

2020
SPECIAL
ISSUE

NAPA BLACK BOOK

THE
RETIREMENT
PLAN
ADVISOR'S
DEFINITIVE
RESOURCE
GUIDE



**We focus on 2030,
2040, and beyond,
so you and your clients
can focus on today.**

Target Date Solutions for a more confident future. Saving for retirement is one of the great puzzles of modern society. While retirement may not look the same for everyone, you and your clients can feel confident knowing that, at any lifestage, their Target Date Solutions are backed by decades of experience and our strategic investing approach. T. Rowe Price goes further to understand investor preferences by talking to plan sponsors, plan consultants, advisors, and individuals. So investment strategies can be created to better fit your clients' long-term retirement savings' needs.

Put our Target Date Solutions to work for their futures.

troweprice.com/tdf | 1-800-371-4613

Consider the investment objectives, risks, and charges and expenses carefully before investing. For a prospectus or, if available, a summary prospectus containing this and other information, call 1-877-804-2315. Read it carefully.

All investments are subject to risk, including the possible loss of the money you invest. The principal value of the Retirement Funds is not guaranteed at any time, including at or after the target date, which is the approximate year an investor plans to retire (assumed to be age 65) and likely stop making new investments in the fund. If an investor plans to retire significantly earlier or later than age 65, the funds may not be an appropriate investment even if the investor is retiring on or near the target date. The funds' allocations among a broad range of underlying T. Rowe Price stock and bond funds will change over time. The funds emphasize potential capital appreciation during the early phases of retirement asset accumulation, balance the need for appreciation with the need for income as retirement approaches, and focus on supporting an income stream over a long-term post-retirement withdrawal horizon. The funds are not designed for a lump sum redemption at the target date and do not guarantee a particular level of income. The funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time horizons.



NAPA

National Association
of Plan Advisors

Editor-in-Chief

Nevin E. Adams, JD
nadams@usaretirement.org

Art Director / Designer

Ethan Duran
eduran@usaretirement.org

Ad Sales

Erik Vanderkolk
evanderkolk@usaretirement.org

Digital Advertising Specialist

Tony DeScipio
tdescipio@usaretirement.org

Cover

Picksell / Shutterstock.com

2020 NAPA Officers

President

Patricia S. Wenzel

President-Elect

Alex Assaley

Vice President

Corby Dall

Immediate Past President

Jania Stout

Executive Director

Brian H. Graff, Esq., APM

The NAPA Black Book is published annually as a supplement to *NAPA Net the Magazine* by the National Association of Plan Advisors, 4401 N. Fairfax Dr., Ste 600, Arlington, VA 22203. For subscription information, advertising and customer service, please contact NAPA at the above address, call 800.308.6714, or email us at customercare@napa-net.org. Copyright 2020, National Association of Plan Advisors. All rights reserved. This magazine may not be reproduced in whole or in part without written permission of the publisher. Opinions expressed in bylined content are those of the author and do not necessarily reflect the official policy of NAPA.

Postmaster: Please send change-of-address notices for *NAPA Net the Magazine* to NAPA, 4401 N. Fairfax Dr., Ste 600, Arlington, VA 22203.

Scan me for Digital Version*

Use your phone to link directly to the Online Version!



* ios 13 and Android 9 users can scan using your phones built in camera utility.

THE OFFICIAL MAGAZINE OF THE NATIONAL ASSOCIATION OF PLAN ADVISORS
napanet
the magazine
Powered by the American Retirement Association

CONTENTS

EDITOR LETTER

02

DCIOs

04

RECORDKEEPERS

34

BROKER-DEALERS & RIAs

68

TPAs

104

FINTECH

130

TOOLS & TECHNOLOGY

138

FINANCIAL WELLNESS

152

NQDC

162

HSAs

168

INDEX OF FIRMS BY CATEGORY

174



NAPA BLACK BOOK 2020

REMOTE 'LEARNING'



In this year of the pandemic, we've all had to learn (some are still learning) how to do things at a distance. That's been a challenge for

many—ours is, at heart, not only a “relationship” business, but one in which trust is at the center of our respective value propositions. It's not that you can't develop and nurture that trust remotely, but as anyone who has had to sustain a long-distance relationship knows, there's often a fine line between absence making the heart grow fonder and out-of-sight, out-of-mind.

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 also among those who currently rely on the support and services of those considered vulnerable. “Expansion” plays continue to emerge, as new entrants buy or build their way into the retirement space. And thanks to some as-yet-unmaterialized aspects of the SECURE Act (notably PEPs and PPPs), who knows what the year ahead will bring to the fore.

For all the hue and cry, the wailing and gnashing of teeth, 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—and in a year like 2020 where nature itself conspires to place roadblocks in front of “business as usual”—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. All you need do to appreciate that growth is to consider the expansion in pages, categories and contributors over that six-year timeframe.

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 continue to expand. Health Savings Accounts (HSAs) and Nonqualified Deferred Compensation Plan services are growing in importance, and this year we've added a new category: Fintech.

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—they appear at the front of each section, and are labeled accordingly. Our efforts here—be they advocacy, education or information—are made possible by their support, as well as that of our media partners and advertisers, many of whom are also Firm Partners.

One thing that hasn't changed: the goal of the NAPA Black Book. In these pages we seek to provide retirement plan advisors such as yourself with 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.

A stylized, handwritten signature in black ink, reading "Nevin".

NEVIN E. ADAMS, JD

Editor-in-Chief
nevin.adams@usaretirement.org

**SAVE THE
DATE**

**NAPA401(k)
SUMMIT**
**THE ADVISOR
EXPERIENCE**

**SEPT. 12-14
2021
LAS VEGAS**

Learn more at napasummit.org



DCIOs

The COVID-19 pandemic may have slowed, but did not stop growth in Defined Contribution Investment-Only (DCIO) assets.

In fact, Sway Research projected that the DCIO market will hit \$5.3 trillion at year-end 2020, up from \$4.9 trillion at year-end 2019 for an expected gain of about 8%. Moreover, the firm estimates that DCIO assets will be roughly 54% of the total DC market at year-end 2020 and will reach 56% by the end of 2023.

What's more, nearly half (45%) of the 20 firms surveyed generated positive net sales in the first half of 2020—the same as in all of 2019—despite the pandemic's impact on in-person sales models.

According to Sway's findings, 85% of asset managers surveyed indicate that their DCIO unit had produced stronger-than-expected results in the virtual sales environment of spring and summer 2020. Consequently, three-quarters of DCIO units expect to expand virtual sales going forward, while one in five indicate plans to maintain the

levels installed during the crisis.

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

Legend Primary Market(s) Served



Micro [< \$1 million]



Small [\$1 - \$10 million]



Mid [\$10 - \$100 million]



Large [\$100 - \$250 million]



Mega [>\$250 million]



CAPITAL GROUP® | AMERICAN FUNDS®

Los Angeles, CA • capitalgroup.com

American Funds

Key Contact(s)

Brendan Mahoney • 1.800.421.9535
• 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. Our retirement plan solutions are designed to serve a broad range of clients and offer the advantages of large-plan pricing to small- and mid-size employer-sponsored retirement plans.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM
\$1,999,792,830,000

Total DCIO Assets

\$349,348,225,000

DCIO Assets breakdown

Collective Trusts: 2%
Money Markets: 0%
Mutual Funds: 98%
Separate Accounts: 0%
Stable Value: 0%
Other: 0%

Asset Allocation Funds

- American Funds Target Date Retirement Series (Mutual Fund)
- Capital Group Target Date Retirement Series (Collective Investment Trust)
- 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: \$143,532,496,000
2. American Funds Europacific Growth: \$89,629,059,000
3. American Funds Growth Fund of America: \$56,223,707,000
4. American Funds American Balanced Fund: \$36,009,359,000
5. American Funds Washington Mutual Investors Fund: \$25,326,964,000

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 Meetings

NO. of External Wholesalers

DC: 87 / Retail: 114



CAPITAL
GROUP®

AMERICAN
FUNDS®

Can I find an investment firm that believes time matters more than timing?

With the long-term perspective
of Capital Group ...

I can.

See our results at
CapitalGroup.com
Home of American Funds

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses and summary prospectuses, which can be obtained from a financial professional and should be read carefully before investing.

American Funds Distributors, Inc., member FINRA.



Investment
Management

San Francisco, CA • www.schwabfunds.com

Charles Schwab Investment Management, Inc.

Key Contact(s)

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. For more than 25 years, we have focused on offering 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 mutual funds, ETFs, and collective investment trusts, including target date funds, and we encourage comparing our funds to any others.”

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM

\$541,633,360,700

Total DCIO Assets

\$46,652,467,608

DCIO Assets breakdown

Collective Trusts:	35%
Money Markets:	11%
Mutual Funds:	40%
Separate Accounts:	0%
Stable Value:	0%
Other:	14%

Asset Allocation Funds

- Schwab Target Index Funds
- Schwab Target Funds
- Schwab MarketTrack Portfolios
- Schwab Monthly Income Funds

Top 5 Funds by DC Assets

[Fund Name / Total Assets]

1. Schwab Managed Retirement Trust Funds (TDF):
\$11,924,048,033
2. Schwab S&P 500 Index Fund: \$9,309,870,646
3. Schwab Index Retirement Trust Funds (TDF):
\$4,244,757,292
4. Schwab International Index Fund®: \$1,110,208,511
5. Schwab 1000 Index® Fund: \$1,012,441,463

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 Meetings

NO. of External Wholesalers

DC: 19 / Retail: 12



Schwab Target Date Funds—a future nestled in investor behavior. **What a welcome alternative.**

Too many firms take a hands-off approach to managing retirement funds. Not us. Not only are we proud to offer some of the lowest-cost target date funds available with no minimums, but we use a behavioral approach to managing risk when it matters most: near and throughout retirement.

schwabfunds.com/welcome-retirement

charles
SCHWAB

Investment
Management

Investors should consider carefully information contained in the prospectus or, if available, the summary prospectus, including investment objectives, risks, charges, and expenses. You can obtain a prospectus or, if available, a summary prospectus by visiting schwabfunds.com. Please read carefully before investing.

The Schwab Target Date Funds are built for investors who expect to start gradual withdrawals of fund assets on the target date to begin covering expenses in retirement. The principal value of the funds is not guaranteed at any time and will continue to fluctuate up to and after the target date, which represents an approximate date when investors may plan to begin withdrawing from the fund. There is no guarantee the funds will provide adequate income at or through retirement. Target Date Fund asset allocations are subject to change over time in accordance with each fund's prospectus. Charles Schwab Investment Management, Inc. (CSIM), the investment advisor for Schwab Funds, and Charles Schwab & Co., Inc. (Schwab), Member SIPC, the distributor for Schwab Funds, are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. (0620-04DK)



FRANKLIN
TEMPLETON

San Mateo, CA • franklintempleton.com

Franklin Templeton

Key Contact(s)

Yaqub Ahmed • 727.299.7009
• yaqub.ahmed@franklintempleton.com

Firm Profile

From large institutions to individual investors, each of our clients wants the same thing. To achieve their financial goals. And for more than 70 years, we've helped them do exactly that. Everything we do at Franklin Templeton is focused on delivering our clients better outcomes. And that's why millions of clients in more than 160 countries have entrusted us with their investments, making us one of the world's largest asset managers with over \$1.4 trillion in assets under management.

