KEY CONTACTS

Linh Buoen 612.667.1160 | linh.t.buoen@galliard.com Mike Norman 612.667.3219 | michael.d.norman@galliard.com

FIRM PROFILE

Galliard Capital Management has specialized in fixed income and stable value management for institutional investors for more than 20 years. The firm started with less than \$2 billion in assets under management and 8 clients, and has grown to over \$90 billion in assets under management and more than 230 clients; including public entities, corporate retirement plans, operating funds, insurance reserves, foundations and endowments, healthcare funds, and Taft Hartley plans. Galliard is an independently operated wholly owned subsidiary of Wells Fargo Asset Management Holdings, LLC, which is a subsidiary of Wells Fargo & Company.

PRIMARY MARKET(S) SERVED







ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$92,073,142,389.49
TOTAL DCIO ASSETS	\$77,669,416,614.53
DCIO ASSETS [%]	
Collective Trusts	0%
Money Market	0%
Mutual Funds	
Separate Accounts	0%
Stable Value	84%
O.1	

ASSET ALLOCATION FUNDS

None

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Wells Fargo Stable Return Fund: \$25,774,052,027
- 2. Managed Income Fund: \$2,891,392,613

ADVISOR SUPPORT SERVICES

Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Meetings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 0 | 0

KEY CONTACTS

WAYNE, PA | hartfordfunds.com

John Brennan | 610.386.7422 | johnf.brennan@hartfordfunds.com DCIO Sales Desk | 800.279.1541

FIRM PROFILE

Hartford Funds uses its human-centric investing approach to understand the rational and emotional ways investors think about their money, investments, and relationships with financial advisors. We partner with academics and experts to deliver insights into investor psychology, demographic trends and behavior. Hartford Funds also delivers investment insights for advisors and their clients. Our product line-up includes a variety of mutual funds and multifactor and active ETFs. Excluding affiliated funds of funds, as of June 30, 2019, Hartford Funds Management Company, LLC and its wholly owned subsidiary, Lattice Strategies LLC, had approximately \$121.3 billion in discretionary and non-discretionary assets under management.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

TOTAL DOLO ACCETO

[As of 6/30/19]

IOTAL DCIO 922F12	\$13,607,900,004
DCIO ASSETS [%]	
Collective Trusts	0%
Money Market	0%
Mutual Funds	
Separate Accounts	0%
Stable Value	

TOTAL AUM......\$106,890,176,535

ASSET ALLOCATION FUNDS

- » Hartford Balanced Income Fund
- » Hartford AARP Balanced Retirement Fund

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Hartford MidCap Fund: \$3,610,627,933
- 2. Hartford International Opportunities Fund: \$1,777,511,069
- 3. Hartford MidCap HLS Fund: \$1,126,898,748
- 4. Hartford Small Cap Growth HLS Fund: \$954,052,107
- 5. Hartford Dividend and Growth Fund: \$901,470,342

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]



ICMA-RC



WASHINGTON, DC | vantagepointfunds.org

IVY **INVESTMENTS**



OVERLAND PARK, KS | ivyinvestments.com

KEY CONTACTS

Craig Lombardi | 202.330.3307 | clombardi@icmarc.org Brian Lighty | 202.713.7239 | blighty@icmarc.org Noah Rosen | 202.430.0689 | nrosen@icmarc.org

FIRM PROFILE

Founded in 1972, ICMA-RC is a not for profit financial services corporation focused on serving local and state government retirement plans. ICMA-RC's mission is to help build retirement security for public sector employees. As of June 30, 2019, we provided plan administration services for more than 9,800 plans with more than 1.4 million participant accounts and approximately \$56.6 billion in assets under management and administration. ICMA-RC makes available a stable value strategy. the PLUS Fund, along with target-date Milestone Funds, targetrisk Model Portfolio Funds, and equity and fixed-income collective investment trust (CITs).

PRIMARY MARKET(S) SERVED









ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$28,700,000,000
TOTAL DCIO ASSETS	\$1,300,000,000
DCIO ASSETS [%]	
Collective Trusts	100%
Money Markets	
Mutual Funds	0%
Separate Accounts	0%
Stable Value	0%

ASSET ALLOCATION FUNDS

- » Vantagepoint Milestone Funds (TDFs)
- » Vantagepoint Model Portfolio Global Equity Growth
- » Vantagepoint Model Portfolio Long-Term Growth
- » Vantagepoint Model Portfolio Traditional Growth
- » Vantagepoint Model Portfolio Conservative Growth

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

1. Vantagepoint PLUS Fund: \$1,300,000,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Training for DC Plan Sales/Service, Investment Committee Meetings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

4 / 0

KEY CONTACTS

Stacy Zenger | 913.951.1485 | szenger@ivyinvestments.com

FIRM PROFILE

Ivy Investments is recognized for inventive, actively-managed, global investing strategies that help investors best meet their long-term goals. Our roots date to 1937 and, over the years, we've built our time-tested investment process within an authentic and demanding culture - one that values preparedness, collaboration and accountability. Our approach seeks consistently to deliver highly competitive, long-term results. Our motivation is the understanding that it's not our money we are managing; it's our investors. It's their trust that drives us. We work hard to earn it each and every day.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$36,479,000,000
TOTAL DOID ASSETS	\$4,650,000,000

DCIO ASSETS [%]

Collective Trusts	6%
Money Market	
Mutual Funds	
Separate Accounts	
Stable Value	
Other	

ASSET ALLOCATION FUNDS

- » Ivy Asset Strategy
- » Ivy Balanced

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Ivy International Core Equity: \$1,327,000,000
- 2. Ivy Science and Technology: \$736,000,000
- 3. Ivy Mid Cap Growth: \$590,000,000
- 4. Ivy Small Cap Growth: \$356,000,000
- 5. lvy High Income: \$332,000,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Training for DC Plan Sales/Service

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

NAPA-NET.ORG

J.P. MORGAN ASSET MANAGEMENT



NEW YORK, NY | ipmorgan.com/funds/smartretirement

JANUS HENDERSON **INVESTORS**



DENVER, CO | janushenderson.com/advisor

KEY CONTACTS

Michael Miller | 727.204.7825 | michael.d.miller2@jpmorgan.com

FIRM PROFILE

For decades, J.P. Morgan has helped advisors and plan sponsors solve their challenges with insights and tools designed to empower better decisions, build stronger plans and help participants get on a more secure retirement path.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$1,815,994,131,920
TOTAL DCIO ASSETS	\$207,428,811,512
DCIO ASSETS [%]	
Collective Trusts	26%
Money Markets	1%
Mutual Funds	
Separate Accounts	21%
Stable Value	

ASSET ALLOCATION FUNDS

- » JPMorgan SmartRetirement
- » JPMorgan SmartRetirement Blend
- » JPMorgan Investor Funds
- » Additional Balanced Funds

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. JPMorgan SmartRetirement: \$115,350,913,474
- 2. JPMorgan Large Cap Growth: \$9,056,802,155
- 3. JPMorgan Mid Cap Value: \$7,789,110,432
- 4. JPMorgan Equity Income: \$5,860,098,042
- 5. JPMorgan U.S. Equity: \$4,287,638,743

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 32 | 89

KEY CONTACTS

Kevin Neuhart 303.336.7928 kevin.neuhart@janushenderson.com Ann Bayles | 303.336.7620 | ann.bayles@janushenderson.com

FIRM PROFILE

Janus Henderson Investors exists to help clients achieve their long-term financial goals. Our active management offers clients the opportunity to outperform passive portfolios over the course of market cycles. With more than 350 investment professionals, we provide access to some of the industry's most talented and innovative thinkers, spanning equities, fixed income, multi-asset and alternatives, globally. Our investment teams blend insight, originality and precision with rigorous analysis, structured processes and robust risk management. We build client partnerships on openness and trust, channeling expertise from across the business and communicating the views of our experts in a timely and relevant way.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$359,800,000,000
TOTAL DCIO ASSETS	\$29,440,000,000

DCIO ASSETS [%]

7.6%
0%
86.8%
0%
0%
5.6%

ASSET ALLOCATION FUNDS

- » Janus Henderson Balanced Fund
- » Janus Henderson Global Allocation Growth Fund
- » Janus Henderson Global Allocation Moderate Fund
- » Janus Henderson Global Allocation Conservative Fund
- » Janus Henderson Value Plus Income Fund

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Janus Henderson Enterprise Fund: \$8,472,000,000
- 2. Janus Henderson Triton Fund: \$6,919,000,000
- 3. Janus Henderson Balanced Fund: \$4,866,000,000
- 4. Janus Henderson Forty Fund: \$1,423,000,000
- 5. Janus Henderson Flexible Bond Fund: \$1,059,000,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Training for DC Plan Sales/Service, Investment Committee Meetings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

JOHN HANCOCK INVESTMENT **MANAGEMENT**

John Hancock Investment Management

BOSTON, MA | jhinvestments.com

LAZARD ASSET **MANAGEMENT**



NEW YORK, NY | lazardassetmanagement.com

KEY CONTACTS

Aaron Esker | 617.285.0401 | aesker@jhancock.com Gene Huxhold | 847.224.9862 | gene_huxhold@jhancock.com

FIRM PROFILE

John Hancock has helped individuals and institutions build and protect wealth since 1862. Today, we are one of the strongest and mostrecognized financial brands. We serve investors globally through a unique multimanager approach: We search the world to find proven portfolio teams with specialized expertise for every strategy we offer, then we apply robust investment oversight to ensure they continue to meet our uncompromising standards and serve the best interests of our shareholders. Our approach to asset management has led to a diverse set of investments deeply rooted in investor needs, along with strong risk-adjusted returns across asset classes.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$143,000,000,000
TOTAL DCIO ASSETS	\$12,668,000,000
DCIO ASSETS [%]	
Collective Trusts	0%
Money Market	0%
Mutual Funds	100%
Separate Accounts	0%
Stable Value	
Other	0%

ASSET ALLOCATION FUNDS

- » Multi-Index Lifetime (2010, 2015, 2020, 2025, 2030, 2035, 2040, 2045, 2050,
- » Multi-Index Preservation (2020, 2025, 2030, 2035, 2040, 2045, 2050, 2055 & 2060)
- » Multi-Index Income Preservation
- » Multi-Index Lifestyle (Aggressive, Balanced, Conservative, Growth & Moderate)
- » Multimanager Lifetime (2010, 2015, 2020, 2025, 2030, 2035, 2040, 2045, 2050, 2055 & 2060)
- » Multimanager Lifestyle (Aggressive, Balanced, Conservative, Growth & Moderate)

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Disciplined Value Mid Cap: \$3,967,000,000
- 2. Disciplined Value: \$3,769,000,000
- 3. Bond: \$890,000,000
- 4. International Growth: \$750,000,000
- 5. Multimanager Lifestyle Suite: \$590,000,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Target-Date Evaluation Tools, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

KEY CONTACTS

Ralph Peluso | 212.632.6731 | ralph.peluso@lazard.com Charlie Burgdorf | 212.632.6594 | charlie.burgdorf@lazard.com Ty Hix | 415.623.5060 | ty.hix@lazard.com

FIRM PROFILE

Lazard Asset Management provides investment management and advisory services to institutional clients, financial intermediaries, private clients, and investment vehicles around the world. We invest in a wide selection of equity, fixed income, and alternative investments with the goal of producing superior risk-adjusted investment returns and providing investment solutions customized for our clients. With 22 offices located in over 16 countries, Lazard Asset Management's business uses a global investment platform that focuses on managing assets for our clients.

PRIMARY MARKET(S) SERVED









ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$218,000,000,000
TOTAL DCIO ASSETS	\$7,900,000,000
DCIO ASSETS [%] Collective Trusts	25%

Separate Accounts10%

ASSET ALLOCATION FUNDS

- » Global Dynamic Allocation
- » VOLT- Targeted Volatility

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. International Equity
- 2. International Strategic Equity
- 3. Global Listed Infrastructure
- 4. US Equity Concentrated
- 5. Emerging Markets Equity

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 0 / 16

MASSMUTUAL **FUNDS**

... MassMutual

BOSTON, MA I massmutual funds.com

MFS INVESTMENT MANAGEMENT



BOSTON, MA Imfs.com

KEY CONTACTS

Mark Cover | 617.695.4615 | MCover35@massmutual.com Matthew Arciero 617.695.4310 | MArciero@massmutual.com

FIRM PROFILE

MassMutual Funds is a diversified multi-manager investment platform focused on the retirement industry. We deliver a full suite of investment solutions leveraging institutional asset managers, while striving for consistent performance. Each Fund is carefully designed to achieve a specific objective and managed by specialized subadvisers who are experts in their field. Serving as the investment adviser, MML Advisers executes a disciplined investment process designed to uncover unique, specialty managers for each strategy, construct individual portfolios for optimal long-term performance, and provide ongoing oversight and due diligence to ensure each Fund is managed in accordance with its stated objective.

PRIMARY MARKET(S) SERVED







ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$745,972,758,560
TOTAL DCIO ASSETS	\$28,348,511,218
DCIO ASSETS [%]	
Collective Trusts	0%
Money Markets	0%
Mutual Funds	25%
Separate Accounts	0%
Stable Value	
Other	0%

ASSET ALLOCATION FUNDS

- » MassMutual RetireSMART by JPMorgan (Target Date)
- » MassMutual Select T. Rowe Price Retirement (Target Date)
- » MassMutual RetireSMART (Target Risk)
- » Premier Balanced Fund

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. MassMutual Select Mid Cap Growth Fund: \$5,951,698,726
- 2. MassMutual Premier Core Bond Fund: \$96,648,911
- 3. MassMutual Premier High Yield Fund: \$62,413,773
- 4. MassMutual Select Blue Chip Growth Fund: \$51,640,6013
- 5. MassMutual Premier Short Duration Fund: \$50,409,848

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 5 / N/A

KEY CONTACTS

Sean Kenney 617.954.5653 smkenney@mfs.com Todd Leszczynski | 617.954.7433 | tleszczynski@mfs.com Craig McKenna | 617.954.6901 | cmckenna@mfs.com

FIRM PROFILE

In 1924, MFS launched the first US open-end mutual fund, opening the door to the markets for millions of everyday investors. Today, as a full-service global investment manager serving financial advisors, intermediaries and institutional clients, MFS still serves a single purpose: to create long-term value for clients by allocating capital responsibly. That takes our powerful investment approach combining collective expertise, thoughtful risk management and long-term discipline. Supported by our culture of shared values and collaboration, our teams of diverse thinkers actively debate ideas and assess material risks to uncover what we believe are the best investment opportunities in the market

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$489,500,000,000
TOTAL DCIO ASSETS	\$70,500,000,000
DCIO ASSETS [%]	£9/

Collective Trusts	6 %
Money Market	0%
Mutual Funds	90%
Separate Accounts	
Stable Value	
Other	

ASSET ALLOCATION FUNDS

- » MFS Lifetime Funds
- » MFS Asset Allocation Funds

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. MFS Value Fund: \$15,600,000,000
- 2. MFS International Intrinsic Value Fund: \$6,500,000,000
- 3. MFS Growth Fund: \$5,400,000,000
- 4. MFS International Equity Fund: \$4,000,000,000
- 5. MFS Mid Cap Value Fund: \$3,500,000,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service. Investment Committee Meetings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]



Vantagepoint's PLUS Fund, guided by its seasoned leadership team, has a long track record of delivering consistent performance through full market cycles.

Trust their steady hand to guide your investments.



For more information on Vantagepoint's stable value solutions, please contact:

CRAIG LOMBARDI
Managing Vice President
clombardi@icmarc.org
202-962-8267

MORLEY CAPITAL **MANAGEMENT**



PORTLAND, OR I morley.com

NATIXIS INVESTMENT **MANAGERS**



BOSTON, MA | im.natixis.com

KEY CONTACTS

Jim Pondel 312.541.4077 pondel.jim@morley.com Brett Okamoto | 503.484.9360 | okamoto.brett@morley.com Yolanda Reyes White 503.484.9341 reyeswhite.yolanda@morley.com

Morley Capital Management was founded in 1982. Since then, we have focused on managing capital preservation assets for our clients. As of 6/30/2019, we manage over \$17 billion in assets.

Our mission is to design and construct strategies to help investors achieve retirement and income goals. Our experience has established our firm as a valued leader in the industry with:

- » Dedicated focus on managing assets for over 35 years
- » Empirically supported proprietary portfolio optimization model
- » Diversified investment strategies blending complementary sources of alpha generation
- » Consistent, conservative investment philosophy and process
- » Seasoned teams collaborating to ensure a distinct client experience

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

	. , , ,
TOTAL DCIO ASSETS	\$17,901,225,474
DCIO ASSETS [%]	
Collective Trusts	0%
Money Market	0%
Mutual Funds	0%
Separate Accounts	0%
Stable Value	
Other	0%

TOTAL AUM......\$17,901,225,474

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Morley Stable Value Fund: \$7,577,515,302
- 2. Principal Stable Value Fund: \$4,693,429,369

ADVISOR SUPPORT SERVICES

Compliance Report, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 5 / N/A

KEY CONTACTS

James Dolan 857.998.3093 James.Dolan@natixis.com

FIRM PROFILE

Active Thinking® is our insight-driven approach to active management. It balances diverse opinions, deep data, and detailed analysis to uncover new opportunities and deliver unconventional perspectives to help support your strategy. Powered by the expertise of more than 20 specialized investment managers, Natixis Investment Managers offers a broad range of funds for Defined Contribution Plans, including the industry's first ESG-driven target date mutual funds - the Natixis Sustainable Future Funds. The Funds are designed for retirement investors who want their investments to align with their personal values. and are intended to be suitable as a QDIA. For more information visit www.im.natixis.com/us/natixis-sustainable-future-funds

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

IOTAL AUM	\$1,022,000,000,000
TOTAL DCIO ASSETS	\$33,288,345,035

DCIO ASSETS BREAKDOWN (%)

Collective Trusts	3.33%
Mutual Funds96	.67%

ASSET ALLOCATION FUNDS

- » Natixis Sustainable Future Funds (2015, 2020, 2025, 2030, 2035, 2040, 2045, 2050, 2055, 2060)
- » Loomis Sayles Global Allocation Fund
- » Oakmark Equity and Income Fund

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Oakmark International: \$6,561,148,942
- 2. Oakmark Equity and Income: \$5,972,163,233
- 3. Loomis Core Plus: \$4,161,256,470
- 4. Oakmark Fund: \$3,447,464,601
- 5. Loomis Bond: \$2,012,934,452

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]



NEUBERGER BERMAN

NEW YORK, NY Inb.com

NEUBERGER BERMAN

NEW YORK LIFE



JERSEY CITY, NJ Istabletablevalueinvestments.com

KEY CONTACTS

Michelle Rappa | 212.476.5575 | michelle.rappa@nb.com Christopher Walker | 214.775.4675 | christopher.walker@nb.com Daniel Cahill | 212.476.5877 | daniel.cahill@nb.com

FIRM PROFILE

Founded in 1939, Neuberger Berman is a private, 100% independent, employee-owned investment manager. From offices in 35 cities worldwide, the firm manages a range of strategies—including equity, fixed income, quantitative and multi-asset class, private equity and hedge funds—on behalf of institutions, advisors and individual investors globally. With more than 600 investment professionals and over 2,100 employees in total, Neuberger Berman has built a diverse team of individuals united in their commitment to delivering compelling investment results for our clients over the long term. That commitment includes active consideration of environmental, social and governance factors.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19] TOTAL ALIM

TOTAL AUM	\$333,000,000,000
TOTAL DCIO ASSETS	\$16,000,000,000
DCIO ASSETS BREAKDOWN (%)	
Collective Trusts	0%
Money Markets	0%
Mutual Funds	54%
Separate Accounts	
Stable Value	
0.1	

ASSET ALLOCATION FUNDS

N/A

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Neuberger Berman Genesis Fund: \$5,782,396,430
- 2. Neuberger Berman Sustainable Equity Fund: \$702,747,076
- 3. Neuberger Berman Mid Cap Growth Fund: \$668,683,918
- 4. Neuberger Berman Large Cap Value Fund: \$243,396,297
- 5. Neuberger Berman Strategic Income Fund: \$218,532,389

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Training for DC Plan Sales/Service, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

5 / 28

KEY CONTACTS

Kevin Mansfield | 201.685.6199 | kevin_mansfield@newyorklife.com Jeff Budd | 201.685.6189 | jeff_budd@newyorklife.com

FIRM PROFILE

New York Life offers a wide range of investment and retirement solutions for all types and sizes of plans. New York Life Stable Value Investments has been a leader in the stable value industry for over 35 years, and we offer one-on-one support to assist in the navigation of prudent fiduciary practices. New York Life Investments believes that our autonomous multi-boutique structure gives us a competitive advantage and has helped us deliver long-term results to our clients. New York Life is dedicated to maintaining a disciplined long-term perspective, a focus on quality, and a commitment to excellence.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

\$22,250,000,000
0%
0%
52%
0%
48%

TOTAL AUM\$560,000,000

ASSET ALLOCATION FUNDS

N/A

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. MainStay Large Cap Growth Fund: \$7,998,737,038
- 2. New York Life Guaranteed Interest Account: \$5,670,000,000
- 3. New York Life Anchor Account: \$4,980,000,000
- 4. MainStay MacKay High Yield Corp Bond Fund: \$574,161,302
- 5. MainStay MacKay S&P 500 Index Fund: \$414,488,526

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 9 / 0



nuveen a TIAA company

PGIM INVESTMENTS



NEWARK, NJ pqiminvestments.com/DCIO

KEY CONTACTS

NEW YORK, NY Inuveen.com

NUVEEN

Brendan McCarthy 617.308.8309 brendan.mccarthy@nuveen.com Peter Whitman | 617.571.3725 | peter.whitman@nuveen.com Robert Wood | 704.988.3105 | robert.wood@nuveen.com

FIRM PROFILE

Nuveen, the investment manager of TIAA, offers a comprehensive range of outcome-focused investment solutions designed to secure the long-term financial goals of institutional and individual investors. Nuveen has \$1 trillion in assets under management as of 30 September 2019 and operations in 24 countries. Its investment specialists offer deep expertise across a comprehensive range of traditional and alternative investments through a wide array of vehicles and customized strategies. Our dedicated DCIO team helps clients build best-in-class retirement plan solutions and offers research-based and field-tested tools, as well as, ongoing, consultative support.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL DCIO ASSETS	\$467,996,613,111
DCIO ASSETS [%]	
Collective Trusts	1%
Money Market	0%
Mutual Funds	
Separate Accounts	
Stable Value	
Othor	0%

TOTAL AUM.....\$1,019,720,000

ASSET ALLOCATION FUNDS

- » TIAA-CREF Lifecycle Funds
- » TIAA-CREF Lifecycle Index Funds
- » TIAA-CREF Lifestyle Funds

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. TIAA-CREF Lifecycle Funds (Active & Index): \$49,118,095,841
- 2. TIAA-CREF International Equity Index Fund: \$4,852,754,457
- 3. TIAA-CREF S&P 500 Index Fund: \$2,985,451,185
- 4. TIAA-CREF Large-Cap Value Index Fund: \$2,642,971,661
- 5. TIAA-CREF Large-Cap Growth Index Fund: \$2,537,218,719

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

7 / 70

KEY CONTACTS

Tony Fiore 973.367.6650 anthony.fiore@pgim.com Clint Barker 973.367.4831 | clint.barker@pgim.com Joe Gill | 973.367.5539 | joseph.gill@pgim.com

FIRM PROFILE

At PGIM Investments, we help investors participate in opportunities across global markets while meeting their toughest investment challenges. We're part of PGIM, a top-10 investment manager globally with more than \$1 trillion in assets under management. PGIM's scale and investment experience allow us to deliver actively managed funds and strategies to meet the needs of investors around the globe. PGIM Investments' dedicated Retirement Investment Solutions (RIS) team is committed to helping defined contribution advisors and consultants meet ever-evolving retirement challenges. The team provides a depth of experience and resources that can help address the changing dynamics of the retirement business.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$1,260,000,000,000
TOTAL DCIO ASSETS	\$169,577,464,749

DCIO ASSETS BREAKDOWN (%)

Collective Trusts	8%
Money Markets	1%
Mutual Funds	
Separate Accounts	45%
Stable Value	
Other	

ASSET ALLOCATION FUNDS

- » Prudential Day One Funds (target date)
- » PGIM Balanced Fund
- » PGIM Income Builder

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. PGIM Total Return Bond/Core Plus: \$21,866,326,606
- 2. Prudential Core Conservative Intermediate Bond: \$7,176,483,320
- 3. Prudential Day One Funds (target date): \$3,700,000,000
- 4. Prudential Core Intermediate Bond: \$3,180,711,472
- 5. PGIM Jennison Growth Fund: \$2,252,716,839

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Target-Date Evaluation Tools, Training for DC Plan Sales/Service

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

PIMCO

PIMCO

NEWPORT BEACH, CA | pimco.com

PRINCIPAL GLOBAL **INVESTORS**



DES MOINES, IA I principal funds.com

KEY CONTACTS

Jamie Bentley 312.972.1176 James.Bentley@pimco.com

FIRM PROFILE

PIMCO is one of the world's premier fixed income investment managers. With our launch in 1971 in Newport Beach, California, PIMCO introduced investors to a total return approach to fixed income investing. Our leadership in fixed income and record of skillfully navigating global financial markets has made us ideally equipped to help all our partners in their efforts to achieve meaningful retirement savings and sustainable retirement income. PIMCO's dedicated DC and solutions teams support retirement advisors through all phases of plans and investment design-from the QDIA to retirement incomewith the goal of delivering optimal, risk-managed investment solutions.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL DCIO ASSETS	\$118,866,400,000
DCIO ASSETS BREAKDOWN (%)	
Collective Trusts	3%
Money Markets	0%
Mutual Funds	
Separate Accounts	
Stable Value	
0.1	

TOTAL AUM\$1,844,030,000,000

ASSET ALLOCATION FUNDS

- » PIMCO RealPath Blend Target Date Funds
- » PIMCO All Asset Fund
- » PIMCO All Asset All Authority Fund

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Total Return: \$50,496,496,605
- 2. Income: \$13,448,582,428
- 3. Stable Value: \$13,149,200,441
- 4. Inflation-Linked: \$7,110,658,799 5. All Asset: \$5,150,339,394

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Participant Engagement and Communications, Investment Committee Meetings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

8 / 61

KEY CONTACTS

Rob Logan | 515.681.1159 | logan.rob@principal.com Mitch Curtis | 515.247.0761 | curtis.mitch@principal.com

FIRM PROFILE

Established in 1879, Principal began managing retirement assets in 1941. Today, Principal manages more than \$696B of assets, which includes over \$431.8B of assets managed by Principal Global Investors. Our commitment to the retirement plan services industry is unwavering. We understand the core issues facing retirement advisors, consultants and plan sponsors. We are vested in your success and dedicated to providing insights and innovative products to help you and your clients reach their goals. Principal offers robust vehicle structures in a wide variety of DC investments as well as our Principal LifeTime Target date portfolios all dedicated to enhancing retirement outcomes.

PRIMARY MARKET(S) SERVED







ASSETS MANAGED

[As of 6/30/19] TOTAL ALIM

TOTAL AUM	\$431,800,000,000
TOTAL DCIO ASSETS	\$13,124,000,000

DCIO ASSETS BREAKDOWN (%)

Collective Trusts	21%
Money Markets	0%
Mutual Funds	79%
Separate Accounts	
Stable Value	
Other	
Other	U%

ASSET ALLOCATION FUNDS

- » Principal LifeTime Target Date Series
- » Principal Strategic Asset Management (SAM) Portfolios
- » Principal Global Diversified Income
- » Principal Diversified Real Asset
- » Principal Global Multi-Strategy

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Principal Diversified Real Asset Fund: \$2,668,000,000
- 2. Principal LifeTime Funds: \$2,487,000,000
- 3. Principal LargeCap Growth Fund I: \$2,053000,000
- 4. Principal MidCap Fund: \$1,793,000,000
- 5. Principal Real Estate Securities Fund: \$858,000,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

PRUDENTIAL RETIREMENT



HARTFORD, CT | prudential.com

RUSSELL INVESTMENTS



SEATTLE, WA I russellinvestments.com

KEY CONTACTS

Michael Domingos 312.521.6125 | Michael Domingos@Prudential.com Michael Knowling | 860.534.2915 | Michael Knowling@Prudential.com

FIRM PROFILE

Prudential Financial, Inc., is one of the largest financial services institutions in the United States with more than \$1.497 trillion in assets under management as of June 30, 2019, and one of the most recognizable and trusted brand symbols. Prudential Retirement is a specialized unit of Prudential Financial, and is an integral part of Prudential Financial's strategy to provide comprehensive financial services to employers and employees for public, private, and non-profit organizations.

PRIMARY MARKET(S) SERVED







ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$262,132,692,701
TOTAL DCIO ASSETS	\$14,542,354,663
DCIO ASSETS BREAKDOWN (%)	
Collective Trusts	0%
Money Markets	0%
Mutual Funds	6.65%
Separate Accounts	
Stable Value	79 02%

ASSET ALLOCATION FUNDS

- » Prudential's Day One® Target Date Funds
- » GoalMaker Program
- » We recordkeep all of the major 3rd party target date funds.

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 23 / N/A

KEY CONTACTS

Andrew Scherer | 630.542.7833 | ascherer@russellinvestments.com Brandy Swift | 206.505.2087 | bswift@russellinvestments.com Jay Breitenkamp | 816.678.8929 | jbreitenkamp@russellinvestments.com John Uricchio 860.662.2839 juricchio@russellinvestments.com

FIRM PROFILE

Russell Investments is a global asset manager offering actively managed multi-asset portfolios and services including advice, investments, and implementation. We stand with institutional investors, financial advisors, and individuals working with advisors – using our core capabilities that extend across capital market insights, manager research, asset allocation, portfolio implementation, and factor exposures to help each investor achieve their desired investment outcomes.

PRIMARY MARKET(S) SERVED









ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$297,800,000,000
TOTAL DCIO ASSETS	\$17,085,000,000

DCIO ASSETS BREAKDOWN (%)

Collective Trusts809	6
Mutual Funds209	6

ASSET ALLOCATION FUNDS

- » Personalized Retirement Accounts (managed account solution)
- » LifePoints Funds, Target Portfolio Series (mutual funds)
- » LifePoints Funds, Target Date Series (CIT)
- » Custom Target Date

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Target risk funds
- 2. Strategic Bond/Multi-Manager Bond
- 3. International Developed Markets
- 4. LifePoints Funds, Target Date Series
- 5. Emerging Markets

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 5 | 36



STATE STREET GLOBAL ADVISORS STATE STREET GLOBAL ADVISORS

BOSTON, MA | ssga.com/dcadvisor

STREAMLINE **PARTNERS**

Streamline Partners

BOSTON, MA Istreamlinepartnersllc.com

KEY CONTACTS

Gregory Porteous | 617.664.8753 | Gregory_Porteous@ssga.com Heather Bailey 704.454.8440 | Heather_Bailey@ssga.com Campbell Jamieson | 617.664.6072 | Campbell Jamieson@ssga.com

FIRM PROFILE

At State Street Global Advisors, we have a 40+ year heritage of innovation in index and target date investing. Our clients include the world's governments, institutions and financial advisors, whom we serve by exercising our commitments to strategic rigor, institutional and intellectual breadth and asset stewardship.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM\$2,900,000,000 TOTAL DCIO ASSETS\$503,567,000,000

DCIO ASSETS BREAKDOWN (%)

Collective Trusts	64%
Money Markets	2%
Mutual Funds	4%
Separate Accounts	22%
Stable Value	0%
Other	

ASSET ALLOCATION FUNDS

» State Street Target Retirement Fund

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. S&P[®] 500[®] Index: **\$94,125,000,000**
- 2. State Street Target Retirement Fund: \$84,861,000,000
- 3. Russell Small Cap Completeness® Index: \$22,266,000,000
- 4. Bloomberg Barclays U.S. Aggregate Bond Index: \$19,231,000,000
- 5. MSCI ACWI ex US IMI Index: \$14,091,000,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

3 | 43

KEY CONTACTS

Tim Hazo | 978.499.0909 | thazo@streamlinepartnersllc.com Mark Macomber 678.545.0809 | mmacomber@streamlinepartnersllc.com

FIRM PROFILE

Streamline Partners was formed to help underrepresented and undiscovered asset managers and FinTech companies grow by using experienced industry sales people to jump start and supplement their efforts as an alternative to hiring and managing additional employees. Our seasoned institutional sales and consultant relationship managers, who average over 20 years of experience, are accomplished at raising

We build relationships top down and from the ground up focusing on DC, DB, Consultants, Platform Research Teams, TAMPS, Sub-Advisory, RIAs, Banks and OCIO. We are highly skilled at identifying new business opportunities and successfully placing a wide spectrum of products.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$2,000,000,000
TOTAL DCIO ASSETS	\$2,000,000,000

DCIO ASSETS BREAKDOWN (%)

Collective Trusts	100%
Money Markets	0%
Mutual Funds	
Separate Accounts	
Stable Value	
Other	

ASSET ALLOCATION FUNDS

» The Callan GlidePath® Funds (Target Date Funds)

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Callan GlidePath® Funds (TDF): \$2,000,000,000
- 2. Callan GlidePath® Funds (TDF): \$2,000,000,000
- 3. Callan GlidePath® Funds (TDF): \$2,000,000,000
- 4. Callan GlidePath® Funds (TDF): \$2,000,000,000
- 5. Callan GlidePath® Funds (TDF): \$2,000,000,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

VICTORY CAPITAL



SAN ANTONIO, TX I vcm.com

VIRTUS INVESTMENT **PARTNERS**



HARTFORD, CT | virtus.com

KEY CONTACTS

Scott Neeb | 800.991.8191 | sneeb@vcm.com Tom Morrison | 800.991.8191 | tmorrison@vcm.com

FIRM PROFILE

Victory Capital is an multi-boutique, global asset management firm with 9 autonomous investments franchises and a solution platform with \$145 billion in assets under management, as of August 31, 2019. Each investment franchise has a distinct culture and follows its desired investment philosophy and process. That independence and diversity of thought breeds success and distinguishes Victory Capital from other asset managers. We offer a diverse array of independent investment approaches and innovative investment vehicles that seek to drive better investment outcomes. Our clients are institutional investors, intermediaries, retirement platforms, and individual investors, including USAA members through a direct member channel.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

IUIAL AUM	\$64,100,000,000
TOTAL DCIO ASSETS	\$C
DCIO ASSETS BREAKDOWN (%	i)
Collective Trusts	4%
Money Markets	0%
Mutual Funds	95%
Separate Accounts	1%
	0%
Other	0%

ASSET ALLOCATION FUNDS

- » Victory Strategic Allocation Fund
- » USAA Cornerstone Funds
- » USAA Target Date Funds

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. RS Small Cap Growth
- 2. USAA Intermediate Term Bond
- 3. Integrity Small Cap Value
- 4. Trivalent International Small Cap Fund
- 5. Sophus Emerging Markets

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 4 / 22

KEY CONTACTS

Sharon Mossman 816.745.0491 sharon.mossman@virtus.com Matthew Hamel | 860. 263.4889 | matthew.hamel@virtus.com

FIRM PROFILE

Virtus Investment Partners, Inc. "Virtus" is a distinctive partnership of boutique investment managers singularly committed to the long-term success of individual and institutional investors. Virtus offers access to a variety of investment styles across multiple disciplines to meet a wide array of investor needs and provides products and services through affiliated managers and select subadvisors. The full complement of products include Ceredex Value Advisors, Duff & Phelps Investment Management, Kayne Anderson Rudnick Investment Management, Newfleet Asset Management, Rampart Investment Management, Seix Investment Advisors, Sustainable Growth Advisors and select subadvisors including Vontobel Asset Management.

PRIMARY MARKET(S) SERVED









ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$103,000,000,000
TOTAL DCIO ASSETS	\$6,500,000,000

DCIO ASSETS BREAKDOWN (%)

Collective Trusts	1%
Money Markets	0%
Mutual Funds	
Separate Accounts	0%
Stable Value	0%
Other	

ASSET ALLOCATION FUNDS

» Virtus Tactical Allocation Fund

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Virtus Ceredex Mid-Cap Value Fund: \$3,277,000,000
- 2. Virtus Ceredex Large-Cap Value Fund: \$1,129,000,000
- 3. Virtus Vontobel Emerging Markets Opportunities Fund: \$6,785,000,000
- 4. Virtus Seix Floating Rate High Income Fund: \$3,813,000,000
- 5. Virtus Ceredex Small-Cap Value Fund: \$541,000,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Mettings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL] 3 | 32



VOYA INVESTMENT MANAGEMENT



NEW YORK, NY | voyainvestments.com

KEY CONTACTS

Michael De Feo | 603.583.4800 | Michael De Feo@voya.com Brian Houston 713.449.1198 | Brian. Houston@voya.com Greg Buzzell | 781.898.8216 | Greg.Buzzell@voya.com

FIRM PROFILE

Voya Investment Management (Voya IM) is the asset management business of Voya Financial, a Fortune 500 company with over 6,000 employees seeking to help clients plan, invest and protect their savings. As of June 30, 2019 Voya IM managed approximately \$220 billion in assets across Fixed Income, Senior Loans, Equities and Multi-Asset Strategies & Solutions. Drawing on over 40 years of experience and the expertise of 250+ investment professionals. Voya IM's capabilities span traditional products and solutions as well as those that cannot be easily replicated by an index.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL DCIO ASSETS	\$9,017,000,000
DCIO ASSETS BREAKDOWN (%)	
Collective Trusts	46%
Money Markets	1%
Mutual Funds	38%
Separate Accounts/ Stable Value	16%

TOTAL AUM \$220,000,000

ASSET ALLOCATION FUNDS

- » Voya Target Retirement Funds
- » Voya Target Solution Trusts
- » Voya Solution Portfolios (TDF & Risk-based)
- » Voya Index Solution Portfolios
- » Custom Target Date Solutions

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Core Plus Fixed Income CIT: \$1,036,000,000
- 2. Intermediate Bond Fund Mutual Fund: \$900,000,000
- 3. Large Cap Growth Separate Account: \$605,000,000
- 4. MidCap Growth Separate Account: \$462,000,000
- 5. SmallCap Growth Separate Account: \$445,000,000

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]

8 | 59



PUTNAM INVESTMENTS

Boston, MA | putnam.com

KEY CONTACTS

Rob Glass | 617.760.8083 | Rob_Glass@putnam.com Angela Achatz | 617.760.5178 |

Angela_Achatz@putnam.com Meghan Whelan | 617.760.2138 |

Meghan_Whelan@putnam.com

FIRM PROFILE

Putnam provides investment services across a range of equity, fixed income, absolute return, and alternative strategies. As of June 30, 2019, Putnam managed approximately \$175 billion globally.* We are a sophisticated active manager that emphasizes innovative investment solutions and the pursuit of efficient returns, and our broad range of clients includes retirement plans, endowments, foundations, and sovereign entities across the globe. With offices in Boston, London, Frankfurt, Tokyo, Singapore, and Sydney, our global presence is united by our collaborative investment culture and singular focus on our clients' objectives.

*Total assets under management is unaudited and subject to change.

PRIMARY MARKET(S) SERVED











ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM	\$175,101
TOTAL DCIO ASSETS	\$23,261

DCIO ASSETS BREAKDOWN (%)

25.21%
.0.20%
36.71%
34.31%
3.58%

ASSET ALLOCATION FUNDS

- » Putnam Retirement Advantage Funds
- » Putnam Retirement Ready Funds
- » Putnam Dynamic Asset Allocation Funds
- » Putnam Dynamic Risk Allocation Fund
- » Putnam Multi-Asset Absolute Return Fund

TOP 5 FUNDS BY DC ASSETS

[Fund Name | Total Assets]

- 1. Putnam Stable Value Fund: \$7,404,119,947
- 2. Putnam Retirement Advantage Funds: **\$5,047,344,070**
- 3. Putnam Equity Income Fund: \$2,916,300,518
- 4. Putnam RetirementReady Funds: \$1,157,836,765
- 5. Putnam Dynamic Asset Allocation Balanced Fund: \$876,942,292

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

NO. OF EXTERNAL WHOLESALERS [DC/RETAIL]



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erhaps no function is as integral to the successful operation of a plan as that of the recordkeeper – both good and bad.

Indeed, nothing can so completely or rapidly sour a relationship as bad recordkeeping, and therefore it's no real surprise as to what the advisor respondents to the 2018 NAPA Summit Insider said was their primary consideration in selecting a recordkeeper: service. And that was cited more than twice as frequently as the distant No. 2 consideration: fees.

As for the things that lead to a change in that relationship, the advisor responses to the 2019 NAPA Summit Insider highlighted two dominant items: poor service (30%) and fees too high (26%).

It's ironic that perhaps no advisor partner is more essential to a smooth plan operation than those responsible for the establishment and maintenance of individual participant and plan records – and yet no service aspect (with the possible exception of their functional cousin, the TPA) more pressured to reduce prices. This at the same time that these firms must invest not only to maintain, but increase their spend on infrastructure, technology, people – and, increasingly, cybersecurity.

Not helping matters? That even the industry's most ardent champions routinely refer to these crucial services as a "commodity."

Little wonder that "consolidation" has long been the order of the day in this challenging field. Of course, consolidation has worked to the advantage of some providers, who have managed to broaden their target markets with key acquisitions.

In some cases that has left a vacuum for those who now seek to specialize

in particular markets, notably those serving smaller plans. In fact, for an industry that has ostensibly been roiled by consolidation of one form or another for at least 30 years now there remains a remarkably robust, though arguably shrinking, roster of key players. As you'll see on the pages that follow...

— Nevin E. Adams, JD



ADP RETIREMENT SERVICES

Florham Park, NJ adp.com

KEY CONTACTS:

Mathis Ameen | 310.957.6446 | mathis.ameen@adp.com



FIRM PROFILE

Leading retirement plan provider offering a wide range of qualified and nonqualified plan choices tailored to help employers and employees maximize their benefit. We leverage innovative technology to help drive plan success, manage administrative risk, while creating an engaging experience for participants. From an online plan health dashboard and investment advisory services to our award winning employee education and mobile-enabled solutions, we work hard for you and your clients.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE [As of 6/30/19]

401(k) — Plans: **52,887** | Participants: **2,875,000 NQDC** — Plans: **131** | Participants: **16,200**

TOTAL ASSETS ADMINISTERED

\$85,600,000,000

PLANS BY CHANNEL

Direct: N/A | Advisor: N/A

PLATFORMS USED

SunGard

ASSET ALLOCATION FUNDS

Open-flexible investment platform with multiple fund choices

ADVISOR SUPPORT SERVICES

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

- » Rollover Services
- » Call Center Support
- » Smartphone Access to Participant Balances
- » Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Plan benchmarking and plan health reports, financial wellness program, compliance testing, mobile app for participants, real-time data integration with ADP payroll, rollovers, dedicated client service

GO FROM

Financial Advisor

TO

Retirement Hero



ADP is transforming the way people save for retirement by providing your clients with access to the tools and resources they need to help their employees become retirement ready. Like our ADP mobile app, which makes it easy to enroll, manage, and track progress — anytime, anywhere.

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For its retirement plan recordkeeping customers, ADP agrees to act as a nondiscretionary recordkeeper performing ministerial functions at the direction of the plan sponsor and/or plan administrator.

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JOHN HANCOCK

Boston, MA | retirement.johnhancock.com

KEY CONTACTS:

Gary Tankersley, Head of Sales | 617.572.6000 | tank@jhancock.com Jen Stromfors, Head of Marketing | 781.619.2565 | jstromfors@jhancock.com Pat Murphy, CEO | 617.572.6000 | pmurphy@jhancock.com



FIRM PROFILE

We make retirement plans work. As one of America's most trusted financial brands, we've helped employees save for retirement for almost 50 years. Today, we're one of the largest full-service providers in the industry. We take a hands-on, consultative approach based on the idea that no two plans—and no two plan participants—are exactly alike. We partner with your business to ensure your plan is easy to manage, personal to the participant, and delivers proven results.

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE [As of 6/30/19]

401(k) — Plans: **47,661** | Participants: **2,162,537 403 (b)** — Plans: **0** | Participants: **0** (**NEW**)

457 — Plans: **259** | Participants: **9,536**

CASH BALANCE — Plans: 702 | Participants: 702

DEFINED BENEFIT (TRADITIONAL) — Plans: **547** | Participants: **115,108**

MONEY PURCHASE — Plans: 395 | Participants: 9,835

NQDC —Plans: 118 | Participants: 4,196 OTHER — Plans: 501 | Participants: 523,820

TOTAL ASSETS ADMINISTERED

\$169,824,136,474

PLANS BY CHANNEL

Direct: 0 | Advisor: 50,183

PLATFORMS USED

Group Annuity and NAV

ASSET ALLOCATION FUNDS

20

ADVISOR SUPPORT SERVICES

External Wholesalers focused on Advisors	74
External Wholesalers focused on Institutional	5
Internal Wholesalers focused on Advisors	68
Internal Wholesalers focused on Institutional	

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training For DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

- » In-Plan Lifetime Income Options
- » Rollover Services
- » Call Center Support
- » Facebook Page
- » Smartphone Access to Participant Balances
- » Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

We consult with you, your advisor, and your business partners to help you achieve goals of administering retirement plans while helping employees save for retirement.







CPFA and QPFC credentialed advisors:

Support your clients and prospects in a new way by offering them access to the Certified Plan Sponsor Professional (CPSP) Credential and CPSP program, built by plan sponsors and leading industry professionals. Learn how you can add this service to your offerings at:

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SECURIAN FINANCIAL

St. Paul, MN securian.com

KEY CONTACTS:

Steve Chappell | 651.665.1074 | Steven.Chappell@securian.com John Erickson | 651.665.6739 | John.Erickson-SRS@securian.com Retirement Plans Sales Desk | 877.876.4015



FIRM PROFILE

Securian Financial provides insurance, investments, and retirement plans to more than 19 million customers. We have been offering adaptable, consultative retirement plan solutions since 1930. Our program includes conflict free investments, extensive administrative outsourcing at no additional cost, unmatched depth of experience and exceptional service. Bundled and unbundled service platforms are available to clients of all sizes, with a focus on those with \$1 million to \$200 million of plan assets.

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE [As of 6/30/19]

401(k) — Plans: **2,452** | Participants: **352,697 403 (b)** — Plans: **0** | Participants: **0** (*NEW*)

457 — Plans: 7 | Participants: 1,314

CASH BALANCE — Plans: 27 | Participants: 3,336

DEFINED BENEFIT (TRADITIONAL) — Plans: **52** | Participants: **9,382**

MONEY PURCHASE — Plans: 26 | Participants: 6,498

NQDC -Plans: 0 | Participants: 0

OTHER — Plans: 40 | Participants: 44,502

TOTAL ASSETS ADMINISTERED

\$20,844,258,637

PLANS BY CHANNEL

Direct: 0 | Advisor: 100

PLATFORMS USED

FIS OmniDC interfaces with internal systems

ASSET ALLOCATION FUNDS

Customized age and risk models, managed accounts

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	20
External Wholesalers Focused on Institutional	20
Internal Wholesalers Focused on Advisors	11
Internal Wholesalers Focused on Institutional	11

Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

- » In-Plan Lifetime Income Options
- » Rollover Services
- » Call Center Support
- » Facebook Page
- » Smartphone Access to Participant Balances
- » Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Relationship managers averaging 23 years of experience, extensive administrative outsourcing (distributions, hardships, QDROs, required notices, terminated employee tracking), 3(16) fiduciary service, platform-level 3(38) fiduciary service





1. Securian Financial as of 12/31/18

Securian Financial's qualified retirement plan products are offered through a group variable annuity contract issued by Minnesota Life Insurance Company. Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company is an affiliate of Securian Financial Group, Inc.