Primary Market(s) Served



Assets Managed [As of 8/31/20]

Total AUM

\$1,441,300,000,000

Total DCIO Assets

\$62,274,441,343

DCIO Assets breakdown

Collective Trusts: 19.3%
Money Markets: 0.3%
Mutual Funds: 69.6%
Separate Accounts: 10.4%
Stable Value: 0%
Other: 0.3%

Asset Allocation Funds

- Target Date
- Target Risk
- Retirement Income

Top 5 Funds by DC Assets

[Fund Name / Total Assets]

1. Western Asset Core Plus Bond Fund: \$7,772,958,164
2. ClearBridge Large Cap Growth Fund: \$4,036,284,972
3. Franklin Growth Fund: \$3,923,928,388
4. Western Asset Core Bond Fund: \$3,375,406,920
5. Templeton Global Bond Fund: \$3,275,766,472

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 Meetings

NO. of External Wholesalers

DC: 15 / Retail: 209



FRANKLIN
TEMPLETON

PERSONALIZATION WILL TRANSFORM DC PLANS

Legislative and regulatory changes will soon require plan sponsors to offer participants more personalized help meeting their unique retirement needs. Technology will be the key to unlocking participant engagement and delivering personalized communication and portfolios. Let us help you prepare.

For more, contact your Franklin Templeton Retirement Plan Sales Representative or call us at (800) 342-5236.

All financial decisions and investments involve risks, including possible loss of principal.

© 2020 Franklin Templeton. All rights reserved.



Invesco

Key Contact(s)

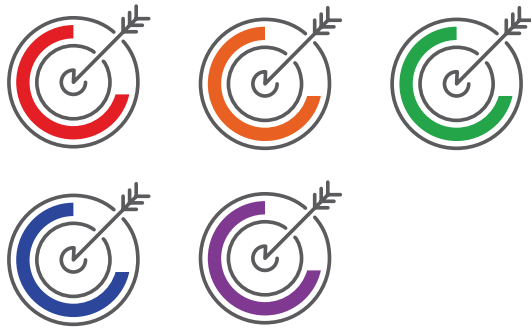
Bill Schories • 212.323.0220
• William.Schories@invesco.com
Paul Temple • 908.415.4912
• Paul.Temple@invesco.com

Firm Profile

Invesco is a DC investment partner managing \$139 billion in DC assets and offers the Circle of Action framework to help plan sponsors, financial professionals, and consultants make decisions across Investment Strategy, Plan Design, Participant Engagement and Plan Governance. Backed by the global resources of Invesco Ltd. with \$1.1 trillion in AUM, Invesco delivers thoughtful insights, broad investment offerings and a commitment to superior client experiences to help retirement plans achieve optimized participant outcomes.

Source: Invesco. Data as of June 30, 2020. Total AUM of \$1,145.2 billion includes all assets under advisement, distributed and overseen by Invesco Ltd.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM
\$1,145,200,000,000

Total DCIO Assets
\$138,984,000,000

DCIO Assets breakdown

Collective Trusts: 2.7%
Money Markets: 1.1%
Mutual Funds: 47.4%
Separate Accounts: 4.6%
Stable Value: 44.2%
Other: 0%

Asset Allocation Funds

- Invesco Peak Retirement Funds

Top 5 Funds by DC Assets

[Fund Name / Total Assets]

1. Invesco Stable Value Trust: \$61,445,385,434
2. Invesco Oppenheimer Developing Markets Fund: \$9,938,238,607
3. Invesco Diversified Dividend Fund: \$6,776,885,932
4. Invesco Oppenheimer Global Fund: \$3,857,057,988
5. Invesco Oppenheimer International Growth Fund: \$2,963,756,090

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 Meetings

NO. of External Wholesalers

DC: 10 / Retail: 85

Here's to Greater Possibilities Together

As defined contribution plan sponsors navigate a world of increasing complexity,
we see greater possibilities 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](https://www.invesco.com/dc)





Baltimore, MD • troweprice.com/fa

T. Rowe Price

Key Contact(s)

Kim Zook, Head of DCIO Field Sales • 410.707.9017
• Kimberly.Zook@troweprice.com
Ryan Liberatore, Manager, Intermediary Sales Consultants
• 410.375.8543 • Ryan.Liberatore@troweprice.com
Chris Ferrara, Head of Sales Specialists-Integrated Sales
• 443.683.2420 • Chris.Ferrara@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, intermediaries, and retirement plan sponsors.

Our intellectual rigor helps us seek the best ideas for our clients, our integrity ensures that we always put their interests first, and our stability lets us stay focused on their goals as we pursue better investment outcomes.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM
\$1,220,000,000,000

Total DCIO Assets
\$398,648,000,000

DCIO Assets breakdown

Collective Trusts: 26.10%
Money Markets: 0%
Mutual Funds: 52.44%
Separate Accounts: 11.47%
Stable Value: 3.10%
Other: 6.90%

Asset Allocation Funds

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

Top 5 Funds by DC Assets

- [Fund Name / Total Assets]
1. T. Rowe Price Retirement Funds: \$248,305,333,717*
 2. T. Rowe Price Blue Chip Growth Fund: \$36,991,662,005
 3. T. Rowe Price Growth Stock Fund: \$20,342,565,992
 4. T. Rowe Price Stable Value Fund: \$19,445,743,935
 5. T. Rowe Price New Horizons Fund: \$15,179,979,814

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

*Includes T. Rowe Price Retirement Funds, T. Rowe Price Retirement Trusts, T. Rowe Price Retirement Blend Trusts, T. Rowe Price Target Funds and T. Rowe Price Target Trusts



ESG FOR 401(k) CERTIFICATE PROGRAM

NEW CERTIFICATE PROGRAM COMING SPRING 2021

Background &
Evolution of ESG

The Business Case for ESG

Putting ESG into Practice

Developed by the
Nation's Leading Advisors

THANK YOU TO OUR EDUCATION PARTNERS



ALLIANCEBERNSTEIN®

Amundi Pioneer
ASSET MANAGEMENT

BlackRock

Calvert
An Eaton Vance Company

Dimensional

LEAFHOUSE
FINANCIAL



LORD ABBETT®

MFS

NATIXIS
INVESTMENT MANAGERS

VOYA
FINANCIAL

NAPA
National Association
of Plan Advisors

AllianceBernstein (AB)

New York, NY • alliancebernstein.com



Key Contact(s)

AllianceBernstein Retirement Sales Team • 800.243.6812
• ABCResources@alliancebernstein.com

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 \$69 billion in DC assets under management (as of June 30, 2020), our insight stems from 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 6/30/20]

Total AUM..... \$600,000,000,000

Total DCIO Assets..... \$69,000,000,000

DCIO Assets [%]

Collective Trusts 2%
Mutual Funds 18%
Separate Accounts 80%

Asset Allocation Funds

AB Multi-Manager Retirement Trusts

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. AB Target-Date Strategies (CRS, LIS, MMRT): \$46,094,000
2. AB Large Cap Growth Fund: \$4,042,000,000
3. AB Small Cap Growth Fund: \$1,361,000,000
4. AB Global Bond Fund: \$1,287,000,000
5. AB Discovery Value Fund: \$1,053,000,000

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]

4 / 43

Amundi Pioneer Asset Management

Boston, MA • amundipioneer.com/us



Key Contact(s)

Chris Laucks • 617.422.4637 • chris.laucks@amundipioneer.com
Caroline Naylor • 617.422.4638 • caroline.naylor@amundipioneer.com

Firm Profile

Amundi Pioneer is the US investment headquarters of 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 \$1.78 trillion of assets across six main investment hubs.

Leveraging the benefits of our increased scope and size, the combined expertise and investment resources across Amundi allow us to introduce innovative investment 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 6/30/20]

Total AUM..... \$85,043,915,340

Total DCIO Assets..... \$10,067,063,037

DCIO Assets [%]

Collective Trusts 7%
Money Markets 0%
Mutual Funds 86%
Separate Accounts 7%
Stable Value 0%
Other 0%

Asset Allocation Funds

N/A

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Pioneer Bond Fund: \$6,148,003,763
2. Pioneer Fundamental Growth Fund: \$6,475,973,014
3. Pioneer Select Mid Cap Growth Fund: \$22,667,744,358
4. Pioneer Strategic Income Fund: \$4,623,558,038
5. Pioneer Equity Income Fund: \$2,208,760,842

Advisor Support Services

External Wholesalers Focused on Advisors • Plan Benchmarking

No. of External Wholesalers [DC / Retail]

6 / 34

BlackRock Inc.

New York, NY • blackrock.com/advisors/dc



Key Contact(s)

Matt Soifer • 212.810.8995 • matt.soifer@blackrock.com
Katie Nedl • 608.282.8858 • 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 <http://blackrock.com/advisors/dc> to learn more about our DC investment strategies, thought leadership and value add programs.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$7,317,949,000,000

Total DCIO Assets.....\$1,047,227,000,000

DCIO Assets [%]

Collective Trusts 44%
 Mutual Funds..... 8%
 Separate Accounts..... 48%

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: \$590,117,000,000
2. Target Date Fund: \$278,072,000,000
3. Fixed Income Index: \$96,897,000,000
4. Fixed Income Active: \$29,853,000,000
5. Cash: \$22,601,000,000

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]

14 / 150

BNY Mellon Investment Management

New York, NY • im.bnymellon.com/tdportal



BNY MELLON

Key Contact(s)

William Wendel • 302.388.9518 • william.wendel@bnymellon.com
Maureen Kuhns • 212.635.6292 • maureen.kuhns@bnymellon.com
Melissa DiPierro • 201.577.2217 • melissa.dipierro@bnymellon.com

Firm Profile

BNY Mellon Investment Management is one of the world's leading investment management organizations and one of the top U.S. wealth managers, encompassing BNY Mellon's affiliated investment management firms, wealth management organization and global distribution companies. Each brings its own unique investment philosophy, process, approach, and culture—while enjoying the international distribution channels, brand equity, operational infrastructure, support, assistance, and global influence that comes with being part of BNY Mellon. The blending of unique cultures and specialisms in a structure of shared values to power the creation of solutions for clients around the world.

Primary Market(s) Served



Assets Managed [As of 9/30/20]

Total AUM.....\$72,077,654,000

Total DCIO Assets.....\$23,153,919,000

DCIO Assets [%]

Collective Trusts 29.3%
 Money Markets..... 11.3%
 Mutual Funds..... 27.2%
 Separate Accounts..... 22.3%
 Stable Value..... 6.5%
 Other..... 0%

Asset Allocation Funds

N/A

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. BNY Mellon International Stock Fund: \$5,858,900,000
2. BNY Mellon Small/Mid Cap Growth Fund: \$3,737,000,000
3. BNY Mellon Stable Value: \$1,522,600,000
4. BNY Mellon Core Plus Fund: \$1,484,300,000
5. BNY Mellon Sustainable US Equity Fund: \$397,300,000

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]

5 / 55

Carillon Tower Advisers

St. Petersburg, FL • www.carillontower.com



Key Contact(s)

Michelle Lewis • 303.406.8888 • michelle.lewis@carillontower.com

Firm Profile

Carillon Tower Advisers combines the insight of individual investment teams with the strength of a full-service firm. Together with our affiliates – ClariVest Asset Management (\$4.4 B), Cougar Global Investments (\$1.1 M), Eagle Asset Management (\$17.7 B), Reams Asset Management (\$18.0 B) (a division of Scout Investments) and Scout Investments (\$1.4 B) – we offer a range of investment strategies across asset classes, each with a focus on risk-adjusted returns and alpha generation. We believe providing institutional-class portfolio managers, spanning a wide range of disciplines and investing vehicles, is the best way to help investors seek their long-term financial goals.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$57,460,000,000

Total DCIO Assets.....\$8,450,000,000

DCIO Assets [%]

Collective Trusts	8.5%
Money Markets	0%
Mutual Funds	91.5%
Separate Accounts	0%
Stable Value	0%
Other.....	0%

Asset Allocation Funds

-

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Carillon Eagle Mid Cap Growth Fund: \$6,069,000,000
2. Carillon Eagle Small Cap Growth Fund: \$3,023,000,000
3. Carillon Scout Mid Cap Fund: \$2,495,000,000
4. Carillon Reams Unconstrained Bond Fund: \$906,463,000
5. Carillon Reams Core Bond Fund: \$868,777,000

Advisor Support Services

External Wholesalers Focused on Advisors • External Wholesalers Focused on Institutional • Plan Benchmarking • Investment Committee Meetings

No. of External Wholesalers [DC / Retail]

3 / 19

Cohen & Steers

New York, NY • www.cohenandsteers.com



Key Contact(s)

Charlie Wenzel • 302.521.0878 • cwenzel@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, listed infrastructure, commodities and preferred securities.

In 1986, Martin Cohen and Robert Steers established Cohen & Steers as 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, developing related strategies designed to meet investors' increasing demand for income and real returns.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$66,327,000,000

Total DCIO Assets.....\$11,214,000,000

DCIO Assets [%]

Collective Trusts	15%
Money Markets.....	0%
Mutual Funds.....	29%
Separate Accounts.....	56%
Stable Value.....	0%
Other.....	0%

Asset Allocation Funds

-

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Cohen & Steers Real Estate Securities Fund: \$1,154,000,000
2. Cohen & Steers Institutional Realty Shares Fund: \$1,089,000,000
3. Cohen & Steers Realty Shares Fund: \$811,000,000
4. Cohen & Steers Preferred Securities and Income Fund: \$98,000,000
5. Cohen & Steers Global Realty Shares Fund: \$96,000,000

Advisor Support Services

External Wholesalers Focused on Advisors • External Wholesalers Focused on Institutional • Investment Committee Meetings

No. of External Wholesalers [DC / Retail]

4 / 19

Columbia Threadneedle Investments

Boston, MA • columbiathreadneedle.com



Key Contact(s)

Steve Karnolt • 617.912.2253
 • stephen.karnolt@columbiathreadneedle.com
Bob Beal • 617.912.2204
 • robert.beal@columbiathreadneedle.com

Firm Profile

Millions of people rely on Columbia Threadneedle Investments to manage their money, including individual investors, financial advisors and wealth managers. Our reach is expansive, with investment professionals around the world dedicated to finding original, actionable insights, and an independent oversight team who works with portfolio teams to ensure a consistent approach.

Your success is our priority.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM..... \$498,000,000,000

Total DCIO Assets..... \$25,000,000,000

DCIO Assets [%]

Collective Trusts	10%
Money Markets.....	0%
Mutual Funds.....	85%
Separate Accounts.....	5%
Stable Value.....	20%
Other.....	0%

Asset Allocation Funds

Columbia Adaptive Retirement Series • Columbia Balanced Fund
 • Columbia Capital Allocation Funds

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Columbia Dividend Income Fund: \$5,000,000,000
2. Columbia Contrarian Core Fund: \$3,000,000,000
3. Columbia Select Mid Cap Value: \$1,500,000,000
4. Columbia Balanced Fund: \$1,000,000,000
5. Columbia Overseas Value Fund: \$1,000,000,000

Advisor Support Services

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

No. of External Wholesalers [DC / Retail]

5 / 65

Delaware Funds by Macquarie

Philadelphia, PA • delawarefunds.com



Key Contact(s)

Charlie Mylonas • 215.255.1609
 • charlie.mylonas@macquarie.com
Dustin Minarik • 215.255.2377
 • dustin.minarik@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 6/30/20]

Total AUM..... \$241,200,000,000

Total DCIO Assets..... \$12,956,000,000

DCIO Assets [%]

Collective Trusts	13%
Money Markets.....	0%
Mutual Funds.....	60%
Separate Accounts.....	27%
Stable Value.....	0%
Other.....	0%

Asset Allocation Funds

Delaware Strategic Allocation Fund • Delaware Wealth Builder Fund

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Delaware Value® Fund: \$9,831,776,000
2. Delaware Small Cap Value Fund: \$3,828,519,000
3. Delaware U.S. Growth Fund: \$2,508,527,000
4. Delaware Small Cap Core Fund: \$4,852,887,000
5. Delaware Emerging Markets Fund: \$5,270,183,000

Advisor Support Services

External Wholesalers Focused on Advisors • External Wholesalers Focused on Institutional • Investment Committee Meetings

No. of External Wholesalers [DC / Retail]

4 / 31

DoubleLine

Los Angeles, CA • www.doubleline.com



Key Contact(s)

Daniel Long • 312.636.5444 • Daniel.Long@DoubleLine.com

Firm Profile

“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.

The Funds’ investment objectives, risks, charges and expenses must be considered carefully before investing. The statutory prospectus and summary prospectus contain this and other important information about the investment company and may be obtained by calling 1 (877) 354-6311/1 (877) DLINE11, or visiting www.doublelinefunds.com. Read it carefully before investing.

DoubleLine Funds are distributed by Quasar Distributors, LLC. Mutual fund investing involves risk. Principal loss is possible.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$137,567,440,319

Total DCIO Assets\$4,242,402,555

DCIO Assets [%]

Collective Trusts 14%
Mutual Funds 86%

Asset Allocation Funds

DoubleLine Multi-Asset Growth

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. DoubleLine Total Return Bond Fund: \$2,625,533,283
2. DoubleLine Core Fixed Income Fund: \$929,962,166
3. DoubleLine Shiller Enhanced CAPE Fund: \$41,565,4601
4. DoubleLine Low Duration Bond Fund: \$176,293,911
5. DoubleLine Flexible income Fund: \$31,515,062

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]

1 / 10

Federated Hermes

Pittsburgh, PA • www.federatedinvestors.com/home.do



Key Contact(s)

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

Firm Profile

Federated Hermes, Inc. is a leading global investment manager with \$628.8 billion in assets under management as of June 30, 2020. Guided by our conviction that responsible investing is the best way to create wealth over the long term, our investment solutions span 162 equity, fixed-income, alternative/private markets, multi-asset and liquidity management strategies. Providing world-class active investment management and engagement services to more than 11,000 institutions and intermediaries, our clients include corporations, government entities, insurance companies, foundations and endowments, banks and broker/dealers. Headquartered in Pittsburgh, Federated Hermes’ 1,900+ employees include those in London, New York, Boston and other offices worldwide.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$628,816,360,613

Total DCIO Assets\$55,027,812,608

DCIO Assets [%]

Collective Trusts 7.02%
Money Markets..... 30.66%
Mutual Funds..... 59.62%
Separate Accounts..... 2.71%
Stable Value..... 0%
Other..... 0%

Asset Allocation Funds

Federated Hermes Capital Income Fund • Federated Hermes Global Allocation Fund • Federated Hermes MDT Balanced Fund

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Federated Hermes Government Obligations Fund: \$6,955,431,952
2. Federated Hermes Total Return Bond Fund: \$4,602,476,387
3. Federated Hermes Institutional High Yield Bond Fund: \$4,229,564,349
4. Federated Hermes Capital Preservation Fund: \$3,862,174,512
5. Federated Hermes Kaufmann Fund: \$3,684,438,770

Advisor Support Services

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

No. of External Wholesalers [DC / Retail]

5 / 60

Fidelity Investments

Smithfield, RI • institutional.fidelity.com/app/home



Key Contact(s)

Elizabethe Pathe • 401.292.4745 • elizabethe.pathe@fmr.com
Dan Zarcaro • 401.292.7804 • daniel.zarcaro@fmr.com
Mark Stephens • 401.292.5186 • mark.stephens@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 \$8.7 trillion, including discretionary assets of \$3.4 trillion as of October 31, 2020, we focus on meeting the unique needs of a diverse set of customers: helping more than 32 million people invest their own life savings, 22,000 businesses manage employee benefit programs, as well as providing more than 13,500 institutions with investment and technology solutions to invest their own clients' money. Privately held for more than 70 years, Fidelity employs more than 47,000 associates.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$699,699,800,000

Total DCIO Assets.....\$84,426,300,000

DCIO Assets [%]

Collective Trusts.....	4%
Money Markets.....	1%
Mutual Funds.....	93%
Separate Accounts.....	1%
Stable Value.....	1%
Other.....	0%

Asset Allocation Funds

Freedom Funds • Asset Manager Funds • Balanced Fund

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Fidelity 500 Index: \$22,868,000
2. Fidelity Contrafund: \$10,474,000
3. Fidelity Mid Cap Index: \$3,438,000
4. Fidelity US Bond Index: \$3,220,000
5. Fidelity Small Cap Index: \$2,315,000

Advisor Support Services

External Wholesalers Focused on Advisors • Target-Date Evaluation Tools • Investment Committee Meetings

No. of External Wholesalers [DC / Retail]

9 / -

flexPATH Strategies, LLC

Aliso Viejo, CA • flexpathstrategies.com



Key Contact(s)

Matthew S. Giovinazzo • 949.418.6059
 • matt.giovinazzo@flexpathstrategies.com
Kellen M. Foley • 949.418.6043
 • kellen.foley@flexpathstrategies.com

Firm Profile

flexPATH Strategies, LLC is inspired to create a successful retirement for plan participants. We believe in partnering with plan sponsors and investment managers to offer superior investment solutions. Our efficient and personalized investment path selection process offers participants a flexible, yet simple process to achieve their highest retirement savings potential. This is accomplished by building and managing a suite of low-cost target date funds with multiple glidepaths, management styles and retirement dates. As of August 31, 2020, the firm manages over \$20 billion in assets on behalf of hardworking Americans. For additional information on flexPATH, please visit <https://www.flexpathstrategies.com>

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$16,118,500,717

Total DCIO Assets.....\$16,118,500,717

DCIO Assets [%]

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

Asset Allocation Funds

flexPATH Index+ Funds • flexPATH Index Funds • IndexSelect Funds • MyCompass Index Funds • My Retirement Path Index Funds

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. flexPATH Index+ Funds: \$6,280,050,494
2. flexPATH Index Funds: \$3,449,058,019
3. IndexSelect Funds: \$2,878,959,594
4. MyCompass Index Funds: \$185,785,538
5. My Retirement Path Index Funds: \$185,067,768

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]

4 / 0

Galliard Capital Management

Minneapolis, MN • www.galliard.com



Key Contact(s)

Linh Buoen • 612.667.1160 • linh.t.buoen@galliard.com
Jordan Bewley • 612.667.6277 • jordan.bewley@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 25 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 220 clients; including public entities, corporate retirement plans, operating funds, insurance reserves, foundations and endowments, healthcare funds, and Taft Hartley plans. Galliard is a wholly-owned subsidiary of Wells Fargo Asset Management Holdings, LLC., which is a holding company under Wells Fargo & Company, the overall parent.

Primary Market(s) Served



Assets Managed [As of 6/30/20]	
Total AUM	\$95,782,555,381.18
Total DCIO Assets	\$80,798,027,312.17
DCIO Assets [%]	
Stable Value.....	84.4%
Other.....	15.6%

Asset Allocation Funds

None

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Wells Fargo Stable Return Fund: \$26,043,053,965.48
2. Managed Income Fund: \$3,125,219,039.57

Advisor Support Services

Compliance Report • Plan Benchmarking • Training for DC Plan Sales/Service • Investment Committee Meetings

No. of External Wholesalers [DC / Retail]

0 / 0

Goldman Sachs

New York, NY • www.gsam.com



Key Contact(s)

Erik Karpinski • 802.383.4076 • erik.karpinski@gs.com
Rick Cortellessa • 203.414.4251 • rick.cortellessa@gs.com
Nick Reed • 312.655.6314 • nicholas.reed@gs.com

Firm Profile

Goldman Sachs Asset Management is one of the world's leading investment managers. With more than 2,000 professionals across 39 offices worldwide, GSAM provides institutional and individual investors with investment and advisory solutions, with strategies spanning asset classes, industries and geographies. Our clients access these solutions through our proprietary strategies, strategic partnerships and our open architecture programs. Our investment teams capitalize on the market insights, risk management expertise and technology of Goldman Sachs. We extend these global capabilities to our clients, for whom we invest or advise on more than \$1 trillion of assets.