Call our sales desk at 1-877-876-4015 today.

securian.com/retirement

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ALERUS RETIREMENT AND BENEFITS



ST. PAUL, MN | Alerusrb.com

ALLIANCE BENEFIT GROUP



PEORIA, IL laborational.com

KEY CONTACTS

Wade Dykema | 952.253.1273 | Wade.Dykema@Alerus.com

FIRM PROFILE

Alerus Retirement and Benefits is a valued partner to employers, advisors and brokers who rely on our expertise and personal service to establish and manage successful retirement plan and benefit administration solutions. Alerus provides a suite of services covering retirement plans, financial wellness, health savings accounts, flexible spending accounts, health reimbursement arrangements, payroll/HRIS and COBRA. Alerus maintains a national presence, with offices in Minnesota, Michigan, New Hampshire and Arizona.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	4,85 / 281,537
403(b)	145 / 22,937
457	
Defined Benefit (Traditional)	
Other	1,461 / 38,387

TOTAL ASSETS ADMINISTERED

\$28,000,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

1,300 / 5,525

PLATFORMS USED

Sungard OmniPlus

ASSET ALLOCATION FUNDS

Open architecture with no proprietary fund requirements.

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	8
External Wholesalers Focused on Institutional	8
Internal Wholesalers Focused on Advisors	8
Internal Wholesalers Focused on Institutional	8

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/ Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Smartphone Access to Participant Balances

PLAN SPONSOR SERVICE(S) AVAILABLE

Plan design, compliance testing, document services, trustee services, self-directed brokerage account services, quarterly reporting, fulfillment services, 3(16) services, and a dedicated web page.

KEY CONTACTS

Don Mackanos | 904.610.4058 | don.mackanos@abgnational.com

FIRM PROFILE

Alliance Benefit Group is a national organization of retirement plan, health, welfare consulting and benefit administration firms. Founded in 1991, ABG's structure allows its Members to maintain independence and autonomy, yet provides access to broader service offerings, sharing of best practices, and collaborative technical support. Today ABG services 20,000 retirement plans and over \$70 billion in assets. Emphasis on high service standards and continuing education helps our people to be recognized with industry awards.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19] 401(k)13,830 / 758,347

PLATFORMS USED

Relius, SRT, Omni

ASSET ALLOCATION FUNDS

Varies by ABG member firm

ADVISOR SUPPORT SERVICES

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances. Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Varies by ABG member office



AMERICAN FUNDS



LOS ANGELES, CA | capital group.com

AMERICAN TRUST RETIREMENT AMERICAN TRUST

DUBUQUE, IA | americantrustretirement.com

KEY CONTACTS

800.421.9900

FIRM PROFILE

Capital Group is one of the largest privately held investment management organizations in the world, serving thousands of leading institutions and millions of individual investors. With more than 85 years of investment experience, we are globally recognized by investors seeking superior long-term investment results. Capital Group offers retirement plan recordkeeping through the Plan Premier and RecordkeeperDirect recordkeeping solutions and can support a bundled or unbundled arrangement.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	57,391 / 1,216,509
403(b)	1,046 / 49,958
457	0 / 0
Cash Balance	0 / 0
Defined Benefit (Traditional)	0 / 0
Money Purchase	78 / 1,572
NQDC	
Other	722 / 1,461

TOTAL ASSETS ADMINISTERED

\$77,820,099,535.54

PLANS BY CHANNEL [DIRECT/ADVISOR]

0 / 59,243

PLATFORMS USED

DST TRAC (RecordkeeperDirect), Empower (PlanPremier)

ASSET ALLOCATION FUNDS

American Funds Target Date Retirement Series, American Funds Portfolio Series

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	146
External Wholesalers Focused on Institutiona	l146
Internal Wholesalers Focused on Advisors	136
Internal Wholesalers Focused on Institutional	136

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training For DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for **Participants**

PLAN SPONSOR SERVICE(S) AVAILABLE

Customized enrollment education site, Online distribution and loan approval, Relationship Manager at designated plan asset levels, Payroll Integration, Online Plan Review reporting, Educational resources.

KEY CONTACTS

Micah DiSalvo | 608.215.5882 | mdisalvo@edgecoholdings.com Phil Maness | 901.463.1140 | pmaness@firstmerc.com Kurt Wedewer | 563.599.6512 | kwedewer@americantrust401k.com

FIRM PROFILE

American Trust Retirement is one of the nation's leading providers of small to midsized retirement plans. Client-centric and intermediary distributed, American Trust provides full service Recordkeeping, TPA, CIT, Discretionary Trustee and 3(38) capabilities. American Trust services include a unique approach to plan design, investment strategies and state-of-the-art technology.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[AS 01 0/30/19]	
401(k)	1,452 / 62,000
403(b)	
457	
Cash Balance	
Defined Benefit (Traditional)	
Money Purchase	
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$4,009,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

363 / 1,089

PLATFORMS USED

Relius

ASSET ALLOCATION FUNDS

Traditional and tactical risk based allocation managers

ADVISOR SUPPORT SERVICES

AD VISOR SOLL ORL SERVICES	
External Wholesalers Focused on Advisors	4
External Wholesalers Focused on Institutional	2
Internal Wholesalers Focused on Advisors	1
Internal Wholesalers Focused on Institutional	1

Compliance Support, Plan Benchmarking, Training For DC Plan Sales/ Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Smartphone Access to Participant Balances

PLAN SPONSOR SERVICE(S) AVAILABLE

Auto IRA Rollover, Annual Plan Reviews, Customized Participant Outcome Analysis, Dedicated Administrative Team with Direct Line Access, Interactive Online Experience, Enrollment and Education Support, Plan Governance Index, Financial Finesse and EvoShare



AMERITAS



LINCOLN, NE | ameritas.com/rp

ASCENSUS



DRESHER, PA | ascensus.com

KEY CONTACTS

John Burke | 504.427.8594 | jburke@ameritas.com Jim Kais | 402.467.7343 | jim.kais@ameritas.com Forrest Wilson | 704.929.4820 | forrest.wilson@ameritas.com

FIRM PROFILE

Ameritas believes that every business should be able to offer its employees a retirement plan as part of its benefits package. We want to help people achieve their financial goals for retirement. How? By helping you design a plan that fits your business, by providing you with a team of associates to support your plan and by helping educate your employees about the value of saving for retirement.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	5,864 / 180,147
403(b)	11 / 776
457	
Cash Balance	

TOTAL ASSETS ADMINISTERED

\$11,200,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

600 / 5,532

PLATFORMS USED

FIS Sungard OmniASP, Matrix and TAGData

ASSET ALLOCATION FUNDS

Vanguard, Stadion

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	
External Wholesalers Focused on Institutional	
Internal Wholesalers Focused on Advisors	
Internal Wholesalers Focused on Institutional	

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Plan Design, Plan Conversion, SmartPlan education and enrollment, Relationship Managers, Client Consultants

KEY CONTACTS

Jason Crane | 215.648.5351 | jason.crane@ascensus.com Anthony Bologna | 215.648.5547 | anthony.bologna@ascensus.com Chad Brown | 215.648.1360 | chad.brown@ascensus.com

FIRM PROFILE

Ascensus helps more than 10 million people save for what matters—retirement, education, and healthcare. Our independence and flexible product suite enable advisors to tailor solutions for their clients with confidence. From pre-sales support through closing, Ascensus is proud to offer unparalleled choice and a commitment to advisors' success.

NOTE: Ascensus' data reflects full-service plans on the company's proprietary platform and does not include plans administered as part of its FuturePlan third-party administration business.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE [As of 6/30/19]

[
401(k)	42,361 / 1,366,497
403(b)	
457	74 / 4,469
Money Purchase	61 / 2,610
NQDC	24 / 192
Other	

TOTAL ASSETS ADMINISTERED

\$75,300,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

0 / 44,154

PLATFORMS USED

Proprietary platform, Ascensus Recordkeeping System (ARK)

ASSET ALLOCATION FUNDS

TDF: Outside; TDRisk: Outside

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	22
External Wholesalers Focused on Institutional	lo
Internal Wholesalers Focused on Advisors	20
Internal Wholesalers Focused on Institutional	

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/Service

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Industry-Leading ERISA Team; Robust Reporting Suite and Fiduciary Tools; On-Demand Plan Health Reports; Payroll 360 Integration; Service Model with World-Class NPS Scores; WellBusiness Framework



PE 77,710 72,801 2,557 22,960

AXA EQUITABLE LIFE

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NEW YORK, NY Lus.axa.com

BPAS

UTICA, NY | BPAS.com

KEY CONTACTS

Jim O'Connor | 508.241.0660 | james.oconnor@axadistributors.com 401(k) Sales Desk | 866.401.3030 | 401ksalesdesk@axa.us.com

FIRM PROFILE

AXA Equitable Life has been active in the defined contribution business for nearly 60 years, as we began offering retirement plans to corporations, public schools, non-profit, and governmental organizations in 1960. We currently manage nearly \$5.8 billion in 401(k) plans.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	7,864 / 85,585
403(b)	15,444 / 820,187
457	2,384 / 64,885
	129 / 13,554

PLANS BY CHANNEL [DIRECT/ADVISOR]

N/A / 25,821

PLATFORMS USED

Proprietary, DST TRAC

ASSET ALLOCATION FUNDS

1290, American Century, American Funds, Columbia, Franklin, Invesco, John Hancock, Lord Abbett, MFS, T.Rowe Price, Templeton, Vanguard

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	32
Internal Wholesalers Focused on Advisors	16

Compliance Support, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances

PLAN SPONSOR SERVICE(S) AVAILABLE

AXA Equitable Life provides comprehensive plan sponsor and participant support. Account managers assists with aspects of the plan-payroll and census to plan review and investments.

KEY CONTACTS

Trust Sales | 866.401.5272 | trustsales@bpas.com

FIRM PROFILE

BPAS is a national provider of retirement plans, benefit plans, fund administration, and collective investment trusts. We support 3,800 retirement plans, \$77 billion in trust assets, \$1 trillion in fund administration, and over 450,000 participants. With our breadth of services, depth of creative talent, and financial resources, we are well positioned to help clients solve their benefit plan challenges without engaging multiple providers. One company. One call. BPAS specialty retirement plan administration practices include auto enrollment plans, multiple employer plans, plans with employer securities, PR 1081 plans, VEBA/HRA & HSA plans, and cash balance plans.

PRIMARY MARKET(S) SERVED











NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k) 2,816	/ 177,710
403(b)	/ 72,801
457	
Cash Balance	
Defined Benefit (Traditional)324	
Money Purchase	
NQDC241	/ 26,010
Other923	

TOTAL ASSETS ADMINISTERED

\$13,035,770,597

PLANS BY CHANNEL [DIRECT/ADVISOR]

43 / 3,836

PLATFORMS USED

We utilize our own Platform, and trade/settle directly with the NSCC.

ASSET ALLOCATION FUNDS

We offer open architecture on investments.

ADVISOR SUPPORT SERVICES

on Advisors 9	External Wholesalers Focuse
on Institutional9	External Wholesalers Focuse
on Advisors 8	Internal Wholesalers Focused
on Institutional8	Internal Wholesalers Focused

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances

PLAN SPONSOR SERVICE(S) AVAILABLE

Secure website, auto enrollment/escalation, online enrollment, company stock, IRA services, Fiduciary Services, payroll integration, financial wellness/education, single point of contact, loan administration, advanced plan consulting, integrated recordkeeping and trust/custodial system, quarterly plan review and on-demand reports.

BOSTON, MA | fidelity.com



MADISON, WI | BenefitsForYou.com

KEY CONTACTS

SOLUTIONS

Paul Swanson | 608.664.4125 | Paul.Swanson@cunamutual.com Bill Riccio | 608.665.5236 | Bill.Riccio@cunamutual.com Sales Desk | 800.491.7859 | IntermediarySolutions@cunamutual.com

FIRM PROFILE

CUNA Mutual Retirement Solutions designs practical retirement programs that help all Americans save for the future. We are a Fortune 600 mutually owned company with \$3 billion in surplus capital. For nearly sixty years, we have been a leading provider of defined benefit, defined contribution, and nonqualified retirement solutions. We excel at customer service and customer-focused technology for employers, employees, third party administrators and financial advisors.

PRIMARY MARKET(S) SERVED











[As of 6/30/19]	
401(k)	5,155 / 182,520
403(b)	375 / 26,120
457	970 / 6,570
Cash Balance	110 / 7,500
Defined Benefit (Traditional)	490 / 31,500
Money Purchase	125 / 1,690
NQDC	95 / 2,040
Other	75 / 1,255

TOTAL ASSETS ADMINISTERED

\$17,695,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

0 / 7,395

PLATFORMS USED

Omniplus - Recordkeeping system fully integrated

ASSET ALLOCATION FUNDS

Target Date/Risk, Custom portfolios, Managed accounts, CITs

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	20
External Wholesalers Focused on Institutiona	lo
Internal Wholesalers Focused on Advisors	10
Internal Wholesalers Focused on Institutional	0

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Total retirement solutions (TPA/bundled) providing recordkeeping/administration for DB, DC, and NQ plans. Delivering plan health, financial wellness, payroll integration, 3(16), 3(21) and 3(38) fiduciary services.

KEY CONTACTS

Fidelity 401(k) Sales Desk | 800.684.5254

FIRM PROFILE

As of June 30, 2019, Fidelity Investments® is the world's largest privately held provider of financial services, with \$7.7 trillion in assets under administration, including \$2.2 trillion administered for Fidelity Workplace Investing clients. We focus on meeting the unique needs of a diverse set of customers: helping more than 30 million people invest their own life savings, 22,000 businesses manage employee benefit programs, and more than 13,500 financial advisory firms with investment and technology solutions.

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	9,296 / 14,805,318
403(b)	813 / 2,947,189
457	607 / 268,458
Cash Balance	
Defined Benefit (Traditional)	659 / 4,000,000
Money Purchase	337 / 1,509,219
NQDC	1,969 / 221,651
Other	13,195 / 3,531,167

TOTAL ASSETS ADMINISTERED

\$2,205,434,499,829

PLANS BY CHANNEL [DIRECT/ADVISOR]

10,405 / 13,843

PLATFORMS USED

Proprietary

ASSET ALLOCATION FUNDS

TBD; 9,300+ total fund options on platform as of 6/30/19

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	49
External Wholesalers Focused on Institutional	49
Internal Wholesalers Focused on Advisors	30
Internal Wholesalers Focused on Institutional	30

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Plan sponsor services include plan design consulting, implementation management, investment consulting, plan recordkeeping/administration, measurement, and ongoing consultation.

J.P. MORGAN ASSET MANAGEMENT



NEW YORK, NY | jpmorganretirementlink.com

JULY BUSINESS SERVICES



WACO, TX | julyservices.com

KEY CONTACTS

Michael Miller | 727.204.7825 | michael.d.miller2@jpmorgan.com Charlie Cote | 201.679.8840 | charlie.cote@jpmorgan.com Brant Wong | 212.648.2531 | brant.k.wong@jpmorgan.com

FIRM PROFILE

Retirement Link is a full-service retirement plan solution designed for plans with \$500,000 to \$100+ million in assets and puts the breadth of J.P. Morgan's investment capabilities, thought-leadership, and best-in-class service at the advisors' fingertips to help them deliver stronger 401(k) plans at lower costs.

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[AS OT 6/30/19]	
401(k)	525 (32,097*) / 94,918 (5,867,588*)
403(b)	1 (3,036*) / 145 (518,651*)
	0 (34*) / 0 (47*)
Defined Benefit (Traditional)	0 (0*) / 0 (0*)
	23 (978*) / 2,391 (876,520*)
	2 (345*) / 129 (34,272*)
	0 (355*) / 0 (342,489*)

*DC total on recordkeeping platform

TOTAL ASSETS ADMINISTERED

\$6,871,415,960

PLANS BY CHANNEL [DIRECT/ADVISOR]

306 / 245

PLATFORMS USED

Empower Institutional

ASSET ALLOCATION FUNDS

There are 1,049 funds that fall in the Morningstar allocation category group that are available on Retirement Link. Retirement Link is open architecture.

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	15
External Wholesalers Focused on Institutional	0
Internal Wholesalers Focused on Advisors	9
Internal Wholesalers Focused on Institutional	0

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Plan analytics (retirement income score, participant rate, asset allocation, plan review, business plan, compliance testing); dedicated service team; administrative services (eligibility/vesting tracking, beneficiary/directed approval services)

KEY CONTACTS

Blake Willis | 888.333.5859 | bwillis@julyservices.com Michelle LeCates | 888.333.5859 | mlecates@julyservices.com Megan Knapp | 888.333.5859 | mknapp@julyservices.comm

FIRM PROFILE

July Business Services (JULY) has partnered with advisors nationwide since 1994 to design and implement successful retirement plan strategies for small businesses. Our team understands that retirement is the number one reason for individual investing, and for many investors, company-sponsored plans are the foundation of their retirement savings strategies. Our services include: recordkeeping, plan administration, plan design consulting, payroll services, and business process outsourcing.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	3,500 / 85,000
403(b)	
457	
Cash Balance	
Defined Benefit (Traditional)	50 / 350
Money Purchase	15 / 500
NQDC	
Other	55 / 1.000

TOTAL ASSETS ADMINISTERED

\$4,100,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

0 / 4,000

PLATFORMS USED

Mid Atlantic, Matrix, Pershing, and Schwab

ASSET ALLOCATION FUNDS

Managed funds/models via custodial partner solutions. Asset allocation models via JULY's recordkeeping platform. Participant level managed accounts.

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	8
External Wholesalers Focused on Institutional	0
Internal Wholesalers Focused on Advisors	2
Internal Wholesalers Focused on Institutional	3

Plan Benchmarking, Training for DC Plan Sales/Service

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Dedicated Client Service Manager, websites, call center, plan reporting, full compliance, plan design consulting, 3(16) fiduciary services, payroll integration, and full payroll services.





MASSMUTUAL

... MassMutual

SPRINGFIELD, MA | massmutual.com

RADNOR, PA | Ifq.com

KEY CONTACTS

Gregg Holgate | 484.583.6125 | Gregg.Holgate@LFG.com Joe Mrozek | 484.583.1091 | Joseph.Mrozek@LFG.com

FIRM PROFILE

Lincoln Financial Group provides advice and solutions that help empower people to take charge of their financial lives with confidence and optimism. Today, more than 17 million customers trust our retirement, insurance and wealth protection expertise to help address their lifestyle, savings and income goals, as well as to guard against long-term care expenses.

PRIMARY MARKET(S) SERVED











NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

48
54
38
)3
29
)6
26
87
2 2 2

TOTAL ASSETS ADMINISTERED

\$74,010,000,000

PLATFORMS USED

Lincoln Alliance® and DirectorSM Retirement Programs

ASSET ALLOCATION FUNDS

Lincoln Alliance - Open architecture investment platform, Lincoln Director - 6 asset allocation fund suites

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	41
External Wholesalers Focused on Institutional	11
Internal Wholesalers Focused on Advisors	25
Internal Wholesalers Focused on Institutional	6

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Daily recordkeeping and valuation, legacy vendor/multi-vendor information management, compliance, plan design, plan document day, administration manual, reporting, plan sponsor website, 3(38) and 3(21) line-up services

KEY CONTACTS

Teresa Hassara | 860.562.3303 | hlaroche@massmutual.com

FIRM PROFILE

For almost 170 years, MassMutual has been a trusted provider of industry-leading financial wellness solutions. This includes workplace employee benefit and retirement plan services, investment management and financial technology designed to be action-oriented, easy to implement, and flexible. Together, these solutions provide a game plan that help employees make smart choices about their finances and tackle what's next. Because when it comes to building financial security for the future, we're in this together.

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	
403(b)	2,844 / 245,926
457	1,814 / 259,702
Cash Balance	257 / 8,000
Defined Benefit (Traditional)	814 / 560,000
Money Purchase	128 / 67,145
NQDC	
Other	534 / 142,559

TOTAL ASSETS ADMINISTERED

\$163,925,341,000

PLANS BY CHANNEL [DIRECT/ADVISOR] 0 / 100

PLATFORMS USED

Proprietary and non-proprietary record keeping platforms

ASSET ALLOCATION FUNDS

28 target-date funds families are available on our platform.

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	48
External Wholesalers Focused on Institutiona	l17
Internal Wholesalers Focused on Advisors	17
Internal Wholesalers Focused on Institutional	8

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Some of our plan sponsor services include:

Recordkeeping, Compliance Support, Plan Document Services, Plan Benchmarking, Fiduciary Training, Communication & Education Support, Investment Services, Automated Services



MILLIMAN, INC.



OF OMAHA

MUTUAL



OMAHA, NE | GetRetirementRight.com

SEATTLE, WA | milliman.com

KEY CONTACTS

Kyle Hughes | 214.863.5069 | kyle.hughes@milliman.com Gerald Erickson | 952.820.2401 | gerald.erickson@milliman.com

FIRM PROFILE

Since 1947, Milliman has provided expert retirement plan recordkeeping, administration, and consulting for public, private, not-for-profit, multiple employer plan, and Taft-Hartley clients across a broad range of industries. Our experience includes 401(k), 403(b), 457, ESOPs, cash balance, traditional pension, money purchase and nonqualified DC plans. We combine decades of employee benefits experience, the highest client service standards, and leading-edge technology to create an integrated, engaging experience for plan sponsors and participants.

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	831 / 826,971
Defined Benefit (Traditional)	337 / 1,131,083

TOTAL ASSETS ADMINISTERED

\$100,000,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR] 5 / 95

5 | 95

PLATFORMS USED

FIS OmniPlus

ASSET ALLOCATION FUNDS

Milliman provides a completely open architecture platform and can accommodate asset allocation and target date funds. In addition, Milliman provides custom TDF technology via InvestMap $^{\text{TM}}$.

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors6
External Wholesalers Focused on Institutional4

Compliance Support, Plan Benchmarking

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Milliman offers plan design/optimization consulting, compliance services, total retirement outsourcing, plan sponsor site with robust reporting, legislative updates, actuarial consulting, with a personalized, high-touch approach.

KEY CONTACTS

Patrick Bello | 215.962.1279 | patrick.bello@mutualofomaha.com Brandy Honeyman | 402.351.6287 | brandy.honeyman@mutualofomaha.com

FIRM PROFILE

Mutual of Omaha is a Fortune 500 mutual company founded in 1909. For more than a century, we have been committed to helping our customers through life's transitions by providing an array of insurance and financial products. We help our customers protect what they care about and achieve their financial goals. Our customer-focused values are evident by a 98% satisfaction rating from our full-service retirement clients as measured by Chatham Partners.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[AS 01 0/30/19]	
401(k)	2,135 / 81,237
403(b)	
457	
Cash Balance	
Defined Benefit (Traditional)	
Money Purchase	
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$4,094,268,299

PLANS BY CHANNEL [DIRECT/ADVISOR]

0 / 4,214

PLATFORMS USED

UNIX, Clustered HPES/47, WySTAR, DS800, VWM

ASSET ALLOCATION FUNDS

Vanguard Target Retirement Series, American Funds Target Date Retirement Series, GlidePath Retirement Series, Stadion Managed Accounts (IMA), Morningstar Retirement Manager (IMA), Directions Series, 5 risk based lifestyle funds, T. Rowe Price Personal Strategy Series

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	20
External Wholesalers Focused on Institutional	0
Internal Wholesalers Focused on Advisors	7
Internal Wholesalers Focused on Institutional	0

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training For DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Dedicated point of contact, compliance support, plan reporting, annual plan review, participant enrollment and education, 3(16) fiduciary solution



NATIONWIDE

COLUMBUS, OH Inationwidefinancial.com

NEWPORT GROUP



WALNUT CREEK, CA I newportgroup.com

KEY CONTACTS

Retirement Plans National Sales Desk | 800.626.3112

FIRM PROFILE

Nationwide is a U.S. based mutual company founded in 1926 with a history of strength and stability. We continue to focus on our customers and have grown to become one of the largest insurance and financial services companies in America. As of June 30, 2019, Nationwide is a Fortune 100 company recordkeeping more than 35,000 retirement plans with more than \$144 billion in retirement plan assets under management.

PRIMARY MARKET(S) SERVED











NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	17,850 / 777,761
403(b)	8,020 / 136,043
457	
Defined Benefit (Traditional)	
Money Purchase	
NQDC	55 / 1,910

PLANS BY CHANNEL [DIRECT/ADVISOR]

7,772 / 28,071

PLATFORMS USED

Proprietary recordkeeping platform

ASSET ALLOCATION FUNDS

Nationwide offers 277 asset allocation funds.

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	81
External Wholesalers Focused on Institutional	258
Internal Wholesalers Focused on Advisors	105
Internal Wholesalers Focused on Institutional	39

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Online Interactive Retirement Planning Tools, Proactive Participant Engagement Programs, and Online, Virtual and On-site Educational Support Services

PLAN SPONSOR SERVICE(S) AVAILABLE

Enhanced data security, dedicated point of contact, legislative updates, divisional accounting & recordkeeping, annual plan review, plan health report, plan sponsor website, newsletter, compliance support

KEY CONTACTS

Mike DiCenso | 609.658.3331 | michael.dicenso@newportgroup.com Brad Kirschman | 925.328.4419 | brad.kirschman@newportgroup.com

FIRM PROFILE

Newport Group is a leading independent retirement services provider that helps employers—and the advisors who serve them—prepare employees for a more financially secure retirement. The company has more than \$120 billion in retirement assets under administration and over \$265 billion in corporate retirement and insurance assets. Staffed by an exceptional team, Newport Group provides retirement solutions to employers of every size, from small businesses to the Fortune 1000.

PRIMARY MARKET(S) SERVED











TOTAL ASSETS ADMINISTERED

\$265,000,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

0% / 100%

PLATFORMS USED

Open Architecture

ASSET ALLOCATION FUNDS

All CUSIPs and self-directed brokerage accounts

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	23
External Wholesalers Focused on Institutional	23
Internal Wholesalers Focused on Advisors	
Internal Wholesalers Focused on Institutional	11

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Holistic solutions that include unique plan combinations, integrated qualified and non-qualified plans, payroll integration, trust services, fiduciary services to support advisors including 3(16) fiduciary services



NORTH AMERICAN KTRADE ALLIANCE, LLC **KTRADE**

PLYMOUTH, IN [ktradeonline.com

ONEAMERICA



INDIANAPOLIS, IN Joneamerica.com

KEY CONTACTS

Steve Gradeless | 614.623.3438 | sgradeless@ktradeonline.com Trent Newcomb | 888.954.9321 | tnewcomb@ktradeonline.com

FIRM PROFILE

KTRADE is a true Open Architecture record keeping service, used mainly by fee-based RIA firms and IARs of Broker/Dealers' RIAs. We work with a number of Custodians. We are owned by the TPAs who use our service. Our plan sponsor and participant demo web sites can be accessed through KTRADE's website ("www.ktradeonline.com"), then select "Resources" from the menu at the top of the screen.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[AS OT 6/30/19]	
401(k)	760 / 25,100
403(b)	20 / 660
457	13 / 430
Cash Balance	
Defined Benefit (Traditional)	
Money Purchase	0/0
NQDC	
Other	20 / 1,203

TOTAL ASSETS ADMINISTERED

\$1,600,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

0 / 830

PLATFORMS USED

FIS/Relius ASP

ASSET ALLOCATION FUNDS

Any Asset Allocation Fund and Target Date Fund that is available and open at the Custodian.

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	1
External Wholesalers Focused on Institutional	0
Internal Wholesalers Focused on Advisors	2
Internal Wholesalers Focused on Institutional	0

Compliance Support, Training For DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Smartphone Access to Participant Balances

PLAN SPONSOR SERVICE(S) AVAILABLE

Available through our TPAs: Plan design guidance, point of sale meetings, participant meetings to discuss plan provisions, retirement plan committee meetings.

KEY CONTACTS

Sandy McCarthy | 317.285.2234 | sandy.mccarthy@oneamerica.com Lynne Smith | 317.285.2238 | lynne.smith@oneamerica.com Pete Schroedle | 317.285.1602 | pete.schroedle@oneamerica.com

FIRM PROFILE

For more than 50 years, OneAmerica has specialized in designing customized retirement plans and providing award-winning administrative and participant education services. Our sales and service teams are located throughout the country and support over 11,000 plans with over \$61B in assets under administration. We are committed to building long-lasting relationships with clients and advisors. We provide a range of resources to advisors to help them expand their industry connections and grow their practices.

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	4,349 / 763,608
403(b)	5,189 / 211,491
457	
Cash Balance	
Defined Benefit (Traditional)	
Money Purchase	10 / 3,345
NQDC	28 / 618
Other	778 / 109,857

TOTAL ASSETS ADMINISTERED

\$61,146,033,700

PLANS BY CHANNEL [DIRECT/ADVISOR]

0 / 11,493

PLATFORMS USED

FIS OMNI Plus

ASSET ALLOCATION FUNDS

We offer a wide range investment options to design fund lineups that fit customers' needs with no required proprietary investments.

ADVISOR SUPPORT SERVICES

30	External Wholesalers Focused on Advisors
6	External Wholesalers Focused on Institutional
14	Internal Wholesalers Focused on Advisors
4	Internal Wholesalers Focused on Institutional

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Custom Communication & Education Programs, Financial Wellness Programs, Plan Health Reports, Dedicated Client Relationship Manager

PAI RETIREMENT SERVICES

DE PERE, WI I pai.com/advisor



PAYCHEX, INC.



ROCHESTER, NY | paychex.com

KEY CONTACTS

Sales | 800.236.7400, option 1 | sales@pai.com Advisor Support Team | 800.236.7400, ext. 3805 | advisorservices@pai.com

FIRM PROFILE

Since 1983, PAi has grown our business by helping financial advisors grow their business. We base our success on you and your customers rather than a propriety investment product. We offer fully bundled retirement services including record keeping and administration for commission (level comp) and fee based advisors.

CoPilot – A fully bundled 401(k) service with fiduciary services including model allocations from national 3(38) providers.

Open Architecture – Any publicly traded investment available through Broadridge/Matrix.

PRIMARY MARKET(S) SERVED





NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

	6/30/19]	
401(k)	15,600 /	196,300

TOTAL ASSETS ADMINISTERED

\$5,300,000,000

PLATFORMS USED

Proprietary software (recordkeeping/administration), ftwilliam.com (plan documents/reporting)

ASSET ALLOCATION FUNDS

PAi does not offer any proprietary funds of any nature.

ADVISOR SUPPORT SERVICES

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/ Service

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Award winning customer care (real people, not robots), Efficient setup with online enrollment and payroll integration, Years of Retirement calculations (focus on years, not balances)

KEY CONTACTS

Sales | 855.588.4775 **Service** | 877.283.9520

FIRM PROFILE

Paychex, Inc. is a leading provider of integrated human capital management solutions, including a full suite of retirement services designed to meet the needs of businesses of all sizes. In addition to extensive options for plan sponsors, Paychex Retirement Services also works with financial advisors to help grow retirement plan business through a dedicated team of wholesalers, sales representatives, and advisor support experts.

PRIMARY MARKET(S) SERVED





NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	/ 1,016,274
Other	647 / 1.939

TOTAL ASSETS ADMINISTERED

\$32,485,372,599

PLANS BY CHANNEL [DIRECT/ADVISOR]

55% / 45%

PLATFORMS USED

Proprietary recordkeeping system, Omni SunGard

ASSET ALLOCATION FUNDS

With an open-architecture investment platform, Paychex proudly offers access to more than 9,000 funds and regularly adds to that fund list upon request.

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	400
External Wholesalers Focused on Institutional	9
Internal Wholesalers Focused on Advisors	13
Internal Wholesalers Focused on Institutional	13

Compliance Support, Training for DC Plan Sales/Service

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Enrollment Meetings; Client and Participant Call Center; Web and Mobile access to plan data; Fiduciary Products Offered 3(38), 3(21), 3(16)



Strength. Support. Solutions.

Why do retirement plan advisors choose to partner with CUNA Mutual Retirement Solutions?

Here, you and your clients will get the investment, fiduciary and pricing flexibility you are looking for. You benefit from service excellence and customer-focused technology. And your practice can reach new levels of success with the Retirement Consultant Institute.

Learn more.

800.491.7859



CUNA Mutual Retirement Solutions is a division of CUNA Mutual Group and the marketing name for CPI Qualified Plan Consultants, Inc., a CUNA Mutual Group member company. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Annuity insurance products are issued by CMFG Life Insurance Company, located in Madison, Wisconsin. Each insurer is solely responsible for the financial obligations under the policies and contracts it issues.

Securities distributed by CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 866.512.6109. Non-deposit investment and insurance products are not federally insured, involve investment risk, may lose value, and are not obligations of or guaranteed by the financial institution. Representatives offer retirement and investment education but do not provide investment, legal or tax advice. Participants are encouraged to consult their own advisors.





People driven. Outcome focused.®





WHITE PLAINS, NY I pentegra.com

PRINCIPAL FINANCIAL GROUP Principal®



DES MOINES, IA | principal.com

KEY CONTACTS

John Schafer, VP - National Sales Director | 317.506.6875 | john.schafer@pentegra.com

Heather Connington, Manager, Internal Consultants | 914.821.9588 | heather.connington@pentegra.com

FIRM PROFILE

Pentegra is a leading provider of retirement plan and fiduciary outsourcing solutions for clients and advisor partners nationwide. With a 75 year legacy serving as an institutional fiduciary, Pentegra offers an unmatched level of expertise and support in the industry and is one of the most experienced 3(16) fiduciaries in the nation. We offer retirement plan solutions designed to help plan sponsors minimize risk, ease retirement plan burdens and reduce work.

PRIMARY MARKET(S) SERVED





NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	1,005 / 69,741
403(b)	115 / 4,242
457	33 / 194
Cash Balance	
Defined Benefit (Traditional)	
Money Purchase	4 / 171
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$9,716,291,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

401 / 1,075

PLATFORMS USED

Open Architecture

ASSET ALLOCATION FUNDS

All are available through open architecture

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors1	14
External Wholesalers Focused on Institutional	
Internal Wholesalers Focused on Advisors	.9
Internal Wholesalers Focused on Institutional	.9

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/ Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances

PLAN SPONSOR SERVICE(S) AVAILABLE

Custom plan design, consulting, administration, open architecture investment platforms, legal and technical support, plan compliance, fiduciary services, education and communications, and 24/7 web access

KEY CONTACTS

Scott Boyd | 860.597.2336 | boyd.scott@principal.com Joleen Workman | 515.878.6646 | workman.joleen@principal.com

FIRM PROFILE

Principal Financial Group® helps people and companies around the world build, protect and advance their financial well-being through retirement, insurance and asset management solutions. We manage \$696.2 billion in assets and serve 24 million customers worldwide through more than 100 subsidiaries in Asia, Australia, Europe, Latin America and the U.S.

Principal Financial Group closed the acquisition of certain assets of the Wells Fargo Institutional Retirement and Trust business (IRT) on July 1, 2019. The transition, transfer, and conversion of IRT business operations, employees, and clients will occur over the following 12-24 months.

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	33,767 / 4,613,693
403(b)	2,011 / 488,409
457	266 / 20,890
Cash Balance	76 / 47,720
Defined Benefit (Traditional)	2,510 / 334,364
Money Purchase	618 / 66,863
NQDC	3,113 / 67,478
Other	7,952 / 570,011

TOTAL ASSETS ADMINISTERED

\$255,926,223,737

PLANS BY CHANNEL [DIRECT/ADVISOR]

11,576 / 34,404

PLATFORMS USED

Proprietary recordkeeping platform

ASSET ALLOCATION FUNDS

TDF: Principal LifeTime Portfolios, Principal LifeTime Hybrid Portfolios; Target Risk: Principal Strategic Asset Management (SAM) Portfolio; other options are also available through open architecture

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	89
External Wholesalers Focused on Institutiona	23
Internal Wholesalers Focused on Advisors	60
Internal Wholesalers Focused on Institutional	20

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Total retirement solutions (bundled or TPA), Principal EASE Program, Service warranty, Plan health reporting, 360 payroll solutions, 3(21) and 3(38) investment fiduciary services, Financial data security



PRUDENTIAL RETIREMENT



HARTFORD, CT | prudential.com

RETIREMENT PLAN CONSULTANTS



NORFOLK, NE | retirement plan consultants.net

KEY CONTACTS

Michael Domingos | 312.521.6125 | Michael.Domingos@Prudential.com Michael Knowling | 860.534.2915 | Michael.Knowling@Prudential.com

FIRM PROFILE

Prudential Financial, Inc., is one of the largest financial services institutions in the United States with more than \$1.497 trillion in assets under management as of June 30, 2019, and one of the most recognizable and trusted brand symbols. Prudential Retirement is a specialized unit of Prudential Financial, and is an integral part of Prudential Financial's strategy to provide comprehensive financial services to employers and employees for public, private, and non-profit organizations.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	1,736 / 2,462,986
403(b)	
457	
Defined Benefit (Traditional)	
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$262,132,692,701

PLATFORMS USED

OMNI

ASSET ALLOCATION FUNDS

Prudential's Day One® Target Date Fund, Prudential's GoalMaker program, Recordkeep all of the major 3rd party target date funds.

ADVISOR SUPPORT SERVICES

7	External Wholesalers Focused on Advisors
l23	External Wholesalers Focused on Institutional
2	Internal Wholesalers Focused on Advisors
11	Internal Wholesalers Focused on Institutional

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

All plan sponsors can choose from a variety of plan services such as compliance, consulting, administration, communications, education, investment management and trustee services.

KEY CONTACTS

Josh Kegley | 402.347.4953 | joshk@wealthfirm.info Alex Baumert | 402.379.0108 | alexb@wealthfirm.info

FIRM PROFILE

Retirement Plan Consultants LLC is a firm committed to providing quality services and focusing on the success of our clients. We strive to make the retirement plan process as easy as possible for our Plan Sponsors, Participants and Advisors. Our flexible, open architecture platform allows Advisors to create a retirement plan that best fits the company goals. Whether it be through a 401(k), 403(b), Cash Balance, or any other type of plan.

PRIMARY MARKET(S) SERVED





NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As 01 0/30/17]	
401(k)	1,500 / 30,000
403(b)	
457	
Cash Balance	40 / 600
Defined Benefit (Traditional)	14 / 392
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$20,000,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

0 / 3,11

PLATFORMS USED

N/A

ASSET ALLOCATION FUNDS

No proprietary funds

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	4
External Wholesalers Focused on Institutional	4
Internal Wholesalers Focused on Advisors	4
Internal Wholesalers Focused on Institutional	4

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/ Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Enrollment Meetings, Annual Reviews, Plan Designs, Consulting, Fee Benchmarking



SCHWAB RETIREMENT PLAN SERVICES



RICHFIELD, OH | workplace.schwab.com



BOCA RATON, FL | slavic401k.com



KEY CONTACTS

Chris Burkhard | 512.344.3023 | christopher.burkhard@schwab.com Lori McKenzie | 415.667.6365 | lori.mckenzie@schwab.com Consultant Support Center | 877.783.4372 | consultantsupport@schwab.com

FIRM PROFILE

Schwab Retirement Plan Services is the choice for employers who want more—more service, innovation, and solutions. We earn the trust of clients every day by focusing on the unique needs of each plan and every participant. We're confident that our approach can help employees take ownership of their full financial futures.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

401(k)	896 / 1,201,816
403(b)	2 / 514
457	
Cash Balance	
Defined Benefit (Traditional)	
Money Purchase	
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$178,013,155,312

PLANS BY CHANNEL [DIRECT/ADVISOR]

0 / 1,206

PLATFORMS USED

Proprietary recordkeeping software linking data sources.

ASSET ALLOCATION FUNDS

Open architecture

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	17
External Wholesalers Focused on Institutional	15
Internal Wholesalers Focused on Advisors	4
Internal Wholesalers Focused on Institutional	16

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Recordkeeping and plan administration services including plan design, conversion, directed trustee/custodial, investments, compliance testing, reporting, legislative updates, distribution services, plan health reports, financial wellness support.

KEY CONTACTS

Jim Schoenmaker | 561.241.9244 | jims@slavic401k.com

FIRM PROFILE

Slavic401k is a 401(k) recordkeeper and third-party administrator specializing in the multiple employer plan space. As of Q2 2019, we manage approximately \$5.4B in defined contribution assets compromising 150 MEP plan sponsors, 9,069 adopting employers and 170,810 participants. We administrate closed MEP's in the PEO space, open MEP's for associations, and 81-100 trust plans in partnership with RIAs. We offer an open architecture investment platform, with custody and trading availability through Fidelity, Mid-Atlantic or Matrix.

PRIMARY MARKET(S) SERVED



NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6		
401(k)	9,069 / 17	0,810

TOTAL ASSETS ADMINISTERED

\$5,400,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

8,737 / 332

PLATFORMS USED

FIS Relius

ASSET ALLOCATION FUNDS

Target Date Funds, Managed Account Service

ADVISOR SUPPORT SERVICES

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/ Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Slavic401k offers a tech-forward suite of services for plan sponsors including a prototype plan document, robust online reporting, participant disclosures, sales support and 3(16) services.



Standard

T. ROWE

T.Rowe Price®

BALTIMORE, MD | Troweprice.com

KEY CONTACTS

Mike Shamburger | 410.577.4478 | Mike_Shamburger@troweprice.com Lee Stevens | 410.345.7753 | Lee_Stevens@troweprice.com

FIRM PROFILE

Our retirement solutions are rooted in over 30 years of experience and are designed to meet your client's needs. We understand that building a successful plan in today's uncertain environment is more complex than ever. We also believe in developing innovative solutions that will drive participant outcomes over the long term.

PRIMARY MARKET(S) SERVED











NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]

401(k)	4,659 / 2,030,350
403(b)	101 / 47,811
457	73 / 104,763
Cash Balance	
Defined Benefit (Traditional)	4 / 7,254
Money Purchase	21 / 3,274
NQDC	
Other	133 / 34,542

TOTAL ASSETS ADMINISTERED

\$209,000,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

N/A

PLATFORMS USED

OMNI, TRAC/DST Retirement Solutions

ASSET ALLOCATION FUNDS

T. Rowe Price Retirement Funds, T. Rowe Price Retirement Trusts, T. Rowe Price Target Date Funds, T. Rowe Price Hybrid Trusts, More than 90 proprietary mutual funds, Nonproprietary Investment options from 80+ investment mgrs, Multiple share class options available

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors .	17
External Wholesalers Focused on Institutional	al16
Internal Wholesalers Focused on Advisors	7
Internal Wholesalers Focused on Institutiona	l10

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for **Participants**

PLAN SPONSOR SERVICE(S) AVAILABLE

Plan sponsor website enables users to define, execute, and measure their plan so that they can make meaningful decisions that benefit their organization and participants.

THE STANDARD

PORTLAND, OR | standard.com

KEY CONTACTS

Ken Waineo | 971.321.7087 | ken.waineo@standard.com Rob Baumgarten | 303.995.9525 | rob.baumgarten@standard.com Joel Mee | 971.321.3417 | joel.mee@standard.com

FIRM PROFILE

For more than 80 years, The Standard has designed, installed, administered and provided investment options for retirement plans. The Standard provides solutions for 401(k), Profit Sharing, 457, 403(b), Cash Balance, Money Purchase and Defined Benefit plans. We are also a leading provider of financial products and services, including group and individual disability insurance, group life and AD&D, group dental and vision insurance, absence management, retirement plans, individual annuities, and fixed-rate commercial mortgage loans.

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[AS OT 0/30/19]	
401(k)	2,383 / 331,293
403(b)	245 / 55,596
457	169 / 4,957
Cash Balance	
Defined Benefit (Traditional)	
Money Purchase	
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$23,500,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

0 / 3,051

PLATFORMS USED

Net asset value & group annuity

ASSET ALLOCATION FUNDS

Advisor Managed, Standard Managed & 3rd Party funds

ADVISOR SUPPORT SERVICES

26	External Wholesalers Focused on Advisors
l3	External Wholesalers Focused on Institutional
10	Internal Wholesalers Focused on Advisors
1	Internal Wholesalers Focused on Institutional

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for **Participants**

PLAN SPONSOR SERVICE(S) AVAILABLE

3(16) and investment fiduciary services, full-service administration, payroll integration with select providers, ad hoc reporting, employer portal, retirement readiness tools and more.



TRANSAMERICA RETIREMENT **SOLUTIONS** Transamerica'

BALTIMORE, MD I transamerica.com

UBIQUITY RETIREMENT ubiquity & SAVINGS

SAN FRANCISCO, CA I myubiquity.com

KEY CONTACTS

Kent Callahan | 770.510.5424 | kent.callahan@transamerica.com Darren Zino | 704.231.7129 | darren.zino@transamerica.com Retirement Sales Desk | 888.401.5826 | trsintsalesassoc@transamerica.com

FIRM PROFILE

Transamerica Retirement Solutions helps people achieve a healthier, more secure retirement. With more than 80 years' experience, and retirement plan assets exceeding \$251.11 billion (6/30/19), we partner with plan sponsors, advisors, and consultants across corporate, not-for-profit, and defined benefit markets, including specialty markets like Multiple Employer Plans. Our parent company is AEGON N.V., a leading global provider of pensions, life insurance, and asset management with 26,000 employees working across more than 20 countries.

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	25,062 / 2,338,397
403(b)	
457	
Cash Balance	39 / 137,000
Defined Benefit (Traditional)	
Money Purchase	102 / 68,738
NQDC	
Other	690 / 252,512

TOTAL ASSETS ADMINISTERED

\$251,110,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

0 / 27,630

PLATFORMS USED

Proprietary recordkeeping platform

ASSET ALLOCATION FUNDS

All asset allocation funds available through the NSCC

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	48
External Wholesalers Focused on Institutiona	l12
Internal Wholesalers Focused on Advisors	27
Internal Wholesalers Focused on Institutional	6

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Bundled retirement plan solutions. Comprehensive plan services including: determination/processing of eligibility, QDRO, hardship/ withdrawals, loans, etc. Management reports, dedicated team, fiduciary responsibility in writing, compliance, education.

KEY CONTACTS

Karen Benewith | 855.401.4357 | partnershipsupport@myubiquity.com

FIRM PROFILE

As the first flat-fee-for-service small business plan providers in the nation, Ubiquity Retirement + Savings empowers small businesses and their employees to create a more secure financial future, by leveraging technology with affordable and effective retirement solutions. and world-class customer support. Record-keeping + Third Party Administration delivered via our proprietary technology; with experts to help clients with plan design, enrollment, and services; and transparent and open trading platform (+30,000 Mutual Funds and ETFs).

PRIMARY MARKET(S) SERVED





PLATFORMS USED

Matrix, Charles Schwab Trust, TD Ameritrade

ASSET ALLOCATION FUNDS

Open architecture platform, 20,000+ MF's and ETF's, Censibly Yours 3(38) and financial wellness

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors3
External Wholesalers Focused on Institutional2
Internal Wholesalers Focused on Advisors2
Internal Wholesalers Focused on Institutional2

Compliance Support, Training for DC Plan Sales/Service

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for **Participants**

PLAN SPONSOR SERVICE(S) AVAILABLE

Digital platform with easy plan setup. Ubiquity provides affordable, flat-fee record-keeping, compliance, administration, servicing, robust reporting and enrollment support. Optional 3(38) and financial wellness tools.





napa-net.org/events

Upcoming 2020 Events

JAN **15-17** WOMEN IN RETIREMENT CONFERENCE

New Orleans, LA

APR **26-28**

NAPA 401(k) SUMMIT

Orlando, FL

19-20

APEX ROUNDTABLE

Washington, DC

JUL **21-22** NAPA D.C. FLY-IN FORUM

Washington, DC

SEPT **24-26**

NONQUALIFIED PLAN ADVISOR CONFERENCE

Houston, TX

OCT **4-6** 403(b) ADVISOR CONFERENCE

Washington, DC

unified trust

NEW YORK, NY I vestwell.com



LEXINGTON, KY Junifiedtrust.com

KEY CONTACTS

Jason Grantz | 732.227.9252 | jason.grantz@unifiedtrust.com Stephanie Lester | 859.514.8272 | stephanie.lester@unifiedtrust.com

FIRM PROFILE

Unified Trust specializes in the fiduciary management of qualified retirement plans. We were one of the first discretionary trustees in the country, taking full discretion and liability for the assets of the plans we serve. In this role, and thus as a named plan fiduciary, means we are required by law to act solely in the interest of participants and beneficiaries. We've taken this legal requirement and turned it into the foundation of our culture.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[AS OT 0/30/19]	
401(k)	564 / 49,953
403(b)	
457	
Cash Balance	85 / 0
Defined Benefit (Traditional)	
Money Purchase	
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$3,193,925,827

PLANS BY CHANNEL [DIRECT/ADVISOR]

50 / 670

PLATFORMS USED

Bundled, Unbundled, and Trustee Only

ASSET ALLOCATION FUNDS

Open architecutre platform with access to most investments, American Funds and Vanguard as target-date fund solutions

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	4
External Wholesalers Focused on Institutional	4
Internal Wholesalers Focused on Advisors	3
Internal Wholesalers Focused on Institutional	3

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/ Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Smartphone Access to Participant Balances

PLAN SPONSOR SERVICE(S) AVAILABLE

The UnifiedPlan® (our managed account solution), A-to-Z Plan Administration, Payroll Integration, Plan Design Flexibility, Notice Fulfillment Services

KEY CONTACTS

VESTWELL

Aaron Schumm | 646.902.1401 | aaron@vestwell.com Ben Thomason | 646.902.1401 | benjamin@vestwell.com Allison Brecher | 646.902.1401 | allison.brecher@vestwell.com

FIRM PROFILE

Vestwell is a digital platform that makes it easier to offer and administer retirement plans. Vestwell removes traditional friction points through flexible investment strategies, fiduciary oversight, and streamlined administration, all at competitive pricing. By acting as a single point of contact, Vestwell has modernized the retirement offering while keeping the advisor's, employer's, and plan participant's best interests in mind.

PRIMARY MARKET(S) SERVED







TOTAL ASSETS ADMINISTERED

N/A

PLANS BY CHANNEL [DIRECT/ADVISOR] N/A / N/A

PLATFORMS USED

Vestwell

ASSET ALLOCATION FUNDS

6000 ETFs, MFs & CITs, 20+3(38) investment managers, Advisors can also act as 3(38) or 3(21)

ADVISOR SUPPORT SERVICES

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Named Fiduciary, Investment Management, Recordkeeping, Plan Administration, Custodial Services, Technology Pplatform, Loans, Distributions, Intraday Trading, Rebalancing and Reallocations, Plan Document Review and Creation, Compliance Testing



VOYA FINANCIAL



WINDSOR, CT | voya.com

KEY CONTACTS

Bill Elmslie | 860.580.1655 | william.elmslie@voya.com Jon Reilly | 714.319.7354 | jonathan.reilly@voya.com

FIRM PROFILE

Voya Financial is a Fortune 500 Retirement, Investment and Employee Benefits company serving the financial needs of 13.8 million individual and institutional customers in the United States. The company's Retirement business provides solutions that support workplace savings plans of all sizes across all markets, serving more than 49,000 institutional clients and 5.1 million retirement plan investors. Voya is focused on guiding Americans to greater financial wellness through employer-sponsored savings plans, holistic retirement and income guidance.

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]

401(k)	
403(b)	
457	
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$340,521,721,141

PLANS BY CHANNEL [DIRECT/ADVISOR]

0 / 49,898

PLATFORMS USED

SunGard OmniPlus

ASSET ALLOCATION FUNDS

We offer both proprietary and non-proprietary options that include passive management, active management, or a blend of the two. Most asset managers are available within our open architecture platform and are available to the majority of the defined contribution plans we record-keep.

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	86
External Wholesalers Focused on Institutional	.45
Internal Wholesalers Focused on Advisors	.26
Internal Wholesalers Focused on Institutional	.16

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Flexible plan design: all IR codes; compliance/regulatory support; comprehensive fiduciary solutions; plan reviews/benchmarking; dedicated support team; 360 payroll integration; employee communications, education and financial wellness programs



AIG RETIREMENT SERVICES

Houston, TX | AIG.com/RetirementServices

CORRELL CO.

Hickory Hills, IL | correllco.com

EMPLOYEE FIDUCIARY, LLC

Mobile, AL | employeefiduciary.com

KEY CONTACTS

Robert Haverstrom | 713, 831,5497 | robert.haverstrom@aig.com Will Nwuli | 713.831.4164 | will.nwuli@aig.com Rhonda Waller | 713.831.3803 | rhonda.waller@aig.com

FIRM PROFILE

AIG Retirement Services has specialized in retirement services for over 60 years. We are a leader in the not-for-profit market dedicated to helping employers and employees in governmental entities, K-12 higher education institutions, hospital and healthcare organizations, religious, charitable and other non-profit organizations. We believe that through powerful technology paired with trusted advisors, smart use of data analytics, and a more personal experience, we can help motivate employees to save for the retirement they envision.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	785 / 52,042
403(b)	17,811 / 1,327,415
457	4,413 / 260,531
	45 / 450
NQDC	513 / 6,214
Other	1,594 / 373,263

TOTAL ASSETS ADMINISTERED

\$72.517.194.831

PLANS BY CHANNEL [DIRECT/ADVISOR]

24,648 / 24,648

PLATFORMS USED

Open architecture mutual fund platform

ASSET ALLOCATION FUNDS

AIG Retirement Services' open architecture mutual fund platf

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors12	2
External Wholesalers Focused on Institutional12	2
Internal Wholesalers Focused on Advisors	4
Internal Wholesalers Focused on Institutional	4

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/ Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Dedicated relationship management team, turnkey plan administration, ad-hoc reporting, simplified online plan management, fiduciary support services, plan design, review and consulting, data management services.

KEY CONTACTS

Jaime Carcelli | 708.599.5200 | jcarcelli@correllco.com Earl Correll | 708.599.5200 | ecorrell@correllco.com

FIRM PROFILE

From the very beginning, our mission has been to provide the very best services to our clients and their employees. Our professional staff is committed to relieving Plan Sponsors of complex and timeconsuming administration tasks, providing timely and accurate information, and giving participants the up-to-date tools and resources necessary to save and invest successfully. Our goal is not to be the largest provider in the industry, but rather, to be the best.

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	759 / 85,567
403(b)	29 / 1,791
457	10 / 265
Cash Balance	11 / 126
Defined Benefit (Traditional)	37 / 8,904
Money Purchase	4 / 209
NQDC	7 / 224
Other	

TOTAL ASSETS ADMINISTERED

\$2,308,063,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

102 / 890

PLATFORMS USED

Charles Schwab & MG Trust

ASSET ALLOCATION FUNDS

Complete open architecture giving our clients access to over Asset Allocation Fund 45,000 funds.

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	4
External Wholesalers Focused on Institutional	2
Internal Wholesalers Focused on Advisors	3
Internal Wholesalers Focused on Institutional	2

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/Service

PARTICIPANT SUPPORT SERVICES

Call Center Support

PLAN SPONSOR SERVICE(S) AVAILABLE

Plan design support, 360 payroll integration, generating/distribution of required Annual Notices and a dedicated service representative.

KEY CONTACTS

Eric Droblyen | 727.324.4004 | eric@employeefiduciary.com **Sales Team** | 877.401.5100 | sales@employeefiduciary.com

FIRM PROFILE

Employee Fiduciary is employee-owned and fullyindependent. Our mission is simple - to deliver small business 401(k) plans that equal or exceed the best in the country. Our benefits include:

- » Low Fees Our annual fee is \$1,500 (covers up to 30 plan-eligible employees) + 0.08% of assets + \$30 per additional employee.
- » Investment Freedom We allow any investment without limitation or markup.
- » Expert Care Our experts make plan sponsorship stress-free and cost-effective.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	3,723 / 81,218
403(b)	72 / 3,691
457	
Cash Balance	0 / 0
Defined Benefit (Traditional)	0 / 0
Money Purchase	1 / 65
NQDC	3 / 150
Other	0 / 0

TOTAL ASSETS ADMINISTERED

\$3,700,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

2,121 / 1,695

PLATFORMS USED

Proprietary/Relius

ASSET ALLOCATION FUNDS

Permitted

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	0
External Wholesalers Focused on Institutional	0
Internal Wholesalers Focused on Advisors	3
Internal Wholesalers Focused on Institutional	0

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/Service

PARTICIPANT SUPPORT SERVICES

Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Dedicated relationship manager for single point contact, plan design consulting, compliance support, smartphone transaction access for sponsors.

EPIC RETIREMENT PLAN SERVICES

Rochester, NY | epicrps.com

KEY CONTACTS

Brian Lenz | 585.362.4259 | BLenz@epicrps.com **Spiro Theodorakakos** | 585.362.4255 | STheodorakakos@epicrps.com

FIRM PROFILE

EPIC Retirement Plan Services is a premier provider of comprehensive and customized consulting, recordkeeping, actuarial, and administrative services for all types of retirement plans. Through deep partnerships with expert retirement plan advisors, banks, and other institutions, we work passionately to help America retire.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	2,801 / 156,601
403(b)	62 / 8,255
457	13 / 388
Cash Balance	
Defined Benefit (Traditional)	
Money Purchase	
NQDC	
Other	
	•

TOTAL ASSETS ADMINISTERED

\$12,908,151,993.50

PLANS BY CHANNEL [DIRECT/ADVISOR] 0 / 3,169

...

PLATFORMS USED

All major platforms available

ASSET ALLOCATION FUNDS

EPIC RPS offers an open-architecture platform.

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	4
External Wholesalers Focused on Institutional	1
Internal Wholesalers Focused on Advisors	2
Internal Wholesalers Focused on Institutional	1

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/Service

PARTICIPANT SUPPORT SERVICES

Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

EPIC RPS offers comprehensive recordkeeping, administration, and actuarial services.

EVOLVE RETIREMENT PLAN SOLUTIONS

Templeton, CA | evolveretirement.com

KEY CONTACTS

Brian Baroni | 805.369.6020 | brian@evolveretirement.com Giselle Crout | 805.369.6020 | giselle@evolveretirement.com

FIRM PROFILE

Our firm takes great pride in offering personal service with a small business touch, combined with the expertise of a large firm. Our open architecture allows access to institutional share classes of mutual funds, while our low cost per account and fee transparency (non-asset based) allows sponsors to have confidence that they are providing a competitive solution. Our online resources are designed to unburden our Sponsors and give Participants more control.

PRIMARY MARKET(S) SERVED



NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	40 / 1,300
403(b)	1/60
457	0 / 0
Cash Balance	0 / 0
Defined Benefit (Traditional)	0 / 0
Money Purchase	0 / 0
NQDC	0/0
Other	0/0
	•

TOTAL ASSETS ADMINISTERED

\$80,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

5 / 35

PLATFORMS USED

Charles Schwab Bank

ASSET ALLOCATION FUNDS

All Fund Families

ADVISOR SUPPORT SERVICES

	ADVISOR SOLI ORI SERVICES
1	External Wholesalers Focused on Advisors
l1	External Wholesalers Focused on Institutional
2	Internal Wholesalers Focused on Advisors
2	Internal Wholesalers Focused on Institutional

Plan Benchmarking, Target-Date Evaluation Tools, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Payroll Integration, Contribution Submission Tracking, Eligibility Tracking, Automatic Contribution Arrangement (ACA) Management, and Delinquent Loan Review

FPS TRUST COMPANY

Centennial, CO | fpsgroupllc.com

KEY CONTACTS

Mark Koeppen | 303.477.1505 | mkoeppen@fpstrustco.com Jeff Linkowski | 412.977.1496 | jlinkowski@fpstrustco.com Jamie DeRubertis | 917.678.7132 | jderubertis@fps-services.com

FIRM PROFILE

FPS Trust Company LLC (FPS) has been providing custodial Services to institutional financial service organizations since April 2013 with more than \$2 Billion under custody. FPS provides directed custodial services for IRA, 403(b), 457 and Health Savings accounts along with paying agent services. Advisors are excited about our white label IRA that can be customized to their image, style, pricing and investment needs.

PRIMARY MARKET(S) SERVED











NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	0 / 0
403(b)	0 / 0
457	0/0
Cash Balance	0 / 0
Defined Benefit (Traditional)	0/0
Money Purchase	0/0
NQDC	0/0
Other	3,561 / 400,000

TOTAL ASSETS ADMINISTERED

\$2,000,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

1,603 / 1,958

PLATFORMS USED

Investment Provider Exchange (IPX)

ASSET ALLOCATION FUNDS

Advisors determine their own allocation models

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	0
External Wholesalers Focused on Institutional	0
Internal Wholesalers Focused on Advisors	0
Internal Wholesalers Focused on Institutional \dots	0

Compliance Support

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Addressing the Missing Participant Problem:

- » Participant Search
- » Participant Notification Mailing Service
- » Auto Rollover IRA
- » Uncashed / Stale Dated Checks





Seattle, WA | nwp401k.com

KEY CONTACTS

Tom O'Brien | 847.492.0132 | tobrien@nwp401k.com Dawn Mills | 206.588.4562 | dmills@nwp401k.com

FIRM PROFILE

Founded in 1994 NWPS provides comprehensive retirement plan recordkeeping, administration, actuarial, compliance, consulting, communication and participant services. Retirement plan services is our only business, we are not in the investment, advisory or insurance business. We service all types of defined contribution plans including 401(k), 403(b), 457, non-qualified, Taft-Hartley, Church plans, Tribal plans, DB plans, MEP and cash balance plans.

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	853 / 276,205
403(b)	40 / 20,013
457	23 / 2,619
Cash Balance	22 / 2,715
Defined Benefit (Traditional)	12 / 20,132
Money Purchase	10 / 1,087
NQDC	15 / 4,220
Other	52 / 62,794

TOTAL ASSETS ADMINISTERED

\$35,110,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

85 **/** 927

PLATFORMS USED

FIS Omni; FIS Relius. Schwab, Matrix

ASSET ALLOCATION FUNDS

NWPS has no proprietary investments -100% open architecture

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors4
External Wholesalers Focused on Institutional1
Internal Wholesalers Focused on Advisors1
Internal Wholesalers Focused on Institutional0

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

NWPS can take responsibility for all participant transactions and act as 3(16) Administrative Fiduciary. We also provide M&A and plan design support and consulting.

RPG CONSULTANTS

Valley Stream, NY | rpgconsultants.com

KEY CONTACTS

Hannah Adler | 212.947.4800 | marketing@rpgconsultants.com

FIRM PROFILE

RPG Consultants is a CEFEX-certified recordkeeper and TPA for company retirement and benefit plans. We are a family owned and operated business, successfully serving clients for over 30 years. We provide a full range of recordkeeping, administrative, actuarial, compliance and consulting services. Our model and company philosophy are built on a strong commitment to serve the industry in full compliance with the law, in our clients' best interests and with a distinguished integrity.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	790 / 39,000
403(b)	9 / 320
457	28 / 1,200
Cash Balance	92 / 1,300
Defined Benefit (Traditional)	72 / 980
Money Purchase	4 / 150
NQDC	9 / 200
Other	82 / 4,500

PLANS BY CHANNEL [DIRECT/ADVISOR]

5% / 95%

PLATFORMS USED

SunGard Relius

ASSET ALLOCATION FUNDS

Open Architecture

ADVISOR SUPPORT SERVICES

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/Service

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

3(16) Fiduciary Services, Plan Sponsor & Participant Websites, Tax Advantageous Plan Design Consulting, Actuarial Services, Audit Support, 401k/403b Timely Withholding Deposit Monitoring, Phone/Email/Live Chat Support, Automatic Enrollment Options, Roth Option, Loan Processing & Maintenance, Financial Calculators, Quicken and Mint.com Integration, Online Statements, Daily Valuation Recordkeeping System, Open Architecture, No Revenue Sharing, Full Fee Disclosure and Transparency, Payroll Integration

SATURNA TRUST COMPANY

Bellingham, WA | saturna.com

KEY CONTACTS

Michael Adams | 360.650.6963 | msa@saturna.com Sonya Luhm | 360.650.6963 | sjl@saturna.com Megan Lewis | 360.650.6963 | mcl@saturna.com

FIRM PROFILE

Saturna Trust is a bundled TPA, recordkeeper, and custodian/directed trustee. Our focus is on serving as a low-cost, comprehensive solution for advisors as well as their clients. We offer a robust open architecture platform, customizable ad hoc reporting and branding, dedicated back office support, advisory fee processing and remittal, contribution and transaction processing, plan design assistance, employee education, discrimination testing, actuarial services, Form 5500 creation and filing, trust accounting, plan audit support, and compliance support.

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	170 / 3,000
403(b)	0 / 0
457	0 / O
Cash Balance	5 / 30
Defined Benefit (Traditional)	o/o
Money Purchase	
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$110,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

145 / 25

PLATFORMS USED

Proprietary and third-party

ASSET ALLOCATION FUNDS

Models, Target Date

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	0
External Wholesalers Focused on Institutional .	0
Internal Wholesalers Focused on Advisors	2
Internal Wholesalers Focused on Institutional	2

Compliance Support

PARTICIPANT SUPPORT SERVICES

Call Center Support

PLAN SPONSOR SERVICE(S) AVAILABLE

Contribution processing, discrimination testing, plan audit support, Form 5500 services, dedicated account manager, educational materials, robust web portal, compliance support, actuarial services.



KEY CONTACTS

Kevin Boercker | 253.592.6688 | kboercker@spectrumpension.com Petros Koumantaros | 253.592.6673 | petros@spectrumpension.com Chad Ridgway | 253.592.6699 | cridgway@spectrumpension.com

FIRM PROFILE

Spectrum Pension Consultants delivers products, services, and solutions which support 401k and other employer-sponsored retirement plans. Our capabilities focus on retirement plan administration, consulting, documentation, and recordkeeping. Headquartered 30 miles south of Seattle in Tacoma, Washington, Spectrum Pension Consultants has worked for thousands of employer organizations since its founding in 1978. Today, our diverse client roster covers every industry vertical, and spans nearly every state in the country.

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	400 / 25,000
403(b)	10 / 600
457	20 / 2,000
Cash Balance	50 / 500
Defined Benefit (Traditional)	5 / 100
NQDC	4 / 25

TOTAL ASSETS ADMINISTERED

\$1,400,000,000

PLANS BY CHANNEL [DIRECT/ADVISOR]

150 / 340

PLATFORMS USED

Schwab Bank, Fidelity Investments, TD Ameritrade, Matrix and Benefit Trust

ASSET ALLOCATION FUNDS

Mutual Funds, Individual Self-Directed Brokerage, Professionally Managed Model Portfolios, ETFs, Collectives, Managed Accounts

ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors	6
External Wholesalers Focused on Institutional	6
Internal Wholesalers Focused on Advisors	6
Internal Wholesalers Focused on Institutional	6

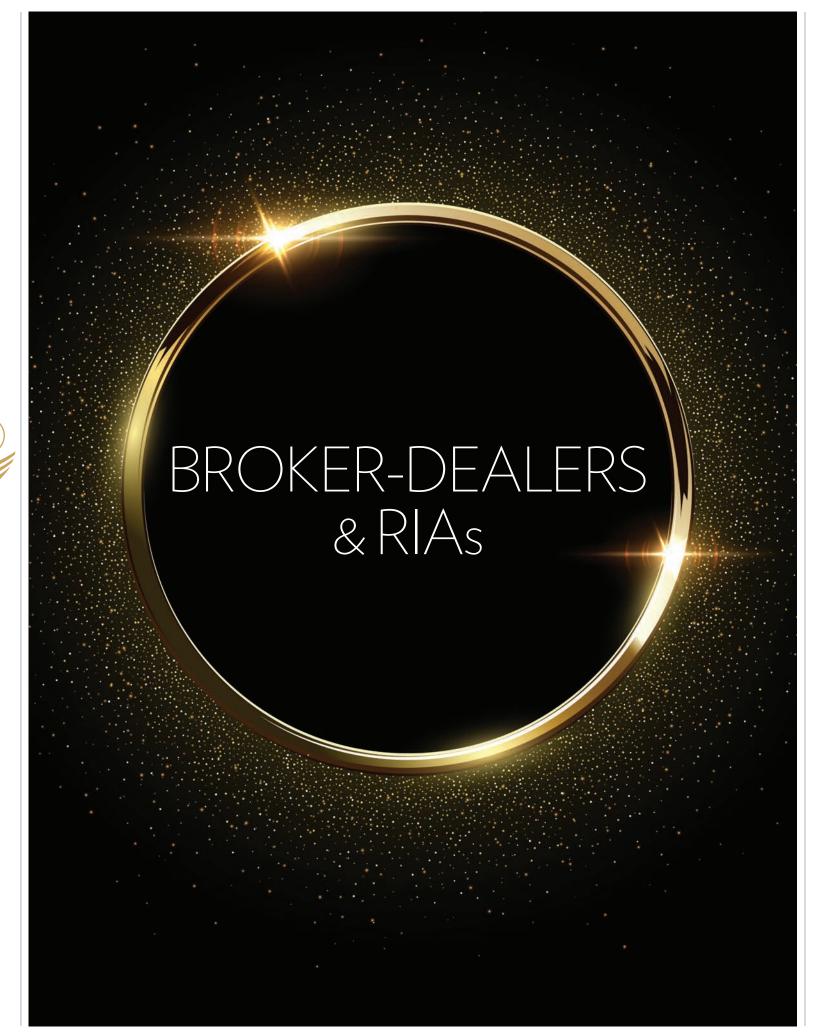
Plan Benchmarking, Training for DC Plan Sales/ Service, Investment Committee Meetings

PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

PLAN SPONSOR SERVICE(S) AVAILABLE

Administration, Independent Daily Valuation Recordkeeping, Payroll Integration, Enrollment/ Education, 24/7 Website, Plan Design, Consulting, Fee Benchmarking, Plan Coordination Services, Plan Documents, Financial Wellness.



erhaps the most essential aspect of an advisor's practice is their affiliation with a broker-dealer (BD) or registered investment advisor (RIA) in order to sell investments (other than annuities) within DC plans.

There are, or course, three basic platforms:

- Wire houses, or those platforms where the plan advisor is an employee
- 2. Independent BDs, where the advisor is a 1099 contractor
- 3. RIAs, where the advisor has no affiliation with a BD

A growing number of experienced plan advisors now fall into a category called "hybrids," meaning they affiliate with a BD and an RIA. That RIA can be owned and controlled by the BD with which they are affiliated, or the advisor can own and run it independently. Furthermore, there's a growing crop of specialty groups, many of which are affiliated with an established BD, that focus on supporting plan advisors. Some of those groups require a BD or RIA change, while others do not.

Some experienced advisors are joining these specialty groups to leverage their intellectual capital and support as well as the brand. As with BDs, some require the advisor to be an employee, while others allow advisors to remain independent. Other advisors choose to remain independent, usually affiliating with a BD that has allocated at least a minimal amount of support in the form of home office personnel and the tools that advisors need to run a DC practice.

A distinct subset within this group are what have been labeled "aggregators" – retirement and employer benefits-focused advisories with an acquisition/affiliate-driven growth model (e.g., CAPTRUST Financial Advisors, Global

Retirement Partners, SageView Advisory Group, and others). Sway Research notes that DCIOs are spending a lot of time and resources (about a third on average) with aggregators, as they are typically staffed with elite plan advisors and advisory teams.

As 2019 winds to a close, we're still waiting for a reprise of the Labor Department's fiduciary rule, though many firms – certainly once the fiduciary rule was tossed by the Fifth Circuit Court of Appeals – have embraced new business structures, practices, and compensation approaches – only to have the rule set aside by the courts. For the moment. Some firms have reverted to prior practices, while others have stayed their course. And, while the Securities and Exchange Commission has (re) entered the fiduciary fray, it remains to be seen what that might add to the "mix."

Regardless, this is a resilient industry that has long had to anticipate and respond to the winds of regulatory and legislative change, even though the transitions haven't always been easy, painless, or as initially anticipated. Pundits have long – and frequently – predicted massive changes that didn't come to be, and glossed over change that, at the time, seemed relatively insignificant, but with the perspective of time turned out to be truly "game changing."

Advisors – and the firms that support them and their practices – would be well advised to stay tuned for changes that, though affected and influenced by regulatory changes, will continue to be driven mostly by the continued sway of a dynamic marketplace.

— Nevin E. Adams, JD

PRIMARY MARKET(S) SERVED Micro [< \$1 million] Small [\$1 - \$10 million] Mid [\$10 - \$100 million] Large [\$100 - \$250 million]

Mega [>\$250 million]

LEGEND

NAPA-NET.ORG (14)

LPL FINANCIAL

San Diego, CA | Ipl.com

KEY CONTACTS:

Bryan Hodgens | 980.264.8539 | bryan.hodgens@lpl.com Ted Hageman | 858.779.5509 | ted.hageman@lpl.com Emily White | 858.779.5733 | emily.white@lpl.com



FIRM PROFILE

LPL Financial is a leader in the retail financial advice market and the nation's largest independent broker-dealer*. LPL supports retirement plan advisors through its integrated business platform and its Retirement Partners team of retirement industry professionals. LPL Retirement Partners acts as an independent consultant and supports the operational and practice management needs of retirement plan advisors. Advisors can position themselves with confidence as a discretionary or non-discretionary investment fiduciary to their clients, offering objective guidance on investment options while seeking to increase marketing reach and strategically grow their practices.

*Based on total revenues, Financial Planning magazine June 1996-2019

Member FINRA/SIPC

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Preferred Provider Program
- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS



Time is your most valuable asset

We know you're pulled in a lot of directions each day. Dealing with operational challenges. Staying on top of regulatory and compliance issues. Wondering how to best scale your practice for growth and success.

Wouldn't it be great if you could spend much more time doing what you do best — consulting with your clients?

LPL makes it possible.

LPL has been the largest independent broker-dealer in the United States for over 20 years*, but that's not what's most important to our advisors. More often we hear that making it easy for you to do your business helps give you back the gift of time. Through improving technology, providing resources to help you market your practice and market insights.

In other words, we make it possible for you to spend much more time consulting with your clients.

Learn more about how LPL can help you find more time to do what you do best. lplfinancialretirementplans@lpl.com





AMERITAS INVESTMENT CORP.

LINCOLN, NE | ameritas.com



AVE MARIA MUTUAL FUNDS



PLYMOUTH, MI avemariafunds.com

KEY CONTACTS

Heather Jansen | 402.465.6157 | Heather Jansen@ameritas.com Brandon Mann | 402.325.4185 | Brandon.Mann@ameritas.com Mike Moss | 301.280.1037 | MMoss@ameritas.com

FIRM PROFILE

Ameritas investment Corp. is privately owned and ranked 37th among the nation's independent broker/dealers, based on total revenue. We are large enough to offer you the tools, technology and resources you need to stay informed, yet small enough to deliver quality service that you and your clients will find personal, friendly and professional.

PRIMARY MARKET(S) SERVED









OPTIONS AVAILABLE

- » Preferred Provider Program
- » Retirement Sales Desk Representative
- » Business Development Consultants
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » 408(b) (2) In-House or Outsourced
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS 80

KEY CONTACTS

Michael Schwartz | 239.867.4520 | mjs@schwartzinvest.com Todd Giessler | 239.867.4520 | tcg@schwartzinvest.com

FIRM PROFILE

Ave Maria Mutual Funds is the largest family of Catholic mutual funds in the U.S. with \$2.4 billion in assets under management as of 9/30/19. The five no-load funds invest in companies that do not violate core values and teachings of the Catholic Church. The two largest funds are the \$915 million Ave Maria Rising Dividend Fund (Ticker: AVEDX) and the \$784 million Ave Maria Growth Fund (Ticker: AVEGX). For more information about Ave Maria Mutual Funds, please call 1-866-AVE-MARIA (866-283-6274) or visit http://avemariafunds.com.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

» Participant Advice/Participant Services



BAM ADVISOR SERVICES

retirement-solutions



BELTZ IANNI & ASSOCIATES



ROCHESTER, NY | beltz-ianni.com

KEY CONTACTS

Kristen Donovan 314.743.5183 kdonovan@bamadvisor.com Matt Pranschke 314.783.2961 mpranschke@bamadvisor.com David Shipp 314.783.2916 dshipp@bamadvisor.com Conor Eastman 314.783.2917 | ceastman@bamadvisor.com

ST. LOUIS, MO | bamadvisorservices.com/team/

FIRM PROFILE

AM Retirement Solutions is BAM Advisor Service's turnkey retirement plan partner to independent wealth management firms. We provide strategic growth solutions, operational support and evidence-based investing tools to help you serve the rapidly growing retirement plan market. Our specialized knowledge, tools and resources can help you be successful in the retirement plan space. The BAM Retirement Solutions team brings a collective 100+ years of industry experience to your side and has a national presence, working with approximately 300 independent wealth management firms, serving approximately 1300 plans and managing \$3.1 billion in assets.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » Preferred Provider Program
- » Retirement Sales Desk Representative
- » Business Development Consultants
- » 3rd Party Vendor Analysis Tool
- Other Tools
- » Benchmarking Tools
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » Plan Sponsor Fiduciary Training
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

20

KEY CONTACTS

Bob Judd | 585.340.5200 | bob.judd@beltz-ianni.com Michelle Cannan | 585. 340.5200 | michelle.cannan@beltz-ianni.com Bob Newton | 585.340.5200 | bob.newton@beltz-ianni.com

FIRM PROFILE

Located in Rochester and serving western New York since 2001, Beltz lanni & Associates, LLC has been engaged for many years in delivering fiduciary guidance to employers on their retirement plans and supporting participants in working toward positive retirement outcomes. Our services include plan fee benchmarking; recordkeeping provider search and analysis; investment analysis, recommendation and monitoring; investment committee support; plan design recommendations; and participant education and one-on-one guidance. Please visit www.beltz-ianni.com for more information. Securities provided through LPL Financial, a registered investment advisor, Member FINRĂ(www.FINRA.org)/SĪPC (www.SIPC.org). Beltz lanni & Associates and LPL Financial are separate entities.

PRIMARY MARKET(S) SERVED





OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Plan Sponsor Fiduciary Training

BENEFIT FINANCIAL SERVICES GROUP



BERGANKDV WEALTH MANAGEMENT

bergankov

MINNEAPOLIS, MN | bergankdv.com

KEY CONTACTS

IRVINE, CA | bfsq.com

Tina Schackman | 949.955.0141 | tinas@bfsq.com Darren Stewart | 949.955.0131 | dstewart@bfsg.com Chris Rowey 949.955.3480 crowey@bfsg.com

FIRM PROFILE

As fiduciaries we strive to provide full transparency to our clients and place their interests first. Benefit Financial Services Group is committed to providing the highest quality retirement plan consulting and wealth management services to our clients.

PRIMARY MARKET(S) SERVED









OPTIONS AVAILABLE

- » Business Development Consultants
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

KEY CONTACTS

Matt Cosgriff | 952.563.6956 | matt.cosgriff@bergankdv.com Josh Rapp | 952. 563.6868 | josh.rapp@bergankdv.com Connie Mitchell | 952.563.6827 | connie.mitchell@bergankdv.com

FIRM PROFILE

BerganKDV is a leading professional services firm that offers customized business, financial and technology solutions to address complex challenges. Our dedicated retirement plan consulting team focuses on blending behavioral finance with optimal plan design to create positive outcomes for both the employer and employee.

PRIMARY MARKET(S) SERVED







- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules



CAMBRIDGE INVESTMENT GROUP. INC.



CANNON CAPITAL

MANAGEMENT. INC.



SALT LAKE CITY, UT | cannoncap.com

KEY CONTACTS

Kyle Selberg | 877.688.2369 | TheFeeExperts@cir2.com Matt Goodwin | 877.688.2369 | TheFeeExperts@cir2.com

FAIRFIELD, IA | www.JoinCambridge.com

FIRM PROFILE

Cambridge Investment Group, Inc. is a privately controlled financial solutions firm focused on serving independent financial advisors and their investing clients. Cambridge offers a broad range of choices for independent financial professionals regarding solutions for advice, growth, technology, and independence. Cambridge's national reach includes: Cambridge Investment Research Advisors, Inc. - a large corporate RIA; and Cambridge Investment Research, Inc. - an independent broker-dealer, member FINRA/SIPC, that is among the largest privately controlled independent broker-dealers in the country.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Preferred Provider Program
- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

KEY CONTACTS

Clint Cannon | 801.566.3190 | clint@cannoncap.com Chace Cannon | 801.566.3190 | chace@cannoncap.com Chris Harris 801.566.3190 charris@cannoncap.com

Cannon Capital Management (CCM) is a Registered Investment Advisor located in Salt Lake City, Utah. CCM serves as a 3(38) Investment Fiduciary and Advisor to Qualified and Non-Qualified Retirement Plans on an national basis.

PRIMARY MARKET(S) SERVED





OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Benchmarking Tools
- » CRM/Data Aggregation
- » Internal Rollover Program
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training

CAPTRUST



RALEIGH, NC | captrust.com

CBIZ RETIREMENT PLAN SERVICES/CBIZ INVESTMENT ADVISORY SERVICES

CLEVELAND, OH | cbiz.com/retirement

KEY CONTACTS

John Curry 919.870.6822 john.curry@captrust.com

FIRM PROFILE

CAPTRUST specializes in providing investment advisory services to retirement plan fiduciaries, foundations, and endowments, and comprehensive wealth planning services to executives and high-networth individuals.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

KEY CONTACTS

Brian Dean | 216.520.6178 | bdean@cbiz.com Kathy Louttit 216.525.1939 | klouttit@cbiz.com

FIRM PROFILE

CBIZ Retirement Plan Services markets investment advisory services to DC Plans through CBIZ Financial Solutions, Inc., Member FINRA/ SIPC and SEC Registered Investment Adviser. CBIZ Investment Advisory Services, LLC, an affiliated SEC Registered Investment Adviser, provides investment management services to: DB Plans, Foundations & Endowments, Corporate Liquidity Accounts, OPEB Plans, and Individuals. Combined, CBIZ FS and CBIZ IAS provide investment advisory services to clients with assets of \$19 billion*. We're proud of the professional commitment and level of service our team provides to our clients.

*As disclosed in each registered adviser's Form ADV as of 12/31/18 (www.advisorinfo.sec.gov)

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Plan Sponsor Fiduciary Training



CETERA FINANCIAL GROUP

EL SEGUNDO, CA | cetera.com



CG FINANCIAL



HASLETT, MI | mycgfinancial.com

KEY CONTACTS

Jon Anderson | 310.257.7665 | jon.anderson@cetera.com Adeline Wong | 310.257.4885 | adeline.wong@cetera.com Guy Hocker | 925.627.8345 | guy.hocker@cetera.com

FIRM PROFILE

Cetera Financial Group is a leading network of independent firms empowering the delivery of professional financial advice to individuals, families and company retirement plans across the country through trusted financial advisors and financial institutions. Cetera is the second-largest independent financial advisor network in the nation by number of advisors, as well as a leading service provider to the investment programs of banks and credit unions. Through multiple distinct firms, Cetera offers independent and institutions-based advisors the benefits of a large, established broker-dealer and registered investment adviser, while serving advisors and institutions in a way that is customized to their needs.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Preferred Provider Program
- » Retirement Sales Desk Representative
- » Business Development Consultants
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

Matt O'Neil | 704.373.2525 | Matt@mycgfinancial.com Adam Lesperance | 877.807.2079 | AdamL@mycgfinancial.com

FIRM PROFILE

Independent firm specializing in all qualified retirement plans, including 401k, 403b, 457, 401a and cash balance. In addition, we design non-qualified and succession plans for executives and business owners. With eight offices in three states, we work closely with plan sponsors developing long term relationships. Our belief is that good employee education is the backbone to a first class retirement plan and work hand in hand with participants to provide the best financial advice.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

CLEARVIEW ADVISORY



FINANCIAL **NETWORK**

COMMONWEALTH

COMMONWEALTH financial network

WALTHAM, MA | commonwealth.com

KEY CONTACTS

Greg Fiore | 404.477.0593 | gfiore@clearviewadvisory.com

ATLANTA, GA | clearviewadvisory.com

FIRM PROFILE

Clearview Advisory's consultants work with employers to create retirement plans that everyone understands and appreciates. We have developed a proven process to make managing retirement plans easier and allow our clients to focus on their core business, saving them time and money. Our areas of expertise include fiduciary processes and policies, investment management and analyses, cost management, and maximizing retirement outcomes through plan design and meaningful communications. We make sure the retirement plan is a great benefit and a great value so our clients can attract and retain employees who grow their business.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

KEY CONTACTS

Karen DiStasio 781.902.9561 kdistasio@commonwealth.com Thomas Crutchfield 781.529.9350 tcrutchfield@commonwealth.com

FIRM PROFILE

As the nation's largest privately held RIA-independent broker/ dealer, Commonwealth has the expertise to help advisors succeed in all facets of their retirement plan practice. Our team of seasoned specialists provides one-on-one consultation on everything from fiduciary framework and market intelligence to investment management methodologies and business development strategies. Convenient resources include 3(21) and 3(38) fiduciary services, customizable participant educational collateral, and an affordable fiduciary education and certification curriculum for advisors. Investment research support, an open product platform and fully integrated technology round out our commitment to offering the most competitive, progressive retirement plan service model in the industry.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Preferred Provider Program
- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » 3rd Party Vendor Analysis Tool
- Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » 408(b) (2) In-House or Outsourced
- » Stable Value Analysis



DIETRICH/ANNUA



PLYMOUTH MEETING, PA | dietrichannuity.com

GORDON ASSET MANAGEMENT, LLC



DURHAM, NC | WealthQB.com

KEY CONTACTS

Geoff Dietrich | 610.279.9455 | geoff.dietrich@dietrichannuity.com

FIRM PROFILE

DIETRICH specializes solely in providing insured institutional solutions to plan sponsors interested in transferring risk from their retirement plans. Through the use of fully-insured group annuity contracts, DIETRICH engineers turnkey insured funding programs for traditional Defined Benefit (pension) plan terminations, pension risk transfers, non-qualified executive compensation plans, retiree medical obligations and OPEB plans.

ANNUA's mission is to help employers and their employees plan for a secure retirement. We do this by transforming their defined contribution plans (401k or 403b) into an investment vehicle that promotes options for both asset accumulation and guaranteed income for life.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Preferred Provider Program
- » Participant Advice/Participant Services

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

Joseph Gordon | 919.880.9966 | joe.gordon@wealthQB.com Todd Zempel | 919.313.6683 | Todd.Zempel@WealthQB.com J.T. Stilley | 919.313.6669 | JT.Stilley@WealthQB.com

FIRM PROFILE

Located in the middle of Raleigh-Durham and Chapel Hill, NC, the firm provides fiduciary governance and other services to 401(k) and 403(b) plan sponsors. The firm is CEFEX Certified as an Investment Advisor, and has been so since 2008. The founder, Joe Gordon, provided fiduciary governance services dating back to the early '90s. Three key contacts all have the CPFA designation. Custom services include participant advice, financial wellness and plan design for owners/HCEs. Firm has installed over 75 cash balance combo plans dating back to 2002.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » Business Development Consultants
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training

» Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

HIGHTOWER ADVISORS. LLC



NEW YORK, NY | hightoweradvisors.com

HURLOW WEALTH MANAGEMENT GROUP, INC.



BLOOMINGTON, IN I hurlowwealth.com

KEY CONTACTS

Zo Bigornia 917.286.2767 | zbigornia@hightoweradvisors.com Kevin Nolan 646.434.3131 knolan@hightoweradvisors.com

FIRM PROFILE

HighTower is a national wealth management firm that provides growth capital and front- to back-end support services to independent-minded financial advisory businesses. Operating as a Registered Investment Advisor, HighTower provides investment, financial and retirement planning services to individuals, foundations and family offices. Corporate services include 401(k) consulting and corporate cash management. Visit www.hightoweradvisors.com.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Internal Rollover Program
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

John C. Hurlow 812.333.4726 | jhurlow@hurlowwealth.com Michael J. Carson 812.333.4726 | mcarson@hurlowwealth.com Gordon Nesbit | 812.333.4726 | gnesbit@hurlowwealth.com

FIRM PROFILE

Hurlow Wealth Management Group is a Fee-Only RIA with offices in Bloomington and Indianapolis, Indiana. We work with small to mid size business owners who care about their employees. If you care about your employees give us a call. Retirement savings is a serious business which is why we have so many letters behind our names. However, working with people you like makes life more fun. To quote one of our favorite SNL comedians, Chris Farley, "Let me help you get on the right track before you end up living in a van down by the river!"

PRIMARY MARKET(S) SERVED



OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules



INDEPENDENT FINANCIAL GROUP



SAN DIEGO, CA | ifgsd.com

INDEPENDENT FINANCIAL

INDEPENDENT [FINANCIAL] PARTNERS'

TAMPA, FL | ifpartners.com

KEY CONTACTS

Jason Benham | 858.436.3182 | jbenham@ifgsd.com David Fischer | 858.436.3182 | jbenham@ifgsd.com

FIRM PROFILE

IFG specializes in individual wealth management and workplace retirement plans and has ranked among the top 5 in Wealth Management magazine's Independent Broker-Dealer Report Card for Overall Broker-Dealer Satisfaction consecutively from 2015-2019. Additionally, the firm was awarded 2nd place Broker-Dealer of the Year by Investment Advisor magazine in 2018. The IFG retirement plan offering includes both 3(21) and 3(38) fiduciary consulting capabilities, an integrated retirement plan practice management platform, and robust sales and compliance resources. IFG supports more than 650 advisors nationally and ranked #4 among all broker-dealers by Financial Planning magazine in 2019 for total revenue growth.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » Preferred Provider Program
- » Retirement Sales Desk Representative
- » Business Development Consultants
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

KEY CONTACTS

Jeff Acheson | 614.310.4274 | jeff.acheson@ifpartners.com Zak Koch | 813.314.2290 | zachary.koch@ifpartners.com

FIRM PROFILE

We are a full-service broker-dealer, registered investment adviser, and insurance agency. Everything we do is with the financial advisor and their clients in mind and our vision is to become the easiest firm in the industry for financial and retirement plan advisors to work with. We are focused on creating and delivering a compelling value proposition through a multi-disciplinary business model with integrated and complimentary service and product capabilities. Our growth will be driven by the success of our deliverable's crafted in concert with visionary strategic affiliations, enhanced partnering opportunities and other key tactical alliances.

Securities offered through IFP, LLC, dba Independent Financial Partners (IFP), member FINRA/SIPC. Investment advice offered through IFP Advisors, LLC dba Independent Fianancial Partners (IFP), a Registered Investment Advisor.

PRIMARY MARKET(S) SERVED









OPTIONS AVAILABLE

- » Preferred Provider Program
- » Business Development Consultants
- Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS



INSIGHT FINANCIAL PARTNERS, LLC



CRYSTAL LAKE, IL | insightfpllc.com

INSTITUTIONAL INVESTMENT CONSULTING



BLOOMFIELD HILLS, MI | iic-usa.com

KEY CONTACTS

Michael Smith | 847.867.9271 | mikesmith@insightfpllc.com Jerry Kalish | 312.208.9630 | jerrykalish@insightfallc.com

FIRM PROFILE

Insight Financial Partners, LLC is an independent, Registered Investment Advisor that specializes in delivering Retirement Plan Consulting, Investment Advisory and Fiduciary Support Services to Employer Sponsored Plan Strategies (401(k), 403(b), Defined Benefit, College 529 Savings Plans, Student Loan Repayment Plans, Non-Qualified Plans, Foundations and Endowments).

CEFEX, the Centre for Fiduciary Excellence, has certified Insight Financial Partners, LLC to the Fiduciary 360 (Fi360) standard, "Prudent Practices for Investment Advisors". The CEFEX assessment is based on the international standard, ISO 19011: Guideline for quality and/or environmental system auditing, and is adjusted to align with the needs of the investment industry.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

Michael Kozemchak | 248.339.9808 | mkozemchak@iic-usa.com Tony Ciocca | 203.907.3532 | tciocca@iic-usa.com

FIRM PROFILE

IIC is a national, objective, single-source provider of institutional investment consulting services. IIC provides fiduciary and non-fiduciary, qualified and nonqualified, consulting services supporting clients with DC, DB, NQDC, Stock Plan & Corporate Investment needs. IIC currently has offices in Bloomfield Hills, MI (headquarters) and Waterbury, CT. IIC's retainer business is in excess of \$10 billion, consulting engagements in excess of \$100 billion specializing in the needs of Large and Mega market clients.

PRIMARY MARKET(S) SERVED





OPTIONS AVAILABLE

- » Other Tools
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

o m

IRON FINANCIAL

INTELLICENTS



ALBERT LEA, MN | intellicents.com

KEY CONTACTS

Grant Arends | 913.214.3690 | grant.arends@intellicents.com Brad Arends | 507.379.6911 | brad.arends@intellicents.com Mandie Scott | 913.214.3696 | mandie.scott@intellicents.com

FIRM PROFILE

intellicents is a national independent financial services firm centered on the employee benefit relationship. The typical American worker gets the vast majority of their financial needs taken care of through their place of employment including their income, benefits, and retirement plan.

Therefore intellicents has built our service model to meet the needs of the American Worker through four core services:

- » Retirement plan consultant at the plan and participant level
- » Personal financial management for individuals
- » Financial wellness and financial planning services for individuals through their employer
- » Group insurance services

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Preferred Provider Program
- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Internal Rollover Program
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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IRON FINANCIAL

NORTHBROOK, IL | ironfinancial.com

KEY CONTACTS

Richard Friedman | 847.715.3204 | rpf@ironfinancial.com Steven Weil | 847.715.3206 | sweil@ironfinancial.com Amy Chandler | 847.715.3230 | amy.chandler@ironfinancial.com

FIRM PROFILE

IRON Financial is an independent asset manager serving a diverse universe of financial intermediaries and institutions. For over 25 years, we have prided ourselves on the integrity, independence, and innovation that continues to earn us the trust and confidence of our clients. With a focus on low cost and innovative risk mitigation strategies, IRON manages investment portfolios across core and alternative asset classes, and provides comprehensive solutions to the qualified retirement plan marketplace. Our professionals have decades of experience in investment management, qualified plan, and financial services industries.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Retirement Sales Desk Representative
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » Plan Sponsor Fiduciary Training

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

J.P. MORGAN **SECURITIES**



KARP CAPITAL **MANAGEMENT**



NEW YORK, NY | jpmorgan.com/securities

SAUSALITO, CA | karpcapital.com

Bob Driscoll | 415.345.8185 | bob@karpcapital.com

KEY CONTACTS Jim Doyle | 212.272.8410 | jim.doyle@jpmorgan.com

Jillian White 212.272.0403 jillian.white@jpmorgan.com

FIRM PROFILE

KEY CONTACTS

Karp Capital Management is an SEC Registered Investment Advisory. The company was formed in 2004. Our retirement plan clients are business owners of small to mid size companies. We advise on existing plans and also work with clients establishing new plans. We work closely with the business owners/plan sponsors, as well as the TPA. We also run point on educating plan participants on what is available to them within the company's plan.

FIRM PROFILE

Personal Attention, Global Resources

At J.P. Morgan Securities, our clients benefit from the personalized service of a boutique organization and the global resources of one of the largest and most respected financial firms in the world. Our Financial Advisors can create strategies that help address specific needs, whether our clients seek a strategic investment approach, professional portfolio management or a broader range of wealth management services. We work closely with our clients to understand their unique needs and create strategies designed to help them meet their plans' financial obligations. Brokerage/Advisory products offered through J.P. Morgan Securities LLC, Member FINRA/SIPC.

PRIMARY MARKET(S) SERVED





OPTIONS AVAILABLE

- » Business Development Consultants
- » Internal Rollover Program

PRIMARY MARKET(S) SERVED









OPTIONS AVAILABLE

- » Preferred Provider Program
- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » 3rd Party Vendor Analysis Tool
- Other Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » 408(b) (2) In-House or Outsourced
- » Minimum Fee Schedules

- » Plan Sponsor Fiduciary Training

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KESTRA FINANCIAL



AUSTIN, TX | kestrafinancial.com

(k)RPG ADVISORS, LLC

GAITHERSBURG, MD | k-rpg.com



KEY CONTACTS

Taylor Hammons | 737.443.2290 | taylor.hammons@kestrafinancial.com Chris Coleman | 737.443.2245 | chris.coleman@kestrafinancial.com

FIRM PROFILE

Kestra Financial specializes in individual wealth management and institutional retirement plan solutions. Kestra was founded on a partnership culture that attracts leading advisors and selectively engages the best talent. That has allowed us to be nimble enough to address individual needs while still offering superior resources. Kestra is based in Austin and built on an innovative and independent spirit recognized across the country. Our advisors benefit from unparalleled direct access to our leadership team and their experience and expertise.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Preferred Provider Program
- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

Walt Ziffer 301.948.4411 walt@k-rpg.com
Tommy Tavenner 301.948.4411 tommy@k-rpg.com
Jeff Gurganus 301.948.4411 jeff@k-rpg.com

FIRM PROFILE

(k)RPG Advisors provides Plan Sponsors and Trustees the knowledge, experience and the resources required to develop and maintain a successful retirement plan that meets their fiduciary responsibilities. Our consulting process is differentiated by five key elements:

- 1. Focus on employer's goals.
- 2. Constant plan review and updates.
- 3. Specialization.
- 4. Employee support.
- 5. Independence.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

LATUS GROUP, LTD.