Primary Market(s) Served



Assets Managed [As of 6/30/20]	
Total AUM	\$1,887,353,387,968
Total DCIO Assets	\$87,287,509,828

DCIO Assets [%]

Collective Trusts.....	1%
Money Markets.....	2%
Mutual Funds.....	11%
Separate Accounts.....	21%
Stable Value.....	65%
Other.....	0%

Asset Allocation Funds

GS Target Date Portfolios

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Stable Value: \$56,820
2. GS Small Cap Value Fund: \$3,690
3. US Short Duration Fixed Income: \$1,181
4. US Core Plus Fixed Income: \$1,152
5. US Intermediate Duration Fixed Income: \$1,147

Advisor Support Services

External Wholesalers Focused on Advisors

No. of External Wholesalers [DC / Retail]

7 / 60

Hartford Funds

Wayne, PA • www.hartfordfunds.com

HARTFORDFUNDS

Our benchmark is the investor.®

Key Contact(s)

John Brennan • 610.386.7422 • john.brennan@hartfordfunds.com
DCIO Sales Desk • 1.800.456.7526

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, 2020, Hartford Funds Management Company, LLC and its wholly owned subsidiary, Lattice Strategies LLC, had approximately \$117.8 billion in discretionary and non-discretionary assets under management.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$102,198,689,666

Total DCIO Assets.....\$12,580,780,492

DCIO Assets [%]

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

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: \$4,103,941,737
2. Hartford International Opportunities Fund: \$1,895,375,833
3. Hartford SmallCap Growth Fund: \$1,292,156,606
4. Hartford Core Equity Fund: \$1,149,117,271
5. Hartford Dividend and Growth Fund: \$1,055,048,871

Advisor Support Services

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

No. of External Wholesalers [DC / Retail]

13 / 66

Janus Henderson Investors

Denver, CO • janushenderson.com/advisor

Janus Henderson INVESTORS

Key Contact(s)

Kevin Neuhart • 303.336.7928
 • kevin.neuhart@janushenderson.com
Ann Bayles • 303.394.7620 • ann.bayles@janushenderson.com

Firm Profile

The notion of “connecting” is powerful. It has shaped our evolution and our world today. At Janus Henderson, we seek to benefit clients through the connections we make. Connections enable strong relationships based on trust and insight as well as the flow of ideas among our investment teams and engagement with companies. These connections are central to our values, to what active management stands for and to the long-term outperformance we seek to deliver. Janus Henderson has more than 345 investment professionals, expertise across all major asset classes and clients spanning the globe, entrusting us with more than US\$336.7bn* (6/30/2020).

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$336,000,000,000

Total DCIO Assets.....\$29,070,000,000

DCIO Assets [%]

Collective Trusts.....	7.74%
Money Markets.....	0%
Mutual Funds.....	91.65%
Separate Accounts.....	0%
Stable Value.....	0%
Other.....	.60%

Asset Allocation Funds

Janus Henderson Balanced • Janus Henderson Global Allocation – Growth • Janus Henderson Global Allocation – Moderate • Janus Henderson Global Allocation – Conservative • Janus Henderson Value Plus Income

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Janus Henderson Balanced Fund: \$20,462,990,000
2. Janus Henderson Enterprise Fund: \$20,026,490,000
3. Janus Henderson Forty Fund: \$15,623,940,000
4. Janus Henderson Triton Fund: \$10,448,270,000
5. Janus Henderson Small Cap Value Fund: \$3,123,270,000

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]

7 / 45

John Hancock Investment Management

Boston, MA • www.jhinvestments.com/dcio-offering



Key Contact(s)

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 most-recognized 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 6/30/20]

Total AUM.....\$86,156,033,096

Total DCIO Assets.....\$11,310,089,267

DCIO Assets [%]

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

Asset Allocation Funds

John Hancock Multi-Index Lifetime • John Hancock Multi-Index Preservation • John Hancock Multimanager Lifetime • John Hancock Multimanager Lifestyle

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. JH Disciplined Value Mid Cap: \$3,422,467,524
2. JH Disciplined Value: \$2,904,335,188
3. JH Bond: \$1,177,340,501
4. JH International Growth: \$743,589,414
5. JH Multimanager Lifestyle Portfolio: \$595,884,418

Advisor Support Services

External Wholesalers Focused on Advisors • External Wholesalers Focused on Institutional • Target-Date Evaluation Tools • Investment Committee Meetings

No. of External Wholesalers [DC / Retail]

6 / 59

JP Morgan Asset Management

New York, NY • jpmorgan.com/funds/smartretirement



Key Contact(s)

Michael Miller • 727.204.7825 • michael.d.miller2@jpmorgan.com
Evan O'Rourke • 614.213.3180 • evan.r.orourke@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 6/30/20]

Total AUM.....\$2,129,309,310,000

Total DCIO Assets.....\$215,604,420,000

DCIO Assets [%]

Collective Trusts	26%
Money Markets.....	2%
Mutual Funds.....	45%
Separate Accounts.....	23%
Stable Value.....	4%
Other.....	0%

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: \$121,519,100,884.23
2. JPMorgan Large Cap Growth: \$11,402,441,523.38
3. JPMorgan Equity Income: \$6,490,965,868.77
4. JPMorgan Mid Cap Value: \$5,864,204,140.70
5. JPMorgan U.S. Equity: \$4,220,451,838.91

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]

36 / 97

Lazard Asset Management

New York, NY • lazardassetmanagement.com



Key Contact(s)

Brandy Swift • 212.632.6954 • Brandy.Swift@lazard.com
Ralph Peluso • 212.632.6731 • Ralph.Peluso@lazard.com
Ty Hix • 415.623.5060 • Ty.Hix@lazard.com

Firm Profile

For decades, we have been managing investment portfolios and providing investment advice to institutional and individual investors around the world. Lazard Asset Management now operates from 24 cities across 17 countries with a global staff of over 800. Our more than 300 investment personnel manage \$190.6 billion across a wide range of global, regional and country-specific strategies – both traditional and alternative – in listed equity and fixed income.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$190,600,000,000

Total DCIO Assets.....\$709,000,000

DCIO Assets [%]

Collective Trusts	25%
Mutual Funds	65%
Separate Accounts	10%

Asset Allocation Funds

Global Dynamic Allocation • VOLT Targeted Volatility

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. International Strategic Equity
2. International 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

Lord Abbett

Jersey City, NJ • www.lordabbett.com



LORD ABBETT®

Key Contact(s)

Stephen Dopp • 201.827.2311 • sdopp@lordabbett.com
Bret Contreras • 201.827.2409 • bcontreras@lordabbett.com

Firm Profile

- Independent, privately held firm
- 46 partners
- Assets under management: \$198.5 billion
- 158 investment professionals with an average of 19 years of industry experience
- A singular focus on the management of money since 1929
- Delivering superior long-term investment performance and a client experience that exceeds expectations
- Independent Perspective
- Commitment to Active Management
- Intelligent Product Design

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$198,500,000,000

Total DCIO Assets.....\$9,400,000,000

DCIO Assets [%]

Collective Trusts	12%
Money Markets.....	0%
Mutual Funds.....	86%
Separate Accounts.....	0%
Stable Value.....	2%
Other.....	0%

Asset Allocation Funds

Multi-Asset Balanced Opportunity • Multi-Asset Income

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Short Duration Income: \$1,800,000,000
2. Total Return (40 act and CIT): \$1,700,000,000
3. High Yield: \$1,200,000,000
4. Developing Growth: \$1,200,000,000
5. Bond Debenture: \$828,000,000

Advisor Support Services

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

No. of External Wholesalers [DC / Retail]

5 / 60

MassMutual Investments

Boston, MA • www.massmutual.com/mmfunds



Key Contact(s)

Mark Cover • 617.275.3856 • mcover35@massmutual.com
Sean de Lacy • 860.562.4428 • sdelacy@massmutual.com
Matthew Arciero • 617.695.4310 • marciero@massmutual.com

Firm Profile

MassMutual Investments, the investment management company of MassMutual®, is a leading provider of retirement-centric investment solutions. Leveraging the expertise, scale, heritage, and stability of our parent company, MassMutual Investments is uniquely qualified to serve the evolving investment needs of a diverse range of stakeholders. We employ an open architecture approach, constructing diversified, risk-sensitive, multi-manager portfolios that seek to optimally combine the expertise of carefully selected investment teams from proven third-party managers. We offer a comprehensive range of retirement solutions across the major asset classes, designed to address investors' accumulation to post-retirement distribution life stages.

Primary Market(s) Served



Assets Managed [As of 6/30/20]	
Total AUM	\$96,500,000,000
Total DCIO Assets	\$46,000,000,000

DCIO Assets [%]	
Collective Trusts	0%
Money Markets.....	0%
Mutual Funds.....	25%
Separate Accounts.....	0%
Stable Value.....	75%
Other.....	0%

Asset Allocation Funds

MassMutual Select T. Rowe Price Retirement • MassMutual RetireSMART by JPMorgan

Top 5 funds by DC Assets

- [Fund Name / Total Assets]
1. Select Mid Cap Growth: \$8,400,000,000
 2. Select Blue Chip Growth: \$3,800,000,000
 3. MM S&P 500 Index: \$3,000,000,000
 4. Premier Core Bond: \$1,400,000,000
 5. Select Total Return Bond: \$900,000,000

Advisor Support Services

External Wholesalers Focused on Advisors • External Wholesalers Focused on Institutional • Compliance Report • Plan Benchmarking • Training for DC Plan Sales/Service

No. of External Wholesalers [DC / Retail]
10 / 0

MFS Investment Management

Boston, MA • www.mfs.com



Key Contact(s)

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

Firm Profile

Established in 1924, MFS is an active, global asset manager with investment offices in Boston, Hong Kong, London, Mexico City, São Paulo, Singapore, Sydney, Tokyo and Toronto. We employ a uniquely collaborative approach to build better insights for our clients. Our investment approach has three core elements: integrated research, global collaboration and active risk management. As of September 30, 2020 MFS manages US\$548.2billion in assets on behalf of individual and institutional investors worldwide. Please visit mfs.com for more information.

Primary Market(s) Served



Assets Managed [As of 6/30/20]	
Total AUM	\$508,500,000,000

Total DCIO Assets	\$77,000,000,000
--------------------------------	------------------

DCIO Assets [%]	
Collective Trusts	7%
Money Markets.....	0%
Mutual Funds.....	84%
Separate Accounts.....	14%
Stable Value.....	0%
Other.....	0%

Asset Allocation Funds

MFS Aggressive Growth Allocation Fund • MFS Growth Allocation Fund • MFS Moderate Allocation Fund • MFS Conservative Allocation Fund

Top 5 funds by DC Assets

- [Fund Name / Total Assets]
1. MFS Value Fund: \$12,892,833,782
 2. MFS Growth Fund: \$8,762,738,796
 3. MFS International Intrinsic Value Fund: \$5,018,681,682
 4. MFS International Diversification Fund: \$4,147,430,450
 5. MFS Mid Cap Value Fund: \$4,024,520,518

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]
9 / 75

Morley Capital Management

Portland, OR • www.morley.com



Key Contact(s)

Bill Gardner • 503.484.9313

• gardner.bill.f@morley.com

Jim Pondel • 312.541.4077

• pondel.jim@morley.com

Yolanda Reyes White • 503.484.9341

• reyeswhite.yolanda@morley.com

Brett Okamoto • 503.484.9360

• okamoto.brett@morley.com

Firm Profile

Morley Capital Management was founded in 1982. Since then, we have focused almost exclusively on managing capital preservation assets for our institutional clients. As of June 30, 2020, we manage over \$20 billion in assets.