LAS VEGAS, NV | latus-group.com

LEAFHOUSE FINANCIAL



AUSTIN, TX | leafhousefinancial.com

KEY CONTACTS

David J. Segarra 702.922.7820 davids@latus-group.com

FIRM PROFILE

The Latus Group is a Corporate Retirement Plan Consulting firm focused on providing financial and retirement planning solutions to companies and their employees throughout the United States. The firm prides itself on delivering a personalized experience to every client relationship, built upon trust, education, and total fee transparency. Our consulting team represents a diverse background of experienced independent financial advisors that bring peace of mind to your company retirement plan through extensive Investment due diligence, fiduciary training programs, participant advice and education, provider benchmarking, and effective plan design.

PRIMARY MARKET(S) SERVED









- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Plan Sponsor Fiduciary Training
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

5

KEY CONTACTS

Kassandra Hendrix | 512.879.1505 | khendrix@lhadv.com

FIRM PROFILE

A discretionary investment manager with expertise in the retirement industry. LeafHouse developed proprietary technology that aims to prudently select, evaluate, and monitor investments that are solely in the best interests of plan participants and their beneficiaries. We partner with advisors, broker dealers and registered investment advisor firms to provide fiduciary oversight to plan sponsors.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Retirement Sales Desk Representative
- » Business Development Consultants
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Stable Value Analysis

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS



LOCKTON RETIREMENT SERVICES LOC



M FINANCIAL GROUP



KANSAS CITY, MO | lockton.com

PORTLAND, OR | mfin.com

KEY CONTACTS

Donn Hess 816. 751.2303 dhess@lockton.com

FIRM PROFILE

Lockton was founded in 1966 and is headquartered in Kansas City, Missouri. Lockton is privately held, has more than 7,000 Associates, generated more than \$1.57 billion in revenue in 2018, and has 90+ offices globally with 43 throughout the United States. Lockton offers retirement services, property and casualty, health and welfare, executive benefits, work-site marketing and voluntary benefits, and compensation consulting. Lockton has been in business for more than 50 years. We have had a dedicated retirement practice for 17 years.

PRIMARY MARKET(S) SERVED



OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

Shelley Sievers | 503.414.7558 | shelley.sievers@mfin.com Valerie Pimenta | 503.414.7549 | valerie.pimenta@mfin.com

FIRM PROFILE

With 146 Member Firms in 36 states and the United Kingdom, M Financial Group is one of the nation's leading financial services design and distribution companies. Since 1978, M's network of independent insurance, investment, and executive benefit firms has served the needs of high net worth individuals, corporate executives, successful entrepreneurs, and Fortune 1000 companies. For more information, visit mfin.com.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » Preferred Provider Program
- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- " Custom Risk Based/Target Date Models

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS



MARIETTA WEALTH



MARIETTA, GA | mariettawealth.com

MARINER WEALTH **ADVISORS**



OVERLAND PARK, KS | marinerwealthadvisors.com

KEY CONTACTS

Wes Hackney 678.918.9135 wes@mariettawealth.com Scott Keller | 678.918.9133 | scott@mariettawealth.com John Massey 912.667.1478 | jmassey@mariettawealth.com

FIRM PROFILE

Marietta Wealth is an independent, fee-only financial advisory firm focused on providing investment management and retirement plan advisory services to individuals, businesses, and institutions. Marietta Wealth provides a range of services to plan fiduciaries and participants of company retirement plans, including: 3(21)/3(38) fiduciary advice, investment selection and quarterly investment monitoring, investment policy statement preparation, custom model construction, target date fund and "QDIA" analysis, fee benchmarking and vendor analysis, investment committee support, one-on-one participant advice, participant education and enrollment meetings, and plan design recommendations.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

KEY CONTACTS

David Stofer 913.378.9144 david.stofer@marinerwealthadvisors.com Dawn McPherson | 913.378.9149 | dawn.mcpherson@marinerwealthadvisors.com

FIRM PROFILE

The retirement plan solutions team at Mariner Wealth Advisors provides advisory services to retirement plan sponsors with a goal of improving employees' retirement readiness and enhancing clients' benefits packages. The firm provides a wide range of services, including: plan design consulting, investment selection, asset allocation, investment policy statement preparation and maintenance, and fiduciary support.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS



MMA SECURITIES



NEW YORK, NY | marshmma.com/offerings/ retirement-services

MORGAN STANLEY / RETIREMENT PLAN SOLUTIONS

Morgan Stanley

PURCHASE, NY | morganstanley.com/atwork

KEY CONTACTS

Brian Bartkus 617.587.2385 | brian.bartkus@marshmma.com Craig Reid 913.553.0923 craig.reid@marshmma.com

FIRM PROFILE

Marsh & McLennan Agency Retirement Services is one of the nation's leading retirement plan consulting firms, providing comprehensive services and solutions to organizations of all sizes. Our proactive approach to retirement plan services prioritizes the goals of the employer and employee in four distinct areas: Fiduciary Oversight, Plan Optimization, Investment Due Diligence, and Employee Engagement. Embedded in Marsh & McLennan Agency, a subsidiary of March & McLennan Companies, the largest risk management firm in the United States, MMA Retirement Services has 24 offices and more than 100 colleagues nationally. Our firm is positioned for significant growth organically and through acquisition.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Preferred Provider Program
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » 3rd Party Vendor Analysis Tool
- Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

KEY CONTACTS

Maura Coolican 914.225.2490 | Maura.Coolican@morganstanley.com Melissa Cowan 914.225.2110 Melissa.Cowan1@morganstanley.com Daniel McVeigh | 914.225.5437 | Daniel Mcveigh@morganstanley.com

Morgan Stanley has a long history of assisting retirement plan sponsors and participants. We are proud to have consistently delivered innovative products and solutions to the clients we serve. Our decades of experience, coupled with our knowledge of retirement plan needs, allow us to help organizations effectively manage their retirement programs and maximize the benefits to their employees.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Retirement Sales Desk Representative
- » Business Development Consultants
- » 3rd Party Vendor Analysis Tool
- Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

PENSIONMARK FINANCIAL GROUP



SANTA BARBARA, CA | pensionmark.com

PLEXUS FINANCIAL SERVICES, LLC



DEER PARK, IL | plexusfs.com

KEY CONTACTS

Troy Hammond | 888.201.5488 | troy.hammond@pensionmark.com Mike Woods | 888.201.5488 | mike.woods@pensionmark.com

FIRM PROFILE

The Pensionmark Financial Group network represents over 250 advisors and staff across 65 locations across the country with approximately 3,000 retirement plan clients. The Pensionmark network of retirement specialists includes defined contribution, defined benefit and terminal funding, not-for-profit, wealth management, and executive/deferred compensation specialists.

PRIMARY MARKET(S) SERVED









OPTIONS AVAILABLE

- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

Allison Winge | 847.307.6127 | awinge@plexusfs.com Keith Hamann | 847.307.6179 | khamann@plexusfs.com Pam Appell | 847.307.6165 | pappell@plexusfs.com

FIRM PROFILE

We are an objective, independent firm specializing in corporate retirement plan advisory services, including 401(k), 403(b), 457, defined-contribution, defined-benefit, and non-qualified plans. As co-fiduciaries to our clients, we act in the best interests of their retirement plan participants. We work to mitigate the fiduciary risk, and we advocate for employers and their employees. We develop plan objectives, provider partnerships, and open-fund architectures to design and implement best-in-class solutions for our clients' retirement planning needs and objectives. Above all, Plexus Financial Services works to ensure that employers and employees maximize the nest-eggbuilding opportunity provided within corporate retirement plans.

PRIMARY MARKET(S) SERVED



OPTIONS AVAILABLE

- » Business Development Consultants
- " 3rd Party Vendor Analysis Tool
- » Benchmarking Tools
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

PRECEPT ADVISORY GROUP



IRVINE, CA | preceptadvisory.com

PROCOURSE FIDUCIARY ADVISORS, LLC



CARMEL, IN | procourseadv.com

KEY CONTACTS

Linda Bright | 949.679.2147 | | bright@preceptgroup.com Vincent Ko | 949.798.1220 | vko@preceptgroup.com

FIRM PROFILE

Precept Advisory Group is a Registered Investment Advisory firm solely focused on offering plan consulting and ERISA 3(21) investment fiduciary services to retirement plans. With over \$3B in assets under advisement, our mission is to build customized, competitive, cost effective & employee-appreciated retirement plans that integrate with each company's total compensation strategy. As nationally recognized retirement plan consulting experts, Precept Advisory Group provides independent and unbiased advice to fiduciaries and plan committees. Our strengths include: fiduciary stewardship & education, risk mitigation, investment analysis & recommendations, vendor management, plan benchmarking, financial wellness assessment, recommendations & deployment and compliance support & oversight.

PRIMARY MARKET(S) SERVED









OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

Doug Prince 317.708.4151 | dprince@procourseadv.com Brea Dantin 317.708.4152 | bdantin@procourseadv.com

FIRM PROFILE

ProCourse specializes in advising over 401(k), 403(b), and other corporate retirement plans. Our firm exists to make a difference: in our community, with our clients and ultimately their employees. At the end of the day, we want to improve the financial health of those we work with. We do this by managing retirement plans and financial wellbeing programs: working with employers to make strategic decisions that can actually move the needle and improve financial outcomes.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Benchmarking Tools
- » Allows Fiduciary Declaration 3(21)/3(38)
- " Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS



RAYMOND JAMES

RAYMOND JAMES

ST. PETERSBURG, FL | raymondjames.com

RESOURCES INVESTMENT ADVISORS. LLC



OVERLAND PARK, KS | riaadvisor.com

KEY CONTACTS

Don MacQuattie | 727.567.1176 | Don.MacQuattie@RaymondJames.com

My Edmonds | 727.567.6227 | My.Edmonds@RaymondJames.com

Raymond James is a diversified financial services company with the scale and resources to support a wide array of services and products. We offer solutions that can serve business owners from a micromarket startup to retirement plans of large institutions. We are actively engaged in providing solutions that offer full fee transparency, reduce plan sponsor and advisor liability and drive down investment costs for plans and plan participants.

Our commitment and dedication are made evident by:

- » Disciplines approach to consulting and management
- » Ongoing monitoring and performance reporting
- » Dedicated, full-time team of professionals

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Internal Rollover Program
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

KEY CONTACTS

Vince Morris 913.647.3968 vmorris@riaadvisor.com Phil Troyer 913.647.3985 ptroyer@riaadvisor.com Ashley Barb | 913.647.5556 | abarb@riaadvisor.com

FIRM PROFILE

Resources Investment Advisors, LLC. (Resources) is an SEC-registered investment advisory (RIA) firm providing a synergetic network of some of the industry's leading plan-focused advisors, sharing resources for the benefit of their plan clients. In 2019, Resources' network of advisors served as the 3(21) advisor or 3(38) manager to nearly 2,400 retirement plans representing over \$37.5 billion in assets under management. Resources' partner firms are independently managed and maintain their own local brands, but are connected through shared ideas, tools and talent so their advisors can collaborate, innovate, and grow.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Preferred Provider Program
- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » 3rd Party Vendor Analysis Tool
- Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Internal Rollover Program
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules



RESPONSIBLE ASSET MANAGEMENT



SALT LAKE CITY, UT | ramtrf.com

RETIREMENT PLANOLOGY, INC



ALEXANDRIA, VA | retirementplanology.com

KEY CONTACTS

Jeff Cline | 801.466.9241 | jcline@ramtrf.com Nate Cline | 801.466.9241 | ncline@ramtrf.com

FIRM PROFILE

Responsible Asset Management is a small exclusive investment advisory firm offering investment management solutions to individuals, families, institutions, and small businesses. We offer retirement plans that enhance a business's participant and organizational success. We carefully craft plans to complement the needs and goals of the organization, incorporating both Traditional and ESG/Sustainable investment strategies, in order to help plan participants achieve successful retirement readiness.

PRIMARY MARKET(S) SERVED





OPTIONS AVAILABLE

- » Preferred Provider Program
- » 3rd Party Vendor Analysis Tool
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- " Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Minimum Fee Scheduless

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

Courtenay Shipley | 703.595.2829 | planologist@retirementplanology.com

FIRM PROFILE

Retirement Planology, Inc is a registered investment advisory firm specializing in providing services to corporate and non-profit employer sponsored retirement plans.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » CRM/Data Aggretion
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

SAGEVIEW ADVISORY GROUP



SHEPHERD FINANCIAL



IRVINE, CA | sageviewadvisory.com

KEY CONTACTS

Randy Long 800.814.8742 RLong@sageviewadvisory.com Jon Upham 800.814.8742 JUpham@sageviewadvisory.com

FIRM PROFILE

SageView Advisory Group, LLC is an independent Registered Investment Advisor with over 140 employees located in 25 offices nationwide. SageView provides unbiased retirement plan and wealth management consulting services to clients throughout the U.S., advising on over \$101 billion in assets.

PRIMARY MARKET(S) SERVED









OPTIONS AVAILABLE

- » Business Development Consultants
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

Drew Denny | 317.975.5033 | ddenny@shepherdfin.com Tom Mayer | 317.975.5032 | tmayer@shepherdfin.com Leah Hill | 317.975.5037 | lhill@shepherdfin.com

FIRM PROFILE

Our mission is helping people and companies thrive through empowered financial solutions. With our many years of experience, detailed processes, and unique solutions, Shepherd Financial is an independent firm, utilizing a thorough and highly efficient team approach to retirement plan advising.

PRIMARY MARKET(S) SERVED

CARMEL, IN | shepherdfin.com







OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Plan Sponsor Fiduciary Training

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

SIERRA PACIFIC FINANCIAL ADVISORS, LLC



STADION MONEY MANAGEMENT



WATKINSVILLE, GA stadionmoney.com

PLEASANTON, CA | sierrapfa.com

KEY CONTACTS

Janet Wan | 925.223.8868 | jwan@sierrapfa.com Glen Jones | 925.223.8868 | gjones@sierrapfa.com Lindy Chan | 925.223.8868 | lchan@sierrapfa.com

FIRM PROFILE

Sierra Pacific Financial Advisors, LLC (SPFA) is a fee-only registered investment advisory firm that specializes in financial planning, investment and corporate retirement planning for individuals, families and corporate clients. With our combined expertise in personal finance and corporate retirement planning, we can partner with business owners to design an array of financial strategies to purse optimal results. Serving as fiduciaries, SPFA focus assisting plan sponsors in fiduciary obligations, providing investment consulting services, offering benchmark reporting, and conducting onsite employee education workshops for retirement readiness. We are committed to offering unbiased advice with a singular effort on serving client's best interest.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » Plan Sponsor Fiduciary Training

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

Dave Lacusky | 610.731.5404 | david.lacusky@stadionmoney.com Todd Lacey | 706.583.5208 | todd.lacey@stadionmoney.com Kerr McGowan | 706.583.5235 | kerr.mcgowan@stadionmoney.com

FIRM PROFILE

Founded in 1993, Stadion is an investment management firm that provides custom solutions to retirement plan advisors, plan sponsors and participants. We are proud of our ability to work with advisors by providing advisors with turnkey managed account services, target date fund solutions, and the opportunity to build custom managed accounts. Stadion believes that one-size-fits-all investment approach offered to most retirement plan participants does not account for the differences of each individual, which is why we work closely with advisors and recordkeepers to build custom retirement plan and participant level investment solutions.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced









RETIREMENT ADVISORS



BOSTON, MA | TwelvePoints.com/Retirement

KEY CONTACTS

strat-wealth.com

Joseph Garrison | 410.988.9494 | jgarrison@strat-wealth.com Kim Magaha | 410.341.0026 | kmagaha@strat-wealth.com Amanda Campbell | 410.988.9494 | acampbell@strat-wealth.com

FULTON, ANNAPOLIS & SALISBURY, MD |

FIRM PROFILE

StratWealth is a client-centric, strategic financial planning and investment management firm that is driven by a passion to first understand your unique needs and goals. We then bring together the collective genius of our experienced team to create an individualized financial strategy for you, including a program to carefully guide you through every step. For your ever-evolving milestones, your dreams and your legacy, rest assured that we are always focused on you and your Next. We can keep you FiduciaryFit, providing fiduciary and risk management assistance to companies with qualified retirement/401(k) plans.

Please see Implortant Disclosure information at: http://www.strat-wealth.com/important-disclosure-information/marketing-disclosure

PRIMARY MARKET(S) SERVED





OPTIONS AVAILABLE

- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- »nternal Rollover Program
- » Allows Fiduciary Declaration 3(21)/3(38)
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

KEY CONTACTS

TWELVE POINTS

Francesca Federico | 978.318.9503 | francesca@twelvepointswealth.com Dave Clayman | 978.318.9502 | Dave@twelvepointswealth.com Manny Frangiadakis | 978.318.9500 | Manny@TwelvePointsWealth.com

FIRM PROFILE

Twelve Points acts as an extension of a company's HR department. We work with our clients to enhance, coordinate and highlight the benefits being offered so that employees maximize and appreciate their total compensation package. Today's tight employment market accentuates the need for companies to showcase their ability to recruit, retain and reward their greatest asset - their workforce.

PRIMARY MARKET(S) SERVED









OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Internal Rollover Program
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis

UBS FINANCIAL SERVICES



VOYA FINANCIAL ADVISORS, INC



WEEHAWKEN, NJ | ubs.com/rpcs

DES MOINES, IA voyaFA.com

KEY CONTACTS

Abe Puerto 201.352.6070 abe.puerto@ubs.com

Mark Barnum 425.990.2768 xark.barnum@ubs.com

FIRM PROFILE

UBS has a proven record in retirement plan consulting with more than 30 years of experience providing investment advice as a fiduciary. Through our Institutional Consulting and Retirement Plan Consulting Services programs, we provide advisory services to more than 2,500 retirement plans comprising over \$82 billion in assets. We aim to be the firm of choice for retirement plan consultants. We have a true open architecture platform enabling consultants to deliver services based on client needs. We recognize dedicated consultants with a Senior Retirement Plan Consultant designation, giving them access to advanced training, specialized services and resources that help address a broad array of plan client needs related to fiduciary governance, plan health and participant retirement readiness. UBS Retirement Plan Consultants are supported by one of the world's leading wealth managers. We combine our retirement plan consulting capabilities with our broad financial experience to help plan sponsors manage plan complexity and provide participants with relevant education.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Retirement Sales Desk Representative
- » Business Development Consultants
- » 3rd Party Vendor Analysis Tool
- » 3rd Party Investment Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b)(2) In-House or Outsourced
- » Plan Design Consulting
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS N/A

KEY CONTACTS

Tim Murphy | 781.796.9553 | timothy.murphy@voya.com David Swartz | 515.695.7878 | david.swartz@voya.com

FIRM PROFILE

Voya Financial Advisors, Inc., the broker-dealer of Voya Financial® (NSYE: VOYA), supports a wide range of institutional and individual clients through field and phone-based financial advisors. As a top quartile independent broker-dealer, Voya Financial Advisors is focused on helping Americans advance their retirement readiness through education, financial planning and a broad range of personalized asset accumulation, protection and distribution solutions. Voya Financial is a premier retirement, investment and employee benefits company with a vision to be America's Retirement Company serving the financial needs of 13.8 million individual and institutional customers in the United States.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Preferred Provider Program
- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Internal Rollover Program
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- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules



WELLS FARGO ADVISORS



WIPFLI FINANCIAL **ADVISORS. LLC**



MILWAUKEE, WI | wipflifinancial.com

KEY CONTACTS

Kelley Hartman 314.875.2928 | kelley.hartman@wfadvisors.com Laura Kirkover 980.345.8386 | laura.kirkover@wfadvisors.com

ST. LOUIS, MO | wellsfargoadvisors.com

FIRM PROFILE

Wells Fargo Advisors provides investment advice and guidance to clients across the U.S. Our structure and scale combines capabilities and best practices available through large national firms with client focus typical of smaller firms. We are dedicated to Financial Advisors and their client relationships and provide a platform that allows choice and flexibility.

Wells Fargo Advisors is not a legal or tax advisor. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company. CAR 1019-00393

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Retirement Sales Desk Representative
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

Erika Young | 608.661.2686 | eyoung@wipflifinancial.com TJ Larson | 608.270.2977 | tlarson@wipflifinancial.com Blake Faust | 952.548.3410 | bfaust@wipflifinancial.com

FIRM PROFILE

At Wipfli Financial Advisors, we see things differently. Whether helping clients navigate their financial future, prepare for life after their business or planning for retirement, we examine our clients' entire financial picture and possess the broad experience necessary to provide custom solutions to the complexities they face. As fiduciaries, and in working with our affiliate, Wipfli LLP, we're committed to supporting businesses and plan participants in developing retirement and employee benefit plans that are competitive, compliant and cost-efficient. Instead of a one-size-fits-all strategy, we're equipped to integrate financial, tax and investment needs into a cohesive plan designed for long-term success.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » Plan Sponsor Fiduciary Training





Appealing to business owners as a great way to reward and retain their highly compensated and mission-critical employees, nonqualified plans offer unique benefits that qualified plans don't.

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napanqpa.org

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ACROPOLIS INVESTMENT MANAGEMENT

St. Louis, MO | acrinv.com

KEY CONTACTS

Debra Moran | 636.449.4950 | dm@acrinv.com Amy Crews | 636.449.4950 | ac@acrinv.com Ryanne Harmann | 636.449.4950 | rh@acrinv.com

FIRM PROFILE

Acropolis Investment Management, LLC, was formed in August 2002. It is managed by the four original partners: Chris Lissner (President), David Ott (Chief Investment Officer), Dannelle Ward (Chief Compliance Officer) and Michael Lissner (Executive Director Acropolis Retirement Plan Solutions). As a Registered Investment Adviser and Centre for Fiduciary Excellence (CEFEX) certified fiduciary, the firm serves private clients, institutional clients, banks, 401(k) plans, profit sharing plans, defined benefit plans and non-qualified deferred compensation plans. The retirement plan line of business was launched in early 2007.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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BURNHAM GIBSON WEALTH ADVISORS

Irvine, CA | burnhamgibson.com

KEY CONTACTS

Darin Gibson | 949.833.5700 | retirement@burnhamgibson.com Joe Park | 949.833.5474 | jpark@burnhamgibson.com

FIRM PROFILE

Burnham Gibson Wealth Advisors, Inc. is a registered investment advisor based in Irvine, CA. We specialize in retirement plan consulting as well as private wealth management.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- " 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Internal Rollover Program
- » Allows Fiduciary Declaration 3(21)/3(38)
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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CERITY PARTNERS

New York, NY | ceritypartners.com

KEY CONTACTS

Ty Parrish | 813.330.3377 | tparrish@ceritypartners.com Philip Steele | 310.456.3862 | psteele@ceritypartners.com

FIRM PROFILE

Founded in 2009, Cerity Partners is one of the nation's leading providers of retirement plan consulting and Financial Wellness solutions with nearly \$22 billion in AUA (as of 9/30/19). The firm has extensive experience working with defined contribution, defined benefit and nonqualified deferred compensation plans for public and private companies, higher education, foundations, and endowments. Additionally, Cerity Partners provides comprehensive, personalized Executive Financial Counseling and Financial Wellness Coaching benefits that enable organizations to meet the diverse financial needs of their entire workforce.

PRIMARY MARKET(S) SERVED











OPTIONS AVAILABLE

- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- 3 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

HUNTINGTON

KEY CONTACTS

huntington.com

FIRM PROFILE

NATIONAL BANK

Columbus, OH | huntington.com

Frank Zugaro 330.384.7261 | frank.e.zugaro@

At Huntington, we build meaningful, long-term

who depend on us for professional support. Our

guidance to more than 1,000 defined contribution,

foundation plans. We focus on fiduciary governance

education strategies, plan design considerations and

vendor management due diligence. Our team strives

to provide clients the comfort of knowing their plan

skilled and committed professionals with strong ties

and employees' financial health is in the hands of

Retirement Services team provides advice and

defined benefit, non-qualified, endowment and

support for plan sponsors including investment

selection and monitoring processes, employee

relationships with the companies and people

Joe Capela 330.384.7146 joe.capela@huntington.

GARCIA WEALTH MANAGEMENT GROUP, INC.

Templeton, CA | garciawealth.com

Geoff White | 760.219.4015 | geoff.white@grpfinancial.com Cosmo Gould | 415.526.2753 | cosmo.gould@grpfinancial.com Stefanie Rzepecki | 401. 338.5872 | stef.rzepecki@grpfinancial.com

FIRM PROFILE

GRP Financial is a recognized leader in the retirement plan space and an RIA providing innovative solutions and services to Retirement Plan and Wealth Management Advisors. With over 130 offices nationwide, GRPF is LPL's largest retirement focused hybrid RIA and home to more than 250 advisors representing \$73B in AUM. The GRPF network works with over 5,500 plans, and manages \$4B in wealth management accounts. Headquartered in San Rafael, CA and known for industry thought leadership, GRP was established as Financial Telesis in 1992 and became GRP in 2014 when FTI was acquired by a group of top plan advisors.

PRIMARY MARKET(S) SERVED











PRIMARY MARKET(S) SERVED

to the communities we serve.









OPTIONS AVAILABLE

- » Retirement Sales Desk Representative
- » Business Development Consultants
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

Stephanie Kemp | 805.434.2608 | stephanie@garciawealth.com Rob Garcia 805.434.2608 rob@garciawealth.com

FIRM PROFILE

For almost twenty years, Garcia Wealth Management Group has been providing superior service to our retirement plan clients with 401k, 403b, and 457b plans. We focus on supporting our plan sponsors by taking over their fiduciary duty as a 3(38) Investment Advisor and assisting them with their fiduciary obligations by benchmarking their plan, reviewing their plan design with our valued TPA partners, educating their employees in personal or group meetings and increasing participation rates. In addition, we will assist non-fiduciary advisors by taking on the 3(38) advisory role for their plans in an open architecture environment.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » Retirement Sales Desk Representative
- » Business Development Consultants
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Allows Fiduciary Declaration 3(21)/3(38)
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

GRP FINANCIAL

Carlsbad, CA | grpfinancial.com

KEY CONTACTS











OPTIONS AVAILABLE

- » Preferred Provider Program
- » Retirement Sales Desk Representative
- » Business Development Consultants
- » Recruiter for Retirement Plan Advisors
- » 3rd Party Vendor Analysis Tool
- Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » CRM/Data Aggregation
- » Internal Rollover Program
- » Allows Fiduciary Declaration 3(21)/3(38)
- " Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

INVESTORS BROKERAGE OF TEXAS, LTD.

Waco, TX investorsbrokerage.com

MONETA GROUP INVESTMENT ADVISORS, LLC

St Louis, MO | monetagroup.com

MRA ASSOCIATES

Phoenix, AZ | mraassociates.com

KEY CONTACTS

Brian Bachik | 254.759.3713 | bbachik@investorsbrokerage.com Timothy R. Kohn | 254.759.3718 | tkohn@investorsbrokerage.com Randall Chenot | 254.759.3765 | rchenot@investorsbrokerage.com

FIRM PROFILE

We are a full service FINRA-registered Broker Dealer and RIA located in Central Texas offering both commission-based and fee-based solutions for our clients. Our Retirement Plan Services division has received national recognition for our comprehensive fiduciary services for plan sponsors as well as our highly effective participant education initiatives. Through multiple financial intermediary relationships, our Institutional Cash Management division provides safe, effective, liquid solutions for corporations, school districts, trust companies and local governments. Our independence means that we offer no proprietary products, allowing us to be completely unbiased and completely objective with our investment recommendations.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Internal Rollover Program
- » Allows Fiduciary Declaration 3(21)/3(38)
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

Jake Winegrad | 314.244.3431 | jwinegrad@ monetagroup.com Sean Duggan | 314.244.3285 | sduggan@ monetagroup.com

FIRM PROFILE

Moneta financial advisors serve clients with complex financial situations. We build custom and comprehensive financial plans designed to meet the unique needs of high-net-worth individuals and their families, businesses with retirement plans, institutions, trusts and the emerging affluent. Serving as each client's advocate, Moneta empowers you to navigate life's path and protect what you cherish. Barron's ranked Moneta among the nation's Top 5 independent RIAs in 2019 for our combination of quality and scale. We stand apart from our competition because of the strength of our client relationships, the quality of our professionals and the sustainability of our advisory teams.

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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KEY CONTACTS

Brad Lemon | 602.468.5766 | blemon@mraassociates.com David Westra | 602.288.1262 | dwestra@mraassociates.com

FIRM PROFILE

We make retirement possible for your employees. Our team understands the complexities and challenges of managing a successful retirement plan. Our hands-on approach to the day-to-day management and administration of your plan is comprehensive, effective, and efficient. We can serve as either an ERISA 3(38) investment manager or an ERISA 3(21) investment advisor. In either role, we will help you, as the plan sponsor, meet your obligations as a fiduciary. As your certified CEFEX advisor, we take the burden of plan management off your plate.

PRIMARY MARKET(S) SERVED





OPTIONS AVAILABLE

- » Preferred Provider Program
- » 3rd Party Vendor Analysis Tool
- Other Tools
- » Benchmarking Tools
- » Allows Fiduciary Declaration 3(21)/3(38)
- " Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

PORTFOLIO EVALUATIONS, INC.

Warren, NJ porteval.com

KEY CONTACTS

Michael Sasso | 973.538.4347 | msasso@porteval.com

Attila Toth | 973.538.4347 | atoth@porteval.com Richard Torbinski | 973.538.4347 | rtorbinski@porteval.com

FIRM PROFILE

PEI is a privately-owned firm focused on providing plan sponsor consulting services to corporations, non-profits, E&Fs, municipalities, and Taft-Hartley clients. With a proven process for over 25 years, we:

- » Identify your committee's needs
- » Build an effective plan design
- » Implement an optimal lineup
- » Reduce costs whenever possible
- » Continually monitor the results

PRIMARY MARKET(S) SERVED







OPTIONS AVAILABLE

- » Business Development Consultants
- » Other Tools
- » Benchmarking Tools
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Plan Sponsor Fiduciary Training
- » Stable Value Analysis
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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RMR WEALTH BUILDERS, INC.

Teaneck, NJ | rmrwealth.com

KEY CONTACTS

Stuart Simchowitz | 914.391.8210 | ssimchowitz@rmrwelath.com
Ryan DeGrau | 908.229.0095 | rdegrau@rmrwealth.com
Joshua Mondschein | 646.209.282 | jmondschein@rmrwealth.com

FIRM PROFILE

Employee benefits, retirement plans including investment advisory and HCM consulting are our core institutional services. We provide all group benefit plans from traditional core insurance plans to voluntary. Support processes for benefits and retirement plans include: enrollment support, ongoing analysis, vendor negotiation support, benchmarking & expense analysis. Administrative and governance support is key for plan sponsors to meet all regulatory requirements seamlessly and RMR's core services are meant to assist along the way. Our HCM & payroll consulting services cover administrative outsourcing (ASO), Professional Employer Organizations (PEO), new hire onboarding, benefits administration, eligibility, decision making support and customized reporting.

PRIMARY MARKET(S) SERVED





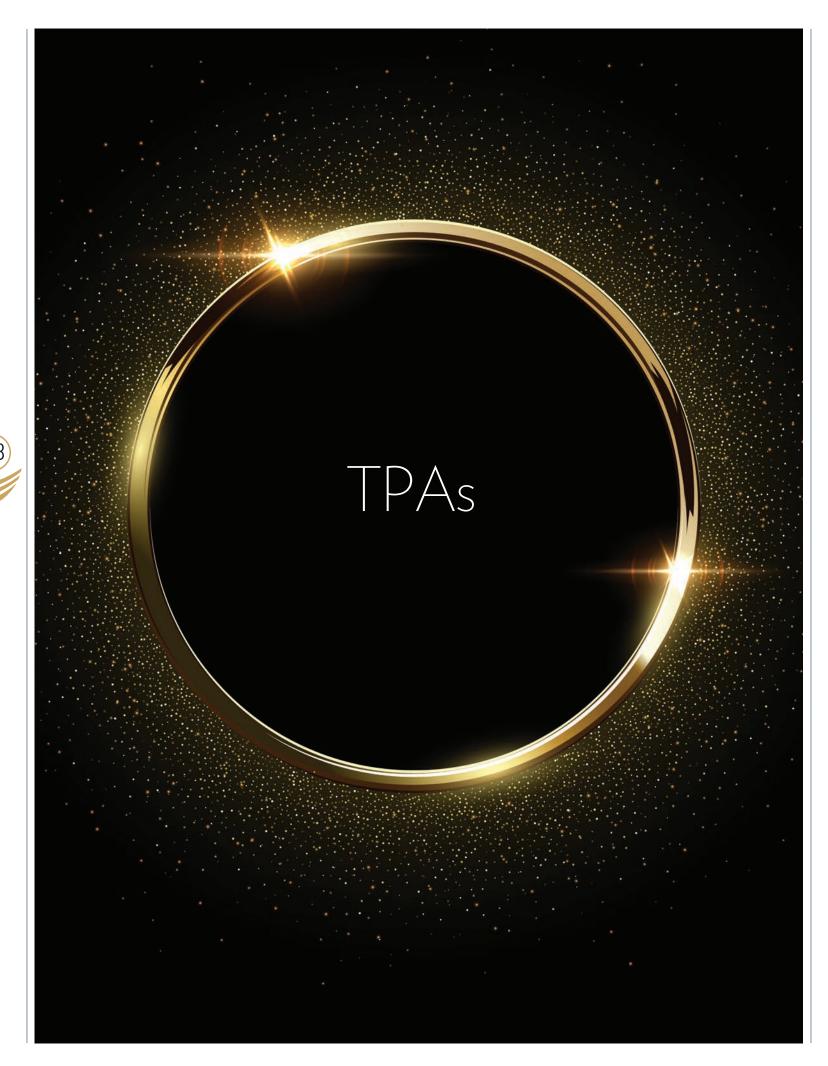


OPTIONS AVAILABLE

- » Preferred Provider Program
- » Business Development Consultants
- » 3rd Party Vendor Analysis Tool
- » Other Tools
- » Benchmarking Tools
- » Participant Advice/Participant Services
- » Internal Rollover Program
- » Allows Fiduciary Declaration 3(21)/3(38)
- » Custom Risk Based/Target Date Models
- » 408(b) (2) In-House or Outsourced
- » Plan Sponsor Fiduciary Training
- » Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

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third-party administrator, or TPA, can be a plan advisor's best friend. But it's important to understand the various types of TPAs and how to best leverage them depending on the plan profile and size.

As with everything in life, the relationship and cultural fit is paramount. And the choice to use a TPA may depend on the size of a plan or the plan sponsor's particular needs.

The term "third-party" harkens back to a realization that these firms, as with recordkeepers generally, provide services to a plan sponsor that plan sponsors once did for themselves. Yes, that was mostly in a time before there were 401(k)s (not to mention daily valuation).

Things have grown significantly more complicated over the years, and though today TPAs not only keep up with participant accounts, they can be an invaluable resource to plan sponsors and advisors – on issues like regulatory compliance and plan design. We're talking about an extraordinarily extensive list of services, including amending and restating plan documents; preparing employer and employee benefit statements; assisting in processing all types of distributions from the plan; preparing loan paperwork for plan participant; testing the plan each year to gauge its compliance with all IRS nondiscrimination requirements as well as plan and participant contribution limits; allocation of employer contributions and forfeitures; calculating participant vested percentages; and preparing annual returns and reports required by IRS, DOL or other government agencies.

A recent poll of NAPA-Net readers found that nearly all (96%) partner with specific third-party administrators; just over half (55%) focus on one to three firms, while a quarter limit it to just one. Asked the criteria on which those selections were made, readers cited service (93%), followed distantly by an ability to help with plan innovation (59%).

The TPAs listed on the pages that follow have a focus on working with advisors. That's critically important in forming a mutually beneficial partnership predicated on a solid appreciation for what each member brings to the relationship and shared clients.

- Nevin E. Adams, JD



BPAS



CAFARO GREENLEAF





RED BANK, NJ | cafarogreenleaf.com

KEY CONTACTS

SYRACUSE, NY | BPAS.com

Jason Disco | 315.703.8916 | jdisco@bpas.com Elizabeth Kaido | 315.292.6939 | ekaido@bpas.com

FIRM PROFILE

BPAS is a national provider of retirement plans, benefit plans, fund administration, and collective investment trusts. We support 3,800 retirement plans, \$77 billion in trust assets, \$1 trillion in fund administration, and over 450,000 participants. With our breadth of services, depth of creative talent, and financial resources, we are well positioned to help clients solve their benefit plan challenges without engaging multiple providers. One company. One call. BPAS specialty retirement plan administration practices include auto enrollment plans, multiple employer plans, plans with employer securities, PR 1081 plans, VEBA/HŔA & HSA plans, and cash balance plans.

ESTABLISHED: 1973

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: CA, FL, IL, KS, MA, ME, NC, NH, NJ, NY, OH, OR, PA, PR, SC, TX, VA, WA,

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)418 /	12,830
403(b)9	1,765
457	0 / 0
Cash Balance	
Defined Benefit (Traditional)	
Money Purchase	0 / 0
NQDC	0 / 0
Other80) / 838

TOTAL ASSETS ADMINISTERED

\$1,200,000,000

CUSTODIAN(S) USED

We'll work with any custodian

FEE STRUCTURE

Per Participant Fee and Asset-based

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testina
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support
- » Call Center

KEY CONTACTS

Harold Hartsig | 610.225.1204 | bhartsig@cafarogreenleaf.com Jamie Greenleaf | 800.401.4830 | jgreenleaf@cafarogreenleaf.com Brian Clark | 800.401.4830 | bclark@cafarogreenleaf.com

FIRM PROFILE

In 1981, Congress issued new IRS rulings allowing for the funding of 401(k), 403(b) and similar corporate and public pension plans through employee salary deferrals. Later that same year, Cafaro Greenleaf opened its doors in New Jersey, becoming among the first independent investment advisory firms to specialize exclusively in these new methods of employee pension funding. Today, with our headquarters in Red Bank, New Jersey, and regional offices in DC Metro, Boston Metro, Philadelphia, South Carolina, Texas, Indiana and Florida, Cafaro Greenleaf is an award-winning leader widely recognized as a pioneer in the retirement plan industry.

ESTABLISHED: 1981

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: FL, IN, MA, NJ, PA, SC, TX

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	91 / 10,150
403(b)	
457	
Cash Balance	7 / 40
Defined Benefit (Traditional)	16 / 3,450
Money Purchase	0/0
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$1,775,000,000

CUSTODIAN(S) USED

TIAA, Charles Schwab, Principal, Empower, John Hancock, Transamerica, Others

FEE STRUCTURE

Per Participant Fee, Asset-based

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support
- » Call Center

CBIZ RETIREMENT PLAN SERVICES



CLEVELAND, OH | cbiz.com/retirement

CETERA RETIREMENT PLAN SPECIALISTS & Cetera RETIREMENT PLAN SPECIALISTS SPECIALISTS

WALNUT CREEK, CA | ceteraretirement.com

KEY CONTACTS

Brian Dean | 216.520.6178 | bdean@cbiz.com

FIRM PROFILE

At CBIZ Retirement Plan Services, we are passionate about our business. Our ability to provide a robust suite of services to our clients separates us from our competition. Our team is the key to our success. We are proud of the professional commitment and exceptional level of service our deep roster of highly trained retirement plan specialists provides to our clients.

ESTABLISHED: 1998

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: AZ, CA,CO, FL, GA, IL, KS, MA, MD, MI, MN, MO, NJ, OH, PA, TX, VA, WA

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)3,000	/ N/A
403(b) 180	/ N/A
45730	/ N/A
Cash Balance440	/ N/A
Defined Benefit (Traditional)	/ N/A
Money Purchase20	/ N/A
NQDC50	
Other	/ N/A

CUSTODIAN(S) USED

Independent TPA across all platforms.

FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support
- » Call Center

KEY CONTACTS

Guy Hocker | 925.627.8345 | quy.hocker@cetera.com Alex Petrenko | 925.627.8314 | alex.petrenko@cetera.com

FIRM PROFILE

Cetera Retirement Plan Specialists assists CFG advisors in providing innovative retirement solutions to their clients. Specializing in advanced plan design and administration, CRPS is available to to create custom plan designs for your clients and deliver expertise borne from decades servicing the needs of small-business owners. CRPS provides a highly competitive retirement planning platform that can help you to acquire new clients and develop longstanding and fruitful relationships. Full menu plans, including cash balance plans, 401(k) plans, Davis-Bacon plans and other niche plan types.

ESTABLISHED: 1982

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: CA. FL. ME, NV, NY, TX

PRIMARY MARKET(S) SERVED





NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	1,400 / 12,000
403(b)	50 / 500
457	
Cash Balance	
Defined Benefit (Traditional)	100 / 500
Money Purchase	5 / 5
NQDC	
Other	
	,

TOTAL ASSETS ADMINISTERED

\$1,700,000,000

CUSTODIAN(S) USED

Platform agnostic

FEE STRUCTURE

Per Participant Fee

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation



DWC-THE 401(k) EXPERTS



MINNEAPOLIS/ST. PAUL, MN | dwc401k.com

FUTUREPLAN



CRANBURY, NJ | futureplan.com

KEY CONTACTS

Doug Hoefer | 651.204.2600 | doug.hoefer@dwc401k.com Keith Clark | 651.204.2600 | keith.clark@dwc401k.com Adam Pozek | 651.204.2600 | adam.pozek@dwc401k.com

FIRM PROFILE

DWC provides consulting, actuarial, compliance and government reporting services for defined contribution and defined benefit plans. Today, DWC has over 40 consultants in every region across the country as well as over 2,500 clients in all 50 states. DWC's Compliance Services Group works with all of the top recordkeepers that offer a recordkeeping only solution. DWC's Consulting practice includes plan corrections, government audit prep, merger & acquisition employee benefits review, and controlled group/affiliated services analysis.

ESTABLISHED: 1999

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: AL, CO. FL, GA, IA, ID, IL, MA, MN, MO, NM, NC, OR, TX, UT, VA

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	2,332 / 60,632
403(b)	29 / 2,146
457	
Cash Balance	64 / 293
Defined Benefit (Traditional)	20 / 160
Money Purchase	0/0
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$2,992,981,878

CUSTODIAN(S) USED

All custodians that integrate with industry recordkeepers.

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings

KEY CONTACTS

Kasey Price | 706.842.5773 | Kasey.Price@futureplan.com Steve Hale | 512.658.8225 | Steve. Hale@futureplan.com

FIRM PROFILE

FuturePlan is the nation's largest retirement TPA, combining hightouch local service with the strength and security of an industry leader. A line of business within Ascensus, the firm was created by bringing together the leading experts on every type of retirement plan. FuturePlan is committed to providing customized retirement plan design and administration services; competitive, transparent pricing; and the highest level of efficient, accurate service. Visit us at futureplan.com.

NOTE: All data shown below is as of December 31, 2018. Plan and participant counts listed in the 401(k) category are representative of all defined contribution plans on FuturePlan's administrative system.

ESTABLISHED: 1980

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: AL, AZ, CA, CO, FL, GA, IL, IN, MA, MO, NJ, NC, NY, OH, PA, TN, TX, VA, VT, WA

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	26,758 / 904,561
Cash Balance	2,704 / 31,277
Defined Benefit (Traditional)	4,605 / 42,336

TOTAL ASSETS ADMINISTERED

\$50,300,000,000

CUSTODIAN(S) USED

N/A

FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation



NAPA-NET.ORG

JULY BUSINESS SERVICES



WACO, TX | julyservices.com

LEGACY RETIREMENT SOLUTIONS LLC



ASTON, PA | legacyrsllc.com

KEY CONTACTS

Blake Willis | 888.333.5859 | bwillis@julyservices.com Michelle LeCates | 888.333.5859 | mlecates@julyservices.com Megan Knapp | 888.333.5859 | mknapp@julyservices.com

FIRM PROFILE

July Business Services (JULY) has partnered with advisors nationwide since 1994 to design and implement successful retirement plan strategies for small businesses. Our team understands that retirement is the number one reason for individual investing, and for many investors, company-sponsored plans are the foundation of their retirement savings strategies. Our services include: recordkeeping, plan administration, plan design consulting, payroll services, and business process outsourcing.

ESTABLISHED: 1994

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: AR. CA. CO, DE, FL, GA, IL, MA, MN, OH, OK, OR, TN, TX

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	3,500 / 85,000
403(b)	65 / 33,000
457	10 / 500
Cash Balance	
Defined Benefit (Traditional)	50 / 350
Money Purchase	
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$4,100,000,000

CUSTODIAN(S) USED

Mid Atlantic Trust Company, Matrix, Pershing, and Charles Schwab.

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Employee Education
- » Call Center

KEY CONTACTS

Steve Warner | 484.483.2146 | Swarner@legacyrsllc.com Joseph Ehmann | 484.483.1044 | Jehmann@legacyrsllc.com

FIRM PROFILE

We are a non-producing, fee-for-service third party retirement plan administration company created and controlled by experienced industry professionals. With over 65 combined years of experience in third party retirement plan administration and consulting, Legacy Retirement Solutions, LLC leverages that experience to provide customized solutions that can satisfy all of your clients' retirement plan administration and consulting needs. We are experts at the compliant design, operation and administration of retirement plans.

ESTABLISHED: 2010

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:

We are a National TPA

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	375 / 25,000
403(b)	10 / 50
457	1/1
Cash Balance	
Defined Benefit (Traditional)	10 / 75
Money Purchase	0 / 0
NQDC	1/8
Other	

TOTAL ASSETS ADMINISTERED

\$525,000,000

CUSTODIAN(S) USED

We are willing to work with any custodian

FEE STRUCTURE

Per Participant Fee, Asset-based

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation



NEWPORT GROUP



WALNUT CREEK, CA | newportgroup.com

NORTHWEST RETIREMENT PLAN CONSULTANTS, LLC



RENTON, WA | NWRPC401K.com

KEY CONTACTS

Mike DiCenso | 609.658.3331 | michael.dicenso@newportgroup.com Brad Kirschman | 925.328.4419 | brad.kirschman@newportgroup.com

FIRM PROFILE

Newport Group is a leading independent retirement services provider that helps employers—and the advisors who serve them—prepare employees for a more financially secure retirement. The company has more than \$120 billion in retirement assets under administration and over \$265 billion in corporate retirement and insurance assets. Staffed by an exceptional team, Newport Group provides retirement solutions to employers of every size, from small businesses to the Fortune 1000.

ESTABLISHED: 1985

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: AL, AZ, CA, DČ, FL, IL, IA, KS, MD, MO, NY, NC, PA, TX, VT, VA, WA, WI

PRIMARY MARKET(S) SERVED











TOTAL ASSETS ADMINISTERED

\$265,000,000,000

CUSTODIAN(S) USED

Newport Trust Company and will work with other custodians

FEE STRUCTURE

Per Participant Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support
- » Call Center

KEY CONTACTS

Martin Smith | 425.276.3179 | martin@nwrpc401k.com Debbie Smith | 425.276.3175 | debbie@nwrpc401k.com Derek Finch | 509.392.5871 | derek@nwrpc401k.com

FIRM PROFILE

NW Retirement Plan Consultants works with financial advisors and CPAs to help business owners and executives with customized qualified retirement plan designs that focus on maximizing tax-deductible contributions. We also partner with other Third Party Administration (TPA) firms by providing them with back-office support of cash balance and defined benefit plans: 401(k) – Traditional, Safe-Harbor, Auto-Enrollment; Profit-Sharing - Traditional, Cross-Tested, New-Comparability; Cash Balance Plans; Defined Benefit Plans; Money Purchase / 403(b) / Target Benefit

We can handle specialty plans such as those holding real estate, limited partnerships, collectibles, and other unusual assets.

Office Locations - Renton, Bellevue, Tri-Cities

ESTABLISHED: 2014

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: WA

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[AS 01 0/30/19]	
401(k)	485 / 22,000
403(b)	
457	
Cash Balance	
Defined Benefit (Traditional)	
Money Purchase	
Other	

TOTAL ASSETS ADMINISTERED

\$725,000,000

CUSTODIAN(S) USED

American Funds, Principal, Hancock, Nationwide, One America, Empower, Ameritas, VOYA, Mass Mutual, Transamerica, Lincoln, ePlan Services, Aspire, Ascensus, CUNA Mutual

FEE STRUCTURE

Per Participant Fee, Base Fee

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support



NPPG/ **NPPG'FIDUCIARY SERVICES**



RED BANK, NJ | nppq.com

PENTEGRA



WHITE PLAINS, NY | pentegra.com

KEY CONTACTS

Suzanne Miscik | 732.758.1577 | smiscik@nppg.com Casey Carragher | 732.758.1577 | ccarragher@nppg.com Brenna Jacques | 732.758.1577 | bjacques@nppg.com

FIRM PROFILE

NPPG—an independent ERISA fiduciary, retirement planning TPA, and actuarial consulting group—handles more than \$4 billion in assets and over 4,000 Defined Contribution and Defined Benefit plans for clients nationwide. A full suite of compliance services include Affordable Care Act (ACA) compliance, ERISA 3(16) administrative fiduciary services, single and multiple employer (MEP) retirement plan third-party administration, and overall regulatory consulting and plan correction. NPPG customizes solutions to meet the business and financial goals of clients. NPPG's nationwide clientele includes members of the NYSE and NASDAQ, non-profit organizations, Fortune 500 companies, government agencies, small entrepreneurial business, associations and PEO's.

ESTABLISHED: 1997

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: FL, MI, NJ,

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	3,661 / 143,088
403(b)	
Cash Balance	
Defined Benefit (Traditional)	
Money Purchase	15 / 466
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$4,000,000,000

CUSTODIAN(S) USED

All providers

FEE STRUCTURE

Annual Administration Fee plus Per Participant Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support

KEY CONTACTS

John Schafer, VP - National Sales Director | 317.506.6875 | john. schafer@pentegra.com

David Barrer, National Director of TPA Markets | 502.548.9374 | dave.barrer@pentegra.com

FIRM PROFILE

Pentegra's offers value-added TPA services and capabilities that help mitigate fiduciary risk, provide retirement plan consulting expertise and help grow your practice. Our TPA + fiduciary solutions make it possible to reduce and even eliminate legal and administrative burdens, minimize risk and lessen workloads. With a 75-year legacy as an institutional fiduciary, we are one of the most experienced 3(16) administrators in the nation. Our open arrangement can include an existing recordkeeper, trustee or investment manager. You may also use a third-party recordkeeper platform based on what works best for your business model.

ESTABLISHED: 1943

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: CT, NC, NY, OH, SC

PRIMARY MARKET(S) SERVED











NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	1,533 / 47,166
403(b)	180 / 18,878
457	10 / 195
Cash Balance	
Defined Benefit (Traditional)	262 / 1,437
Money Purchase	4 / 194
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$2,250,319,038

CUSTODIAN(S) USED

Numerous

FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation



RETIREMENT PLAN CONSULTANTS



NORFOLK, NE | retirementplanconsultants.net

KEY CONTACTS

Josh Kegley | 402.347.4953 | joshk@wealthfirn.info Alex Baumert | 402.379.0108 | alexb@wealthfirm.info

FIRM PROFILE

Retirement Plan Consultants LLC (RPC) is a firm committed to providing quality services and focusing on the success of our clients. We strive to make the retirement process as easy as possible by providing superior recordkeeping and administrative services to our Plan Sponsors, Participants, and Financial Advisors. Our flexible, open architecture platform allows Advisors to create a retirement plan that best fits the company goals, whether it be through a 401(k), 403(b), Cash Balance or other type of plan.

ESTABLISHED: 2005

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: CA, NE,

NJ. TX

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	1,500 / 30,000
403(b)	1,500 / 12,000
457	30 / 600
Cash Balance	45 / 500
Defined Benefit (Traditional)	14 / 392
Money Purchase	
NQDC	

TOTAL ASSETS ADMINISTERED

\$2,000,000,000

CUSTODIAN(S) USED

Matrix

FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support
- » Call Center



\'le-ga-sē\

Webster's defines Legacy as something received from the past. We define Legacy as something received in the future.



defining your clients' future success!

As a Non-Producing, Fee-For-Service TPA firm, created and controlled by experienced industry professionals, our focus is not only on setting our clients up with the best possible retirement plan(s) that meets their needs,

but perhaps as equally important, creating a client experience that is second to none. With a dedicated plan administrator and service response times among the best in the industry, superior service is our differentiator.

In addition to traditional retirement plan administration services, we offer document reviews and detailed plan illustrations as part of our value add proposition. Our goal is to help distinguish you from your competition.

Working alongside financial advisors, retirement plan wholesalers and plan sponsors alike in designing, consulting and administering retirement plans, Legacy's primary objective is ensuring your clients' best possible "future" outcome.



700 Turner Industrial Way Suite 110, Aston, PA 19014 484-483-1044

www.legacyrsllc.com



ACE PENSION SOLUTIONS

Tarrytown, NY | AcePensions.com

KEY CONTACTS

Rick Misrok | 914.712.6605 | Rick@AcePensions.com Jim Kwan | 908.295.2692 | JKwan@AcePensions.com

FIRM PROFILE

We are a TPA firm with offices in NY and NJ, and clients all over the USA. We are in business since 2014, but in the pension business since 1990. We specialize in plans for small businesses with under 100 employees.

ESTABLISHED: 2014

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: NJ, NY

PRIMARY MARKET(S) SERVED







FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Enrollment Meeting Support

AIMPOINT PENSION

Boca Raton, FL | aimpointpension.com

KEY CONTACTS

Josh Carelli | 561.350.4079 | joshc@ theaimpointgroup.com

FIRM PROFILE

AimPoint Group was founded in Hollywood FL in 2013 by Mike Mulka and Rodger Graves.

ESTABLISHED: 2013

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: FL

PRIMARY MARKET(S) SERVED



FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Enrollment Meeting Support

AMERICAN PENSION BENEFITS

Wexford, PA | apbretirement.com

KEY CONTACTS

Kevin Buckley | 720.935.0100 | kbuckley@apbretirement.com

FIRM PROFILE

American Pension Benefits delivers full third party administration and consulting services, including 3(16) administration services, to plan sponsors and advisors across the country. Our seasoned, credentialed staff provides the experience and insight required to effectively administer plans in today's complex retirement landscape. We service 401(k), 403(b), Cash Balance and Association Retirement Plans (ARPs). Our clients come to us for our expertise and stay with us for our unsurpassed service and attention to detail.

ESTABLISHED: 1974

STATE(S) WHERE WE HAVE A PHYSICAL

PRESENCE: AZ, PA

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]

401(k)410 / 25,000

TOTAL ASSETS ADMINISTERED

\$750,000,000

CUSTODIAN(S) USED

Midatlantic, Schwab

FEE STRUCTURE

Per Participant Fee, Asset-based

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support

ATLANTIC PENSION SERVICES, INC.

Kennett Square, PA | atlanticpensionservices.com

BARCLAY PLANNING GROUP. LLC

Rochester, MI | barclayplanninggroup.com

BENEFIT PLANS PLUS, LLC

St. Louis, MO | bpp401k.com

KEY CONTACTS

Missy Matrangola | 610.925.5554 | mm@atlanticpensionservices.com Greg Matrangola | 610.925.5554 | gregm@atlanticpensionservices.com Cecilee Young | 610.925.5554 | cyoung@atlanticpensionservices.com

FIRM PROFILE

Atlantic Pension Services, a CEFEX certified company, provides consulting, administrative and 3(16) services to qualified retirement plans in the mid-Atlantic region. We make retirement plans easy for plan sponsors. How? Each plan has a plan administrator, our phones are answered by real people, and our staff either have ASPPA designations or are in the process of acquiring designations ensuring they are doing their jobs the correct way.

ESTABLISHED: 1992

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: PA

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[, 10 0, 0 50 17]	
401(k)	482 / 17,500
403(b)	51 / 1,950
457	13 / 550
Cash Balance	21 / 210
Defined Benefit (Traditional)	5 / 10
Other	

TOTAL ASSETS ADMINISTERED

\$1,126,000,000

CUSTODIAN(S) USED

American Funds, Ascensus, Empower, John Hancock, Nationwide, Principal, Transamerica, Vanguard, Voya

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Enrollment Meeting Support

KEY CONTACTS

Carolyn Jones | 248.659.5250 | cjones@barclayplanninggroup.com Gabrielle Zoldos | 248.659.5240 | gzoldos@barclayplanninggroup.com

FIRM PROFILE

We listen to our clients to gain an understanding of their unique circumstances and objectives. We don't offer "cookie-cutter" service packages. We tailor services for maximum impact and value. We listen to our clients and provide focused personalized attention, consistency in our team, timely services with relevant responses and information flow, fostering efficiency and profit optimization generating a value-added relationship. We structure all of our activities within the context of what will yield the most effective insights and support the overall objectives.

ESTABLISHED: 1995

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: FL, MI

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	320 / 13,625
Cash Balance	15 / N/A

TOTAL ASSETS ADMINISTERED

\$325,430,388

CUSTODIAN(S) USED

Transamerica, John Hancock, Ameritas, Voya, American Funds, Mutual of Ohama, Lincoln, Empower, Fidelity Principle

FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support

KEY CONTACTS

Patrick Shelton | 314.824.5252 | pshelton@bpp401k.com Michelle Meyer | 314.824.5290 | mmeyer@bpp401k.com Wes Rommerskirchen | 314.824.5208 | wrommerskirchen@bpp401k.com

FIRM PROFILE

Benefit Plans Plus specializes in minimizing costs while maximizing results with custom, flexible business owner targeted retirement plan design. We also offer typical Third Party Administrator duties including - custom retirement plan design and administration services, for 401k, 403b and pension plans under ERISA. We also specialize in technical corrections and fiduciary services consulting to fiduciaries of qualified retirement plans. We are a retirement employee benefits consulting firm that makes A Measurable Difference for our clients. Our team is empowered to deliver on our brand promise through their actions and interactions with clients, our referral sources and the community.

ESTABLISHED: 1995

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: AR, IL, IN, KY, MO, OH

PRIMARY MARKET(S) SERVED









NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	1,229 / 66,000
403(b)	23 / 3,200
457	20 / 183
Cash Balance	29 / 80
Defined Benefit (Traditional)	21 / 127
Money Purchase	6 / 70
NQDC	11 / 176

TOTAL ASSETS ADMINISTERED

\$2,800,000,000

CUSTODIAN(S) USED

Any custodians supporting third party involvement

FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Call Center



BLACK CREEK RETIREMENT PLANS, INC.

Jacksonville, FL | blackcreek401k.com

KEY CONTACTS

Laura Carnes | 904.479.4759 | laura@blackcreek401k.com

FIRM PROFILE

We won't leave you up a creek without a paddle! Black Creek Retirement Plans, Inc. is more than just a Third-Party Administrator. We are a Retirement Plan Consulting Firm that provides services in the design, establishment and administration of IRSqualified retirement plans. Our mission is to provide white-glove service to both our clients and their plan advisors. Our team of highly trained experienced ERISA professionals are committed to cutting through the complexity surrounding IRS-qualified retirement plans. We are proactive and cater to organizations looking for customized solutions.

ESTABLISHED: 2013

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: FL

PRIMARY MARKET(S) SERVED











CUSTODIAN(S) USED

Various - Client may work with any they choose

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support

BLUE BENEFITS CONSULTING, INC.

Carmel, IN | bluebenefitsonline.com

KEY CONTACTS

Mickie Murphy | 317.564.5034 | mmurphy@bluebenefitsonline.com Jane Shawver | 614.340.6683 | jshawver@bluebenefitsonline.com

FIRM PROFILE

Blue Benefits Consulting, Inc. provides plan design consulting and administration to help business owners and their employees save for retirement. Blue Benefits does not sell assets and works with many investment platforms and individual accounts, based on the desires of the business owner and investment advisor.

ESTABLISHED: 1993

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: IN, KY, OH, PA

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	300 / 15,000
403(b)	
457	
Cash Balance	
Defined Benefit (Traditional)	
Money Purchase	
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$935,000,000

CUSTODIAN(S) USED

Most major platforms

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings

BOULAY DONNELLY & SUPOVITZ CONSULTING GROUP, INC.

Worcester, MA | bdsconsultinggroup.com

KEY CONTACTS

Jill Donnelly | 508.755.8883 | jdonnelly@bdsconsultinggroup.com

FIRM PROFILE

Boulay Donnelly & Supovitz is a leader in retirement plan consulting and administrative services. Since 1969, we've been providing customized retirement plan solutions to client firms, regardless of their size. Our expertise spans a full range of 401(k), profit sharing and other qualified retirement plans.

ESTABLISHED: 1969

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: Primarily New England

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	140 / 7,500
403(b)	6 / 3,500
457	0 / 0
Cash Balance	0 / 0
Defined Benefit (Traditional)	0 / 0
Money Purchase	0 / 0
NQDC	0 / 0
Other	0 / 0

TOTAL ASSETS ADMINISTERED

\$400,000,000

CUSTODIAN(S) USED

American Funds, Ascensus, CUNA, Empower, Fidelity, John Hancock, Lincoln, Mass Mutual, Principal, Voya, Nationwide, Transamerica, SDBA

FEE STRUCTURE

Per Participant Fee

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support



BREWSTER & BREWSTER, INC.

Painesville, OH | brewsterandbrewster.com

KEY CONTACTS

Donna M Brewster | 440.951.8889 | dbrewster@brewsterandbrewster.com Lisa Lowe | 440.867.8986 | llowe@brewsterandbrewster.com Krystal Wilson | 440.951.8889 | kwilson@brewsterandbrewster.com

FIRM PROFILE

Brewster & Brewster is dedicated to educating our clients about their retirement plans. We offer a 401(k) Boot Camp and Fiduciary training. We believe an educated client makes for a compliant retirement plan. We design and administer 401(k), Cash Balance and 403(b) plans and pride ourselves on our technical knowledge and responsiveness to clients.

ESTABLISHED: 1996

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: \bigcirc H

PRIMARY MARKET(S) SERVED







FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings

CARDINAL PENSION GROUP INC.

West Chester, PA | cardinalpensions.com

KEY CONTACTS

Donna B Cullinan | 610.696.8144 | dcullinan@cardinalpensions.com
Jim Fox | 610.696.8144 | jimfox@cardinalpensions.com
Scott Cullinan | 610.696.8144 | scottcullinan@cardinalpensions.com

FIRM PROFILE

Cardinal Pension Group, Inc. is a TPA Firm serving clients throughout the USA with focus in the Philadelphia area. Compliance, plan design and administrative support to retirement plan sponsors is the main concentration of the firm. Cardinal Pension Group is an independent firm working along side accountants, attorneys and financial advisors to provide excellent service. Plan types would be 401(k), 403(B), 457, profit sharing, and cash balance.

ESTABLISHED: 2008

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: PA

RESERVED. 17

PRIMARY MARKET(S) SERVED





NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	250 / 28,956
403(b)	15 / 1,675
457	5 / 36
Cash Balance	25 / 74
Defined Benefit (Traditional)	6 / 110
Money Purchase	0 / 0
NQDC	0 / 0
Other	

TOTAL ASSETS ADMINISTERED

0

CUSTODIAN(S) USED

American Funds, ADP, Edward Jones, Nationwide, Voya, Empower, Lincoln Financial, Vanguard, Mass Mutual, Ameritas, PCS, TD Ameritrade, MetLife, OneAmerica, Alerus, Ascensus, Fidelity, T Rowe Price, John Hancock, Principal, The Standard, Schwab and Transamerica

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- $\hbox{\bf ``Preparation of Loan Paperwork}$
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation

CASH BALANCE ACTUARIES. LLC

Excelsior, MN | cashbalanceactuaries.com

KEY CONTACTS

Charlie Steingas | 952.500.8696 |
charlie@cbactuaries.com
Will Kersey | 615.866.4121 | will@cbactuaries.com
Paul Marszalek | 763.425.3990 |
paul@cbactuaries.com

FIRM PROFILE

We are an actuarial firm specializing in defined benefit and cash balance plan administration for small and mid-sized companies. We pride ourselves on excellent customer service and keeping clients happy by explaining the complications of retirement plans in an easy-to-understand manner. Our goal is to provide as much flexibility for the plan sponsor as possible without making things too complicated. A plan sponsor that understands the plan will appreciate the value it provides and keep it longer than one who sees it as a black box where the actuary spits out a number at the end of the year.

ESTABLISHED: 2009

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: AZ, CA, CO, FL, MN, NY, PA, TN

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	30 / 75
403(b)	
457	0 / 0
Cash Balance	491 / 10,000
Defined Benefit (Traditional)	55 / 1,500
Money Purchase	0 / 0
NQDC	0 / 0
Other	0 / 0

TOTAL ASSETS ADMINISTERED

\$800,000

CUSTODIAN(S) USED

Any Custodian the Advisor Wants

FEE STRUCTURE

Per Participant Fee, Base Fee

- » Compliance Support
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings

CHEMUNG CANAL TRUST COMPANY

Elmira, NY | chemungcanal.com

KEY CONTACTS

Christopher Kelly | 607.737.3717 | ckelly@chemungcanal.com

FIRM PROFILE

Chemung Canal Trust Company, founded in 1833 as Chemung Canal Bank, is an independent, full service, commercial bank and trust company headquartered in Elmira, New York. The Retirement Services Group at Chemung Canal Trust Company has provided qualified retirement plan administrative and investment services to local organizations since 1984. We offer a full service bundled solution providing recordkeeping, TPA, investment advisory, trustee, fiduciary, and participant education services.

ESTABLISHED: 1833

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: NY, PA

PRIMARY MARKET(S) SERVED





NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	80 / 4,750
403(b)	5 / 250

TOTAL ASSETS ADMINISTERED

\$310,000,000

CUSTODIAN(S) USED

Chemung Canal Trust Company

FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support
- » Call Center

CREATIVE BENEFIT STRATEGIES. INC

Broadview Heights, OH | creben.com

KEY CONTACTS

Steve J. Persons | 440.717.1600 | spersons@creben.com

Jennifer L. Bufe | 440.717.1600 | jbufe@creben.com Brian S. Secrest | 440.717.1600 |

bsecrest@crebeb.com

FIRM PROFILE

 $Creative\ Benefit\ Strategies\ specializes\ in\ providing$ customized retirement plan consulting, actuarial and administrative services to small and medium sized clients. CBS was established in 1995 and has physical locations in Ohio, Minnesota, and Indiana. Working with advisors and other professionals, we offer a full range of services including cash balance, defined benefit, 401(k) and profit sharing plans.

ESTABLISHED: 1995

STATE(S) WHERE WE HAVE A PHYSICAL

PRESENCE: IN, MN, OH

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[AS 01 0/30/17]	
401(k)	250 / 7,500
403(b)	
457	
Cash Balance	300 / 6,000
Defined Benefit (Traditional)	75 / 5,000
Money Purchase	
NQDC	
Other	
	/

TOTAL ASSETS ADMINISTERED

\$1,000,000,000

CUSTODIAN(S) USED

Charles Schwab, American Funds, John Hancock, Transamerica, VOYA, Empower, Alerus

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support

CREST RETIREMENT PLAN ADMINISTRATORS

Dublin, OH | crestretirement.com

KEY CONTACTS

Courtney Lessick | 4614.789.1609 | clessick@crestretirement.com

FIRM PROFILE

Industry leader in Plan Design and Compliance for Retirement Plans. Dedicated to providing expert advice to assist plan sponsor accumulate wealth, increase tax deductions and retain personnel. We serve as the backbone of the retirement plan and work closely with plan sponsors' financial advisors, CPAs and attorneys to bring the client and the participants an efficient and robust retirement savings

Specialties: Plan design, IRS/DOL regulation research related to qualified plans and knowledge of multitude of 401(k) provider platforms' fees and services.

ESTABLISHED: 2014

STATE(S) WHERE WE HAVE A PHYSICAL

PRESENCE: OH

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	150 / 0
403(b)	2 / 0
457	0 /0
Cash Balance	9 / 0
Defined Benefit (Traditional)	0 / 0
Money Purchase	0 / 0
NQDC	0 / 0
Other	0/0

TOTAL ASSETS ADMINISTERED

CUSTODIAN(S) USED

N/A

FEE STRUCTURE

Per Participant Fee, Asset-based

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support



E.H. THOMSON & CO., INC.

Sea Girt, NJ | EHThomson.com

KEY CONTACTS

Edward H Thomson III | 732.974.9133 |

eht@ehthomson.com

Ned Thomson | 732.974.9133 |

SST@ehthomson.com

Sandi Thomson | 732.974.9133 |

FIRM PROFILE

Third Party Administrator of All Types of Retirement plans: DB, CB, DC, 401(k) In House Actuaries Non-product Firm

ESTABLISHED: 1985

STATE(S) WHERE WE HAVE A PHYSICAL

PRESENCE: Nationwide

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	450 / N/A
Cash Balance	575 / N/A
Defined Benefit (Traditional)	200 / N/A
Money Purchase	350 / N/A
Other	175 / N/A

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support

EDBERG PERRY. LLC

Phoenix, AZ | edbergperry.com

KEY CONTACTS

Sue Perry | 602.687.5801 | suep@edbergperry.com Christine Muller | 602.687.5806 | christinem@edbergperry.com

FIRM PROFILE

Edberg Perry is a full service third party administration firm. We handle all types of qualified retirement plans. Plan sponsors need us to help them with the administration of their retirement plans so they can stay focused on their businesses. As such, we handle not only the normal administration typical of a third party administrator, but we also do a substantial amount of plan correction work and 3(16) fiduciary administration. Because we can help a plan sponsor regardless of their level of need, we are a great fit for those plan sponsors looking for a complete administrative solution.

ESTABLISHED: 1994

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: AZ

PRIMARY MARKET(S) SERVED



[As of 6/30/19]





NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[73 01 0] 30] 17]	
401(k)	450 / 50,000
403(b)	10 / 500
457	
Cash Balance	
Defined Benefit (Traditional)	50 / 150
Money Purchase	
NQDC	
Other	•

TOTAL ASSETS ADMINISTERED

\$2,000,000,000

CUSTODIAN(S) USED

Any custodian is acceptable

FEE STRUCTURE

Per Participant Fee, Asset-based

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support
- » Call Center

EGPS. INC.

Manhattan, NY | egps.com

KEY CONTACTS

Peter Stephan | 949.394.2478 | pstephan@egps.com William Presson | 205.994.4070 |

bpresson@egps.com

FIRM PROFILE

EGPS is an independent actuarial and consulting firm that designs and administers retirement plans. We work closely with financial advisors and tax CPAs to focus on the client's objectives. Since 1971, our team has been preparing creative retirement plan solutions to inspire people to save and think about their goals, dreams and aspirations. With over 4,500 retirement plans (approximately 1,800 defined benefit/cash balance pension plans) and offices across the country, EGPS is a national leader. Our offices are located in Ardsley, NY; Mobile, AL; Jacksonville, FL; Springfield, NJ; New York City, NY; Orange County, CA; and San Diego, CA.

ESTABLISHED: 1971

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: AL, CA, FL, NJ, NY

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19] Other4,500 / N/A

TOTAL ASSETS ADMINISTERED

\$5,000,000,000

CUSTODIAN(S) USED

VOYA, John Hancock, Empower, Transamerica, MassMutual, American Funds, Lincoln Financial, CUNA Mutual, Ascensus, Securian, The Standard, PCS, Principal, OneAmerica, Nationwide, T. Rowe Price

FEE STRUCTURE

Per Participant Fee, Base Fee

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support

Ridgeland, MS | granthampoole.com

KEY CONTACTS

John Gingas | 517.351.8600 | gingas@financialtec.com C. Richard Herrold | 517.351.8600 | herrold@financialtec.com Mike Cantor | 517.351.8600 |

FIRM PROFILE

cantor@financialtec.com

Our East Lansing, Michigan based firm has provided a consolidated "One-Stop" solution for qualified plan design, consulting, recordkeeping, TPA services and 3(38) Fiduciary Advisory Investment Services to independent businesses and professionals located in the Mid-Michigan area for 40 years.

ESTABLISHED: 1980

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: MI

PRIMARY MARKET(S) SERVED





NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	65 / 1,500
403(b)	0 / 0
457	0 / 0
Cash Balance	2 / 10
Defined Benefit (Traditional)	0 / 0
Money Purchase	0 / 0
NQDC	
Other	0/0

TOTAL ASSETS ADMINISTERED

\$120,000,000

CUSTODIAN(S) USED

National Financial Service, CB&T

FEE STRUCTURE

Per Participant Fee, Asset-based

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support

KEY CONTACTS

Tara May | 601.499.2400 | tara.may7@att.net John Long | 601.499.2400 | jlong@granthampoole.com Rebecca Terry | 601.499.2400 | rterry@ granthampoole.com

FIRM PROFILE

We are a CPA firm that provides plan audit services as well as full TPA services and plan consulting. We also have an RIA services firm which does solely financial planning with outside Financial Advisors. Our RIA group does not handle asset management functions, so we are not a "producing" TPA. We have over 100 employees in 2 offices in Mississippi and remote employees in other states. We handle all plan

ESTABLISHED: 1972

STATE(S) WHERE WE HAVE A PHYSICAL **PRESENCE:** MS

PRIMARY MARKET(S) SERVED



NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	100 / 30,000
403(b)	10 / 7,000
457	0 / 0
Cash Balance	0 / 0
Defined Benefit (Traditional)	3 / 2,000
Money Purchase	0 / 0
NQDC	2 / 100
Other	25 / 6,000

TOTAL ASSETS ADMINISTERED

\$100,000,000

CUSTODIAN(S) USED

FEE STRUCTURE

Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Form 5500 Preparation
- » Employee Education
- » Enrollment Meeting Support
- » Call Center

KEY CONTACTS

GREAT LAKES

Judy K. Brown | 248.553.8070 | jbrown@greatlakespension.com David Fillo | 248.553.8070 | dfillo@greatlakespension.com Tamara Lewis | 240.553.8070 | tlewis@greatlakespension.com

FIRM PROFILE

Great Lakes Pension Associates, Inc. currently administers over 750 qualified plans primarily located in southeast Michigan. With over 20 well-experienced and credentialed staff, Great Lakes provides expert compliance, administration, actuarial, design and consulting services to various types of qualified retirement plans for a vast array of employers. Plan types include: Cash Balance, Defined Benefit and 401(k) Plans. With an on-staff Actuary, plans can be simple and straightforward or utilize advanced design techniques to better accomplish business owners' objectives. Great Lakes is currently the only Michigan TPA with the CEFEX certification demonstrating excellence in business and administrative procedures and processes.

ESTABLISHED: 1982

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: MD, MI

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	586 / 32,388
403(b)	0 / 0
457	0 / 0
Cash Balance	78 / 771
Defined Benefit (Traditional)	
Money Purchase	2 / 8
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$1,244,773,500

CUSTODIAN(S) USED

American Funds, John Hancock, Empower, Principal, Voya, Transamerica, MassMutual, Nationwide, Fidelity, Ameritas, Vanguard, Lincoln, T. Rowe Price, Mutual of Omaha, Ascensus, CUNA, Securian, etc.

FEE STRUCTURE

Per Participant Fee, Base Fee

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings





HELLER PENSION ASSOCIATES, INC.

Aventura, FL | hellerpension.com

KEY CONTACTS

Todd E. Heller, Esq. | 954.894.3046 | theller@hellerpension.com Jennifer Van Wagner | 845.229.2100 | jvanwagner@hellerpension.com

FIRM PROFILE

For 45 years Heller Pension Associates, Inc. has provided customized plan design, dedicated service and consulting to thousands of retirement plans. We work collaboratively with financial advisors and accountants to provide best-in-class retirement plan solutions for small to mid-sized business owners. We have offices in Miami, Florida and Hyde Park, New York.

ESTABLISHED: 1974

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: FL, NY

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	650 / 13,000
403(b)	5 / 350
457	1/3
Cash Balance	20 / 100
Defined Benefit (Traditional)	75 / 250
Money Purchase	5 / 100
NQDĆ	
Other	5 / 25
	•

TOTAL ASSETS ADMINISTERED

\$1,000,000,000

CUSTODIAN(S) USED

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support

HILLS PENSION ASSOCIATES, INC.

Carver, MA | hillspallc.com

KEY CONTACTS

Linda Chadbourne | 508.928.7172 | linda@hillspallc.com Kimberlee Roles | 508.928.7172 | kroles@hillspallc.com

FIRM PROFILE

Entrepreneur, Forward Thinker for company sponsored retirement plans. Specializing in guiding and assisting companies who are aimlessly leaving money on the table and don't have time or knowledge to administer a retirement plan. HPA provides a full-suite of services that brings confidence to plan sponsors and ease that they are operating a legislatively current and administratively compliant retirement plan. HPA provides a high level of service and attention to each of their clients, resulting in strong partnerships based on trust and confidence.

ESTABLISHED: 2014

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: MA

PRIMARY MARKET(S) SERVED





NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	150 / N/A
403(b)	10 / N/A
457	5 / N/A
Cash Balance	
Defined Benefit (Traditional)	5 / N/A

TOTAL ASSETS ADMINISTERED

\$96,000,000

CUSTODIAN(S) USED

John Hancock, Voya, Principal, Nationwide, Securian, Empower, Ascensus, Transamerica, FBO's,

FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Enrollment Meeting Support
- » Call Center

INTEGRATED PENSION SERVICES, INC.

Leominster, MA | integrated-pension.com

KEY CONTACTS

Luke Rocheleau | 978.847.0140 | luke@integrated-pension.com Michael Clark | 978.847.0140 | mike@integrated-pension.com Will Hackler | 978.847.0140 | will@integrated-pension.com

FIRM PROFILE

Integrated Pension Services has been providing full-service employer sponsored retirement plan administration and consulting since 1980. Integrated Pension Services assists employers in the design, implementation, administration and communication of a wide range of retirement plans. We are committed to providing these services to our clients in a timely, accurate and cost-effective manner. Physical offices in Massachusetts and South Carolina, but service in every state.

ESTABLISHED: 1980

STATE(S) WHERE WE HAVE A PHYSICAL

PRESENCE: MA, SC

PRIMARY MARKET(S) SERVED





NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	168 / N/A
403(b)	1 / 10
457	
Cash Balance	14 / 85
Defined Benefit (Traditional)	
Money Purchase	
NQDC	0 / 0
Other	

TOTAL ASSETS ADMINISTERED

\$202,000,000

CUSTODIAN(S) USED

John Hancock, American Funds, Lincoln, Transamerica, LPL, Unified

FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support

MARTIN, MARTIN, RANDALL AND ASSOCIATES. INC.

Jackson, MS | mmrplans.com

KEY CONTACTS

Emily A. Halbach, Director of Defined Contribution Services | 601.932.8500 | ehalbach@mmrplans.com Don K. Martin, President and Owner 601.932.8500 | dmartin@mmrplans.com

FIRM PROFILE

Martin, Martin, Randall & Associates, Inc. (MMR) is a regional retirement consulting firm providing actuarial services, third party administration and consulting services for our clients since 1988. MMR helps our clients achieve their retirement plan goals through proactive plan design and consulting.

MMR performs a mini audit of all plans we take over to ensure that the client's plan is in compliance with all IRS and DOL requirements. Clients also receive our annual MMR Seal of Approval, a detailed report containing the results of a comprehensive series of compliance checks, plan design reviews and testing performed on the plan.

ESTABLISHED: 1988

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: AL, FL, MS

PRIMARY MARKET(S) SERVED





NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	450 / N/A
403(b)	150 / N/A
457	75 / N/A
Cash Balance	200 / N/A
Defined Benefit (Traditional)	150 / N/A
NQDC	5 / N/A

CUSTODIAN(S) USED

We work with any and everyone. If the client wishes to use a certain custodian, we accommodate their wishes.

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support

METRO BENEFITS INC.

Pittsburgh, PA | metrobenefits.com

KEY CONTACTS

Diane Barton | 412.847.7600 | diane@metrobenefits.com Russell Smith | 412.847.7600 | russ@metrobenefits.clom Leigh Lewis | 412.847.7600 | leigh@metrobenefits.com

FIRM PROFILE

Metro Benefits is a regional TPA and Actuarial Services firm providing plan design consulting, implementation and compliance services (Form 5500 preparation, discrimination testing, plan documents, etc.) for 401(k), 403(b), 457, PS, MP, Defined Benefit, Cash Balance and DB/DC combo plans. We provide a high-touch service to well over 1,500 plan sponsors. We take a customized approach to helping our clients meet their goals and objectives, along with their financial advisors and CPAs. We have a staff of 35 employees, many of which have obtained professional designations through the American Society of Pension Professionals & Actuaries.

ESTABLISHED: 1986

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: PA, WV

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[AS OF 0/30/19]	
401(k)	1,200 / 60,000
403(b)	75 / 3,500
457	
Cash Balance	
Defined Benefit (Traditional)	20 / 500
Money Purchase	10 / 100
NQDC	0 / 0
Other	

TOTAL ASSETS ADMINISTERED

\$1,500,000,000

CUSTODIAN(S) USED

American Funds; MassMutual; Empower; John Hancock; Principal; Voya; Transamerica; Lincoln; Ascensus; Alerus; Prudential

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support

NOBLE-DAVIS CONSULTING, INC.

Solon, OH | nobledavis.com

KEY CONTACTS

Jan Davis | 440.505.5040 | jdavis@nobledavis.com

FIRM PROFILE

Noble-Davis Consulting, Inc. has been providing full service retirement plan administration and consulting for over 30 years. NDC is known for our proactive, hands-on service, a highly trained staff and outstanding customer service. NDC offers open architecture platforms which allow us to work with any financial advisor, platform, custodian or recordkeeper. We wrap ourselves around the needs of the client and can accommodate any type of plan design or asset. NDC welcomes the opportunity to become part of your retirement plan solution.

ESTABLISHED: 1987

STATE(S) WHERE WE HAVE A PHYSICAL

PRESENCE: OH

PRIMARY MARKET(S) SERVED



NO OF PLANS/PARTICIPANTS SERVED BY TYPE

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[As of 6/30/19]	
401(k)	500 / 20,000
403(b)	5 / 500
457	5 / 300
Cash Balance	0 / 0
Defined Benefit (Traditional)	0 / 0
Money Purchase	10 / 35
NQDC	5 / 15
Other	0 / 0

TOTAL ASSETS ADMINISTERED

\$1,100,000,000

CUSTODIAN(S) USED

We can work with any custodian

FEE STRUCTURE

Per Participant Fee

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support



PENSION SERVICES, INC.

Miami, FL | pensionnetwork.net

KEY CONTACTS

Robert Penafiel | 305.595.5500 | robert.penafiel@pensionnetwork.nett Cameron Kelly | 305.595.5500 | cameron.kelly@pensionnetwork.net Kassandra Villalobos | 305.595.5500 | newbusiness@pensionnetwork.net Danny Hernandez | 305.595.5500 | danny.hernandez@pensionnetwork.net

FIRM PROFILE

PSI is an actuarial firm specialized in customized qualified defined benefit, 401(k), profit sharing and 403(b) plans. Our team is in-house and it consists of ERISA attorneys, certified legal assistants, qualified 401(K) administrators, certified pension consultants and Enrolled Actuaries.

Our goal is to maximize retirement benefits for owners, key employees and their families while providing meaningful benefits to all other employees. We are not producing TPAs, therefore, we will not compete with any investment firm.

ESTABLISHED: 1984

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: FL

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	1,000 / 20,000
403(b)	10 / 500
457	0 / 0
Cash Balance	300 / 4,500
Defined Benefit (Traditional)	200 / 2,000
Money Purchase	1 / 10
NQDC	0 / 0
Other	

TOTAL ASSETS ADMINISTERED

\$1,800,000,000

CUSTODIAN(S) USED

John Hancock, Nationwide, American Funds, Mass Mutual, Empower, T.Rowe Price, Voya, Principal, Ameritas, Cuna, ALL wire houses and almost all other platforms

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Enrollment Meeting Support

PINNACLE PLAN DESIGN

Tucson, AZ | Pinnacle-plan.com

KEY CONTACTS

Robbie Petrillo | 520.618-1305 | rpetrillo@pinnacle-plan.com Amanda Iverson | 520.618-1305 | aiverson@pinnacle-plan.com

FIRM PROFILE

As a CEFEX-certified TPA, we collaborate with employers and their advisors to design and administer retirement plans that turn tax dollars into retirement benefits. In addition to our robust 401(k)/ profit sharing plan practice, we are industry leaders in the traditional defined benefit and cash balance plan arena, having authored the Defined Benefit Answer Book. Business owners who desire larger tax deductions and accelerated retirement savings can benefit from layering a cash balance plan on top of their existing 401(k) plan.

ESTABLISHED: 2001

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: AZ, IL, OH, TX

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]1,330 / 18,500

TOTAL ASSETS ADMINISTERED

\$1,200,000,000

CUSTODIAN(S) USED

ΑII

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation

PREFERRED PENSION PLANNING CORPORATION

Bridgewater, NJ | preferredpension.com

KEY CONTACTS

Lawrence J. Zeller | 908.575.7575 | Izeller@preferredpension.com Brian Kane | 908.575.7575 | bmkane@preferredpension.com Michelle Glassman | 908.575.7575 | mglassman@preferredpension.com

FIRM PROFILE

PPPC takes an active role in reviewing our clients' plan design and administration. We don't just collect data and send out reports; we analyze the results, look for ways to improve them, and make recommendations on how the plans can be designed more effectively and operate more efficiently. Preferred Pension Planning Corporation returns all contacts within one business day. Personal meetings to review the plan are encouraged. We have an intense commitment to the ongoing education of our staff on all aspects of retirement plan design and operation.

ESTABLISHED: 1986

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: NJ

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	950 / 31,000
403(b)	35 / 700
457	20 / 100
Cash Balance	110 / 1,300
Defined Benefit (Traditional)	40 / 1,600
Money Purchase	2 / 20
NQDC	25 / 150
Other	10 / 100

TOTAL ASSETS ADMINISTERED

\$1,550,000,000

CUSTODIAN(S) USED

KTrade, Nationwide, American Funds, many others

FEE STRUCTURE

Per Participant Fee, Asset-based

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support





Wheeling, IL | profitplanners.net

KEY CONTACTS

Raymon Alperstein | 773.883.8700 | ralperstein@profitplanners.net Craig Blumenfeld | 773.883.8700 | craig@profitplanners.net James Barr | 773. 883.8700 | jbarr@profitplanners.net

FIRM PROFILE

Providing high quality actuarial consulting and administration services since 1966 to clients all around

Focus solely on actuarial consulting and administration

- » Unbiased Independent of Investment Advisor
- » Best-in-class retirement planning / administration

Emphasis on Cash Balance/401(k) Profit Sharing Plan Design

- » New Rules and Regulations Mitigate the Issues of "Traditional" Defined Benefit Plans
- » Coordination with Defined Contribution Plans provide superior flexibility for privately held firms
- » Holistic and Comprehensive Approach to Benefit Delivery

ESTABLISHED: 1966

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: IL

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	159 / N/A
Cash Balance	
Defined Benefit (Traditional)	65 / N/A

FEE STRUCTURE

Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Enrollment Meeting Support

RETIREMENT LLC

Oklahoma City, OK | retirementllc.com

KEY CONTACTS

Dana Hagen | 605,444,1046 | dhagen@retirementllc.com Bill Robertson | 405.896.8970 | brobertson@retirementllc.com Joyce Goodier | 405.652.0171 | jgoodier@retirementllc.com

FIRM PROFILE

Retirement LLC was established in the early 1970s. We are a CEFEX certified TPA with offices in Oklahoma City, OK and Sioux Falls, SD and clients throughout the United States. RLLC administers Defined Benefit, Cash Balance, and all Defined Contribution Plans. We team with financial advisors. bank trust departments, CPAs and attorneys to provide plan sponsors with retirement plans that meet business goals.

ESTABLISHED: 1970

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: KS, MO, OK, SD

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	756 / 16,946
403(b)	18 / 1,727
457	9 / 1,092
Cash Balance	40 / 235
Defined Benefit (Traditional)	84 / 646
Money Purchase	6 / 70
NQDC	0 / 0
Other	106 / 1,519

TOTAL ASSETS ADMINISTERED

\$1,668,462,255

CUSTODIAN(S) USED

Matrix, Mid-Atlantic Trust, Schwab, John Hancock, Principal, Transamerica, American Funds, Mass Mutual, Lincoln, AUL, Voya, Empower, Ascensus, and many brokerage firms

FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Employee Education
- » Enrollment Meeting Support

RPG CONSULTANTS

Valley Stream, NY | rpgconsultants.com

KEY CONTACTS

Hannah Adler | 212.947.4800 | marketing@rpgconsultants.com

FIRM PROFILE

RPG Consultants is a CEFEX-certified recordkeeper and third party administrator for company retirement and benefit plans. We are a New York based, family owned and operated business, in our second generation, successfully serving clients for over 30 years. We provide a full range of recordkeeping, administrative, actuarial, compliance and consulting services. Our model and company philosophy are built on a strong commitment to serve the industry in full compliance with the law, in our clients' best interests and with a distinguished integrity and an unsurpassed client service model.

ESTABLISHED: 1984

STATE(S) WHERE WE HAVE A PHYSICAL

PRESENCE: CA, NY

PRIMARY MARKET(S) SERVED







CUSTODIAN(S) USED

We work with any custodians.

FEE STRUCTURE

Per Participant Fee, Base Fee

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Employee Education
- » Enrollment Meeting Support
- » Call Center



SATURNA TRUST COMPANY

Bellingham, WA | saturna.com

KEY CONTACTS

Michael Adams | 360.650.6963 | msa@saturna.com Sonya Luhm | 360.650.6963 | sjl@saturna.com Megan Lewis | 360.650.6963 | mcl@saturna.com

FIRM PROFILE

Saturna Trust is a bundled TPA, recordkeeper, and custodian/directed trustee. Our focus is on serving as a low-cost, comprehensive solution for advisors as well as their clients. We offer a robust open architecture platform, customizable ad hoc reporting and branding, dedicated back office support, advisory fee processing and remittal, contribution and transaction processing, plan design assistance, employee education, discrimination testing, actuarial services, Form 5500 creation and filing, trust accounting, plan audit support, and compliance support.

ESTABLISHED: 2009

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: NV, WA

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

170 / 3,000
0 / 0
0 / 0
5 / 30
0 / 0
0 / 0
5 / 50
o / o

TOTAL ASSETS ADMINISTERED

\$110,000,000

CUSTODIAN(S) USED

Saturna Trust Company

FEE STRUCTURE

Asset-based, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support
- » Call Center

SCHOEN-APS, LLC

Lawrenceville, GA | apspensions.com

KEY CONTACTS

Marc Schoen | 678.779.7006 | marc@apspensions.com

FIRM PROFILE

Schoen-APS takes the confusion out of plan administration duties and decision making by providing our clients with the consulting and technical expertise they need, when they need it: immediately. We are committed to maintaining effective stateof-the-art applications for administrative procedures which permits us to process our clients work more efficiently and ensures the highest standards of quality. Although we have clients in many states, our physical presence is in Florida & Georgia. We have no assets under management.

ESTABLISHED: 1966

STATE(S) WHERE WE HAVE A PHYSICAL

PRESENCE: FL, GA

PRIMARY MARKET(S) SERVED





FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Employee Education
- » Enrollment Meeting Support

SENTINEL PENSION, A DIVISION OF FAULK & WINKLER, LLC

Baton Rouge, LA | choosesentinel.com

KEY CONTACTS

Melissa Terito | 225.300.8478 | mterito@choosesentinel.com

FIRM PROFILE

Servicing more than 200 plans, Sentinel has been providing personalized solutions to clients for 35 years. Our experienced public accountants take a holistic approach to the administration and management of your retirement plan, ensuring that Sentinel will provide the solutions and guidance your plan needs, no matter the situation. We offer allinclusive third party administration services as well as advanced plan design, correction and audit support, and strategic plan development and solutions.

ESTABLISHED: 1984

STATE(S) WHERE WE HAVE A PHYSICAL

PRESENCE: LA

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

401(k) 160 / 9,230 403(b) 8 / 648 457 1 / 28 Cash Balance 4 / 29 Defined Benefit (Traditional) 0 / 0 Money Purchase 0 / 0 NQDC 0 / 0 Other 1 / 154	[As of 6/30/19]	
457 1 / 28 Cash Balance 4 / 29 Defined Benefit (Traditional) 0 / 0 Money Purchase 0 / 0 NQDC 0 / 0	401(k)	160 / 9,230
Cash Balance 4 / 29 Defined Benefit (Traditional) 0 / 0 Money Purchase 0 / 0 NQDC 0 / 0	403(b)	8 / 648
Defined Benefit (Traditional) 0 / 0 Money Purchase 0 / 0 NQDC 0 / 0	457	1 / 28
Money Purchase	Cash Balance	4 / 29
NQDC0/0	Defined Benefit (Traditional)	0 / 0
	Money Purchase	0 / 0
Other1 / 154		
	Other	1 / 154

TOTAL ASSETS ADMINISTERED

\$526,414,806.79

CUSTODIAN(S) USED

Nationwide, Transamerica, John Hancock, American Funds, Voya, Mass Mutual, Empower

FEE STRUCTURE

Per Participant Fee, Asset-based

- » Plan Design Consulting
- » Non-discrimination Testing
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Compliance Support
- » Enrollment Meeting Support
- » Participant Transactions

SHORE TOMPKINS **ACTUARIAL RESOURCES. LLC**

Chicago, IL | shoretompkins.com

CONSULTANTS

SPECTRUM PENSION

Tacoma, WA | spconsultants.com/pension

THE RETIREMENT ADVANTAGE, INC. (TRA)

Appleton, WI | tra401k.com

KEY CONTACTS

Kathy Tompkins | 312.762.5945 | kathy.tompkins@shoretompkins.com Neil Shore | 312.762.5944 | neil.shore@shoretompkins.com

FIRM PROFILE

Shore Tompkins Actuarial Resources is a TPA firm located in downtown Chicago providing advisors with creative & effective retirement plan solutions for their clients & prospects. We administer all types of plans from basic safe-harbor and one-person plans, to sophisticated cash balance plans. We also provide high-level compliance testing associated with corrective actions, non-standard plan designs and merged plans. We are focused on providing our clients with prompt, knowledgeable & friendly

ESTABLISHED: 2004

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: IL

PRIMARY MARKET(S) SERVED





NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[AS OT 6/30/19]	
401(k)	375 / 9,500
403(b)	10 / 500
457	
Cash Balance	
Defined Benefit (Traditional)	25 / 300
Money Purchase	0 / 0
NQDC	
Other	

TOTAL ASSETS ADMINISTERED

\$900,000,000

CUSTODIAN(S) USED

TD Ameritrade, Matrix, Schwab

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Enrollment Meeting Support

KEY CONTACTS

Petros P. Koumantaros | 253.592.6673 | petros@ spectrumpension.com

Yannis P. Koumantaros | 253.592.6687 | yannis@ spectrumpension.com

Kevin E. Boercker | 253.592.6688 | kboercker@ spectrumpension.com

FIRM PROFILE

Spectrum Pension Consultants ("Spectrum") delivers products, services, and solutions which support 401(k) and other employer-sponsored retirement plans. Our capabilities focus on retirement plan administration, consulting, documentation, and recordkeeping. Our staff members are required to earn relevant professional qualifications and continuing education, helping to assure we can support advisors and plan sponsors in all aspects of retirement plan design and compliance. Headquartered 30 miles south of Seattle in Tacoma, Washington, Spectrum has worked for thousands of employer organizations since its founding in 1978. Today, our diverse client roster covers every industry vertical, and spans nearly every state in the country.