Our mission is to design and construct capital preservation 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 capital preservation 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

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM..... \$20,301,548,395

Total DCIO Assets..... \$20,301,548,395

DCIO Assets [%]

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

Asset Allocation Funds

0

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Morley Stable Value Fund: \$14,165,598,044

Advisor Support Services

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

No. of External Wholesalers [DC / Retail]

5 / -

Neuberger Berman

New York, NY • www.nb.com

NEUBERGER BERMAN

Key Contact(s)

Michelle Rappa • 212.476.5575 • michelle.rappa@nb.com

Christopher Walker • 817.881.9637 • 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, real estate and hedge funds—on behalf of institutions, advisors and individual investors globally. With more than 600 investment professionals and approximately 2,300 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 6/30/20]

Total AUM..... \$357,000,000,000

Total DCIO Assets..... \$14,200,000,000

DCIO Assets [%]

Collective Trusts	2%
Money Market	0%
Mutual Funds	58%
Separate Accounts	39%
Stable Value	0%
Other	1%

Asset Allocation Funds

N/A

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Neuberger Berman Genesis Fund: \$5,431,139,256

2. Neuberger Berman Mid Cap Growth Fund: \$701,050,582

3. Neuberger Berman Sustainable Equity Fund: \$536,662,148

4. Neuberger Berman Large Cap Value Fund: \$305,769,392

5. Neuberger Berman Strategic Income Fund: \$210,673,445

Advisor Support Services

External Wholesalers Focused on Advisors • External Wholesalers Focused on Institutional • Investment Committee Meetings

No. of External Wholesalers [DC / Retail]

4 / 27

Nuveen

New York, NY • www.nuveen.com



Key Contact(s)

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 June 2020 and operations in 27 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. For more information, please visit www.nuveen.com.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$1,046,295,633,423

Total DCIO Assets.....\$471,986,236,266

DCIO Assets [%]

Collective Trusts	0.40%
Money Markets	0%
Mutual Funds	99.60%
Separate Accounts	0%
Stable Value	0%
Other	0%

Asset Allocation Funds

TIAA-CREF Lifecycle Funds • TIAA-CREF Lifecycle Index Funds
• Nuveen TIAA Lifecycle Blend Series • TIAA-CREF Lifestyle Funds

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. TIAA-CREF Lifecycle Funds (Active & Index): \$57,220,636,880
2. TIAA-CREF International Equity Index Fund: \$5,254,724,948
3. TIAA-CREF S&P 500 Index Fund: \$3,169,224,479
4. TIAA-CREF Large Cap Growth Index Fund: \$3,105,643,055
5. TIAA-CREF Social Choice Equity Fund: \$2,429,848,724

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]

6 / 75

PGIM Investments

Newark, NJ • pgiminvestments.com/DCIO



Key Contact(s)

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 6/30/20]

Total AUM.....\$1,394,000,000,000

Total DCIO Assets.....\$189,424,000,000

DCIO Assets [%]

Collective Trusts	8%
Money Market	3%
Mutual Funds	24%
Separate Accounts	43%
Stable Value	22%
Other	0%

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: \$26,361,356,000
2. Prudential Core Conservative Intermediate Bond: \$6,888,616,000
3. Prudential Core Intermediate Bond: \$5,209,076,000
4. Prudential Day One Funds (target date): \$4,123,700,000
5. PGIM High Yield Fund: \$3,517,605,000

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]

5 / 68

PIMCO

Newport Beach, CA • www.pimco.com



Key Contact(s)

Rick Fulford • 949.720.6529 • Rick.Fulford@pimco.com
Jamie Bentley • 312.972.1176 • James.Bentley@pimco.com
Chanele Cook • 949.720.7819 • Chanele.Cook@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. In the nearly 50 years since, we have continued to bring innovation and expertise to our partnership with clients seeking the best investment solutions. We are guided by a single purpose: creating opportunities for investors in every environment.

PIMCO's dedicated DC and solutions teams support retirement advisors through all phases of plans, investment design, plan analytics and participant engagement with the goal of delivering optimal, risk-managed investment solutions.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$2,022,172,000,000

Total DCIO Assets.....\$119,158,756,067

DCIO Assets [%]

Collective Trusts	5%
Money Market	0%
Mutual Funds	59%
Separate Accounts	16%
Stable Value	21%
Other	0%

Asset Allocation Funds

PIMCO RealPath Blend • PIMCO All Asset Fund • PIMCO All Asset All Authority Fund

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Total Return: \$52,402,374,853
2. Stable Value: \$17,469,653,247
3. Income: \$12,776,425,358
4. Inflation-linked: \$6,961,311,719
5. Credit: \$5,208,906,978

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]

9 / 60

Principal Global Investors

Des Moines, IA • principalfunds.com



Key Contact(s)

Rob Logan • 515.681.1159 • logan.rob@principal.com
Jeremy Munter • 515.235.9914 • munter.jeremy@principal.com

Firm Profile

Established in 1879, Principal began managing retirement assets in 1941. Today, Principal manages more than \$701.8B of assets, including over \$450.1B 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 6/30/20]

Total AUM.....\$450,100,000,000

Total DCIO Assets.....\$14,077,000,000

DCIO Assets [%]

Collective Trusts	19%
Money Markets	0%
Mutual Funds	81%
Separate Accounts	0%
Stable Value	0%
Other	0%

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: \$3,222,000,000
2. Principal Lifetime Funds: \$2,390,000,000
3. Principal LargeCap Growth Fund: \$2,387,000,000
4. Principal MidCap Fund: \$2,361,000,000
5. Principal Real Estate Securities Fund: \$866,000,000

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]

8 / 43

State Street Global Advisors

Boston, MA • ssga.com



Key Contact(s)

Gregory Porteous • 617.664.8753 • gregory_porteous@ssga.com
Heather Bailey • 470.449.5641 • heather_bailey@ssga.com
Justin Wilson • 857.272.9847 • justin_wilson@ssga.com

Firm Profile

State Street Global Advisors serves governments, institutions and financial advisors with a rigorous approach, breadth of capabilities and belief that good stewardship is good investing for the long term. Pioneers in index, ETF, and ESG investing and the world's third-largest asset manager, we are always inventing new ways to invest.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$3,100,000,000,000

Total DCIO Assets.....\$498,400,000,000

DCIO Assets [%]

Collective Trusts	69%
Money Market	1%
Mutual Funds	4%
Separate Accounts	27%
Stable Value	0%
Other	0%

Asset Allocation Funds

State Street Target Retirement Fund

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. S&P® 500® Index: \$98,410,000,000
2. State Street Target Retirement Fund: \$88,403,000,000
3. Russell Small Cap Completeness® Index: \$22,265,000,000
4. Bloomberg Barclays U.S. Aggregate Bond Index: \$22,310,000,000
5. MSCI ACWI ex US IMI Index: \$15,506,000,000

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]

3 / 43

Streamline Partners

Peachtree City, GA • www.streamlineconsultingllc.com



Key Contact(s)

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

Firm Profile

Streamline Partners is a Consulting and Distribution Firm with expertise in: Multi-Channel Distribution, Strategy, Development, and Marketing. We work with premiere financial service companies (asset managers and FinTech), helping them define their future growth, then provide and execute forward-looking strategies to attain their goals.

The Streamline team of industry experts is a highly effective outsourced solution to the cost and constraints of internally hiring for these functions.

Our Institutional Multi-Channel distribution leverages an extensive network of strong strategic partnerships with industry-leading teams including: Research/Manager Selection, Strategy, Product, Platform and Distribution, Administrators, Operations, Compliance and Technology.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM.....\$2,550,000,000

Total DCIO Assets.....\$2,550,000,000

DCIO Assets [%]

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

Asset Allocation Funds

Callan GlidePath® Target Date Funds

Top 5 funds by DC Assets

[Fund Name / Total Assets]

1. Callan GlidePath® Target Date Funds: \$2,550,000,000
2. Callan GlidePath® Target Date Funds: \$2,550,000,000
3. Callan GlidePath® Target Date Funds: \$2,550,000,000
4. Callan GlidePath® Target Date Funds: \$2,550,000,000
5. Callan GlidePath® Target Date Funds: \$2,550,000,000

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 Meetings

No. of External Wholesalers [DC / Retail]

2 / 2

Victory Capital

San Antonio, TX • vcm.com



Key Contact(s)

Scott Neeb • 1.800.991.8191 • sneeb@vcm.com

Tom Morrison • 1.800.991.8191 • tmorrison@vcm.com

Firm Profile

Victory Capital is a diversified global asset management firm, providing specialized investment strategies to institutions, intermediaries, retirement platforms, and individual investors. Our differentiated model is comprised of nine autonomous investment franchises, each with a distinct culture and investment approach. We believe that this approach ensures investment autonomy and unique thinking among our investment professionals and empowers them to spend 100% of their time doing what they do best: managing money and serving clients. We surround our investment franchises with what we consider to be a best-in-class operations and distribution platform that is centralized, but not standardized.

Primary Market(s) Served



Assets Managed [As of 6/30/20]

Total AUM..... \$129,100,000,000

Total DCIO Assets..... \$0

DCIO Assets [%]

Collective Trusts	8%
Money Markets.....	0%
Mutual Funds.....	91%
Separate Accounts.....	1%
Stable Value.....	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. Victory RS Small Cap Growth Fund
2. USAA® Intermediate Term Bond Fund
3. USAA® Nasdaq-100 Fund
4. Victory Trivalent International Small-Cap Fund
5. Victory Sophus Emerging Markets Fund

Advisor Support Services

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

No. of External Wholesalers [DC / Retail]

3 / 23

BMO Global Asset Management

Chicago, IL • bmogam.com

Key Contact(s)

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 \$265 billion in AUM as of June 30, 2020 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 6/30/20]
Total AUM\$265,000,000,000

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 Pyrford International Stock Fund
 3. BMO Large-Cap Growth Fund
 4. BMO Dividend Income Fund
 5. BMO Core Plus Fund

Advisor Support Services

External Wholesalers Focused on Advisors • External Wholesalers Focused on Institutional • Investment Committee Meetings

No. of External Wholesalers [DC / Retail]

2 / 8

Heitman LLC

Chicago, IL • www.heitman.com

Key Contact(s)

Tripp Brailard • 617.697.4015
• tripp.brailard@heitman.com

Firm Profile

Founded in 1966, Heitman is a global investment management firm focused solely on real estate. The firm actively manages portfolios in both the private and public property markets and across the risk return spectrum in North America, Europe and Asia-Pacific. Heitman manages approximately \$43 billion in assets across three complementary and functionally integrated business units: Private Real Estate Equity, Public Real Estate Securities, and Real Estate Debt.

Primary Market(s) Served



Assets Managed

[As of 6/30/20]
Total AUM\$43,000,000,000

Total DCIO Assets\$3,000,000,000

DCIO Assets Breakdown (%)

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

Asset Allocation Funds

N/A

Top 5 funds by dc assets

- [Fund Name / Total Assets]
1. Heitman Global Real Estate Securities: \$5,000,000,000
 2. Heitman Private Real Estate Equity CIT: \$9,000,000,000
 3. Heitman Private Real Estate Debt CIT: \$3,000,000,000
 4. N/A
 5. N/A

Advisor Support Services

External Wholesalers Focused on Advisors • External Wholesalers Focused on Institutional • Investment Committee Meetings

No. of External Wholesalers [DC / Retail]

2 / 4

Russell Investments

Seattle, WA • www.russellinvestments.com

Key Contact(s)

Holly Verdeyen • 312.780.7146
• hverdeyen@russellinvestments.com
Kevin Knowles • 212.702.7925
• kknowles@russellinvestments.com
Michael McAleer • 267.438.3341
• mmcaleer@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 6/30/20]
Total AUM\$284,800,000,000

Total DCIO Assets\$17,596,000,000

DCIO Assets Breakdown (%)

Collective Trusts 80%
Mutual Funds 20%

Asset Allocation Funds

Personalized Retirement Accounts (managed account solution) • LifePoints Funds, Target Portfolio Series • LifePoints Funds, Target Date Series (CIT) • Custom Target Date Funds

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 Meetings

No. of External Wholesalers [DC / Retail]

3 / 28

A **better** plan experience **matters.**

We know, because we built one.