ESTABLISHED: 1978

STATE(S) WHERE WE HAVE A PHYSICAL

PRESENCE: CA, HI, WA

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	235 / 5,100
403(b)	4 / 200
457	2 / 50
Cash Balance	20 / 600
Defined Benefit (Traditional)	5 / 200
Money Purchase	0 / 0
NQDC	0/0
Other	0/0

CUSTODIAN(S) USED

ADP, AIG, American Funds, Ascensus, Charles Schwab, Empower, Fidelity, John Hancock, Lincoln, Mass Mutual, Nationwide, OneAmerica, Principal, Securian, TransAmerica, Voya.

FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support
- » Call Center

KEY CONTACTS

Matt Schoneman | 920.831.3263 | Matt.Schoneman@tra401k.com Jeff Schreiber | 617.694.6628 | Jeffrey.Schreiber@tra401k.com Lisa Showalter | 920.750.7537 | Lisa.Showalter@tra401k.com

FIRM PROFILE

The Retirement Advantage, Inc. (TRA), based in Wisconsin, is a national retirement services company providing third-party administration and fiduciary services to financial advisors, wealth managers and businesses of all sizes. An on-going commitment to providing expert consultation, resources and exceptional customer service has positioned TRA as one of the largest, privately held third-party administrators in the nation. We proudly serve more than 8,000+ plan sponsors with more than \$8 billion in retirement assets under administration.

National TPA, Regional Sales Consultants (RSC's) — Presence in all 50 states

ESTABLISHED: 1996

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: MI, PA, TX, VA, WI





NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	7,044 / 120,781
403(b)	111 / 3,216
457	22 / 234
Cash Balance	237 / 359
Defined Benefit (Traditional)	37 / 35
Money Purchase	10 / 96
Other	639 / 23.978

TOTAL ASSETS ADMINISTERED

\$8,000,000,000

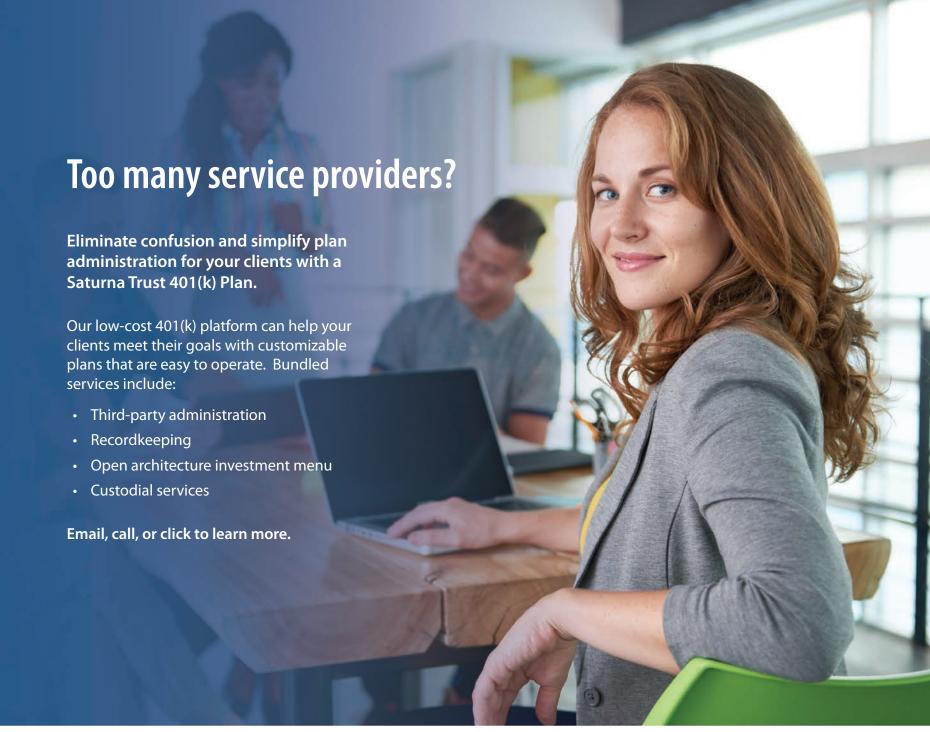
CUSTODIAN(S) USED

Principal, American Funds, John Hancock, Voya, Empower, Lincoln, Transamerica, One America, Nationwide, Ameritas, T. Rowe Price, Aspire, Mass Mutual, Ascensus, CUNA, Mutual of Omaha, Vanguard, Charles Schawb, TD Ameritrade, The Standard, Securian, Merrill

FEE STRUCTURE

Per Participant Fee, Base Fee

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Call Center





401k@saturna.com



1-833-STC-401K (1-833-782-4015)



www.saturna.com/401k

Wide range of investment options Easy plan transfers

Transparent fees

Full service administration





Investing involves risk, including the risk that you could lose money.

TPS GROUP, INC.

North Haven, CT | tpsgroup.com

KEY CONTACTS

Philip Coco | 203.691.4040 | pcoco@tpsgroup.com James Cantey | 203.691.4000 | jcantey@tpsgroup.com Bethany Goodrich | 207.854.1304 |

bgoodrich@tpsgroup.com

FIRM PROFILE

For over 50 years, TPS Group has had a long tradition of providing actuarial and employer sponsored retirement benefit services to businesses primarily in the Mid-Atlantic region. TPS Group is committed to delivering solutions-based retirement programs based on your business environment, your culture and, most importantly, your needs. Our goal at TPS Group is to provide cost-effective, efficient solutions to common and unique business challenges.

Our experienced consultants can establish and administer 401(k) plans, ERISA 403(b) plans, 457(b) plans, profit sharing plans including age weighted plans and new comparability plans, money purchase plans, target benefit plans and non-qualified plans.

ESTABLISHED: 1964

STATE(S) WHERE WE HAVE A PHYSICAL

PRESENCE: CT, MA, ME, NY







CUSTODIAN(S) USED

We are able to use any custodian the advisor sees fit

FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support

TRISTAR PENSION **CONSULTING**

Oklahoma City, OK | tristarpension.com

KEY CONTACTS

Shannon Edwards | 405.848.4015 | shannon@ tristarpension.com

Allyson Rentsch | 405.848.4015 | allyson@ tristarpension.com

FIRM PROFILE

TriStar Pension Consulting helps Americans save for a dignified retirement. We are a well-established, non-producing Compliance Consulting and TPA firm based in Oklahoma with no limits on whom we can work with. We partner with both advisors & employers to effectively design, administer, & at times restore the qualified status of Employer-Sponsored Retirement Plans. Our role is to provide compliance consulting to both the client and advisor, maximize benefits for the employer and take the heavy lifting off the advisor. Our expertise in the retirement plan industry, coupled with our focus on service, benefits advisors and clients alike!

ESTABLISHED: 1999

STATE(S) WHERE WE HAVE A PHYSICAL

PRESENCE: OK

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	277 / 11,000
403(b)	
457	1/3

TOTAL ASSETS ADMINISTERED

\$410,000,000

CUSTODIAN(S) USED

We are able to use any custodian the advisor sees fit to use.

FEE STRUCTURE

Per Participant Fee

SERVICE(S) PROVIDED

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support
- » Call Center

TYCOR BENEFIT ADMINISTRATORS, INC.

Berwyn, PA | tycorplan.com

KEY CONTACTS

Kelton Collopy | 610.251.0670 | KCollopy@TycorPlan.com

FIRM PROFILE

No two employers are exactly alike and there is no single retirement solution that applies to every business. The ultimate retirement plan design requires professional guidance and detailed expertise to evaluate the options and arrive at an informed decision. As your retirement plan expert, Tycor provides the tools to help your win and service qualified retirement plans, while enhancing your client relationship and helping you on your path towards growth.

ESTABLISHED: 1980

STATE(S) WHERE WE HAVE A PHYSICAL

PRESENCE: PA

PRIMARY MARKET(S) SERVED







NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]	
401(k)	400 / 14,500
403(b)	10 / 250
457	0 /0
Cash Balance	75 / 1,000
Defined Benefit (Traditional)	25 / 100
Money Purchase	1 / 5
NQDC	5 / 30
Other	0 /0

TOTAL ASSETS ADMINISTERED

\$750,000,000

CUSTODIAN(S) USED

We'll work with any custodian

FEE STRUCTURE

Base Fee and Per Participant Fee

- » Compliance Support
- » Preparation of Loan Paperwork
- » Processing of Loan Application
- » Non-discrimination Testing
- » Plan Design Consulting
- » Actuarial Calculations & Support
- » Form 5500 Preparation
- » Plan Committee Meetings
- » Employee Education
- » Enrollment Meeting Support



EXPAND YOUR REACH...

- NAPA Net Daily
 THE trusted news source for retirement plan advisors.
- NAPA Net the Magazine
 Provides in-depth analysis of the most critical issues facing retirement plan advisors. Exclusive distribution to NAPA members.
- NAPA Net Online (napa-net.org)
 Reaches advisors with the information they need to know, where they are.

With all NAPA Media products, you know you are reaching your target audience because our members are your target audience.

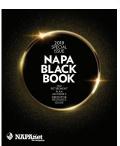
TO ADVERTISE, CONTACT:

ERIK VANDERKOLK

203.550.0385

evanderkolk@usaretirement.org









here continues to be a thin (and frequently nonexistent) line between "tools" and technology, certainly among the implements that expand and enhance an advisor's capabilities array.

They are, nonetheless, an essential component, and one that requires a regular reassessment in a time of everpresent, constant change. In this section you'll find a broad array or options and alternatives to build and/or grow your practice.

Like what?

Perhaps not surprisingly, many of the offerings in the this section bring enhanced advice/guidance capabilities to the table, several provide help with asset allocation, and still others expand the reach and quality of participant communications. Having trouble tracking down lost participants? There's help for that as well. Looking for a way to more effectively respond to RFPs? To help participants save while they spend? To expand your business with promotional or instructional videos? All here – and more.

Doubtless in the months ahead, new offerings will come to the fore – all the better, since the best advisors are always looking for ways to improve, expand and enhance their practice.

— Nevin E. Adams, JD





SAN DIEGO, CA | 401k-marketing.com

AHC DIGITAL

DENVER, CO | ahc.com



KEY CONTACTS

Rebecca Hourihan | 401.400.3199 | rebecca@401k-marketing.com Missy Schoedel | 401.400.3199 | missy@401k-marketing.com Sasha Cibrian | 401.400.3199 | sasha@401k-marketing.com

FIRM PROFILE

401(k) Marketing is a niche branding and content marketing agency specifically for the retirement plan industry. Our clients are the best retirement plan advisors, TPAs, broker/dealers, RIAs, DCIOs, and service provider professionals in the business. They care deeply about saving America's retirement future. We are proud to support our clients with branding, content marketing, and public speaking. We lend support by creating WOW-worthy marketing that promotes their businesses and generates consistent awareness.

Our Mission is to empower the retirement plan industry with quality marketing that inspires American's to become financially prepared for their future.

IN BUSINESS SINCE

2014

PRODUCT/SERVICE CATEGORY

Other

PRODUCT/SERVICE DESCRIPTION

At 401(k) Marketing, we support our clients by helping to professionalize and promote their retirement plan practice by offering a branding suite, content marketing, and speaking engagements.

The new branding suite, Foundations, will help retirement plan advisors confidently walk into plan sponsor meetings with professional marketing materials. Throughout Foundations, we will align the advisor's services with their professional brand. Together, we help to build 'WOW-Worthy' brochures, pitchdecks, websites, institutional overviews, and more. The advisor's marketing material will radiate their corporate identity and their unique retirement plan message.

To generate awareness and stand-out as a professional retirement plan advisory office, we created an ongoing content marketing solution, Retirement Plan Marketing. It provides advisors with ongoing marketing campaigns to strategically stay in front of clients, centers of influence and plan sponsor prospects. With a content library complete with newsletters, blog articles, infographics, videos, email and social campaigns, advisors can break through the noise and become known as the qo-to retirement plan advisor within their plan sponsor community.

Highly energetic and addicted to marketing, our speaking engagements will leave your audience with tools and resources to win new sales and engage modern plan sponsors. The retirement plan landscape is changing and through targeted focus and a strong mission statement, leaders can rise above the noise and truly differentiate themselves.

We are passionate about marketing successful retirement plan advisors, TPAs, and industry partners. We welcome the opportunity to help retirement plan professionals grow their business with branding, ongoing content marketing campaigns, and our speaking engagements.

KEY CONTACTS

Dan DiSciullo 720.503.6333 dan.disciullo@ahc.com

FIRM PROFILE

Established in 1996, AHC specializes in creating attention-grabbing communications and digital innovations that simplify financial decision-making and inspire positive action that drives better outcomes for retirement plans. For more than 23 years, we've partnered with some of the top retirement providers from around the globe to create awardwinning, custom retirement engagement strategies. We are the digital force behind some of the most celebrated Financial Wellness solutions available in the marketplace today. If you are a retirement provider, investment company or advisory firm that is looking to differentiate and engage clients with a custom tech platform solution... then look no further.

IN BUSINESS SINCE

1996

PRODUCT/SERVICE CATEGORY

Advice/Guidance, Administrative Services, Participant Communications, Software, Other

PRODUCT/SERVICE DESCRIPTION

At AHC, We Create Engagement that Improves Retirement Outcomes

Websites, Mobile Apps, Video Games and Software

Our in-house team creates websites from scratch including writing, designing, programming, launching and hosting. We use interactive platforms and gamification to increase engagement. Our software satisfies even the most stringent security requirements.

Retirement Calculators, Modelling & Web Tools

We create high quality, data-linked retirement calculators and modelling tools. Our web-based tools are user-friendly and can be used to teach people how their retirement accounts work. We have the ability to integrate with the Apple Watch/iPhone, The Fitbit, Amazon's Alexa and even Google Home.

Multimedia Video Production for Education and Promotions

AHC Studios produces live action film and animations for all channels and platforms. We produce training and education videos that have a Disney/Pixar Feel, evoking an emotional response with your audience.

Marketing, Branding and Design

We partner with some of the world's most admired brands to design and manage retirement marketing campaigns, branding and design work from concept through to delivery with a specialty in hyper-personalization.

Writing and Print Production

From technical copywriting to attention-grabbing campaigns, we write communications that move the dial for your audience. Our areas of print and copy speciality include posters, flyers, newsletters, benefit statements and websites.

Communication Consulting & Strategy Workshops

We have the ability to uncover the real issues that are impacting your user audience and help you discover and define the path to improving outcomes by incorporating custom solutions specific to your needs.



DUBUQUE, IA | americantrustretirement.com

APPO GROUP



AVENTURA, FL | appogroup.com

KEY CONTACTS

Micah DiSalvo | 608.215.5882 | mdisalvo@edgecoholdings.com Phil Maness | 901.463.1140 | pmaness@firstmerc.com Kurt Wedewer | 563.599.6512 | kwedewer@americantrust401k.com

FIRM PROFILE

American Trust Retirement is one of the nation's leading providers of small to midsized retirement plans. Client-centric and intermediary distributed, American Trust provides full service Recordkeeping, TPA, CIT, Discretionary Trustee and 3(38) capabilities. American Trust services include a unique approach to plan design, investment strategies and state-of-the-art technology.

IN BUSINESS SINCE

1911

PRODUCT/SERVICE CATEGORY

Asset Allocation, Advice/Guidance, Administrative Services, Trustee/Custody, Consulting/Plan Design, Participant Communications, Lost Participants, Software, Other

PRODUCT/SERVICE DESCRIPTION

A core focus of American Trust Retirement is to provide our clients efficient, scalable, state-of-the art technology solutions. ATFutureBuilder is American Trust's proprietary online interactive participant experience that helps participants understand their retirement readiness. ATBlueprint® collects participant information entered in ATFutureBuilder, including information on outside assets. It guides participants in preparing for retirement by: defining the relationship between current and future income needs; projecting a beneficiary's monthly benefits; estimating annual costs of long-term care insurance; suggesting ways to increase the retirement balance; using monthly returns in future progress projections and cost of living adjustments based on residence; and offering relevant ways to improve outcomes.

Building on ATBlueprint®, our partnership with Financial Finesse allows advisors to work seamlessly with clients on a strategic financial wellness program that includes discussing: a manageable level of financial stress; a lifestyle with no high interest debt; an emergency savings fund; and a sufficient insurance and estate plan. American Trust participants also have access to EvoShare, which turns spending patterns into additional 401(k) contributions. By tapping into people's spending, EvoShare offers participants a new source of retirement dollars and makes 401(k) savings a daily habit.

American Trust Retirement is the only Recordkeeper to currently offer the Plan Governance Index, a tool that provides advisors a way to quantify the impact of their work beyond investments and fees. The Plan Governance Index provides a comprehensive way to measure plan success by evaluating the process of investments, plan administration and participant outcomes.

KEY CONTACTS

Bill Duncliffe | 978.766.5996 | bill.duncliffe@appogroup.com Cindy Jones | 410.992.5500 | cindy.jones@appogroup.com

FIRM PROFILE

Appo Group provides a self-service, cloud-based system to quickly create and manage retirement plan communications for participants – including highly customized transition and enrollment materials and forms. The Appo system leverages industry-standard software and gives companies with limited staff and IT resources an easy, low-cost option to compete with larger providers.

IN BUSINESS SINCE

2013

PRODUCT/SERVICE CATEGORY

Participant Communications, Software

PRODUCT/SERVICE DESCRIPTION

Appo's self-service cloud platform is easy to use and leverages Adobe InDesign. Key features include:

- **1.** You can use Appo's Retirement Plan Content Library or create your own.
- 2. Your communications are created in Adobe InDesign and your variable data elements are placed directly in your InDesign templates and they remain in InDesign throughout the life of your communications.
- **3.** You, your remote offices, and your intermediaries can enter, select and upload plan data directly into the permissions-based Portal.
- **4.** With a click of a button, you can merge your data with your InDesign template to generate custom PDFs in real time and you can generate as many PDFs as you want, as often as you want.
- 5. You can access your PDF Library at anytime, from anywhere and you can link to the PDF Library from your emails and microsites.
- 6. Your communications team, field reps, and advisors can log into the secure Appo Portal from any browser to view, download, and, if desired, place orders for the printing and distribution of your communications.
- Appo System will interface with the printing company of your choice or one of our print partners.

BPAS



BROADRIDGE FINANCIAL SOLUTIONS Broadridge



NEW YORK, NY | broadridge.com

KEY CONTACTS

UTICA, NY | BPAS.com

Elizabeth Kaido | 315.292.6939 | ekaido@bpas.com Trust Sales | 866.401.5272 | trustsales@bpas.com

FIRM PROFILE

BPAS is a national provider of retirement plans, benefit plans, fund administration, and collective investment trusts. We support 3,800 retirement plans, \$77 billion in trust assets, \$1 trillion in fund administration, and over 450,000 participants. With our breadth of services, depth of creative talent, and financial resources, we are well positioned to help clients solve their benefit plan challenges without engaging multiple providers. One company. One call. BPAS specialty retirement plan administration practices include auto enrollment plans, multiple employer plans, plans with employer securities, PR 1081 plans, VEBA/HRA & HSA plans, and cash balance plans..

IN BUSINESS SINCE

1973

PRODUCT/SERVICE CATEGORY

Asset Allocation, Advice/Guidance, Administrative Services, Trustee/ Custody, Consulting/Plan Design, Participant Communications, Lost Participants, Software, Other

PRODUCT/SERVICE DESCRIPTION

Our Roadways to Retirement program delivers a powerful combination of administration, technology, and investments. We partner with financial intermediaries to unite and combine resources that facilitate sales and marketing with many aspects of the program branded around the intermediary. We've taken the services commonly seen only in the large plan marketplace and brought them to employers of all sizes. The Trustee or Advisor provides local, on-site support, including participant education, investment review and fiduciary services, meetings with company management, and helps the plan sponsor pursue ERISA 404(c). BPAS provides the administrative functions. Together, we offer a unique combination of local and national resources that truly differentiates BPAS.

The BPAS family of services includes: Plan Administration & Recordkeeping | TPA | Actuarial & Pension | VEBA & HRA/HSA Fiduciary | AutoRollovers & MyPlanLoan | Healthcare Consulting Transfer Agency | Fund Administration | Custody | Collective Investment Trusts.

BPAS subsidiaries include: Hand Benefits & Trust | NRS Trust Product Administration | Global Trust Company | BPAS Trust Company of Puerto Rico.

KEY CONTACTS

Tim Slavin | 212.973.6102 | Timothy.Slavin@Broadridge.com Retirement Advisor Help Desk | 866.935.6824 | MatrixAdvisorServices@Broadridge.com Marketing Solutions | 800.233.2834 | AdvisorSolutions@Broadridge.com

FIRM PROFILE

Broadridge Financial Solutions is a publicly-traded company with a \$14+ billion market capitalization and an investment grade rating whose services are used by the top financial firms in the world. Broadridge's success has been built by enabling our clients to achieve their business goals as they face an increasingly complex market environment. We are focused on providing solutions that help advisors, investment managers and retirement plan providers meet the growing need for improved retirement outcomes and managing assets. Through our advisor support, trust and custody services, trade processing, participant communications and data analytic solutions, we help the industry engage, educate and support Americans saving for retirement.

IN BUSINESS SINCE

1962

PRODUCT/SERVICE CATEGORY

Administrative Services, Trustee/Custody, Participant Communications, Lost Participants, Software, Other

PRODUCT/SERVICE DESCRIPTION

Broadridge is a premier provider of marketing and practice management solutions for retirement plan advisors. We offer specialized tools for advisors to grow their business and better manage client relationships in the retirement plan marketplace.

Marketing Solutions - Engage clients and increase visibility through websites and print/digital marketing collateral including eCards, Newsletters, Seminars/Webinars and more. Drive campaigns using our data and analytics to target the right prospects and implement search engine market/optimization to stay in their sight.

Trust and Custody – Use our independent services for the retirement plans you manage. At Matrix Financials Solutions, a Broadridge Financial Solutions company, we aggregate, reconcile, and process trust and custodial transactional data in a highly automated environment with connectivity to hundreds of recordkeepers and outside custodians to support assets held away. Gain online access to account information and the ability to consolidate and automate your payments.

Retirement Plan Tool Set - Meet plan sponsors demands quickly and easily leveraging our Fund Selection and Monitoring tools, Investment Policy Statements, Annual Plan Demographic Review, Branded Enrollment Kits and Quarterly Fund Monitoring Reports.

Model Portfolios - Deliver comprehensive modeling and unitization solutions with our ModelTool(k)it which allows you to seamlessly provide blended mutual fund and ETF based portfolios to retirement plan clients.



ERISApedia.com Get Answers. Win Clients.

KINGSTON, NJ | circleblack.com

CIRCLEBLACK



MINNEAPOLIS, MN | erisapedia.com

KEY CONTACTS

Tim McCutcheon | 612.605.2266 | tmm@erisapedia.com Charles Gouge | 704.908.3505 | cgouge@erisapedia.com Maureen Pesek | 612.444.3665 | mpesek@erisapedia.com

FIRM PROFILE

Timothy M. McCutcheon, JD, CPA, MBA, Publisher of ERISApedia. com and President of Burrmont Compliance Labs, LLC established the business in 2015. ERISApedia.com provides retirement plan administrators, plan sponsors and attorneys a complete product suite of compliance tools. The compliance tools provide users with easy access to compliance information and important retirement industry materials, with a platform that combines search tools and a user-friendly interface, ERISApedia.com provides CPAs and financial professionals, working in the Employee Benefit Plan space, a suite of business development and marketing analysis tools based on the ERISApedia.com proprietary database of benefit plans.

IN BUSINESS SINCE

2015

PRODUCT/SERVICE CATEGORY

Software, Publishing

PRODUCT/SERVICE DESCRIPTION

ERISApedia.com provides financial advisers, asset managers and other financial professionals working in the 401(k) investment space a complete suite of business development and marketing analysis tools based on the ERISApedia.com proprietary database of 401(k) plans. This database includes all information derived from the Form 5500 filings and is augmented by the underlying investment assets and proprietary meta data including operational and portfolio benchmarking.

KEY CONTACTS

John Michel | 800.315.1241 | info@circleblack.com Jay Michel | 800.315.1241 | jaymichel@circleblack.com

FIRM PROFILE

CircleBlack was founded by John Michel, a distinguished financial professional, along with a team of experienced financial innovators, in 2013. With the goal of delivering modern technology to the financial services industry, their vision was to create a platform that would strengthen the bond between financial advisors and their clients, while also providing substantial revenue-generating opportunities for advisors with its proprietary technology. CircleBlack is focused on solving the key pain points financial advisors experience. The platform is a webbased application format that can be taken anywhere and accessed anytime, on a tablet or smartphone. Visit ww.circleblack.com for more information.

IN BUSINESS SINCE

2013

PRODUCT/SERVICE CATEGORY

Software

PRODUCT/SERVICE DESCRIPTION

CircleBlack is a financial technology firm focused on solving the key pain points financial advisors experience. CircleBlack's data hub capabilities empower financial advisors to see all of their data by aggregating information from numerous custodians, product providers, and clients in one accessible, easy-to-use, location. CircleBlack leverages its data management capabilities to provide lower cost / higher value solutions with features including investment performance reporting, portfolio analytics, billing, and client engagement portals. CircleBlack also provides fulsome integrations with technology partners leveraging multi-directional data to and from other applications and vendors including those that provide advisors with CRM, Risk Analytics, Financial Planning, and Research tools. This allows Independent Registered Investment Advisors and Broker-Dealers to have the technology stack that most appropriately supports their unique business models.



COLONIAL SURETY COMPANY



WOODCLIFF LAKE, NJ | colonialsurety.com

COVISUM

OMAHA, NE | covisum.com



KEY CONTACTS

Michael Bonfante | 201.949.1134 | mbonfante@colonialsurety.com Randi Ploshnick | 201.949.1131 | rploshnick@colonialsurety.com

FIRM PROFILE

Colonial Surety Company, a direct insurance company, specializes in ERISA Fidelity bonds for Plan Sponsors and Professional Insurances for Pension Professionals. We provide an online client portal to instantly purchase online bonds and insurances. We're rated A Excellent by A.M. Best Company and licensed in all U.S. states and territories.

IN BUSINESS SINCE

1930

PRODUCT/SERVICE CATEGORY

Other

140

KEY CONTACTS

877.844.7213 | info@covisum.com

FIRM PROFILE

Covisum® is a growing financial tech company that finds significant gaps in financial understanding and builds software solutions to help advisors and financial institutions grow and improve lives through better retirement decisions. With our proven process, advisors are able to streamline their practices, offer actionable insights and utilize successful marketing tactics. Covisum powers some of the nation's largest financial planning institutions and serves more than 20,000 financial advisors.

IN BUSINESS SINCE

2016

PRODUCT/SERVICE CATEGORY

Software

PRODUCT/SERVICE DESCRIPTION

Social Security Timing® was developed in 2010 and became the first patented Social Security optimizer. The software helps advisors show clients how the timing of their Social Security claiming decision can cost or save them thousands of dollars. The software illustrates the best and earliest strategies in easy-to-understand charts and allows the advisor to add alternates for comparison, optimize a client's Social Security claiming strategy and increase retirement value by up to \$100,000.

Tax Clarity® helps financial advisors quickly identify sub-optimal tax situations and show clients how to make retirement decisions in the most tax-efficient way. Advisors can use Tax Clarity to show clients how hidden effective marginal income tax rates can significantly impact cash flow in retirement.

In early 2017, Covisum acquired SmartRisk[™], software that allows advisors to model "what-if" scenarios with account positions and align a client's risk tolerance with their portfolio risk. With SmartRisk, advisors can analyze portfolio risk and easily communicate with clients to help them avoid costly mistakes.

Income InSight® was launched in January of 2019. Advisors use Income InSight to understand the key variables of life expectancy, tax efficiency and sequence of withdrawals. This comprehensive income planning tool deeply integrates with Covisum's other tools and helps advisors make better financial decisions, faster while resolving conflicts in assumptions and conflicts in results that plague other financial planning tools.

Advisors who subscribe to any Covisum software have access to an entire expert support team who can help answer subject matter and software questions.

EACH ENTERPRISE, LLC



EVOSHARE, INC.



EAST GRANBY, CT | eachenterprise.com

BERKELEY, CA | evoshare.com

KEY CONTACTS

Eric Henon | 860.653.1705 | ehenon@eachenterprise.com Hugh Lindo | 860.985.8865 | hlindo@eachenterprise.com

FIRM PROFILE

EACH Enterprise, LLC is dedicated to the institutional retirement plans market, serving recordkeeping service providers, investment management firms, and advisory firms. EACH Enterprise helps client firms establish and maintain a clear position in target markets. Its coordinated initiatives include meeting planning, research, reporting, content production, news release, social media, public speaking, education, and campaign management services.

IN BUSINESS SINCE

2007

PRODUCT/SERVICE CATEGORY

Other

PRODUCT/SERVICE DESCRIPTION

Meeting planning, discovery research, reporting, content production, news release, social media, public speaking, education, and campaign management services

KEY CONTACTS

Eugeny Prudchyenko | 800.828.9501 | eugeny.prudchyenko@evoshare.com
Dan Tseytlonok | 800.828.9501 | dan.tseytlonok@evoshare.com
Jose Anaya | 800.828.9501 | jose.anaya@evoshare.com

FIRM PROFILE

EvoShare is a premiere cash-back savings program that provides employers with a "set it and forget it" experience. With EvoShare, plan participants can spend as usual at over 12,000 participating online and local businesses and receive up to 30% cash back toward a financial account; 401(k) or 403(b) plan, IRA, HSA, student loan, or 529 plan. EvoShare has been featured in Forbes, Inc., Entrepreneur, and The Huffington Post. It won the 2019 DC Genie Award from 401(k) TV for "Best Financial Technology" and was a finalist for KNect365's 2019 Finovate Award for "Top Emerging Tech Company."

IN BUSINESS SINCE

2015

PRODUCT/SERVICE CATEGORY

Othe

PRODUCT/SERVICE DESCRIPTION

EvoShare is the only platform that allows employees to recapture a portion of their spending as cash-back that is applied to their retirement plan, college savings fund or student loan repayment. Financial advisors that partner with EvoShare have the opportunity to provide a one-of-a-kind benefit to their clients. EvoShare is able to offer cash-back on users' daily in-store and online purchases through their integrations with the top affiliate rewards networks in the U.S. Without requiring behavioral change from users, EvoShare increases plan contributions, participation and assets under management - while providing hundreds of potential touchpoints for your brand.



FIDUCIARY BENCHMARKS



LAKE OSWEGO, OR | fiduciarybenchmarks.com

FIDUCIARY CONSULTING GROUP, INC.



MURFREESBORO, TN | ifiduciary.com

KEY CONTACTS

Craig Rosenthal 203.405.1853 | crosenthal@fiduciarybenchmarks.com Tom Kmak | 480.656.4414 | tkmak@fiduciarybenchmarks.com Matt Golda | 503.546.4909 | mattgolda@fiduciarybenchmarks.com

FIRM PROFILE

Fiduciary Benchmarks (FBi) began in response to a perceived need for an independent benchmarking service. Over ten years ago, the leadership team recognized that the retirement industry was about to undergo a significant examination of its fee structures and was convinced that many of the "fee only" exercises were not going be in the long-term best interest of the industry. As a result, over the course of the last decade, Fiduciary Benchmarks has developed a now patented methodology to protect Plan Sponsors, examine, and hopefully improve, participant outcomes, and ensure Service Providers are being paid a reasonable fee.

IN BUSINESS SINCE

2008

PRODUCT/SERVICE CATEGORY

Other

PRODUCT/SERVICE DESCRIPTION

Fiduciary Benchmarks is the industry leader for independent, comprehensive and informative value and fee benchmarking services for the defined contribution space. Value and Fee Benchmark Reports are available in several different formats, page counts and levels of detail but all follow our patented process and contain FEEPOINT®. FEEPOINT® is our proprietary estimate of what a Service Provider's fee could be if their extra work and fiduciary status were considered.

In addition, we offer:

- » FeeChecker which is a reference library of fee data.
- » FeeBuilder which is an on-demand report that allows service providers to show both clients and prospects how their fee compares and what additional services they are offering and what their FEEPOINT® is.
- » Meeting/Hour Tracker which enables service providers to track their meetings and hours and this functionality is also available on Apple and Android devices.

In a significant expansion of our product offering FBi launched the Business Management Dashboard in 2019. The Business Management Dashboard is an open architecture platform for retirement advisors that puts all of their data and all of their tools in one place. In addition, the Dashboard includes task and workflow tools which will bring advisors new found efficiencies and improved profitability. Broker Dealers can leverage the Dashboard to provide oversight to both their generalists and specialists through the innovative RuleBuilder tool.

In addition, FBi offers an IRA Rollover Best Interest Determination service with plans to expand to offer additional IRA services during 2020.

KEY CONTACTS

Brian Gupton | 615.848.0015 | BLG@ifiduciary.com Larry E. Crocker 615.848.0015 LEC@ifiduciary.com

FIRM PROFILE

Fiduciary Consulting Group ("FCG") is an industry leading Independent Fiduciary that provides compliance consulting and outsourced fiduciary management services to plan advisers and their plan sponsors/clients throughout the US. FCG will serve as the 3(16) Plan Administrator and 402 Named Fiduciary – allowing plan sponsors to transfer their responsibilities for plan management, including administrative, operational and regulatory compliance, to our team of professionals. FCG is not a traditional service provider (TPA, recordkeeper, adviser, etc.). Instead, our team supports retirement plan advisers and service providers by providing an Independent Fiduciary solution to support their business model and to protect their clients.

IN BUSINESS SINCE

2003

PRODUCT/SERVICE CATEGORY

Other

PRODUCT/SERVICE DESCRIPTION

In today's marketplace, it is a challenge for many plan advisers and plan sponsors to understand the different fiduciary outsourcing services available, and why the differences matter. Due to the increasing number of employers desiring to outsource their fiduciary compliance responsibilities, many service providers are now offering some level of 3(16) administrative or fulfillment "services," most of which are very limited in scope and often tend to focus on a specific set of tasks.

Fiduciary Consulting Group will accept the role as the Responsible Plan Fiduciary and serve as the 3(16) Named Plan Administrator and 402 Named Fiduciary. Our full scope, high touch service model allows the employer to transfer their responsibility for fiduciary compliance and plan management to our firm.

We welcome the opportunity to discuss the details of our services and support for plan sponsors, plan advisers and select service providers.

Brief Summary of Services:

Complete Plan Governance; Administrative & Operational Compliance; Regulatory Oversight, including compliance to DoL 408(b)(2) regulations; Approval of Plan Withdrawals & Distributions; Service Provider Selection & Oversight; Discretionary Trustee Responsibilities; Monitor Timely Deposits to Plan; Sign & File Form 5500; Take Corrective Actions for the Plan

Type of Clients Served:

401(k)/Profit Sharing Plans; 403(b) ERISA and Non-ERISA Plans; 457 Plans; Defined Benefit Plans; Post Retiree Medical Trusts; Multiple Employer Plans; Group Investment Trusts

Additional Services:

Independent Fiduciary Counsel; Compliance Consulting; Project Management; Staff/Plan Committee Behavioral Assessments & Leadership Training; Staff/Plan Committee Fiduciary Compliance Training



FIDUCIARY WISE, LLC



FLUENT TECHNOLOGIES



PHOENIX, AZ | fiduciarywise.com

STONEHAM, MA | fluenttech.com

KEY CONTACTS

Dick Billings | 602.975.0282 | dick.billings@fiduciarywise.com Tom Bick | 602.975.2081 | tom.bick@fiduciarywise.com

FIRM PROFILE

Fiduciary Wise is an independent professional ERISA 402 "Named Fiduciary" for Plan Sponsors. Don Jones, AIFA, founded the company in 2012, after many years as the National Sales Director for a Fortune 500 retirement plan vendor. He, and now several other partners, have put together a process that allows Plan Sponsors to satisfy ERISA's "Highest Standards" requirements. This allows Employers/Plan Sponsors to delegate the most fiducuiary risk possible, as well as help them "do right for their participants."

IN BUSINESS SINCE

2012

PRODUCT/SERVICE CATEGORY

Other

PRODUCT/SERVICE DESCRIPTION

ERISA requires a Plan Sponsor to make decisions concerning their retirement Plan as a "prudent expert." How many employers do you know who would consider themselves so?

As a CEO is to a growing company, an ERISA 402 Fiduciary is to a 401(k) or ERISA 403(b) Plan. We replace the Employer/Plan Sponsor as the "Named Fiduciary" thus giving them the maxiumum amount of fiduciary risk reduction allowed under Federal Regulations. We also replace the Employer/Plan Sponsor as the "Plan Administrator" under 3(16) of ERISA. That is why our services are "Meaningfully Better."

We host and conduct semi-annual Plan Administration Committee (PAC) meetings with the Plan Sponsor and all plan vendors. A formal agenda is followed, and detailed Minutes maintained – thus satisfying ERISA's "process and procedure" requirements. We also benchmark and oversee all plan vendors so the Plan Sponsor is relieved of this duty and risk.

Fiduciary Wise, LLC also sponsors 12 Multiple Employer Plans (MEPs), in partnership with various TPA, 3(38) and daily recordkeeping partners around the country. In light of President Trump's August 2018 MEP directive to the Department of Labor, as well as the likelihood the SECURE Act will be signed into law in late 2019, now is a prime time to let us create a customized MEP for your firm, or become a Participating Employer within one of our existing MEPs – again, another way to help Plan Sponsors reduce their fiduciary risk.

Since you can - why not outsource the risk?

KEY CONTACTS

Michael Zimmer | 781.939.0900 | mzimmer@fluenttech.com

FIRM PROFILE

Fluent has a history of aggregating and analyzing retirement plan data and transforming it into action-based insight. We stand by our slogan, "smart data that speaks to your markets". Recordkeepers, RIAs, and individual advisors count on us to make successful outcomes evident to sponsors and participants. Trusted by some of the biggest brands in the industry, Fluent currently reports on 20% of America's ERISA plans offered by employers; this is 120,000 plans, representing 7 million participants with nearly 100 billion in AUM.

IN BUSINESS SINCE

1994

PRODUCT/SERVICE CATEGORY

Software

PRODUCT/SERVICE DESCRIPTION

UtopiaAdvisor stands out from other advisor software because it couples plan health and investment review in a single platform for sponsors and participants. UtopiaAdvisor supports the plan advisor co-fiduciary role and allows them to bring more value in client guidance and education meetings by focusing on what success really means. Advisors can set plan and participant health goals, monitor services and design and measure progress towards improved participant success.

UtopiaAdvisor's key features include:

- » Plan analytic dashboards: Plan health metrics and advisor alerts.
- » OneView DataTM: Import and export utilities of plan data to UtopiaAdvisor's OneView DataTM for standardized and unified data.
- » Mobile enabled: Lead client meetings with actionable, compelling metrics and draw alternative illustrations on the fly during the discussion.
- » Plan and participant goals, KPIs and actions: Generate momentum and progress for plan and participant health through simple and consumable insights.
- » Business development: New business prospecting, lead generation and sales support through use of DOL 5500 data.
- » Reporting and publishing: Professionally developed, market-based templates for automated, client ready reports. Integrate your brand and value.
- » Utilities and resources: Document vault, contacts directory and user administration.
- » Data aggregation, technology and client service operations: Built to scale for institutional size business, as well as the business of a single practice.

NAPA-NET.ORG

GROUPIRA



TACOMA, WA | groupira.com

GSM MARKETING



JACKSONVILLE, FL | gsm.marketing

KEY CONTACTS

Yannis Koumantaros | 253.592.6687 | Yannis@spectrumpension.com Kevin Boercker | 253.592.6688 | kboercker@spectrumpension.com Chris Waldron | 253.592.6676 | cwaldron@spectrumpension.com

FIRM PROFILE

Established Sepember 8, 2011, GROUPIRA Inc., a Washington corporation, (GROUPIRA®) is a technology program service provider and operates an order routing system for individual retirement accounts (IRAs). As a Financial-Technology (FinTech) Firm, our Members benefit from our unconflicted approach to service and our leading technology, both of which facilitate a simple and cost-effective way to invest better for whatever comes next in life. GROUPIRA® enables people to plan and invest toward a dignified retirement.

IN BUSINESS SINCE

2011

PRODUCT/SERVICE CATEGORY

Participant Communications, Lost Participants, Software, Other

PRODUCT/SERVICE DESCRIPTION

GROUPIRA delivers IRA technology services to our partnering advisers and recordkeepers through two distinct service offerings: Voluntary and Safe Harbor IRA establishment and servicing.

Our partnering advisory firms benefit from our award winning technology that allows for paperless online account origination, account servicing and aggregated asset advising. We handle member notices and communications to take the heavy lifting off of the adviser so they can focus on what they do best: advise.

We work side by side with our TPA and recordkeeping partners to help clean up their current qualified plans through the use of our Safe Harbor IRA. This service provides better results for their plan sponsors through reduced recordkeeping costs, fiduciary liability and administrative burden of lost participants. We are here to help with everything from lost participant searches to preparation and distribution of required notices before automatic rollovers.

The GROUPIRA product streamlines the work for advisers in our voluntary program through online account origination and asset aggregation and provides better outcomes for our TPA/recordkeeper partner's plan sponsors through our Safe Harbor IRA solution.

KEY CONTACTS

Alan Gross | 904.565.2959 | alan.gross@gsm.marketing Tom Makeever | 904.903.7067 | tom.makeever@gsm.marketing Deanna Fisher | 904.903.7066 | deanna.fisher@gsm.marketing

FIRM PROFILE

GSM Marketing helps financial advisors and other investment professionals stand out in a pretty crowded field. That takes a marketing team that speaks your language, understands your audience and can help you deliver your message every day.

Call on GSM to help clarify and simplify your message. Then, we'll help you leverage that in your corporate branding, web experience, video, events, email campaigns and social outreach. We're here to help.

We have deep roots in 401(k) and other qualified retirement plan marketing and can help you drive growth!

IN BUSINESS SINCE

2009

PRODUCT/SERVICE CATEGORY

Participant Communications, Other

PRODUCT/SERVICE DESCRIPTION

Tell your story. Show your stature. We'll help you do it through:

Go-to-Market Consulting: strategy and tactical plans for introducing new products

Branding: core brand identity for new or newly merged entities

Website: Custom design, content and hosting of corporate sites, microsites and campaign landing pages

Video for Employers: Custom and white-labeled short videos on 401(k) and other retirement plan topics.

Video for Employees: Custom and white-labeled short videos on retirement savings and financial wellness topics.

Custom Video: Brand-specific, studio quality original productions (on a limited budget)

Email campaigns: Integrated drip campaigns to create awareness and engagement.



HUB INTERNATIONAL



MARKOV PROCESSES INTERNATIONAL (MPI)



CHICAGO, IL | hubinternational.com

SUMMIT, NJ | markovprocesses.com

KEY CONTACTS

David Reich | 858.373.6939 | david.reich@hubinternational.com Adam Sokolic | 858.255.3909 | adam.sokolic@hubinternational.com Lisa Mays | 805.879.9536 | lisa.mays@hubinternational.com

FIRM PROFILE

Headquartered in Chicago, Illinois, HUB International Limited is a leading full-service global insurance broker providing property and casualty, life and health, employee benefits, retirement plans, investments and risk management products and services. With more than 11,000 employees in offices located throughout North America, HUB is the fifth largest insurance broker worldwide. HUB's vast network of retirement plan advisors' mission is to help Americans choose their day. The day they launch version 2.0 of their life, whether that involves retirement, pursuing a new venture, volunteering for a cause, or spending more time with family. For more information, please visit www.hubinternational.com.

IN BUSINESS SINCE

1998

PRODUCT/SERVICE CATEGORY

Asset Allocation, Advice/Guidance, Consulting/Plan Design, Participant Communications, Other

PRODUCT/SERVICE DESCRIPTION

HUB International, Retirement and Private Wealth is bringing together experienced retirement plan advisors from across the country to help plan sponsors manage their obligations and provide broad-based benefits while helping plan participants and individual investors work toward choosing their day. HUB provides retirement plan consulting rooted in objective advice, a deep understanding of current regulatory environment, and a thorough understanding of each plan sponsor's and participant's needs. Our commitment, strength and size, as the fifth largest insurance brokerage firm on the globe with a growing retirement and wealth management division (nearing \$40B in AUM), allows us a perfect footing to serve individual Americans and businesses with an extensive offering of employee benefits, property casualty insurance, retirement plan solutions, risk management services and more.

KEY CONTACTS

MPI | 908.608.1558 | info@markovprocesses.com Dennis Baldi | 908.608.1558 | dbaldi@markovprocesses.com

FIRM PROFILE

Markov Processes International (MPI) is a leading independent provider of quantitative investment technology, research, analytics and indices for the global investment management industry. MPI's Stylus software solutions are trusted by the world's leading wealth managers, advisors, platform providers, record keepers, asset managers, consultants and DCIO groups.

IN BUSINESS SINCE

1990

PRODUCT/SERVICE CATEGORY

Asset Allocation, Software, Other

PRODUCT/SERVICE DESCRIPTION

Target-Date RadarTM

A cloud-based target-date fund analytics and reporting platform that delivers a powerful solution to help defined contribution advisors meet client suitability and fiduciary obligations, helping asset managers better understand and demonstrate their products compared to competition. Target-Date Radar provides retirement plan advisors with an established, repeatable and documentable process for assessing, selecting and monitoring TDFs.

Key Benefits

- » Manage the TDF advisory process in three easy steps: decision questionnaire, suitability overview and selection analysis, and client reporting.
- » Fulfill fiduciary duty with analytical rigor and a defined process.
- » Compare TDF families across a range of criteria.
- » Better understand glide path shape, asset allocation mix and product construction.

MPI Stylus Web

Delivering retirement plan advisory teams with a robust investment research, analysis and reporting solution for managing plan sponsor client accounts. MPI Stylus Web generates powerful investment analysis and reports that help differentiate your team from the competition. The solution delivers flexible analytics with sophisticated graphical and charting capabilities enabling you to create, modify and distribute institutional-quality reports in minutes. MPI-built custom plan reporting solutions are available to meet the unique requirements of investment organizations.

Key Benefits:

- » Differentiated content to meet the needs of your larger plan clients and stand out from your competitors.
- » Incorporate user-specific content
- » Choose from a catalog of reports, including plan level, single manager, fact sheets, manager comparison, and portfolio comparison.
- » Designate multiple user groups, and assign access to reports, databases and privileges, to meet business and compliance needs.



MORNINGSTAR INVESTMENT MANAGEMENT LLC

CHICAGO, IL | morningstar.com/company/workplace

PENSION RESOURCE INSTITUTE



OCEANSIDE, CA | pension-resources.com

KEY CONTACTS

Matt Rafferty | 312.696.6829 | matt.rafferty@morningstar.com Adam Dolan 312.384.3778 adam.dolan@morningstar.com David Fabrisi | 312.696.6375 | david.fabrisi@morningstar.com

FIRM PROFILE

Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc., a leading provider of independent research in North America, Europe, Australia and Asia since 1984. Morningstar Investment Management provides discretionary investment management and advisory services. Following seven investment principles, its mission is to design portfolios that help investors reach their financial goals by applying its investment process to strategies and portfolios, bringing together its core capabilities in asset allocation, investment selection, and portfolio construction. Morningstar's investment advisory subsidiaries offer investment management services, with almost \$221 billion in assets under management and advisement as of 6/30/2019.

IN BUSINESS SINCE

1999

PRODUCT/SERVICE CATEGORY

Asset Allocation, Advice/Guidance, Consulting/Plan Design, Software, Other

PRODUCT/SERVICE DESCRIPTION

Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., combines its investment expertise with Morningstar, Inc.'s data, research, and technology to design innovative solutions for the retirement market. The Workplace Solutions group within Morningstar Investment Management offers services designed to help improve plan design, participants' outcomes, advisor efficiency, as well as to help advisors, their firms and plan sponsors meet fiduciary obligations. As of 12/31/2018, 28.4 million participants had access to our services, and, as of 6/30/2019, Morningstar Investment Management managed and advised on \$185.6 billion in assets. Our core products include managed accounts, fiduciary services, and custom target-date solutions. We have offered managed accounts since 2000 and the service is made available to plans and participants through 22 plan providers. We recently launched a suite of services for the retirement plan advisor market, including Advisor Managed Accounts and Morningstar® Plan AdvantageSM. Advisor Managed Accounts allows registered investment advisers to leverage the technology, portfolio-assignment methodology, and interface of our managed accounts service while employing their portfolio-construction expertise and philosophies. This allows an RIA's advisor to deliver scalable personalized advice. Morningstar Plan Advantage is designed to help advisors better manage and service their plan clients. Advisors with access to the service can receive pricing proposals directly from recordkeepers, build and manage fund lineups, and receive notifications when plans are in violation of the program's fiduciary requirements. Both services include data connectivity with plan providers to help ensure a seamless experience for advisors, their firms, and plan participants.

KEY CONTACTS

Jason Roberts 310.210.1679 | jroberts@pension-resources.com Steve Niehoff | 913.236.9841 | sniehoff@pension-resources.com

FIRM PROFILE

Integrating expertise across ERISA, tax and securities laws and regulations, PRI delivers compliance, training and practice management resources to broker-dealers, RIAs, banks and their advisors and representatives. Our technology platform includes a fully-customizable suite of essential forms, agreements, disclosures, policies/procedures and training to provide a comprehensive, proven, and cost-effective solution for developing compliant and competitive solutions for retirement plans, IRAs, and rollovers. Our rule-monitoring and unlimited consulting allows firms to keep pace with evolving technical requirements and best practices without increasing cost.

IN BUSINESS SINCE

2010

PRODUCT/SERVICE CATEGORY

ERISA & RIA Compliance Support; Compliance, Training & Practice Management Technology Platform; Plan Sponsor Fiduciary Education Resources; Rule Monitoring & Consulting

PRODUCT/SERVICE DESCRIPTION

At PRI, we have a singular mission: to simplify regulatory complexity to help broker-dealers, RIAs, and banks save time and manage risk in their retirement business. We understand that compliance can be costly and cumbersome, but, done properly, can help firms improve their competitiveness in the marketplace. Combining leadingedge technology and unlimited consulting, the three pillars of our RetirementAdvantage program are:

- » Compliance: PRI's cost-effective compliance framework, model forms, and rule-monitoring services are tailored to meet the individual business requirements of broker-dealers, investment advisors and
- » Strategy: PRI's strategic consulting is designed to balance risk management with growth and marketability, in a manner that leads to profitable and sustainable outcomes for member firms;
- » Practice Management: PRI works with each member firm to ensure advisors and supervisors develop the knowledge and skills to promote and keep pace with growth. Our technology platform can be configured to allow access based on the skills, knowledge, and experience of your advisor groups.

As the regulatory landscape changes, so do our resources, with PRI team members at-the-ready to answer questions as they arise, with no hidden fees or additional hourly costs, enabling member firms to have the right information for critical decision-making without added expense.

In addition to RetirementAdvantage, PRI offers our proprietary practice management Governance Model Administrative Procedures, or G-MAP, to broker-dealers, RIAs, and banks. PRI is also available for one-time consulting projects and speaking engagements.



PLANCHECKR



OVIEDO, FL | plancheckr.com

PRINCIPAL FINANCIAL GROUP Principal®



DES MOINES, IA | principal.com

KEY CONTACTS

Sue Chairvolotti | 321.280.8400 Mandy Biechele | 321.280.8400

FIRM PROFILE

Plancheckr is a wholly owned subsidiary of Riptide Software. Riptide is an technology company that specializes in cloud technology, software systems and hardware for enterprise business.

IN BUSINESS SINCE

1995

PRODUCT/SERVICE CATEGORY

Asset Allocation, Software

PRODUCT/SERVICE DESCRIPTION

Plancheckr assists in created an automated Fiduciary Governance File in the cloud. Highly secure and the Gold Standard in DOL Audit Protection. Plancheckr protects you from costly penalties imposed by The Department of Labor (DOL) if you fail an audit. Make sure this never happens to any of your clients using Plancheckr's DOL 401k audit requirements checklist and audit report. The DOL's primary goal is to protect participants; Plancheckr's goal is to protect Advisors and Sponsors.

KEY CONTACTS

Scott Boyd | 860.597.2336 | boyd.scott@principal.com Joleen Workman | 515.878.6646 | workman.joleen@principal.com

FIRM PROFILE

Principal Financial Group® helps people and companies around the world build, protect and advance their financial well-being through retirement, insurance and asset management solutions that fit their lives. Our employees are passionate about helping clients of all income and portfolio sizes achieve their goals - offering innovative ideas, investment expertise and real-life solutions to make financial progress possible. We manage \$696.2 billion in assets and serve 24.8 million customers worldwide through more than 100 subsidiaries in Asia, Australia, Europe, Latin America and the U.S.

IN BUSINESS SINCE

1879

PRODUCT/SERVICE CATEGORY

Asset Allocation, Advice/Guidance, Administrative Services, Trustee/ Custody, Consulting/Plan Design, Participant Communications, Lost Participants, Other

PRODUCT/SERVICE DESCRIPTION

Principal is a total retirement services leader, offering defined benefit, defined contribution, employee stock ownership plan, and nonqualified solutions for corporations and tax-exempt organizations, in bundled and unbundled arrangements



QUESTIS, INC.



CHARLESTON, SC | myquestis.com

RETIREMENT CLEARINGHOUSE



CHARLOTTE, NC | RCH1.com

KEY CONTACTS

Rob Madore 724.825.2190 | rob.madore@myguestis.com

FIRM PROFILE

Since 2013, Questis is the only comprehensive technology platform that allows retirement plan advisors to deliver a branded, configurable, scalable, and secure financial wellness solution to plan sponsors and participants. No matter the business model or existing infrastructure, Questis can seamlessly integrate, optimize, and amplify your existing program or power an entirely new one, with participant management, tracking, and reporting. We work with advisors to design an experience that works within and for your business model. Then, we marry what we create with a simple user experience for your participants and plan sponsors, all under your brand.

IN BUSINESS SINCE

2013

PRODUCT/SERVICE CATEGORY

Software

PRODUCT/SERVICE DESCRIPTION

Questis uses the CFP® body of knowledge as the heart of the platform. Savings, debt, spending, and protection are the pillars from which we drive behavior. Tools available to participants that drive behavior change include: behaviorally based action items, automated reminders and action-oriented emails, educational and need-specific content delivery, advisor/mentor chat, simple product guidance, automated budgeting tools, account aggregation, and more. We also offer coaching as an additional service.

Questis partners with organizations to optimize and scale participant management and to deliver a firm branded financial wellness program to firm clients. We support partners with third party integrations and professional development services to ensure the financial wellness program looks like their brand, and takes full advantage of pre-existing business tools and model.

Our platform is mobile responsive and fully accessible via mobile device and tablet. Questis' marketing, strategy, and success teams work closely with partners to ensure they're set up for success in all aspects of program development and deployment, including: strategy and messaging development, branded marketing collateral, sales involvement and training, press releases and associated outreach efforts, event attendance and support, and community building and influencer meetings. We partner with like-minded companies and influencers in related industries to share digital content and lead generation.

KEY CONTACTS

Neal Ringquist | 925.876.9939 | nringquist@rch1.com Institutional Sales | 866.827.9608 | sales@rch1.com

FIRM PROFILE

Retirement Clearinghouse (RCH) is the leading provider of portability and consolidation services for defined contribution plans, acting as a trusted, unbiased intermediary between plan sponsors, participants, record-keepers and other parties. RCH's financial technology, data and information solutions facilitate the automated consolidation of participants' accounts, dramatically improving participant outcomes and plan performance metrics, reducing the incidence of missing participants, and enabling all participants - regardless of account balance – to seamlessly move their retirement savings forward as they change jobs. RCH's portability solutions have been proven to cut cash-outs by over 50%, while significantly increasing average account balances.

IN BUSINESS SINCE

2001

PRODUCT/SERVICE CATEGORY

Administrative Services, Lost Participants, Other

PRODUCT/SERVICE DESCRIPTION

RCH's fiduciary-friendly portability solutions include:

- » Automatic Rollover IRAs
- » Assisted Roll-In (for active participants)
- » Assisted Roll-Out (for terminated participants, any balance)
- » Terminating Plan Service
- » Uncashed Check Service
- » Address Location / Missing Participant Service

RCH Auto Portability (https://RCH1.com/auto-portability) is the routine, standardized and automated movement of a participant's 401(k) savings account from their former employer's plan to an active account in their current employer's plan. Utilizing RCH's proprietary financial technology, RCH Auto Portability works within the existing 401(k) plan system, and within an automatic rollover program. RCH Auto Portability's benefits are supported by independent research, and the U.S. Department of Labor (DOL) has promulgated final guidance clarifying fiduciary responsibilities and establishing participantprotective quardrails.

RCH's Address Location Service incorporates proprietary technology and best practices to help plan sponsors and providers conduct diligent searches to locate lost, missing or unresponsive participants.

RCH delivers all of our portability services from our headquarters in Charlotte, NC, including our Call Center, which provides specialized education and assistance designed to enable end-to-end portability and account consolidation.



BRAINERD, MN | retirementlc.com



UNIFIED TRUST COMPANY, N.A.



LEXINGTON, KY | unifiedtrust.com

KEY CONTACTS

John Carl | 212.501.8111 | jcarl@retirementlc.com Sales | 877.275.7521 | info@retirementlc.com

FIRM PROFILE

RLC is an independent, third-party consulting firm offering multidimensional, business-building solutions to the financial services industry, designed to help asset managers, broker dealers, financial advisors and independent financial planners identify retirement sales opportunities and grow revenue. RLC is the go-to expert for over 43,000 professionals, helping them navigate the ever-changing and complex ERISA regulatory landscape. With more than 180 combined years of industry experience, you can count on RLC's team of consultants for in-depth analyses delivered with the highest standards of customer service. Make RLC your personal ERISA team!

IN BUSINESS SINCE

2004

PRODUCT/SERVICE CATEGORY

Advice/Guidance, Consulting/Plan Design, Other

PRODUCT/SERVICE DESCRIPTION

As a thought leader in the retirement space, it's RLC's goal to provide knowledge and information that can help support your business. We have many tools available to do just that!

Resource Desk

- » Real-time telephone access to expert ERISA consultants
- » Beyond the standard coverage of rules and regulations

Plan Snapshots

- » An ever-growing, proprietary library of over 5,600 retirement plans
- » Detailed plan information for 401(k), 403(b), pension, governmental and nonqualified deferred compensation plans for employers across the country
- » Useful tools that will help facilitate fair and balanced rollover discussions with clients

Continuing Education (CE)

- » Award-winning content
- » Qualified for advanced industry designations
- » Program implementation, administration and filing
- » Live presentations or online educational opportunities

Nationally Recognized Speakers

Practice Management Consulting

» In-depth customized consultations conducted by Senior ERISA management designed to provide an analysis of an advisory practice

Form 5500 Deep Dives & Plan Design Analyses

- » In-depth plan reviews designed to help identify retirement sales opportunities and support existing plan sponsor clients
- » Plan design insight, compliance assistance and merger/acquisition support and much more
- » Customized reports prepared by senior ERISA consultants overviewing key areas and offering discussion points to help advisors address plan deficiencies, corrective actions, etc., that may arise during meetings with plan sponsors

KEY CONTACTS

Jason Grantz | 732. 227.9252 | jason.grantz@unifiedtrust.com Stephanie Lester | 859.514.8272 | stephanie.lester@unifiedtrust.com Michael Samford | 859.514.8270 | michael.samford@unifiedtrust.com

FIRM PROFILE

Unified Trust specializes in the fiduciary management of qualified retirement plans. We were one of the first discretionary trustees in the country, taking full discretion and liability for the assets of the plans we serve. Serving as a discretionary trustee, and thus a named plan fiduciary, means we are required by law to act solely in the interest of participants and beneficiaries. We've taken this legal requirement and turned it into the foundation of our company culture. Unified Trust is recognized nationally for its fiduciary expertise and for being a leader in successfully improving participant outcomes.

IN BUSINESS SINCE

1985

PRODUCT/SERVICE CATEGORY

Asset Allocation, Advice/Guidance, Administrative Services, Trustee/Custody, Consulting/Plan Design, Participant Communications, Lost Participants, Software, Other

PRODUCT/SERVICE DESCRIPTION

The UnifiedPlan® is like a retirement easy button, more formally recognized as our managed account solution and qualified default investment alternative (QDIA) for retirement plans. The UnifiedPlan focuses on the big picture of addressing America's retirement income crisis. The platform uses established fiduciary best practices, as well as the latest research in behavioral finance and financial psychology to improve retirement outcomes. The UnifiedPlan creates a disciplined, highly personalized solution for each participant and automatically implements the plan and monitors each participant's goal progress. The UnifiedPlan is a unique and improved way of looking at retirement planning and it's possible because Unified Trust Company, N.A. has a unique way of achieving retirement goals. The UnifiedPlan provides participants with the ability to know key indicators leading to successful retirement such as: total dollars needed to retire, monthly amount needed in retirement, the amount of risk needed, and when to make account changes. Each indicator is specific and unique to each participant.

The UnifiedPlan is a proprietary retirement account strategy that helps improve retirement outcomes through intentional features and designs. Unified Trust looks at portfolio management as a fiduciary function. The UnifiedPlan® is a "defined goal" account management system that creates an actuarially valid target income for each participant, then manages to that target. The income target is based on a very robust set of data, including any supplemental information the employee provides. As markets and life changes, so do the targets, the account balance, the funded status, and the required savings rate.



WILSHIRE ASSOCIATES



SANTA MONICA, CA | wilshire.com

KEY CONTACTS

Brian Thomas 312.762.5505 bthomas@wilshire.com Jim Gentleman 312.762.5521 | jgentleman@wilshire.com Leah Emkin 310.260.6689 | lemkin@wilshire.com

FIRM PROFILE

Wilshire Associates is an independent investment advisory and services firm owned by active key employees. We provide consulting services, analytics tools and solutions, and customized investment products to plan sponsors, investment managers and financial intermediaries around the globe. Since its founding in 1972, Wilshire Associates has evolved from an investment technology firm into a global advisory company. We have worked throughout our history to maintain our strong commitment to our clients and to retain our position of leadership in providing innovative ideas to the investment industry.

IN BUSINESS SINCE

1972

PRODUCT/SERVICE CATEGORY

Asset Allocation, Advice/Guidance, Consulting/Plan Design, Other

PRODUCT/SERVICE DESCRIPTION

Wilshire Associates offers a comprehensive suite of institutional caliber ERISA 3(21), ERISA 3(38), custom target date and managed account solutions. Previously only accessible to the ultra-large plan sponsor market, through relationships with many leading recordkeepers, plan sponsors of all sizes can access Wilshire's independent third-party investment advice based on 40+ years of providing guidance to some of the largest plan sponsors in the country. Today more than 40,000 plans representing more than \$73 billion utilize Wilshire's suite of retirement solutions offered through recordkeepers.



Stay in front. With a strong network behind you.

How do you grow your retirement plan business while delivering the service your clients demand? With innovation and scale from more than 50 years of retirement experience, \$450 billion in AUA, and through solutions including advisor support, trust and custody services, trade processing, participant communications, and data and analytics. Broadridge's Matrix Financial Solutions helps the industry engage, educate and support Americans saving for retirement.

Ready for Next

CONNECT WITH US
866.935.6824
broadridge.com/
resource/retirement-insights

Communications Technology Data and Analytics

Cindy Dash Retirement Solutions



401kADMINISTRATORS.COM

La Jolla, CA | Mrs401k.com

KEY CONTACTS

Craig Lewis Gillooly | 858.454.7090 | info@401kadministrators.com

FIRM PROFILE

We are an independent 401k technology company and Third Party Administrator offering secure and encrypted 401k management reporting software, Mrs401k.com. Mrs401k is an approved vendor with the US Dept of Labor to electronically file plan returns directly from Mrs401k.com. We administer self-directed and managed brokerage accounts and work with financial advisers, investment providers, asset custodians and brokerage houses. We assist Human Resources ("HR") Departments, Payroll services, CPA's, Financial Advisors and Fee only Planners, 401k Plan Administrators, Third Party Administrators ("TPA's"), Plan Trustees, Employers and the Self-employed with the Mrs401k online record keeping application to manage 401k plans.

IN BUSINESS SINCE

2003

PRODUCT / SERVICE CATEGORY

Advice/Guidance, Administrative Services, Consulting/Plan Design, Participant Communications, Software

PRODUCT / SERVICE DESCRIPTION

We setup and administer low cost high choice 401k plans for companies of all sizes. Our 401k plans offer self-directed brokerage accounts with thousands of investment choices, including Stocks, Bonds, Mutual Funds (actively managed funds and index or passive funds) and Exchange Traded Funds (ETF's). We work with dozens of financial advisers, investment providers, asset custodians and brokerage houses such as TD Ameritrade, Vanguard, Fidelity, Schwab, Wells Fargo, Morgan Stanley, LPL (and many others), that provide investments in your 401k plan. Employers, plan sponsors and financial advisers select the investment providers and employees and their advisers select the investments.

401kGRABNGO

Vandalia, OH | 401kGrabNGo.com

KEY CONTACTS

Christopher H. Barlow | 937.264.9620 | cbarlow@knowhow401k.com Andy Hudson | 404.388.5734 | andy@stepstrategic.com

FIRM PROFILE

401kGrabNGo creates programs and tools for Advisors to grow their 401(k) business. We believe there are four categories of Advisors and we deliver appropriate information based on what they need. We encourage the partnership between Advisors and

IN BUSINESS SINCE

2001

PRODUCT / SERVICE CATEGORY

PRODUCT / SERVICE DESCRIPTION

Custom group sales development programs are designed for Advisors to grow 401(k) plan sales and retention. Program features can include custom video and webcasts, access to 401kGrabNGo or the 401(k) Sales Champion Workshop and one-on-one coaching. All activities can be tracked and reported.

Advisor coaching is delivered by 401(k) industry veterans Chris Barlow, founder of KnowHow 401(k) and Andy Hudson, founder of Step Strategic Marketing. Chris and Andy assist Advisors to develop systematic and repeatable processes to accomplish their goals.

401kGrabNGo is for private wealth Advisors that want to be as effective as a 401(k) specialist to:

- » Close an Opportunity
- » Find Plan Opportunities
- » Qualify an Opportunity
- » Prepare a Winning Sales Presentation
- » Deliver Service Activities

401kgrabngo.com

The 401(k) Sales Champion Workshop is for Advisors that want to be a 401(k) specialist. The workshop reviews 109 best practices via videos and E-Tools structured within a 7-Step process Advisors can follow to inspire and show them how to optimize their 401(k) sales opportunities. knowhow401k.com/advisors

The 401k Calendar is the tool Advisors use to show employers how they serve their plan throughout the year. Advisors use the calendar to get first appointments and build custom calendars for clients. Employers file the service calendar as part of their ongoing review.

401kgrabngo.com/calendar

CATAPULT HQ, INC.

Charlotte, NC | catapulthq.com

KEY CONTACTS

Justin Witz 704.699.7031 justin@catapulthq.com David Witz 704.564.0482 david@catapulthq.com Chelsea Rutter | 612.751.1445 | chelsea@catapulthq.com

FIRM PROFILE

Catapult HQ, Inc. is a comprehensive RFx solution that provides you the capability to request or respond to any type of request for proposal, due diligence questionnaire, or cyber security questionnaire for any industry. Features include multiple content libraries, user provisioning, progress tracking, powerful search filters, and content tagging, content ownership, expiration control, collaboration, and version control features, project assignment, sales funnel tracking, time tracking, content automation, scoring, and the ability to export reports in Excel, Word, or PDF. All features are designed to equip you to be more effective and efficient while implementing a standardized workflow.

IN BUSINESS SINCE

2017

PRODUCT / SERVICE CATEGORY

Asset Allocation, Administrative Services, Trustee/ Custody, Consulting/Plan Design, Software, Other

PRODUCT / SERVICE DESCRIPTION

Catapult is an all-in-one Request for Proposal ("RFP") solution that standardizes, streamlines, and automates the entire process. Whether you create, evaluate, review (score) candidates, or you respond to any type of project, Catapult will reduce the amount of time it takes by over 60%. Time savings is realized through answer automation, team collaboration in real-time, track changes and working within a version-controlled environment, leveraging multiple content libraries, progress tracking on content and projects, and access to analytical reports to help you manage the process more efficiently. Catapult will streamline your workflow and empower you to handle more opportunities. Enhanced technology tools enable a new subscriber to guickly import content libraries and user provisioning (SCIM) to create a painless onboarding experience. The digital outbound invitation process guarantees inbox delivery saving time, aggravation, and a lack of acknowledgment due to spam filters that block your inbound invitation. With Catapult you will create a repeatable workflow so you can minimize human error, save time, reduce costs, and handle more opportunities. In addition, we take security seriously, beyond the common HTTPS protocol, which is why we've implemented strong data encryption with transport layer security (TLS) and perfect forward secrecy (PFS), breach detection and monitoring and the encryption of all data in transit and at rest.



NAPA-NET.ORG

ELITE RETIREMENT ALLIANCE

Seattle, WA | etpaa.com/instaquote

KEY CONTACTS

Tony Davis | 425.891.2001 | tony@eliteretirementalliance.com

FIRM PROFILE

Elite Retirement Alliance, the owner of InstaQuote®, is the fastest growing producer of retirement plan proposals in the industry. As of Oct 1st, 2019 InstaQuote has produced 1750+ proposals representing over \$4.5 Billion in assets.

Our clients represent the highest quality TPA's in the country and we interact daily with recordkeepers, DCIO's and Broker-Dealers.

The InstaQuote proposals sets a standard for transparency and disclosure in the TPA industry and are preferred by RIA's and Plan Advisors who take on fiduciary responsibility on behalf of their clients.

IN BUSINESS SINCE

2016

PRODUCT / SERVICE CATEGORY

Software, Other

PRODUCT / SERVICE DESCRIPTION

InstaQuote® – The TPA industry's premier proposal solution. Now TPA's can generate complex proposals 24/7 and receive them in seconds.

AutoAgree® – Produce a signature ready service agreement in seconds using data from InstaQuote. Options include esignature as well as Advisor thank you email with data to help the advisor complete their BD paperwork.

Business Intelligence – Elite TPA's now have the industry's best Dashboard! Real time access to key business indicators, pipeline funnel, closing ratio's, top 10 BD's, etc.

ERISAPEDIA.COM

Atlanta, GA | erisapedia.com

KEY CONTACTS

Timothy McCutcheon | 612.605.2266 | tmm@erisapedia.com
Chuck Gouge | 704.908.3505 | cgouge@erisapedia.com
Maureen Pesek | 612.619.7908 | mpesek@erisapedia.com

FIRM PROFILE

ERISApedia.com provides financial advisers, as well as other professionals dealing with qualified plans, a suite of business development tools. These business development resources include applications for finding prospective clients using dozens of relevant filters, including queries for specific plan investments and service providers. The product suite also includes an Operational Benchmark Report that compares a given plan to its peer group, or a custom created peer group, and provides useful planning tips based on the individual benchmark results and other plan characteristics. With a platform that combines search tools and a user-friendly interface, ERISApedia.com helps customers Get Answers and Win Clients.

IN BUSINESS SINCE

2014

PRODUCT / SERVICE CATEGORY

Other

PRODUCT / SERVICE DESCRIPTION

Form 5500 filing data prospecting and benchmark resources built on a modern platform with unique capabilities. Quickly and easily find prospects, gather plan data and insight from current and historic filings, benchmark plan operational elements. Find plans by service providers and identify opportunities by using smart searching of plans' schedules of assets for funds, categories, missing category or fund company.

FIDUCIARY COMPLIANCE CORPORATION

Murfreesboro, TN | fiduciaryedge.com

KEY CONTACTS

Larry E. Crocker | 615.848.0015 | LEC@ifiduciary.com Patrick Smyth | 615.848.0015 | Patrick@FiduciaryEdge.com Brian Gupton | 615.848.0015 | BLG@ifiduciary.com

FIRM PROFILE

Fiduciary Compliance Corporation is a compliance technologies firm that provides workflow management solutions with administrative oversight.

FiduciaryEdge®, our patented compliance system, was designed to simplify plan management for employers that sponsor a retirement or benefit plan. In addition, FiduciaryEdge® tracks and provides transparency of the actions and activities of the employer's staff and service providers that are responsible for the plan.

FiduciaryEdge® is a secure, cloud-based fiduciary compliance management platform that provides a detailed roadmap to identify and solve the complex administrative, operational and regulatory compliance problems faced by employers and their responsible fiduciaries.

IN BUSINESS SINCE

2007

PRODUCT / SERVICE CATEGORY

Software, Other

PRODUCT / SERVICE DESCRIPTION

Maintaining an effective, efficient and compliant benefit or retirement plan often seems like an impossible task for employers. Due to the complex nature of plan management and the changing regulatory environment, more plan sponsors and plan fiduciaries are looking for quality fiduciary compliance guidance, oversight and support as opportunities to mitigate their corporate and personal fiduciary risk. FiduciaryEdge® is the solution.

$Fiduciary Edge ^{\otimes}\ features:$

Task Management; Detailed Calendar with Task Alerts; Dashboard with Communications Forum and Regulatory Updates; Easy Management of Users, Groups and Permissions; Dynamic Plan Fiduciary Compliance Score; Document Vault; Resource Center; Activity Auditing

FiduciaryEdge® provides plan sponsors and plan fiduciaries a peace of mind by ensuring their retirement plan is compliant with applicable laws, regulations and industry best practices. Benefits include:

- » Accountability Transparency of required tasks and the individuals responsible for them
- » Saves Time No more guessing or searching for what actions are required
- » Activity Reporting On demand activity audit reporting for any date and time period
- » Saves Money Reduced need for people to become fiduciary compliance experts
- » Reduces Risk Avoid non-compliance risk, and possible penalties, or other disruptive events now and in the future
- » Easy to Use Secure, cloud-based system with no hardware or software to acquire and no integration requirements to current technology

ERISA Compliance. Simplified!



San Diego, CA | financialfitnessgroup.com

KEY CONTACTS

Georgette Regan | 619.210.0405 | georgette@financialfitnessgroup.com Bryan Drumm | 888.345.1285 | bdrumm@financialfitnessgroup.com Sherri Brooke | 619.210.0405 | sherri@financial fitness group.com

FIRM PROFILE

Financial Fitness Group is an enterprise software company that develops financial e-learning solutions designed to maximize user engagement and improve financial knowledge. Established in 1998 by a \$2 million academic research and design grant, we developed the industry standard for a financial wellness score – a massive library of FINRA compliant financial content and a modular, learning platform to create confident learners. We are the leading provider of interactive financial wellness for the financial services industry and the largest organizations across the nation. For over 20 years, we've assessed, scored, educated and driven real behavior change in financial consumers.

IN BUSINESS SINCE

PRODUCT / SERVICE CATEGORY

Software, Other

PRODUCT / SERVICE DESCRIPTION

Financial Fitness Group Provides Unbiased Online, Interactive Tools That Teach Participants How To Increase Their Financial Knowledge And Standings. Our Financial Fitness ACADEMY™ Is An Integrated Modular Platform, Easy To Set Up And Designed To Fit Each Organization's Needs. Through 20 Years Of Research And Data Collection, We've Proven That Technology, Psychology, Competition, And Fun Is A Formula For Financial Wellness Success.

Solution Overview:

15,000+ Content; We offer the largest FINRA compliant financial education library in the industry.

Proven Software; Modular and actionable, our platform can be customized and branded.

20M Data Points; Our Financial Fitness SCORE™ offers 20 million user data points on users aptitude, behavior and confidence.

Simple Integration; Single sign-on and application programming integrations allow for easy integration.

GRP ADVISOR ALLIANCE

Carlsbad, CA grpaa.com

KEY CONTACTS

Jim Owen | 949.359.0035 | jimmy.owen@grpaa.com

GRP Advisor Alliance (GRPAA) is an elite group of retirement plan advisors from across the country. GRPAA members share a common vision and are dedicated to the positive advancement of the retirement plan landscape. Its national network provides scale and influence that works in concert with existing partnerships and equips member practices with more power to shape their business and realize vision and goals. The unique business model is broker-dealer and RIA agnostic, leveraging economies of scale and expert feedback to deliver best-in-class solutions to advisors, plan sponsors and participants.

IN BUSINESS SINCE

2014

PRODUCT / SERVICE CATEGORY

Asset Allocation, Advice/Guidance, Administrative Services, Trustee/Custody, Consulting/Plan Design, Participant Communications, Lost Participants, Software, Other

PRODUCT / SERVICE DESCRIPTION

GRP Advisor Alliance's programs and services are designed with clarity in mind, ease of implementation for plan sponsors, and focused on helping deliver positive participant outcomes. All GRPAA's programs create opportunities for advisors to differentiate themselves with plan sponsors, deliver innovative programs that create opportunities for participants, and drive deeper, more meaningful conversations about the future of retirement planning

GRPAA leverages its size and scale in the industry to create access to resources not available to individual practices, allowing its network of experts to provide an unparalleled level of service using a broader menu of products than obtainable from other advisors. The result; better solutions at discounted pricing normally reserved for large, institutional clients for a more successful retirement.

GRPAA is also relentlessly pioneering new FinTech. In addition to a suite of traditional retirement plan resources, offerings include best-in-class financial wellness programs through Financial Finesse, exclusive access to institutionally priced CITs through FRS, and a constant focus on new and innovative technologies like EvoShare, allowing advisors to dramatically increase the value propositions of their businesses while delivering more streamlined services to their clients. The result; better solutions at discounted pricing normally reserved for large, institutional clients for a more successful retirement.

PLANTOOLS, LLC

Fort Mill, SC | plantools.com

KEY CONTACTS

Justin Witz 704.699.7031 justin@plantools.com David Witz | 704.564.0482 | david@plantools.com Jordan R | 704.737.7427 | jordan@plantools.com

FIRM PROFILE

PlanTools delivers a holistic FinTech platform for banks, insurance, and mutual fund companies, broker-dealers, RIAs, advisors, and supervisory organizations. We are innovation leaders providing technology solutions inspired by our experience as an ERISA expert witness and custom development. We have a history of delivering custom solutions on-time and on budget for prominent industry leaders. Our motto is "your brand is our brand" which emphasizes our partnership relationship with clients that focuses on their success. Our service and support are widely held by our clients as exceptional... a testament to our commitment to deliver a best-in-class platform with a competitive advantage.

Retirement Readiness is our mission.

IN BUSINESS SINCE

2002

PRODUCT / SERVICE CATEGORY

Asset Allocation, Consulting/Plan Design, Software,

PRODUCT / SERVICE DESCRIPTION

PlanTools delivers a robust platform of tools to meet the needs of our clients that includes the following products: meeting minutes/agenda templates, investment policy statements with full editing capabilities, quarterly monitoring with customized weighting and graded scoring on over 100 standards and criteria that can be assigned to 5 different asset categories, on-demand benchmarking addressing services, performance, risks, and fees to meet 408(b)(2) compliance obligations, the largest revenue sharing database in the industry, share class evaluation reports, a customizable micro-site with a series of dashboards accessible through your website, a fiduciary vault to store documents, videos, and web links that you or your client provides, a customizable event calendar for 3(21) and 3(38) advisors, an audit log to oversee fiduciary governance, sales, and marketing support including "Selling a Second Opinion", 3(21)/3(38) Survival Kit with Charter, 408(b)(2) Compliance Assessment, Sales Strategies using Benchmarking, a customizable Learning Management System with content curated by the Wagner Law Group and the ability to upload your own content to create your own educational University for home office staff, advisors, plan sponsor fiduciaries, and/or participants and finally a Request for Proposal platform allowing you to act as a Requestor or Responder for any project type across any industry. There are over 80 different reports for clients and/or prospects to address fiduciary obligations with more reports being developed every year so that our clients have the reports they need to address any situation when prospecting or during a client engagement.



NAPA-NET.ORG (1) (251

ROLLOVERSAVER

Costa Mesa, CA | RolloverSaver.com

KEY CONTACTS

Jackie Green | 562.795.7503 | jackie.green@savedaily.com

FIRM PROFILE

RolloverSaver® is a Missing Participant IRA provider offering an easy Rollover Solution. RolloverSaver® supports Plan Sponsors, Third Party Administrators (TPAs), Recordkeepers, Providers and Advisors through a fully automated proprietary technology solution. RolloverSaver has been around since 2005 and is headquartered in Costa Mesa, CA.

There is no cost to the Plan Sponsor, TPA, Advisor, Provider, or Record Keeper to implement this solution. It is an easy 3-step process to rolling over missing participants, terminated plans and uncashed checks. There are no minimum rollover requirements.

IN BUSINESS SINCE

PRODUCT / SERVICE CATEGORY

Lost Participants

PRODUCT / SERVICE DESCRIPTION

RolloverSaver specializes in supporting Recordkeepers, TPAs, Advisors, and Plan Sponsors servicing qualified plans of all sizes with their rollover needs for missing participants, terminated plans and uncashed checks needs. Our solution is simple to use, extremely efficient, and fully compliant with DOL Safe Harbor regulations. There is NO cost to the PS/TPA and/or RK for this service. Assets are invested in a safe Government Money Market.

RPAG

Aliso Viejo, CA | rpag.com

KEY CONTACTS

Jesse Taylor | 949.305.9859 | jesset@rpag.com Veronica Lee | 949.305.3859 | veronical@rpag.com

FIRM PROFILE

RPAG[™] is an exclusive alliance of independent retirement advisors and institutions inspired to create successful outcomes by protecting plan fiduciaries and engaging plan participants. RPAG's efficient and scalable technology platform supports thousands of advisors across the U.S., who collectively serve over 60,000 plan sponsors, \$500+ billion in assets under influence, and more than 5 million plan participants. Core practice areas include practice management, data aggregation, business insights, investment due diligence and scoring, fee benchmarking, fiduciary compliance, financial wellness, custom investment and turnkey solutions, intensive training, national branding, sales support and marketing resources. To learn more, visit http://www.rpag.com.

IN BUSINESS SINCE

2004

PRODUCT / SERVICE CATEGORY

Advice/Guidance, Consulting/Plan Design, Participant Communications, Software, Other

PRODUCT / SERVICE DESCRIPTION

The RPAG Platform helps advisors and institutions with operational efficiencies, scalable solutions and building unique differentiators.

Key benefits include:

- » Scale your business with the comprehensive advisory platform available
- » Efficient investment analysis and recommendation process using the Scorecard System
- » Live-bid Provider Analysis & RFP system
- » Data integration with every top provider
- » Predictive analytics through Advisor IQ and Enterprise IQ dashboards
- » Next-gen TDF analysis and suitability
- » Stable Value Analyzer compares 50+ cash equivalent investments
- » Custom-built CITs, TDFs and Turnkey Solutions
- » Proactive practice management and business consulting
- » Live, virtual and on-demand training programs
- » Fiduciary Education, Content Marketing, Sales Support, 5500 Search, Advisor Compensation Calculator, Document Vault, and more

STANDARD OF (k) ARE, LLC

Middleton, WI sokretirement.com

KEY CONTACTS

Chris Krueger | 608.826.2898 | chris.krueger@sokretirement.com Dan Helf | 608.826.2902 | dan.helf@sokretirement.com

FIRM PROFILE

Standard of (k)are[™] was founded by Chris Krueger and Dan Helf as a result of industry experience in providing participant 401(k) education for participants and fiduciary best practices for corporations.

Standard of (k)are recognizes that plan advisors and sponsors do not have the resources and time to help the masses, but there is a need. Plan Fiduciaries need help to become more efficient, standardized, and help to impact the positive change in a person's financial life.

IN BUSINESS SINCE

PRODUCT / SERVICE CATEGORY

Asset Allocation, Advice/Guidance, Consulting/Plan Design, Participant Communications, Software

PRODUCT / SERVICE DESCRIPTION

Standard of (k) are $^{\text{TM}}$ is a full-service software for facilitating best fiduciary practices and retirement readiness planning for retirement plan participants.

The program assists plan fiduciaries and advisors with facilitating their fiduciary obligations through hosted investment committee meetings and fiduciary

Retirement Readiness includes a risk tolerance assessment, current plan information, outside account data, spousal savings, budgetary needs, and action steps for retirement and fiduciary advice.

Included in the participant meeting workflow is a Financial (k)oching feature to help advisors and plan sponsors provide wellness resources to plan participants.

SOK[™] plan overview provides participant data into a visual assessment of the plan's retirement readiness at a holistic level.

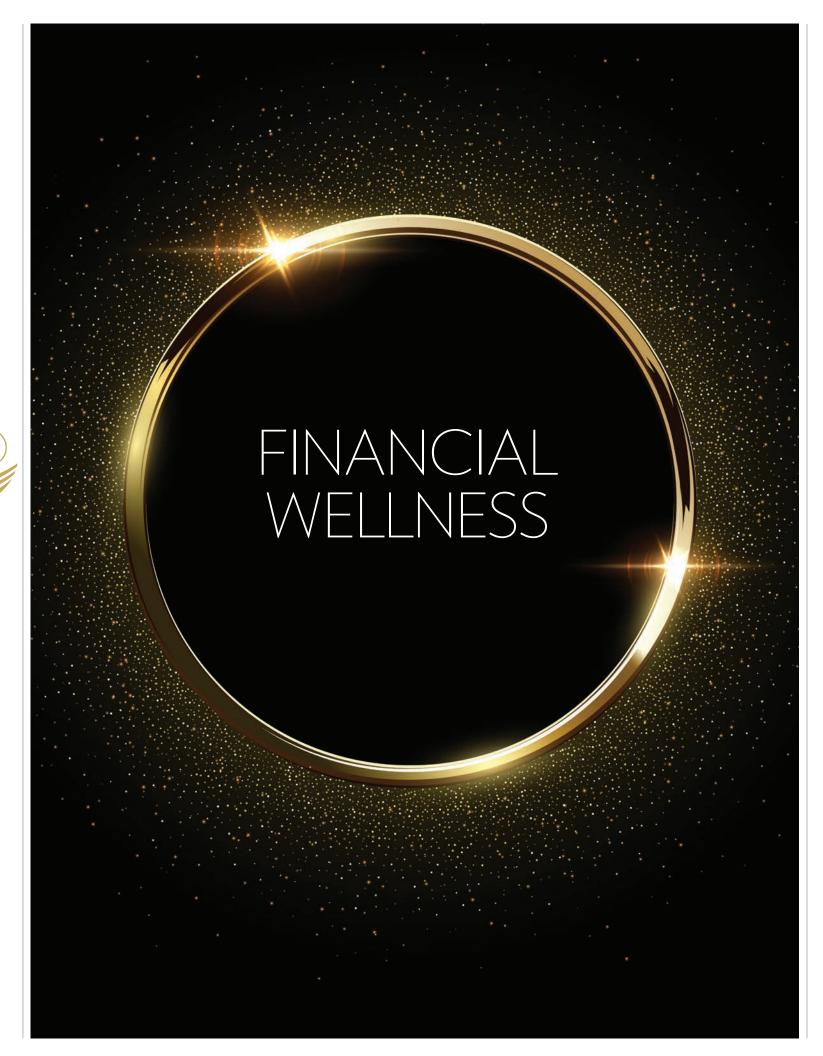
For wealth advisors, SOK™ implements fiduciary best practices for servicing financial planning consulting agreements.

For RIAs and BDs

Providing compliance departments with advisor oversight, Standard of (k)are[™] will create the ability to aid those with the desire to transact plan business. The process is standardization of service fulfillment and compliance automation for those conducting 401(k) advisory services.

Liability in retirement plan advice is difficult to measure. Standard of (k)are $^{\!^\intercal\!}$ allows for oversight of Investment Advisors and Brokers to monitor the completion of services offered through hosted consulting or service agreements. SOK tracks and secures plan and participant information.





omewhere between a retirement industry focus on "outcomes," and a health benefit emphasis on "wellness," the industry found its way to "financial wellness."

With regard to wellness generally, the notion was simple: Rather than just treating the symptoms of poor health with insurance-funded trips to the doctor (or the hospital) after the damage was done, we'd get ahead of things by emphasizing healthy habit steps (smoking cessation, weight loss, etc.) that would reduce doctor bills (and insurance premiums).

When it came to financial wellness, the notion is that bad financial health contributes to (and/or causes) a bevy of woes: stress, which can lead to things like lower productivity, bad health and higher absenteeism, and even a greater inclination toward workplace theft, not to mention deferred retirements by workers who tend to be higher salaried and who have higher health care costs.

But if the rationale is straightforward enough, and the interest somewhere between intrigued and highly committed, plan sponsors – and advisors – still have some questions that merit addressing.

In fact, these days there seems to be as many definitions of financial wellness as there are financial wellness providers (or advisory firms touting those capabilities), but what all have in common is an acknowledgement that healthy finances tend to contribute to good physical health, and – certainly in later years – vice versa.

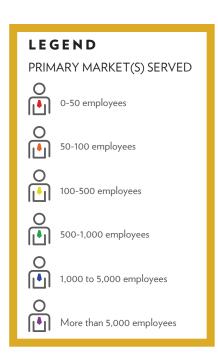
Not that financial wellness is a "slam dunk" proposition – if plan sponsors are increasingly intrigued by the ROI of these programs, they remain leery of the cost and time involved and skeptical about the benefits. A 2017 study by Ernst & Young of 200 HR professionals found that those who have yet to

offer a program focus on cost, which shows that justifying the price remains a stumbling block for some. Among those without a program, 59% say the top selection criterion is price, followed by ease (53%) and breadth (44%) of the program. However, once a program is in place, the focus becomes more about employee engagement across the breadth of the program (47%) and less about price (35%).

The good news is that ROI is increasingly the lead selling point in presenting these programs, and the "return" will almost certainly include some quantification, some combination of measurable deliverables. Of course, some of the deliverables of a financial wellness program are less quantifiable, but even in those situations, worker surveys can provide insights.

This section of the NAPA Black Book was launched in 2017, and interest in the space has only expanded since then. Regardless of where you or your plan sponsor clients/prospects stand in your evaluation of these programs, the information on the pages that follow is designed to provide you with a sense of the providers in that space, where they are located, their size and scope and, perhaps most importantly, how to connect with them.

- Nevin E. Adams, JD



AHC DIGITAL



ALERUS RETIREMENT ALERUS AND BENEFITS ALERUS RETIREMENT AND BENEFITS



ST. PAUL, MN | Alerusrb.com

KEY CONTACTS

DENVER, CO | ahc.com

Dan DiSciullo 720.503.6333 dan.disciullo@ahc.com

FIRM PROFILE

Established in 1996, AHC specializes in creating attention-grabbing communications and digital innovations that simplify financial decisionmaking and inspire positive actions that drive better outcomes for retirement plans. We are the digital force behind some of the most celebrated Financial Wellness solutions available in the US marketplace today. If you're a retirement provider, investment company or advisory firm that is looking to differentiate with a custom Financial Wellness platform for your clients... look no further!

PRIMARY MARKET(S) SERVED





NO. OF EMPLOYER-CLIENTS/ **PARTICIPANTS SERVED**

[As of 6/30/19] 80 / 20,000,000

TOTAL SUPPORT STAFF

FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Debt management/reduction
- » Establishment of emergency savings reserves
- » Budgeting
- » Financial literacy

OTHER SERVICES

At AHC, We Create Financial Wellness Engagement that Improves Retirement Outcomes

Custom Financial Wellness Technology Websites, Mobile Apps, Video Games and Software Financial Wellness Calculators, Modelling & Web Tools Multimedia Video Production for Wellness Education and Promotions Marketing, Branding and Design Writing and Print Production Communication Consulting & Strategy Workshops

ADVISOR SUPPORT SERVICE(S)

Our US Business leader is an Accredited Investment Fiduciary (AIF) who oversees retirement technology scoping, financial literacy programs and educational video production work. We are able to partner with advisors, speaking their language from the standpoint of industry trends and challenges, while guiding world-class financial wellness digital solutions.

OTHER DIFFERENTIATING FACTORS

Our goal in creating custom financial wellness solutions is to differentiate your wellness program in the market place. We have a wide range of capabilities and knowledge of seamlessly integrating third-party systems. We create comprehensive platforms and experiences that are visually-appealing, personalized, user-friendly and drive measurable results for our clients.

KEY CONTACTS

Wade Dykema | 952.253.1273 | Wade.Dykema@Alerus.com

FIRM PROFILE

Alerus Retirement and Benefits is a valued partner to employers, advisors and brokers who rely on our expertise and personal service to establish and manage successful retirement plan and benefit administration solutions. Alerus provides a suite of services covering retirement plans, financial wellness, health savings accounts, flexible spending accounts, health reimbursement arrangements, payroll/HRIS and COBRA. Alerus maintains a national presence, with offices in Minnesota, Michigan, New Hampshire and Arizona.

PRIMARY MARKET(S) SERVED









NO. OF EMPLOYER-CLIENTS/ PARTICIPANTS SERVED

[As of 6/30/19] 8,000 / 390,000

TOTAL SUPPORT STAFF

FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Debt management/redcution
- » Establishment of emergency savings reserves
- » Budgeting
- » Financial literacy

OTHER SERVICES

Alerus Retirement and Benefits also offers retirement administration services, payroll services, health savings accounts (HSAs), flexible spending accounts (FSAs), health reimbursement arrangements (HRAs), COBRA and financial wellness services.

ADVISOR SUPPORT SERVICE(S)

Plan design, compliance testing, document services, trustee services, self-directed brokerage account (SDBA) services, quarterly plan health report, required notice fulfillment services, and 3(16) services. Additionally, we offer a dedicated web page, with single sign on, to participants, advisors and plan sponsors.

OTHER DIFFERENTIATING FACTORS

Alerus offers a single source solution for your retirement, payroll and benefit administration needs.



AMERICAN TRUST

BPAS

DUBUQUE, IA | americantrustretirement.com

UTICA, NY | BPAS.com

KEY CONTACTS

Micah DiSalvo 608.215.5882 mdisalvo@edgecoholdings.com Phil Maness | 901.463.1140 | pmaness@firstmerc.com Kurt Wedewer | 563.599.6512 | kwedewer@americantrust401k.com

FIRM PROFILE

American Trust Retirement is one of the nation's leading providers of small to midsized retirement plans. Client-centric and intermediary distributed, American Trust provides full service Recordkeeping, TPA, CIT, Discretionary Trustee and 3(38) capabilities. American Trust services include a unique approach to plan design, investment strategies and state-of-the-art technology.

PRIMARY MARKET(S) SERVED



NO. OF EMPLOYER-CLIENTS/ **PARTICIPANTS SERVED**

[As of 6/30/19] 195 / 62,000

TOTAL SUPPORT STAFF

104

FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Debt management/reduction
- » Establishment of emergency savings reserves
- » Budgeting
- » Financial literacy

OTHER SERVICES

American Trust Retirement offers proprietary industry leading technology through our ATBlueprint® approach to improving participant outcomes. With key distribution partners, Financial Finesse and EvoShare, participants are provided with unbiased information and guidance they need to become and stay financially secure and the opportunity to turn spending patterns into 401(k) contributions.

ADVISOR SUPPORT SERVICE(S)

Assistance Analyzing and Winning Plans, Support Growing Business Outside the Plan, Customized Plan Design Expertise, Plan Benchmarking, Compliance Support, Investment Committee Meetings, Auto IRA Rollovers, CITs, ModelxChange, FiduciaryXChange, Investment Toolkit, PlanCheckr, Other

OTHER DIFFERENTIATING FACTORS

American Trust Retirement is the only Recordkeeper currently offering Plan Governance Index, a tool that provides advisors a way to quantify the impact of their work beyond investments and fees. It provides a comprehensive way to measure plan success by evaluating the process of investments, plan administration and participant outcomes.