Better retirement outcomes can start with a better plan experience.



30% of participants contribute 10% or higher.¹



Nearly 30% of participants use annual increases.¹



Participants who log on to our platform have a
50% higher average deferral rate.¹



Principal® was ranked #1 in satisfaction for plan
sponsor and participant website and online capabilities.²

Get to know us ... better. Visit principal.com/DriveOutcomes.

¹ Source: Principal reporting as of Sept. 30, 2019.

² Escalent. Cogent Syndicated Retirement Planscape, May 2020.

The subject matter in this communication is educational only and provided with the understanding that Principal® is not rendering legal, accounting, investment advice or tax advice. You should consult with appropriate counsel or other professionals on all matters pertaining to legal, tax, investment, or accounting obligations and requirements. **Increasing your contribution does not guarantee you put yourself in a better spot. Investing involves risk, including possible loss of principal.** Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group. Insurance products and plan administrative services provided through Principal Life Insurance Co., a member of the Principal Financial Group®, Des Moines, Iowa 50392.

The Recordkeepers

While there are many, varied aspects to supporting the administration of a defined

contribution/401(k) plan, nothing can so completely or rapidly sour a relationship as bad recordkeeping.

So it was no surprise what the advisor respondents to the 2020 NAPA Summit Insider said was their primary consideration in selecting a recordkeeper: service—which was cited more than twice as frequently as the #2 response, fees.

As one might expect, the criteria for making a change mirror that for selecting a recordkeeper in the first place—where good service was a reason to choose, bad service is a reason to leave, etc. But while fees were a distant (albeit primary) concern in selection, that factor showed up far more frequently as a reason to leave. Beyond that, the primary reasons for leaving seemed to be based not so much on poor delivery on promises/expectations, but on situations where a plan's size (or needs) simply outgrew the capabilities of the recordkeeper.

It's ironic that perhaps no advisor partner is more essential to 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) was more pressured to reduce prices. All while these firms must invest not only to maintain, but to increase, their spend on infrastructure, technology, people and—increasingly—cybersecurity.

What's also not helping matters on the fee compression front? 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. That said, for an industry that has ostensibly been roiled by consolidation of one form or another for at least 30 years, 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

Legend Primary Market(s) Served



Micro [< \$1 million]



Small [\$1 - \$10 million]



Mid [\$10 - \$100 million]



Large [\$100 - \$250 million]



Mega [>\$250 million]



A more human resource.®

Florham Park, NJ • adp.com

ADP Retirement Services

Key Contact(s)

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

Firm Profile

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

Primary Market(s) Served



Plans/Participants

Served by Type [As of 6/30/20]

401(k)

Plans: 57,156

Participants: 2,119,000

Other

Plans: 39881

Participants: 140,465

Total Assets Administered

\$80,844,000,000

Platforms Used

SunGard

Asset Allocation Funds

Open-flexible investment platform with multiple fund choices

Advisor Support Services

External Wholesalers focused on Advisors 75

Internal Wholesalers focused on Advisors 28

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



Always Designing
for People®

GO FROM

Financial Advisor

TO

Retirement Hero

**Your clients need heroes
like never before.**

Today, more than ever, your clients' employees need access to the tools and resources that can help them keep their retirement savings plans on track and give them the confidence to weather any storm.

**BE THE RETIREMENT HERO
YOUR CLIENTS NEED.**

www.adp.com ■ 844-ADP-ELITE

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.

ADP, the ADP logo and Always Designing for People are trademarks of ADP, Inc. All other trademarks and service marks are the property of their respective owners.

99-5376-D-ADV05-1120 ADPBD20200501-0884 Copyright © 2019-2020 ADP, Inc. All Rights Reserved.





CUNA MUTUAL

RETIREMENT SOLUTIONS

Madison, WI • [BenefitsForYou.com](https://www.benefitsforyou.com)

CUNA Mutual Retirement Solutions

Key Contact(s)

Paul Swanson, CFA CIMA • 608.665.4125

• Paul.Swanson@cunamutual.com

Bill Riccio, AIF • 608.665.5236

• Bill.Riccio@cunamutual.com

Sales Desk • 1.800.491.7859

• IntermediarySolutions@cunamutual.com

Firm Partners

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



Plans/Participants

Served by Type [As of 6/30/20]

401(k)

Plans: 5,185

Participants: 175,500

403(b)

Plans: 385

Participants: 25,725

457

Plans: 1,275

Participants: 7,410

Cash Balance

Plans: 110

Participants: 7,500

Defined Benefit (Traditional)

Plans: 470

Participants: 30,000

Money Purchase

Plans: 120

Participants: 1,650

NQDC

Plans: 60

Participants: 325

Other

Plans: 95

Participants: 3,725

Total Assets Administered

\$18,680,000,000

Plans by Channel

Direct: 3,480 / Advisor: 4,220

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 Institutional 0

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(21) and 3(38) fiduciary services.



Become a NAPA Certified Plan Fiduciary Advisor

The designation for the leading 401(k) advisor

Don't just claim to be a retirement plan expert: **prove it!**

Special rules apply to 401(k) fiduciaries and NAPA's Certified Plan Fiduciary Advisor credential program gives you the tools to be a 401(k) specialist. Developed by some of the nation's leading advisors and retirement plan experts, the CPFA demonstrates your knowledge, expertise and commitment to working with retirement plans.

QUALIFIES FOR CFP CREDIT

For more information on the CPFA designation and study material visit www.napacpfa.org.



Boston, MA • retirement.johnhancock.com

John Hancock

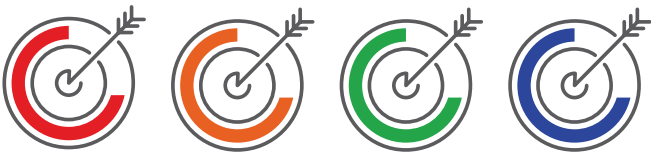
Key Contact(s)

Gary Tankersley, *Head of Sales and Distribution*
• 617.572.4110 • Tank@jhancock.com
Jenifer Stromfors, *AVP, Head of Retirement Marketing*
• 781.619.2565 • JStromfors@jhancock.com

Firm Partners

Helping employees save for retirement for nearly 50 years, John Hancock is one of the largest full-service providers of defined contribution, defined benefit, nonqualified, and Taft-Hartley plans. Our consultative approach ensures your plan is easy to manage, personal to the participant, and delivers proven results. We make retirement plans work.

Primary Market(s) Served



Plans/Participants

Served by Type [As of 6/30/20]

401(k)

Plans: 48,210
Participants: 2,181,381

403(b)

Plans: 0
Participants: 0

457

Plans: 279
Participants: 10,532

Cash Balance

Plans: 1,167
Participants: 1,159

Defined Benefit (Traditional)

Plans: 113
Participants: 114,531

Money Purchase

Plans: 389
Participants: 9,601

NQDC

Plans: 109
Participants: 4,115

Other

Plans: 491
Participants: 675,319

Total Assets Administered

\$177,595,648,667

Plans by Channel

Direct: 0
Advisor: 50,758

Platforms Used

Group Annuity and NAV open architecture

Asset Allocation Funds

20

Advisor Support Services

External Wholesalers focused on Advisors 73
External Wholesalers focused on Institutional 2
Internal Wholesalers focused on Advisors 67
Internal Wholesalers focused on Institutional 2
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.

An aerial photograph of a two-lane asphalt road that curves through a dense forest. The trees are mostly green, with some showing early autumn colors of yellow and orange. A single red car is visible on the road, moving away from the viewer. The road has white dashed lines for lane markings and a solid white line on the edge.

Consultative *Easy* Personal Proven

Rated #1 for ease
of doing business.¹

Our service and support model is designed to smooth out the complexities of plan administration. It's why we offer a single point of contact and work with you to improve participant outcomes through in-depth guidance, scalable solutions, and award-winning service.² We don't just make retirement plans.

We make retirement plans work.

retirement.johnhancock.com

¹ "Retirement Plan Advisor Trends," *Cogent Wealth Reports*, September 2018. ² Best-in-class award for plan sponsor service and support, "2018 DC Survey: Recordkeepers," *PLANSponsor*, 2018.

John Hancock Retirement Plan Services, Boston, MA 02116.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.



St. Paul, MN • www.securian.com

Securian Financial

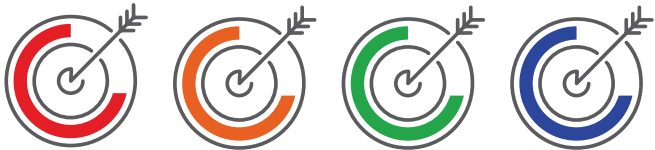
Key Contact(s)

Steve Chappell • 651.665.1074
• Steven.Chappell@securian.com
John Erickson • 651.665.6739
• John.Erickson-SRS@securian.com
Retirement Plans Sales Desk • 1.877.876.4015

Firm Partners

Securian Financial provides insurance, investments, and retirement plans to more than 21 million customers. We have been offering adaptable, consultative retirement plan solutions since 1930. Our program includes the use of lowest cost share classes, extensive administrative outsourcing, 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 to \$200 million of plan assets.

Primary Market(s) Served



Plans/Participants

Served by Type [As of 6/30/20]

401(k)

Plans: 2,503
Participants: 398,559

403(b)

Plans: 0
Participants: 0

457

Plans: 5
Participants: 536

Cash Balance

Plans: 22
Participants: 3,622

Defined Benefit (Traditional)

Plans: 47
Participants: 11,371

Money Purchase

Plans: 24
Participants: 5,978

Other

Plans: 43
Participants: 23,349

Total Assets Administered

\$19,174,688,744

Plans by Channel

Direct: 0
Advisor: 100

Platforms Used

OmniDC interfaces with internal systems

Asset Allocation Funds

Customized age and risk models • managed accounts

Advisor Support Services

External Wholesalers focused on Advisors 24
External Wholesalers focused on Institutional 24
Internal Wholesalers focused on Advisors 11
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

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



Target Pro™ Portfolios work for people. Period.

That's because they help employees of all ages reach their retirement income goals at a reasonable price. Plus they:

- Offer a modern approach to managed accounts
- Require no employee engagement
- Maximize personalization to manage risk tolerance



Learn more
call 1-877-876-4015 today.



Target Pro Portfolios are based on generally accepted investment principles, leverage employee data already in the plan and are created and maintained by a plan's Registered Investment Advisor. The assets of each Target Pro Portfolio are held in a group variable annuity contract issued by Minnesota Life Insurance Company as selected by the plan sponsor. Securian Financial provides the administrative recordkeeping services for the portfolios and charges a fee for this service. Stadion Money Management, LLC, provides the Target Pro Allocation services. Stadion Money Management, LLC, is not affiliated with Securian Financial Group of Minnesota Life Insurance Company.

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.

Securian Financial Group, Inc.
securian.com

400 Robert Street North, St. Paul, MN 55101-2098
©2020 Securian Financial Group, Inc. All rights reserved.

F95162 Rev 10-2020 DOFU 9-2020
1315586



Baltimore, MD • Transamerica.com

Transamerica Retirement Solutions

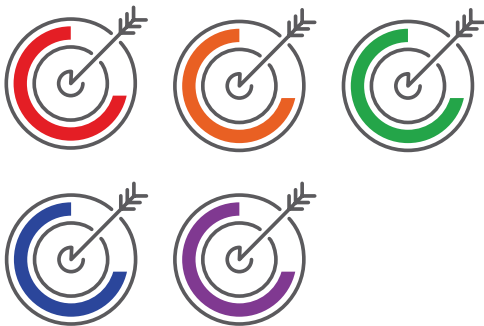
Key Contact(s)

Charmaine Hughes Lee • 414.870.8156
• Charmaine.Hughes@Transamerica.com

Firm Partners

Transamerica Retirement Solutions provides comprehensive SEP/MEP/PEP retirement plan solutions. Leveraging expertise honed by more than 80 years in business, we serve the entire spectrum of defined benefit and defined contribution plans, including 401(k) and 403(b) (Traditional and Roth), 457, profit sharing, money purchase, cash balance, Taft-Hartley, nonqualified deferred compensation, and rollover and Roth IRA.

Primary Market(s) Served



Plans/Participants

Served by Type [As of 6/30/20]

401(k)

Plans: 25,303
Participants: 2,240,091

403(b)

Plans: 710
Participants: 945,451

457

Plans: 379
Participants: 47,225

Cash Balance

Plans: 14
Participants: 45,000

Defined Benefit (Traditional)

Plans: 328
Participants: 410,794

Money Purchase

Plans: 92
Participants: 48,249

NQDC

Plans: 109
Participants: 107,785

Other

Plans: 236
Participants: 294,128

Total Assets Administered

\$223,080,000,000

Plans by Channel

Direct: 0 / Advisor: 27,171

Platforms Used

Proprietary recordkeeping platform

Asset Allocation Funds

All asset allocation funds available through the NSCC

Advisor Support Services

External Wholesalers focused on Advisors..... 62
External Wholesalers focused on Institutional 20
Internal Wholesalers focused on Advisors 43
Internal Wholesalers focused on Institutional 13
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/TPA, Administrative
outsourcing; Legal, compliance, technical and fiduciary
support; education/communications; open architecture
investment platform; plan health reporting; 360 payroll;
HSAs/student loan solutions



SERVICE. EXPERIENCE. LEADERSHIP.

As the retirement landscape changes, there's never been a better time to work with Transamerica. Whether it's supporting you and your clients, driving better outcomes for participants, or exploring pooled plan solutions, we are well-positioned to help you navigate the new era of retirement plans.

85 years

AS A RETIREMENT PLAN PROVIDER

Top 10 recordkeeper¹

289 pooled plans²

3,000 employees

DEDICATED SOLELY TO WORKPLACE SOLUTIONS

**See how Transamerica is positioned to
become your retirement provider of choice.**



Call: 888-401-5826



Visit: transamerica.com

¹ As measured by defined contribution plan participants,
"2020 Recordkeeping Survey," PLANSPONSOR, July 2020

² As of December 31, 2019



AIG Retirement Services

Houston, TX • AIG.com/RetirementServices



AIG Retirement Services

Key Contact(s)

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 65 years. We are a leader in the not-for-profit market dedicated to helping employers and employees in governmental entities, education, 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 more personal experience, we can help motivate employees to save for the retirement they envision.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k)	762 / 52,444
403(b)	17,638 / 1,310,478
457	4,409 / 266,358
Money Purchase	721 / 100,208
NQDC	501 / 5,981
Other	1,628 / 379,960

Total Assets Administered

\$72,148,639,497

Plans by Channel [Direct / Advisor]

24,436 / 24,436

Platforms Used

Open architecture mutual fund platform

Asset Allocation Funds

AIG Retirement Services' open architecture mutual funds

Advisor Support Services

External Wholesalers Focused on Advisors	12
External Wholesalers Focused on Institutional	12
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.

Alerus Retirement and Benefits

St. Paul, MN • www.Alerusrb.com



Key Contact(s)

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



Plans/Participants Served by Type [As of 6/30/20]

401(k)	4,500 / 275,000
403(b)	155 / 24,000
457	750 / 14,700
Defined Benefit (Traditional)	36 / 4,700
Other	1,500 / 29,000

Total Assets Administered

\$27,000,000,000

Plans by Channel [Direct / Advisor]

1,221 / 5,720

Platforms Used

Sungard OmniPlus

Asset Allocation Funds

Open architecture, 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 webpage.

Alliance Benefit Group

Peoria, IL • abgnational.com



Key Contact(s)

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



Plans/Participants Served by Type [As of 6/30/20]

401(k)	13,830 / 758,347
403(b)	826 / 306,108
457	381 / 152,124
Cash Balance	25 / 200
Defined Benefit (Traditional)	2,078 / 300,083
NQDC	139 / 8,316
Other	1,215 / 74,709

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 • www.capitalgroup.com



Key Contact(s)

1.800.421.9900

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 PlanPremier and RecordkeeperDirect recordkeeping solutions and can support a bundled or unbundled arrangement.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k)	58,899 / 1,266,862
403(b)	1,102 / 55,087
457	0 / 0
Cash Balance	0 / 0
Defined Benefit (Traditional)	0 / 0
Money Purchase	74 / 1,615
NQDC	5 / 53
Other	696 / 15,142

Total Assets Administered

\$83,200,000,000

Plans by Channel [Direct / Advisor]

0 / 60,771

Platforms Used

DST TRAC (RecordkeeperDirect), Empower (PlanPremier)

Asset Allocation Funds

Target Date Retirement Series • American Funds Portfolio Series • American Funds Retirement Income Portfolio Series • American Funds American Balanced Fund • American Funds Global Balanced Fund

Advisor Support Services

External Wholesalers Focused on Advisors	143
External Wholesalers Focused on Institutional	143
Internal Wholesalers Focused on Advisors	139
Internal Wholesalers Focused on Institutional	139

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.

American Trust Retirement

Dubuque, IA • www.americantrustretirement.com



Key Contact(s)

John Moody • 303.324.4625 • jmoody@edgecoholdings.com
Micah DiSalvo • 608.215.5882 • mdisalvo@edgecoholdings.com

Firm Profile

American Trust is one of the nation's leading providers of small to mid-sized retirement plans. Through client-centric and intermediary distribution channels, American Trust offers an open architecture retirement services platform as well as full-service recordkeeping, TPA, collective investment trust, discretionary trustee and 3(38) capabilities. American Trust provides outcomes-based technology and resources to advisors and plan sponsors to help participants achieve retirement success.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k)	1,671 / 97,654
403(b)	33 / 4,116
457	24 / 581
Cash Balance	47 / 779
Defined Benefit (Traditional)	19 / 429
Money Purchase	9 / 217
Other	41 / 860

Total Assets Administered

\$6,800,515,882

Plans by Channel [Direct / Advisor]

216 / 1,572

Platforms Used

Relius

Asset Allocation Funds

Traditional and Tactical Risk-Based Allocation Managers

Advisor Support Services

External Wholesalers Focused on Advisors	6
External Wholesalers Focused on Institutional	3
Internal Wholesalers Focused on Advisors	4
Internal Wholesalers Focused on Institutional	2

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 • Personal Retirement Picture • Managed Account Program • Financial Finesse • EvoShare

Plan Sponsor Service(s) Available

Auto IRA Rollover, Liveoak E-Sign Capabilities, Customized Participant Outcome Analysis, Dedicated Administrative Team, Enrollment/Education Support, FBi Benchmarking, UnifiedPlan® Managed Account Solution, 3(16) Plan Administration Services

Ameritas

Lincoln, NE • www.ameritas.com



Key Contact(s)

Andrew Gunning • 513.674.5294 • andrew.gunning@ameritas.com
Forrest Wilson • 704.929.4820 • forrest.wilson@ameritas.com
Jim Kais • 402.467.7343 • jim.kais@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



Plans/Participants Served by Type [As of 6/30/20]

401(k)	5,720 / 175,941
403(b)	14 / 884
457	77 / 1,776
Defined Benefit (Traditional)	127 / 146
Cash Balance	20 / 20
Money Purchase	178 / 1,028
NQDC	0 / 0
Other	0 / 0

Total Assets Administered

\$12,312,940,445

Plans by Channel [Direct / Advisor]

600 / 5,400

Platforms Used

FIS OmniASP

Asset Allocation Funds

Target Date Suites • Managed Accounts

Advisor Support Services

External Wholesalers Focused on Advisors	20
External Wholesalers Focused on Institutional	2
Internal Wholesalers Focused on Advisors	10
Internal Wholesalers Focused on Institutional	1

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

Plan Sponsor Service(s) Available

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

Ascensus

Dresher, PA • ascensus.com



Key Contact(s)

Jason Crane • 215.648.5351
 • jason.crane@ascensus.com
Anthony Bologna • 215.648.5547
 • anthony.bologna@ascensus.com

Firm Profile

Ascensus helps more than 12 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.

**Ascensus' data reflects full-service plans on the company's proprietary platform and doesn't include plans administered as part of its FuturePlan by Ascensus third-party administration business.*

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k)	43,559 / 1,457,188
403(b)	705 / 69,113
457	75 / 4,625
Money Purchase	57 / 2,498
NQDC	23 / 191

Total Assets Administered

\$83,000,000,000

Plans by Channel [Direct / Advisor]

0 / 44,419

Platforms Used

Proprietary platform, Ascensus Recordkeeping System (ARK)

Asset Allocation Funds

TDF: Outside • TDRisk: Outside.

Advisor Support Services

External Wholesalers Focused on Advisors	21
External Wholesalers Focused on Institutional	0
Internal Wholesalers Focused on Advisors	20
Internal Wholesalers Focused on Institutional	0

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

ReadySAVE Mobile App; Multiple Managed Account Platforms; Financial-Finesse-Powered Wellness Solutions; Interactive, Digital Sales Proposal Experience; World-Class Client Satisfaction NPS; Industry-Leading ERISA Team

BlueStar Retirement Services, Inc.

Ponte Vedra Beach, FL • BlueStarRetirement.com



Key Contact(s)

Steven Kimmel • 904.395.8296
 • skimmel@bluestarretirement.com

Firm Profile

BlueStar is an integrated recordkeeper and third party administrator, and while BlueStar serves all varieties of DC plans, BlueStar is a nationally recognized expert in the servicing of MEPs. BlueStar is a service-first organization which has built proprietary systems which enable service delivery excellence.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k)	1200 / 150000
403(b)	10 / 1000
457	5 / 100
Cash Balance	15 / 500
Defined Benefit (Traditional)	0 / 0
Money Purchase	0 / 0
NQDC	0 / 0
Other	0 / 0

Total Assets Administered

\$4,000,000,000

Plans by Channel [Direct / Advisor]

- / 1,200

Platforms Used

Schwab, Matrix

Asset Allocation Funds

Target Date, Target Risk, etc.

Advisor Support Services

External Wholesalers Focused on Advisors	3
Internal Wholesalers Focused on Advisors	3

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

Participant Support Services

Call Center Support

Plan Sponsor Service(s) Available

BlueStar provides comprehensive services for plan sponsors, including fiduciary services models (i.e., "3(16)" services).

BPAS

Utica, NY • BPAS.com



Key Contact(s)

Elizabeth Kaido • 315.292.6939 • ekaido@bpas.com
Sales • 1.866.401.5272 • 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, \$100 billion in trust assets, \$1.3 trillion in fund administration, and more than 450,000 participants. With our breadth of services, depth of creative talent, and financial resources, we are well positioned to help our clients solve all their benefit plan challenges without the need to engage multiple providers. One company. One call.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k)	2,637 / 179,755
403(b)	396 / 88,178
457	238 / 2,701
Cash Balance	560 / 25,850
Defined Benefit (Traditional)	141 / 76,117
Money Purchase	10 / 931
NQDC	235 / 24,987
Other	953 / 95,722

Total Assets Administered

\$10,000,000,000

Plans by Channel [Direct / Advisor]

45 / 3,992

Platforms Used

Proprietary platform trading with the NSCC.

Asset Allocation Funds

We offer open architecture on investments.