KEY CONTACTS

Elizabeth Kaido 315.292.6939 ekaido@bpas.com Krystal Kirlis-Brochu | 603.722.4232 | kbrochu@bpas.com

FIRM PROFILE

BPAS is a national provider of retirement plans, benefit plans, fund administration, and collective investment trusts. We support 3,800 retirement plans, \$77 billion in trust assets, \$1 trillion in fund administration, and over 450,000 participants. With our breadth of services, depth of creative talent, and financial resources, we are well positioned to help clients solve their benefit plan challenges without engaging multiple providers. One company. One call. BPAS specialty retirement plan administration practices include auto enrollment plans, multiple employer plans, plans with employer securities, PR 1081 plans, VEBA/HRA & HSA plans, and cash balance plans.

PRIMARY MARKET(S) SERVED



NO. OF EMPLOYER-CLIENTS/ **PARTICIPANTS SERVED**

[As of 6/30/19] 3,800 / 450,000

TOTAL SUPPORT STAFF

FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Debt management/redcution
- » Establishment of emergency savings reserves
- » Budgeting
- » Financial literacy

ADVISOR SUPPORT SERVICE(S)

BPAS offers the industry's leading financial wellness tool through our partnership with Financial Finesse. Financial Finesse is an innovative financial wellness program that advisors and trustees can offer to enhance their value proposition. Embracing Financial Finesse in their practice will help win and retain business against the largest firms in the industry. Advisors also have access to educational material available in the Roadways Partner Toolbox.

OTHER DIFFERENTIATING FACTORS

Financial Finesse is a full employee benefit that's integrated within the BPAS platform and is available in three levels. With Financial Finesse, we provide personalized, innovative financial education and coaching to help people achieve financial security. Offering financial wellness in conjunction with the BPAS Participant Education Center (PEC) delivers one of the most competitive participant education models in the industry.



CAFARO GREENLEAF





LIFECENTS



WASHINGTON, DC | lifecents.com

KEY CONTACTS

Brian Clark | 732.530.8129 | bclark@cafarogreenleaf.com

RED BANK, NJ | cafarogreenleaf.com

FIRM PROFILE

We have been providing investment advisory and consulting services to retirement programs nationwide since 1981 with a particular focus on participant education and wellness. We ensure that Retirement Plan Committee members are protected, and employees are able to retire comfortably with dignity. In 2018 we expanded personal financial wellness for individuals. As part of this service, we hold monthly educational webinars designed to educate employees on issues and challenges that cause the most financial stress.

PRIMARY MARKET(S) SERVED









NO. OF EMPLOYER-CLIENTS/ **PARTICIPANTS SERVED**

[As of 6/30/19] 300 / 80,000

TOTAL SUPPORT STAFF

FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Debt management/reduction
- » Establishment of emergency savings reserves
- » Budaetina
- » Financial literacy

OTHER SERVICES

ADVISOR SUPPORT SERVICE(S)

Reporting, compliance, benchmarking, and marketing.

OTHER DIFFERENTIATING FACTORS

3(21) or 3(38) co-fiduciary. HSA advisory.

KEY CONTACTS

Blake Allison | 202.991.5701 Whitney Jones | 202.991.5705 Joel Murray | 202.991.5703

FIRM PROFILE

LifeCents is a financial health and wellness app that inspires and empowers people to improve their financial health and well-being. LifeCents evaluates and delivers improvements in financial knowledge, financial behaviors and financial outlook. Through a proprietary Al engine, LifeCents recommends and connects users to products and services based on their personal financial health profile. In turn, businesses benefit from improved consumer engagement, enhanced customer relationships, and access to robust data and analytics.

NO. OF EMPLOYER-CLIENTS/ **PARTICIPANTS SERVED**

[As of 6/30/19] 300 / 1,000,000

TOTAL SUPPORT STAFF

FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Debt management/reduction
- » Establishment of emergency savings reserves
- » Budgeting
- » Financial literacy

OTHER SERVICES

LifeCents offers a highly personalized, conversational interface and goal management capabilities. Users are presented with discrete and actionable steps that give a sense of continuous progress and improvement as users work towards long-term financial stability. LifeCents can be customized in terms of branding, content, and client outcomes.

ADVISOR SUPPORT SERVICE(S)

Offering a consultative approach to align the solution with the goals and objectives of each partner and client, LifeCents provides strategy, planning, and program design services, onboarding toolkits and pre-registration engagement campaigns to ensure successful implementation.

OTHER DIFFERENTIATING FACTORS

LifeCents' reporting portal gives an in-depth view on program performance, outcomes and engagement. Reporting is available at the individual plan level, by plan group/type, or in aggregate. Access and permissions are set based on client/partner requirements. LifeCents also connects users to products, services, and partners based on their profile.



MASSMUTUAL

... MassMutual

SPRINGFIELD, MA | massmutual.com

PRINCIPAL FINANCIAL GROUP Principal®



DES MOINES, IA principal.com

KEY CONTACTS

Paul Lapiana | 413.744.4321 | lordynowicz@massmutual.com Ken Verzella | 860.562.4113 | Iradwilowicz50@massmutual.com

FIRM PROFILE

For almost 170 years, MassMutual has been a trusted provider of industry-leading financial wellness solutions. This includes workplace employee benefit and retirement plan services, investment management and financial technology designed to be action-oriented, easy to implement, and flexible.

Together, these solutions provide a game plan that help employees make smart choices about their finances and tackle what's next. Because when it comes to building financial security for the future, we're in this together.

PRIMARY MARKET(S) SERVED



NO. OF EMPLOYER-CLIENTS/ **PARTICIPANTS SERVED**

[As of 6/30/19] 27,507 / 2,593,462

TOTAL SUPPORT STAFF

FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Debt management/reduction
- » Establishment of emergency savings reserves
- » Budgeting
- » Financial literacy

OTHER SERVICES

Our Financial Wellness programs includes access to various guidance and services such as:

- » MapMyFinances (financial wellness guidance)
- » HSA
- » Student Loan Repayment & Refinancing
- » Voluntary Benefits
- » On-site & Virtual Education
- » Workshops & Seminars
- » Targeted Communication

ADVISOR SUPPORT SERVICE(S)

Our AdvisorAdvantge+ website offers a broad range of practice management tools to help advisors in all markets.

In addition, MassMutual has established a team of Financial Wellness Strategists designed to support Financial Advisors and Employer to deliver a life-navigation based financial wellness program.

OTHER DIFFERENTIATING FACTORS

The centerpiece of our financial wellness program is MapMyFinances. MapMyFinances delivers a life-navigation based financial wellness program that evolves the way people think, behave and feel about their financial life.

KEY CONTACTS

Scott Boyd | 860.597.2336 | boyd.scott@principal.com Joleen Workman | 515.878.6646 | workman.joleen@principal.com

FIRM PROFILE

Principal Financial Group® helps people and companies around the world build, protect and advance their financial well-being through retirement, insurance and asset management solutions that fit their lives. We manage \$696.2 billion in assets and serve 24.8 million customers worldwide through more than 100 subsidiaries in Asia, Australia, Europe, Latin America and the U.S.

Principal Financial Group closed the acquisition of certain assets of the Wells Fargo Institutional Retirement and Trust business (IRT) on July 1, 2019. The transition, transfer, and conversion of IRT business operations, employees, and clients will occur over the following 12-24 months.

PRIMARY MARKET(S) SERVED



NO. OF EMPLOYER-CLIENTS/ **PARTICIPANTS SERVED**

[As of 6/30/19] 48,741 / 6,103,139

TOTAL SUPPORT STAFF

FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Debt management/redcution
- » Establishment of emergency savings reserves
- » Budgeting
- » Financial literacy

OTHER SERVICES

Will prep services, Student loan repayment program

ADVISOR SUPPORT SERVICE(S)

Content topics for advisors to deliver on their own, Practice management tools, Marketing tool

OTHER DIFFERENTIATING FACTORS

Employees have access to a centralized hub of financial wellness resources and educational content powered by Principal, EnrichTM and ARAG®, at no cost to them or the plan via Principal® Milestones, including student loans and repayment options, household budgeting, 529 college savings, healthcare costs, will/legal document preparation and managing credit.

PRUDENTIAL RETIREMENT



HARTFORD, CT | prudential.com/financial-wellness

QUESTIS, INC.



CHARLESTON, SC | myquestis.com

KEY CONTACTS

Michael Domingos | 312.521.6125 | michael.domingos@prudential.com Michael Knowling | 860.534.2915 | michael.knowling@prudential.com

FIRM PROFILE

Prudential Financial, Inc., is one of the largest financial services institutions in the United States with more than \$1.497 trillion in assets under management as of June 30, 2019, and one of the most recognizable and trusted brand symbols. Prudential Retirement is a specialized unit of Prudential Financial, and is an integral part of Prudential Financial's strategy to provide comprehensive financial services to employers and employees for public, private, and non-profit organizations.

PRIMARY MARKET(S) SERVED









[As of 6/30/19] 4,630 / 3,725,255

TOTAL SUPPORT STAFF

40

FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Debt management/reduction
- » Establishment of emergency savings reserves
- » Budgeting
- » Financial literacy

OTHER SERVICES

My Financial Life, our online Financial Wellness portal, contains interactive and insightful tools, such as a self-assessment, budgeting tool and student loan assistance tool, that can be accessed anytime. There are over 100 Financial Wellness educational articles and the content is personalized overtime based on users' engagement.

ADVISOR SUPPORT SERVICE(S)

We offer a comprehensive (and growing) suite of financial wellness capabilities that address critical financial wellness challenges faced by individuals & employers. These solutions help advisors to offer added-value financial wellness programs that enhance their retirement service offering.

OTHER DIFFERENTIATING FACTORS

- » Prudential's "Alexa" smart-speaker feature allows participants to easily ask about their Prudential Retirement account balance.
- » Face-to-face, virtual and phone access to Retirement Counselors.
- » Prudential Mobile App track account balances, personal performance and obtain Financial Wellness information.
- In-Plan Emergency Savings feature encourages after-tax, payroll contributed savings.

KEY CONTACTS

Rob Madore | 724.825.2190 | rob.madore@myquestis.com

FIRM PROFILE

Questis, a configurable platform, allows retirement advisors and financial service providers to easily deliver personalized financial wellness programs to sponsors and participants. Founded by advisors, Questis pairs the power of software with customization and communication required to fuel behavior change. With seamless integrations and tools, Questis makes financial wellness simple, available to all, and scalable. Also, firms can better manage their participants with a configured CRM-like back end, giving them access to new data, reporting, compliance, and more.

PRIMARY MARKET(S) SERVED













NO. OF EMPLOYER-CLIENTS/PARTICIPANTS SERVED

[As of 6/30/19] 26 / 21,000,000

TOTAL SUPPORT STAFF

5

FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Debt management/reduction
- » Establishment of emergency savings reserves
- » Budgeting
- » Financial literacy

OTHER SERVICES

Tools that are available to drive participant behavior change include: behaviorally-based action items, automated reminders and action oriented emails, educational and need-specific content delivery, advisor/mentor chat, support, simple product guidance, automated budgeting tools, account aggregation, and more. The Questis Platform is mobile responsive and fully accessible via mobile device.

ADVISOR SUPPORT SERVICE(S)

Marketing, strategy, and success teams work closely with you, ensuring successful program development and deployment. Services include strategy and messaging, branded collateral, and sales training. Third party integrations and professional development services ensure your program looks like your brand, takes advantage of existing business tools, and fits your business model.

OTHER DIFFERENTIATING FACTORS

Configurability - Configure your program based on your goals.

Communication - Provide a seamless digital experience for advisors and participants.

Automation - Keeps your program top of mind.

Comprehensive - Power the personalization people need to change behavior.

Brandability - Integrate a branded solution into your offering.



RETIREMENT LOAN ERASER

DALLAS, TX | Ioaneraser.com



loan eraser Keep Your Balance!

SCHWAB RETIREMENT PLAN SERVICES



RICHFIELD, OH | schwab.com/financialwellness

KEY CONTACTS

(CUSTODIA FINANCIAL)

Rennie Worsfold | 978.844.4202 | rworsfold@custodiafinancial.com Terri Johnson | 612.720.4110 | tjohnson@custodiafinancial.com

FIRM PROFILE

Retirement Loan Eraser™ (RLE) is the innovative program created to improve financial wellness by preventing loan defaults in DC plans. RLE is Custodia Financial's flagship 401(k) loan insurance program, the first of its kind in the industry, designed to automatically prevent the \$2.5T problem of retirement leakage caused by involuntary loan defaults. The Custodia Financial team includes industry leaders and nationally recognized ERISA attorneys who share the sole focus of eliminating plan loan leakage.

PRIMARY MARKET(S) SERVED











TOTAL SUPPORT STAFF

15

FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Debt management/redcution
- » Financial literacy

OTHER SERVICES

Retirement Loan Eraser includes just-in-time communications & education, call center counseling

ADVISOR SUPPORT SERVICE(S)

Sales & Marketing support and fully staffed call center

OTHER DIFFERENTIATING FACTORS

Unique, first of its kind program – creates safety net for participants terminating employment with loans outstanding to prevent loan defaults from occurring, and preserving retirement security for individual participants, as well as helping sponsor fulfill their fiduciary responsibility around loan programs.

KEY CONTACTS

Chris Burkhard | 512.344.3023 | christopher.burkhard@schwab.com Lori McKenzie | 415.667.6365 | lori.mckenzie@schwab.com Consultant Support Center | 877.783.4372 | consultantsupport@schwab.com

FIRM PROFILE

Schwab Retirement Plan Services is the choice for employers who want more—more service, innovation, and solutions. We earn the trust of clients every day by focusing on the unique needs of each plan and every participant. We're confident that our approach can help employees take ownership of their full financial futures.

PRIMARY MARKET(S) SERVED



NO. OF EMPLOYER-CLIENTS/ **PARTICIPANTS SERVED**

[As of 6/30/19] 1,206 / 1,582,517

TOTAL SUPPORT STAFF

FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Debt management/redcution
- » Establishment of emergency savings reserves
- » Budgeting
- » Financial literacy

OTHER SERVICES

- » Digital resources, including calculators and interactive tool showing estimated monthly income in retirement
- » Multimedia education
- » Financial coaching conversations help participants understand relevant next steps and make the most of plan features
- » Flexible solutions offer options that meet employees where they are and help them move forward

ADVISOR SUPPORT SERVICE(S)

N/A

OTHER DIFFERENTIATING FACTORS

Financial wellness is built into our retirement plan services through a combination of people and technology. We believe in an actionoriented approach that helps each employee—from financial novice to savvy investor—build a plan and take their next step toward financial ownership.

CERITY PARTNERS

New York, NY | ceritypartners.com

KEY CONTACTS

Ty Parrish | 813.330.3377 | tparrish@ceritypartners.com Philip Steele 310.456.3862 psteele@ceritypartners.com Kate Kittinger | 310.359.8616 | kkittinger@ceritypartners.com

FIRM PROFILE

Founded in 2009, Cerity Partners is one of the nation's leading providers of retirement plan consulting and Financial Wellness solutions. The firm has extensive experience working with defined contribution, defined benefit and nonqualified deferred compensation plans for public and private companies, higher education, foundations, and endowments. Additionally, Cerity Partners provides comprehensive, personalized Executive Financial Counseling and Financial Wellness Coaching benefits that enable organizations to meet the diverse financial needs of their entire workforce.

PRIMARY MARKET(S) SERVED











NO. OF EMPLOYER-CLIENTS/PARTICIPANTS SERVED

[As of 6/30/19] 57 / 17,800

TOTAL SUPPORT STAFF

FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Debt management/reduction
- » Establishment of emergency savings reserves
- » Budgeting
- » Financial literacy

OTHER SERVICES

Cerity Partners helps employees be financially prepared, relative to their circumstances, for major life events; the good, the bad and the unexpected, by helping them with:

- » Financial budgeting
- » Debt management and reduction
- » Savings management
- » Basic insurance planning
- » Retirement income planning
- » Basic estate planning

ADVISOR SUPPORT SERVICE(S)

Cerity Partners Financial Wellness Coaches provide group coaching to improve employees' financial literacy and private, one-on-one coaching to assist employees with their personal planning needs. Support is provided in-person at the employees' place of work and via phone or video conference. Employees also have access to online resources 24/7.

OTHER DIFFERENTIATING FACTORS

With no investment products to sell, Cerity Partners' credentialed Financial Wellness team can provide impartial guidance that is truly in the best interest of employees and their families. By meeting with employees when and where they want to meet, we're able to increase engagement rates and improve employees' financial futures.

IGRAD

San Diego, CA enrich.org

KEY CONTACTS

Robert LaBreche | 670.673.7649 | rlabreche@igrad.com

Kris Alban 760.306.1313 | kalban@igrad.com Sam Evans | 760.9489.4155 | sevans@enrich.org

FIRM PROFILE

Enrich offers holistic workplace financial wellness programs to employers, organizations, financial institutions, credit unions, and Financial Advisers. The Enrich platform is tailored to address the unique needs of the average employee and consumer, as well as the broader marketplace.

Our goal is to help reduce the negative effects of financial stress by offering a highly customizable and dynamic platform that educates America's workforce on the most vital financial topics today.

PRIMARY MARKET(S) SERVED













NO. OF EMPLOYER-CLIENTS/PARTICIPANTS SERVED

[As of 6/30/19] 12,000 / 10,000,000

TOTAL SUPPORT STAFF

30

FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Debt management/reduction
- » Establishment of emergency savings reserves
- » Budaetina
- » Financial literacy

OTHER SERVICES

Call and chat center with professional Certified Personal Finance Counselors.

ADVISOR SUPPORT SERVICE(S)

OTHER DIFFERENTIATING FACTORS

Enrich is the most malleable solution on the market, featuring robust branding customizations and over 100 platform configurations chosen by the client. These client configurations are what makes our platform unique, and is what ensures the platform's effectiveness at meeting each organization's specific objectives for their financial wellness initiative.

OLS FOUR BUSINESS INC

Orange Park, FL | 401kmadeez.com

KEY CONTACTS

Tanya Hughes | 904.299.9800 | Tanya@401kMadeEZ.com

FIRM PROFILE

401(k) Plans can vary significantly in their complexity, so we've simplified the process of setting up and maintaining a 401(k) Plan. Whether you are a business owner or a Financial Professional assisting your business owner client, our process greatly lessens the administrative burden, making a 401(k) Plan EZ!

PRIMARY MARKET(S) SERVED









FOCUS AREAS SUPPORTED

- » Focus on outcomes/retirement readiness
- » Financial literacy

OTHER SERVICES

Compliance Support, Plan Design Consulting, Plan Audit Support, Form 5500 Preparation, Plan Committee Meetings

ADVISOR SUPPORT SERVICE(S)

Enrollment Meeting Support

OTHER DIFFERENTIATING FACTORS

We can provide back office 3(16) support





Actively managed.
Competitively priced.
Focused on outcomes.

Visit dayonefunds.com

Prudential designed our target date funds to deliver better outcomes — by solving for the right risks at the right time. A unique 3-stage glidepath helps participants accumulate assets in early years, preserve assets in later years and protect against inflation in retirement.

By combining active and passive management, our Day One Funds offer the best of both worlds: helping to maximize growth opportunities and reduce costs.

Plus, it's all backed by our deep financial wellness experience as a Top 10 global asset manager, retirement recordkeeper and defined benefit provider.*



* Rankings are based on published data available for the time period ended 12/31/2017. Prudential Financial was ranked 10th-largest global asset manager in terms of global AUM by Pensions & Investments Research Center. Prudential Financial was ranked 3rd-largest Defined Benefit provider in terms of DB AUM by Pensions & Investments Research Center. Prudential was ranked 9th-largest retirement recordkeeper in terms of DC AUM by Plan Sponsor's 2018 Recordkeeping Survey.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional

The target date is the approximate date when investors plan to retire and may begin withdrawing their money. The asset allocation of the target date funds will become more conservative until the date which is ten years prior to the target date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target date fund is not guaranteed at any time, including the target date. There is no guarantee that the fund will provide adequate retirement income. A target date fund should not be selected solely based on age or retirement date.

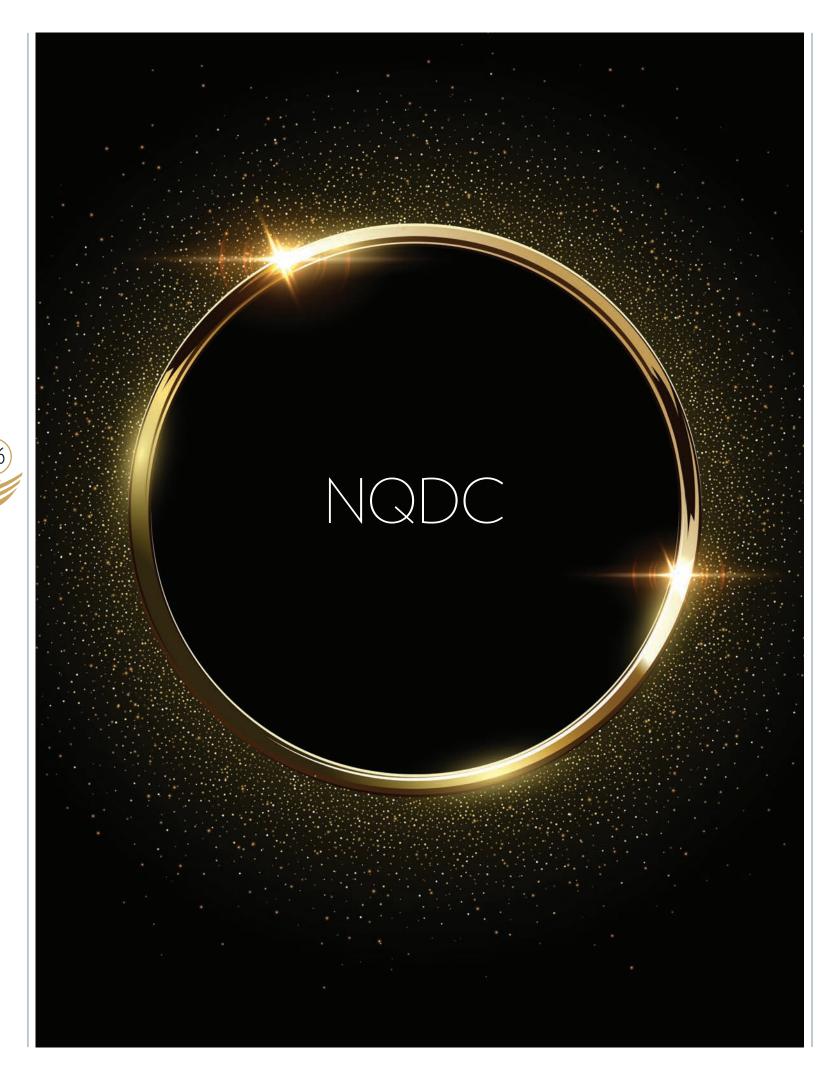
You should consider the investment objectives, risks, charges and expenses of each fund carefully before investing. The prospectus and summary prospectus contain this and other information about the fund. Contact your financial professional for a prospectus and summary prospectus. Read them carefully before investing.

NOT FDIC INSURED I MAY LOSE VALUE I NO BANK GUARANTEE

Shares of the registered mutual funds are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

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s your 401(k) business being pressured by the competition? One of the hottest, and yet most sustainable options to help you not only expand and deepen your current relationships - and create opportunities with new prospects as well - are non-qualified deferred compensation (NQDC) programs.

Research from the Plan Sponsor Council of America suggests many employers consider NQDC plans to be a key component in attracting and retaining top talent. In fact, retaining eligible employees was the top-ranked item as a secondary reason for the programs, according to the 2018 Non-Qualified Deferred Compensation Plan Survey.

Not only can NQDC plans differentiate the employment value proposition offered to executives, they may prove to be even more valuable following the passage of the Tax Cuts and Jobs Act of 2017 and the federal income tax cap on the deductibility of state and local taxes, which effectively raises the top marginal income tax rate in certain states.

NQDC plans are an attractive benefit for highly paid employees because they are free from the contribution limits, participation requirements and nondiscrimination restrictions that apply to qualified plans. Since NQDC plans are not subject to the limitations of qualified retirement plans, they can allow some executives and high-level managers to defer a much larger portion of their compensation than permitted under qualified plans.

Moreover, while executive comp was once the focus of nonqualified plans, these days the emphasis is on "mission critical" workers who frequently find their contributions to qualified plans, such as 401(k)s, constrained by contribution limits.

But make no mistake – it's an expertise sell – and on the pages that follow, you'll find plenty of that expertise.

— Nevin E. Adams, JD

LEGEND

PRIMARY MARKET(S) SERVED



Micro:

< 10 eligible participants and < \$250,000 in annual contributions



Small.

11 to 50 eligible participants and \$250,001 to \$500,000 in annual contributions



Mid-

51 to 100 eligible participants and \$500,001 to \$1,000,000 in annual contributions



_arge:

101 to 500 eligible participants and \$1,000,001 to \$5,000,000 in annual contributions



Mega:

>500 eligible participants and

> \$5,000,000 in annual contributions

MASSMUTUAL

** MassMutual

SPRINGFIELD, MA | massmutual.com

MATRIX FINANCIAL SOLUTIONS



A BROADRIDGE FINANCIAL SOLUTIONS COMPANY

DENVER, CO | broadridge.com

KEY CONTACTS

Teresa Hassara | 860.562.3303 | hlaroche@massmutual.com

FIRM PROFILE

For almost 170 years, MassMutual has been a trusted provider of industry-leading financial wellness solutions. This includes workplace employee benefit and retirement plan services, investment management and financial technology designed to be action-oriented, easy to implement, and flexible.

Together, these solutions provide a game plan that help employees make smart choices about their finances and tackle what's next. Because when it comes to building financial security for the future, we're in this together.

PRIMARY MARKET(S) SERVED



NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]

401(k) Mirror	o / o
Other Defined Contribution (Account Balance)	241 / 5,125
Defined Benefit (Non-Account Balance)	0 / 0
457(f) Plan	25 / 684
Phantom Stock/Stock Appreciation Rights	0/0
Other	

INFORMAL FUNDING SUPPORTED

Separate Account Life Insurance, Institutional Investments, Hybrid Financing, Mutual Funds, Unfunded

KEY DIFFERENTIATING SERVICES

Proprietary record keeping system designed specifically for record keeping executive benefit plans. Integrated participant website for both Qualified and Nonqualified plan balances. Ability to record keep up to 10 sub accounts, both Employer and Employee dollars, both in service and separation/retirement accounts, with unlimited vesting schedules.

RECORDKEEPING PLATFORMS USED

Proprietary recordkeeping platform

KEY CONTACTS

Michael Hlavin | 847.562.0743 | Michael.Hlavin@Broadridge.com Nancy Gray | 602.296.1344 | Nancy.Gray@Broadridge.com Eric Simpson | 602.296.0659 | Eric.Simpson@Broadridge.com

FIRM PROFILE

Matrix Financial Solutions, Inc. ("Matrix"), a Broadridge Financial Solutions company, is one of the largest independent providers of back office, trust, custody, trading and mutual fund settlement services for financial institutions. Trust/Custody services are supported by Matrix Financial Solutions' subsidiary Matrix Trust Company, a Colorado State-Chartered, non-depository trust company. Our client set includes over 400 banks, trust companies, registered investment advisors, insurance companies and third-party administrators (TPA)/record-keepers, representing over \$450 billion in assets under administration. We do not require the use of specific funds or investment options, nor do we require a plan to be fully funded. We never compete with our clients and enable you to focus on growing your business, while encouraging participants to save for their retirement goals.

Services offered for Non-Qualified Plan clients:

- » Matrix serves as an experienced directed trustee and/or custodian for both revocable and irrevocable trusts from plan inception through change in control transactions
- » Over 25 years of experience in trust/custody administration for NQDC plans and a dedicated NQDC client services team
- » COLI servicing and reporting with automated links to most major carriers for cash surrender values
- » 1041 Informational Tax Letter preparation and filing
- » Automated trading links with many TPA partners
- » Paying agent services and participant tax reporting for both W2 and 1099M reportables
- » Mutual fund revenue collection services
- » Online web portal provides plan investment holdings, transactions history and activity details for benefit payments
- » Can act as directed trustee/custodian for assets held away at your BD and reported via Advent

PRIMARY MARKET(S) SERVED



NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]

1,466 / N/A

INFORMAL FUNDING SUPPORTED

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Annuities, Exchanged-Traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded – Springing Trust

OTHER SERVICES: In-House Legal Staff, Restricted Stock Units, Phantom Stock/Stock Appreciation Rights

KEY DIFFERENTIATING SERVICES

- » Educational opportunities via webinar series
- » Sponsor of NAPA Non-Qualified Certification Program

NEWPORT GROUP



WALNUT CREEK, CA | newportgroup.com

PRINCIPAL FINANCIAL GROUP



ANKENY, IA | principal.com

KEY CONTACTS

Mike Shannon | 407.531.5677 | mike.shannon@newportgroup.com Kurt Laning | 847.343.2412 | kurt.laning@newportgroup.com Mike DiCenso | 609.658.3331 | michael.dicenso@newportgroup.com

FIRM PROFILE

Newport Group is a leading independent retirement services provider that helps employers—and the advisors who serve them—prepare employees for a more financially secure retirement. The company has more than \$120 billion in retirement assets under administration and over \$265 billion in corporate retirement and insurance assets. Staffed by an exceptional team, Newport Group provides retirement solutions to employers of every size, from small businesses to the Fortune 1000.



INFORMAL FUNDING SUPPORTED

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Hybrid Financing, Alternative Investments, Exchange-traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded

KEY DIFFERENTIATING SERVICES

Unique Depth and Breadth of Non-Qualified Services

- » Centralized point of contact Relationship Manager with a comprehensive NQ support team
- » Leading market share of 1000+ non-qualified plans
- » 350+ NQ professionals accountants, attorneys, actuaries, and consultants

Market-Leading Non-Qualified Technology

- » Customized NQ-specific web tools
- » Fully optimized for mobile and tablet devices

High-Touch Participant Communication and Education

- » Customized communication strategy/campaign
- » Comprehensive participant education tools

Newport Group is the industry leader in the non-qualified market and has the staff available to assist advisors with sales support, plan design consulting, participant education and funding strategies.

RECORDKEEPING PLATFORMS USED

Proprietary

KEY CONTACTS

Kathleen Souhrada | 515.878.7856 | souhrada.kathleen@principal.com Scott Heidesch | 515.878.1685 | heidesch.scott@principal.com Gabriella Piedra | 919.881.1556 | piedra.gabriella@principal.com

FIRM PROFILE

Principal Financial Group® helps people and companies around the world build, protect and advance their financial well-being through retirement, insurance and asset management solutions that fit their lives. Our employees are passionate about helping clients of all income and portfolio sizes achieve their goals. Principal Financial Group, Inc. is a member of the FORTUNE 500° and traded on the Nasdag Select Global Market as PFG.



NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]

Other Defined Contribution (Account Balance)	2,522 / 44,640
Defined Benefit (Non-Account Balance)	93 / 743
457(f) Plan	1,197 / 229
Other	269 / 20.898

INFORMAL FUNDING SUPPORTED

Separate Account Life Insurance, General Account Life Insurance, Hybrid Financing, Company Stock, Mutual Funds, Unfunded

KEY DIFFERENTIATING SERVICES

- 1. Top-tier digital experience for plan sponsors and participants.
- 2. Robust consulting and plan design expertise.
- 3. Principal Trust company provides directed Rabbi Trust services.
- 4. Bundled solution that includes plan design, financing options and administration in one place.

Footnote: Principal Financial Group closed the acquisition of certain assets of the Wells Fargo Institutional Retirement and Trust business (IRT) on July 1, 2019. The transition, transfer, and conversion of IRT business operations, employees, and clients will occur over the following 12-24 months.

RECORDKEEPING PLATFORMS USED

Principal proprietary recordkeeping system.









NEW ROADS, LA | pangburngroup.com

HARTFORD, CT | prudential.com

KEY CONTACTS

Jason Burlie | 310.508.6150 | Jason.Burlie@Prudential.com Christine McGrath | 563.585.6905 | Christine.McGrath@Prudential.com

FIRM PROFILE

An industry pioneer, Prudential Retirement is one of the nation's largest providers of nonqualified plan benefits to Fortune 1000 and emerging growth companies looking for outsourced implementation, recordkeeping, and informal funding of custom DC plans to effectively attract, retain and reward employees.

Services include:

- » Plan design and financing expertise
- » Compliance and legislative support
- » Robust and flexible recordkeeping system
- » Open-architecture approach to funding and investment options

PRIMARY MARKET(S) SERVED



INFORMAL FUNDING SUPPORTED

Institutional Investments, Hybrid Financing, Company Stock, Mutual Funds, Unfunded

KEY DIFFERENTIATING SERVICES

Consulting support and expertise, Integrated DC/NQ experience; No outsourcing of plan administration or informal funding.

Open-architecture approach to funding and investment options;

Comprehensive asset/liability management, proprietary recordkeeping system

RECORDKEEPING PLATFORMS USED

Prudential's proprietary recordkeeping system, MetriX, was developed entirely in-house to function solely for NQ executive benefit plans and the design features unique to their recordkeeping.

KEY CONTACTS

Trisha Morrison | 800.634.3287 | tmorrison@pangburngroup.com Preston Fulco | 800.634.3287 | pfulco@pangburngroup.com Cliff Dixon | 800.634.3287 | cdixon@pangburngroup.com

FIRM PROFILE

The Pangburn Group offers comprehensive recordkeeping solutions exclusively for nonqualified benefit plans and employer owned life insurance. From plan consultation and implementation to accounting support and compliance, Pangburn's customer experience and proprietary technology provide a unique offering. Pangburn serves businesses, nonprofit organizations, and financial institutions of all sizes in all 50 states and maintains strong relationships with financial advisors, life insurers, trust companies, and other professional advisors, providing exceptional servicing on a fee-for-service basis.

PRIMARY MARKET(S) SERVED



NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]

401(k) Mirror	51	414
Other Defined Contribution (Account Balance)	924 / 7	,624
Defined Benefit (Non-Account Balance)	1,014 / 6	,744
457(f) Plan	121 / 1	,695
Phantom Stock/Stock Appreciation Rights	39	237

INFORMAL FUNDING SUPPORTED

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Fixed Indexed Life, Company Stock, Mutual Funds, Unfunded

KEY DIFFERENTIATING SERVICES

Exclusively focused on nonqualified plans, our deep expertise provides clients with faster response times and the highest quality service. This specialized concentration allows immediate access to market trends and regulatory knowledge when compliance needs arise. Because we are not a product company, our services are designed to complement financial advisors rather than compete with them. We are unbiased and have the plan sponsor's best interest in mind. Our reasonable minimum fees and volume discounts ensure fees remain competitive in all segments of the market. Our proprietary and flexible technology, developed in-house, results in superior automation and internal efficiencies.

RECORDKEEPING PLATFORMS USED

We have a proprietary platform developed and maintained by our inhouse team of programmers.



VOYA FINANCIAL



LIVERMORE, CA | voya.com

KEY CONTACTS

Steve Schwaderer | 925.251.3445 | stephen.schwaderer@voya.com Stephen Nell | 215.713.5411 | stephen.nell@voya.com Hunter Penland | 925.251.3467 | hunter.penland@voya.com

FIRM PROFILE

Voya Financial, Inc. is a Fortune 500 Retirement, Investment and Employee Benefits company serving the financial needs of 13.8 million individual and institutional customers in the United States. Our Retirement business provides solutions that support workplace savings plans of all sizes across all markets, serving more than 49,000 institutions and 5.1 million retirement plan investors. Voya is focused on guiding Americans to greater financial wellness through employer-sponsored savings plans with holistic retirement and income guidance.

PRIMARY MARKET(S) SERVED



NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]

401(K) Mirror Plans	7 / 632
Other Defined Contribution (Account Balance)	
457(f) Plan	17 / 607
Other	10 / 674

INFORMAL FUNDING SUPPORTED

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Fixed Indexed Life, Annuities, Hybrid Financing, Alternative Investments, Exchange-traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded

KEY DIFFERENTIATING SERVICES

- » Consultative plan design support to achieve an employer's executive compensation goals
- » Sophisticated funding structures, including mutual funds and corporate-owned life insurance (COLI)
- » Tailored, best-in-class nonqualified services that include participant web tools, enrollment, education and communication resources
- » Plan administration and trust services built around a recordkeeping system designed to support the most complex nonqualified plans

RECORDKEEPING PLATFORMS USED

Voya uses the Relius trading platform supplemented with proprietary capabilities that support a wide range of non-qualified plans resulting from our acquisition of Pen-Cal Administrators, Inc. in 2018. Voya also uses the FIS OMNI platform.



Waltham, MA | deferral.com

KEY CONTACTS

John Husson 781.314.9377 | jhusson@afs-link.com Jeff McCarthy | 781.810.4104 | jmccarthy@afs-link.com Megan Roschen | 781.810.4103 | mroschen@afs-link.com

FIRM PROFILE

Founded in 1984, AFS/Deferral.com focuses exclusively on nonqualified benefit programs serving a broad range of clients from privately held companies to members of the Fortune 1000. We work in tandem with plan consultants and advisors to deliver highly effective non-qualified executive benefit programs which play a key role in an employer's efforts to recruit, retain and reward their most valuable employees.

PRIMARY MARKET(S) SERVED











NO. OF PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/19]

401(k) Mirror
Other Defined Contribution
(Account Balance)165 / 4,075
Defined Benefit (Non-account Balance)2 / 78
457(f)8 / 165
Phantom Stock/Stock Appreciation Rights 8 / 272
Other33 / 941

INFORMAL FUNDING SUPPORTED

Separate Account Life Insurance, General Account Life Insurance, Fixed Indexed Life, Hybrid Financing, Exchange-traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded

KEY DIFFERENTIATING SERVICES

Our singular focus on nonqualified plans has allowed us to develop best-in-class systems and servicing capabilities. Our plan record keeping and funding optimization systems are unmatched in the industry.

However, our real strength, lies with our experienced staff of industry professionals. The knowledge and dedication our teams bring to the table ensure an unsurpassed experience for all involved in the development of a successful program.

RECORDKEEPING PLATFORMS USED

Deferral.com, our proprietary record keeping platform, is used by ourselves as well other industry leading plan administrators. In fact, about half of the plans on our platform are serviced through these technology clients.





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ealth Savings Accounts (HSAs) are hardly a new thing – they were approved by Congress in 2003 and became law in January 2004. But they are getting a lot of attention these days from advisors who had previously been solely focused on retirement plans.

As a "new" option, most plan sponsors and workers are not well-versed in HSA-capable health coverage requirements. Even workers with access to an HSA option often misunderstand the opportunity, confusing it with the "use it or lose it" requirements of the better known and more prevalent health and dependent care Flexible Spending Accounts (FSAs).

In fact, 60% of respondents to the Plan Sponsor Council of America's inaugural survey on HSA design and use said that employee education was their dominant concern about this important health care account.

The reality is that a major concern of workers thinking about income needs for retirement is the cost of health care in retirement. In fact, several providers now report annually not only on retirement income needs, but separately about the costs of health care in retirement.

In response, employers have been seeking ways to manage health care cost increases. During the past decade, employers have turned their attention to consumer-driven health plans (CDHPs) – a combination of health coverage with high deductibles and tax-preferred savings or spending accounts that workers and their families can use to pay their out-of-pocket health care expenses.

In the 10 years from 2006 to 2015, HSA assets surged from approximately \$1.7 billion to approximately \$30.2 billion (37.7% growth per year!). While industry surveys found that enrollment in employer-sponsored HSA-qualifying health options more than doubled in a decade – from 5% (2005) to 11% (2015), 6.2 million of the 22.5 million (28%) eligible for an HSA in 2015 failed to contribute to those accounts.

In the past, most HSA account holders held HSA assets in cash equivalents and spent down their entire account balance. However, that is changing – slowly. Devenir estimated 2018 HSA contributions of \$33.6 billion, 2018 withdrawals of \$25.6 billion, where \$8 billion was retained in accounts – increasing the amount of HSA assets from \$45.2 to \$53.8 billion as of Dec. 31, 2018.

The amount invested in accounts that are not cash equivalents increased 23% from \$8.2 billion to \$10.3 billion.

The bottom line? HSAs already have a lot going for them – and the future looks even brighter. Advisors who haven't yet focused on this new growth area are well-advised to do so. And on the pages that follow, you'll find a number of firms eager to help you grow and expand your expertise in this "new" business.

— Nevin E. Adams, JD

NAPA-NET.ORG

ALERUS RETIREMENT AND BENEFITS



ASCENSUS

DRESHER, PA | ascensus.com



ST. PAUL, MN | Alerusrb.com

KEY CONTACTS

Wade Dykema | 952.253.1273 | Wade.Dykema@Alerus.com

FIRM PROFILE

Alerus Retirement and Benefits is a valued partner to employers, advisors and brokers who rely on our expertise and personal service to establish and manage successful retirement plan and benefit administration solutions. Alerus provides a suite of services covering retirement plans, financial wellness, health savings accounts, flexible spending accounts, health reimbursement arrangements, payroll/ HRIS and COBRA. Alerus maintains a national presence, with offices in Minnesota, Michigan, New Hampshire and Arizona.

ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM.....\$157,450,000

AVERAGE BALANCE/INVESTMENT BALANCE \$3,400 / \$16,300

MONTHLY ACCOUNT FEE

[As of 6/30/19] \$3.00

MINIMUM INVESTMENT THRESHOLD

[As of 6/30/19] \$2,000

INVESTMENT OPTIONS AVAILABLE

We are an open architecture platform with no proprietary funds or fund requirements. All asset allocation funds on the platforms we partner with may be used.

ADVISOR SUPPORT SERVICE

Wex Health Platform, proposals, online demos, enrollment meetings/ education, strategy builders, etc.

OTHER SERVICES:

Alerus Retirement and Benefits also offers retirement administration services, payroll services, flexible spending accounts (FSAs), health reimbursement arrangements (HRAs), COBRA and financial wellness services

KEY CONTACTS

Barb Yearout | 513.573.4693 | barb.yearout@chard-snyder.com Jodi Graham | 513.754.3148 | jodi.graham@chard-snyder.com Brian Fabbro | 217.693.4239 | brian.fabbro@bpcinc.com

FIRM PROFILE

Ascensus helps people save for what matters—retirement, education, and healthcare. Via Chard Snyder (chard-snyder.com), BPC (bpcinc. com), and HR Simplified (hrsimplified.com), our Health and Benefits line of business services consumer-directed health plans including HSAs, HRAs, and FSAs. In addition, we offer benefit continuation services like COBRA and FMLA leave administration along with retiree billing administration and commuter benefits. Ascensus also provides support for more than 300,000 HSAs for 750+ community banks and credit unions.

ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM......\$123,100,000

AVERAGE BALANCE/INVESTMENT BALANCE

\$1,300 / \$10,200

MONTHLY ACCOUNT FEE

[As of 6/30/19] Varies by employer

MINIMUM INVESTMENT THRESHOLD

[As of 6/30/19] Varies by employer

INVESTMENT OPTIONS AVAILABLE

Mutual Funds

ADVISOR SUPPORT SERVICE

Robust service and tools for all advisors: education videos, HSA savings calculator, and more.

OTHER SERVICES:

Mobile app, online bill pay and contribution tools, educational and compliance support, 24/7 automated response line, 60+ hours weekly of live service reps, and more.



NAPA-NET.ORG

BPAS



HSA BANK



HOUSTON, TX | BPAS.com

MILWAUKEE, WI I hsabank.com

KEY CONTACTS

David Ritchie | 315.292.6958 | dritchie@bpas.com Hannie Spitzack | 713.744.3844 | hspitzack@bpas.com Renee House | 713.744.3828 | rhouse@bpas.com

FIRM PROFILE

BPAS is a national provider of retirement plans, benefit plans, fund administration, and collective investment trusts. We support 3,800 retirement plans, \$77 billion in trust assets, \$1 trillion in fund administration, and over 450,000 participants. With our breadth of services, depth of creative talent, and financial resources, we are well positioned to help clients solve their benefit plan challenges without engaging multiple providers. One company. One call. BPAS specialty retirement plan administration practices include auto enrollment plans, multiple employer plans, plans with employer securities, PR 1081 plans, VEBA/HRA & HSA plans, and cash balance plans.

ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM......\$4,213,827.07

ASSET ALLOCATION FUND \$4,213,827.07

AVERAGE BALANCE/INVESTMENT BALANCE \$3,025 / \$3,025

MONTHLY ACCOUNT FEE

[As of 6/30/19]

MINIMUM INVESTMENT THRESHOLD

[As of 6/30/19] None

INVESTMENT OPTIONS AVAILABLE

True open architecture; may elect same investment options as DC plan.

ADVISOR SUPPORT SERVICE

Online enrollment kit, participant education, RFP support, co-branding, online secure portal, online toolbox, reporting, onboarding, and single point of contact.

OTHER SERVICES:

Mobile app, 24/7 voice response, participant service center, free debit card, online account management, online calculators and tools, firstdollar investing, online statements and reporting.

KEY CONTACTS

Jenny Gast | 920.803.4365 | jgast@hsabank.com

FIRM PROFILE

For more than two decades, HSA Bank has been a trusted leader in consumer-directed healthcare (CDH). With a reputation for outstanding service and thought leadership, HSA Bank offers one platform and one portal for all our members. As one of the nation's largest providers of Health Savings Accounts (HSAs), we inform and serve nearly 3 million members and more than 35,000 employer groups with a focus on administration, service, and support.

ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM.....\$8,000,000,000

ASSET ALLOCATION FUND\$3,000,000

AVERAGE BALANCE/INVESTMENT BALANCE

\$2,096 / \$15,096

MONTHLY ACCOUNT FEE

[As of 6/30/19]

MINIMUM INVESTMENT THRESHOLD

[As of 6/30/19] Varies

INVESTMENT OPTIONS AVAILABLE

HSA Bank offers three distinct investment programs. The first is HSAdvisor+, the only open-architecture platform that enables advisors to generate revenue for delivering customized HSA investment lineups. The second is Devinir Guided Portfolio, a selfdirected, low cost, no-load mutual fund investment program with a HSA Guided Portfolio tool to help select investment elections and align a user's portfolio. The third option is TD Ameritrade, a self-directed brokerage program that enables further investment diversification by granting experienced investors access to stocks, bonds, and thousands of mutual funds.

ADVISOR SUPPORT SERVICE

Direct access to the HSAdvisor+ recordkeeping platform and mutual fund investments for HSAs.

OTHER SERVICES:

Flexible Spending Accounts (FSA), Health Reimbursement Arrangements (HRA), Commuter Benefits, COBRA Administration and HSA investment solutions



MASSMUTUAL

... MassMutual

SPRINGFIELD, MA | massmutual.com

KEY CONTACTS

Paul Lapiana | 413.744.4321 | lordynowicz@massmutual.com Ken Verzella | 860.562.4113 | Iradwilowicz50@massmutual.com Susan Grader | 860.562.7628 | sgrader@massmutual.com

FIRM PROFILE

For almost 170 years, MassMutual has been a trusted provider of industry-leading financial wellness solutions. This includes workplace employee benefit and retirement plan services, investment management and financial technology designed to be actionoriented, easy to implement, and flexible.

Together, these solutions provide a game plan that help employees make smart choices about their finances and tackle what's next. Because when it comes to building financial security for the future, we're in this together.

ASSETS MANAGED

[As of 6/30/19]

TOTAL AUM.....\$196,145,954,000

ASSET ALLOCATION FUND\$0

AVERAGE BALANCE/INVESTMENT BALANCE \$2,843 / \$14,500

MONTHLY ACCOUNT FEE

[As of 6/30/19] \$1.95

MINIMUM INVESTMENT THRESHOLD

[As of 6/30/19] \$1,000

INVESTMENT OPTIONS AVAILABLE

Open Architecture

ADVISOR SUPPORT SERVICE

MassMutual has a team of Financial Wellness Strategists to support Financial Advisors and Employers.

OTHER SERVICES:

Our HSA Solution offers

- » Seamless integration with MapMyFinances Tool
- » Robust online portal
- » Mobile friendly
- » 24/7 access
- » 8:00 a.m. to 8:00 p.m. ET call center availability



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