Advisor Support Services

External Wholesalers Focused on Advisors	9
External Wholesalers Focused on Institutional	9
Internal Wholesalers Focused on Advisors	11
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

Dedicated Plan Consultant • Streamlined Administration • Online Enrollment • Eligibility Determination • On-demand Reporting
 • Online Account Management • Loan Administration • Employee Education • Auto Enrollment/Escalation • Fiduciary Services
 • Payroll Integration

Empower Retirement

Greenwood Village, CO • www.empower-retirement.com



Key Contact(s)

Ken Munro • 303.737.0909 • ken.munro@empower-retirement.com
Brian Connolly • 303.737.1777
 • brian.connolly@empower-retirement.com
Chris Doucet • 617.535.8978
 • christopher.doucet@empower-retirement.com

Firm Profile

Empower Retirement has provided innovative financial services solutions in plan administration design, enrollment services, recordkeeping, communications and investment options to public, corporate and nonprofit employers. As the second-largest retirement plan provider in the United States, serving more than 9.7 million participants and over 40,000+ plans with more than \$661 billion in assets, we have the experience and scale to meet and exceed your needs, your clients and the needs of their employees.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k)	33,588 / 6,296,017
403(b)	3,420 / 599,960
457	1,489 / 1,455,689
Cash Balance	0 / 0
Defined Benefit (Traditional)	0 / 0
Money Purchase	1,020 / 919,369
NQDC	369 / 27,968
Other	487 / 373,250

Total Assets Administered

\$661,000,000,000

Plans by Channel [Direct / Advisor]

- / -

Platforms Used

Empower Recordkeeping Platform

Asset Allocation Funds

An open architecture platform that offers over 17,000 funds.

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 • Facebook Page
 • Smartphone Access to Participant Balances • Smartphone Transaction Access for Participants

Plan Sponsor Service(s) Available

• Online Administration System
 • Comprehensive Suite of Investment Products
 • Retirement Readiness and Plan Analytics
 • Plan and Investment Reviews
 • Online Reporting and Information
 • Empower Retirement Security Guarantee

Equitable

Jersey City, NJ • www.equitable.com



Key Contact(s)

Micah Lewis • 201.978.3618 • micah.lewis@equitable.com
James O'Connor • james.oconnor@equitable.com

Firm Profile

Equitable, a subsidiary of Equitable Holdings (NYSE: EQH), has been one of America's leading financial services providers since 1859. With the mission to help clients secure their financial well-being, the company provides advice, protection and retirement strategies to individuals, families and small businesses. Equitable has more than 8,000 employees and Equitable Advisors financial professionals and serves 2.8 million clients across the country. Please visit equitable.com for more information.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k).....	7,606 / 15,348
403(b).....	24,940 / 834,821
457.....	3,540 / 69,342

Total Assets Administered

\$34,601,000,000

Plans by Channel [Direct / Advisor]

0 / 36,321

Platforms Used

Open Architecture NAV, Group Variable Annuity, Non Qualified Plans

Asset Allocation Funds

Target date • Risk Based • Managed Accounts

Advisor Support Services

External Wholesalers Focused on Advisors.....	24
Internal Wholesalers Focused on Advisors.....	14

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

Integrated Solutions: Fiduciary Services 3(16), 3(21), 3(38). US based operations center. Financial Education/Wellness meetings virtual and in person available. Integrated Solutions

Fidelity Investments

Boston, MA • fidelity.com



Key Contact(s)

Fidelity Investments Sales Desk • 1.800.684.5254
 • fidelityworkplace.com/s/contactus

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 \$8.7 trillion, including discretionary assets of \$3.4 trillion as of October 31, 2020, we focus on meeting the unique needs of a diverse set of customers: helping more than 32 million people invest their own life savings and 22,000 businesses manage employee benefit programs. Privately held for more than 70 years.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k).....	9,064 / 16,195,016
403(b).....	833 / 3,305,028
457.....	635 / 301,895
Cash Balance.....	184 / 1,734,225
Defined Benefit (Traditional).....	584 / 2,588,468
Money Purchase.....	336 / 1,513,905
NQDC.....	2,074 / 253,667
Other.....	13574 / 3,811,960

Total Assets Administered

\$2,390,961,543,135

Plans by Channel [Direct / Advisor]

14,666 / 4,857

Platforms Used

Proprietary

Asset Allocation Funds

Fidelity Freedom® Funds-Over 9,000 total investments options

Advisor Support Services

External Wholesalers Focused on Advisors.....	38
External Wholesalers Focused on Institutional.....	38
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 • 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.

Human Interest

San Francisco, CA • www.humaninterest.com

**Key Contact(s)****Eric Phillips** • 317.833.0048

• eric@humaninterest.com

Erin McInrue Savage

• 401.588.2600 • erin.savage@humaninterest.com

Kristina Wallender • 347.886.6213

• kristina.wallender@humaninterest.com

Firm Profile

Human Interest is an affordable, full-service 401(k) provider that makes it easy for small and medium-sized businesses to help their employees save for retirement. The company was founded in 2015 to ensure that people in all lines of work have access to retirement benefits and a path to financial independence. Headquartered in San Francisco, Human Interest has helped more than 60,000 employees working at 2,000+ businesses across America. For more information please visit humaninterest.com.

Primary Market(s) Served**Plans/Participants Served by Type**

[As of 6/30/20]

401(k) 1,816 / 78,212
 403(b) 16 / 440

Total Assets Administered

-

Plans by Channel [Direct / Advisor]

- / -

Platforms Used

Proprietary, LT Trust

Asset Allocation Funds

Managed Accounts • Open-architecture lineup

Advisor Support Services

External Wholesalers Focused on Advisors 25
 External Wholesalers Focused on Institutional 3
 Internal Wholesalers Focused on Advisors 2
 Internal Wholesalers Focused on Institutional 0

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

Compliance Support • Payroll Integration • 5500, Document Preparation/Filing • Customized Reporting • Call Center/Email Support • Online and Written Educational Materials • Participant Notices/Disclosures • ERISA Bond Procurement • Dedicated Account Management

J.P. Morgan Asset Management

New York, NY • www.jpmorganretirementlink.com

**Key Contact(s)****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**Plans/Participants Served by Type**

[As of 6/30/20]

401(k) 564 (33,588)* / 110,318 (6,296,017)*
 403(b) 0 (3,420)* / 0 (599,960)*
 457 0 (1,489)* / 0 (1,455,689)*
 Cash Balance 0 (0)* / 0 (0)*
 Defined Benefit (Traditional) 0 (0)* / 0 (0)*
 Money Purchase 21 (1,020)* / 2,026 (919,369)*
 NQDC 2 (369)* / 131 (27,968)*
 Other 0 (487)* / 0 (373,250)*

Total Assets Administered

\$7,366,820,874 (\$661,000,000,000)*

*DC total on recordkeeping platform

Plans by Channel [Direct / Advisor]

221 / 307

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 14
 Internal Wholesalers Focused on Advisors 5

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)

July Business Services, LLC

Waco, TX • www.julyservices.com



Key Contact(s)

Blake Willis • 1.888.333.5859 • bwillis@julyservices.com
Michelle LeCates • 1.888.333.5859 • mlecatess@julyservices.com
Megan Knapp • 1.888.333.5859 • mknapp@julyservices.com

Firm Profile

JULY is a 401(k) services company specializing in hi-touch, tech-enabled retirement plan services. For 25 years, our employees have served as plan experts to advisory firms, advisors, and employers. Our in-house software development team has built a host of proprietary technology solutions to streamline, automate, and simplify all facets of retirement planning to make processes rewarding and easy for our clients. Our services include recordkeeping, administration, plan design consulting, payroll services and business process outsourcing.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k)	3700 / 97,000
403(b)	45 / 4,000
457	4 / 1,150
Cash Balance	150 / 2,025
Defined Benefit (Traditional)	15 / 420
Money Purchase	10 / 300
NQDC	5 / 1,200
Other	60 / 1,100

Total Assets Administered

\$4,450,000,000

Plans by Channel [Direct / Advisor]

0 / 4,000

Platforms Used

Mid Atlantic, Matrix, Pershing, 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	4
Internal Wholesalers Focused on Institutional	3
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

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

Lincoln Financial Group

Radnor, PA • www.LincolnFinancial.com



Key Contact(s)

Gregg Holgate • 484.583.6125 • Gregg.Holgate@LFG.com
Joseph Mrozek • 484.583.1091 • Joseph.Mrozek@LFG.com

Firm Profile

Lincoln Financial Group provides advice and solutions that help people 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, and guard against long-term care expenses.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k)	6,805 / 478,062
403(b)	11,678 / 748,397
457	1,478 / 74,166
Cash Balance	5 / 20,774
Defined Benefit (Traditional)	28 / 49,483
Money Purchase	1,087 / 119,176
NQDC	407 / 14,462
Other	1,477 / 113,739

Total Assets Administered

\$76,600,000,000

Platforms Used

Lincoln Alliance^(R) and Director^(SM) Retirement Programs

Asset Allocation Funds

Alliance: Open architecture • Director: 6 fund suites

Advisor Support Services

External Wholesalers Focused on Advisors	26
External Wholesalers Focused on Institutional	10
Internal Wholesalers Focused on Advisors	16
Internal Wholesalers Focused on Institutional	5

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

MassMutual

Springfield, MA • www.MassMutual.com



Key Contact(s)

Teresa Hassara • 860.562.3303 • hlaroche@massmutual.com

Firm Profile

MassMutual's Workplace Solutions offers a holistic portfolio that includes a full range of retirement plan products and services, as well as array of voluntary insurance products available to individuals through their employer.

Our innovative, award-winning tools are designed to help both employers and employees unlock the power of all their benefits.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k)	20,138 / 1,795,146
403(b)	2,738 / 243,220
457	1,767 / 235,899
Cash Balance	0 / 0
Defined Benefit (Traditional)	2,838 / 550,000
Money Purchase	126 / 2,706
NQDC	237 / 4,594
Other	237 / 23

Total Assets Administered

\$163,400,000,000

Plans by Channel [Direct / Advisor]

0 / 100

Platforms Used

Proprietary record keeping platform

Asset Allocation Funds

MassMutual RetireSMARTsm by JPMorgan • MassMutual Select T. Rowe Price • Legg Mason Total Advantage • IndexSelect • 28 Target-Date fund families available on our platform

Advisor Support Services

External Wholesalers Focused on Advisors	48
External Wholesalers Focused on Institutional	24
Internal Wholesalers Focused on Advisors	17
Internal Wholesalers Focused on Institutional	7

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

MassMutual is a trusted provider of industry-leading wellness solutions. This includes workplace employee benefit and retirement plan services, investment management and financial technology.

Milliman, Inc.

Seattle, WA • www.milliman.com



Key Contact(s)

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



Plans/Participants Served by Type

[As of 6/30/20]

401(k)	831 / 826,971
Defined Benefit (Traditional)	343 / 1,112,589

Total Assets Administered

\$116,436,861,102

Plans by Channel [Direct / Advisor]

5 / 95

Platforms Used

FIS OmniPlus

Asset Allocation Funds

Milliman provides a completely open architecture platform

Advisor Support Services

External Wholesalers Focused on Advisors	6
External Wholesalers Focused on Institutional	4
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 dashboard/robust reporting, legislative updates, actuarial consulting, with a personalized, high-touch approach.

Nationwide

Columbus, OH • nationwidefinancial.com



Key Contact(s)

Retirement Plans National Sales Desk • 1.800.626.3112

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, 2020, Nationwide is a Fortune 100 company recordkeeping more than 37,000 retirement plans with more than \$150 billion in retirement plan assets under management.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k).....	16,866 / 788,302
403(b).....	7,727 / 134,171
457.....	7,161 / 1,569,250
Defined Benefit (Traditional)	448 / 743
Money Purchase.....	1,584 / 147,464
NQDC	56 / 1,889

Plans by Channel [Direct / Advisor]

7,666 / 18,497

Platforms Used

Proprietary Recordkeeping platform

Asset Allocation Funds

Nationwide offers 227 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

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

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

Newport

Walnut Creek, CA • www.newportgroup.com



Key Contact(s)

Ken Weida • 925.328.4547

• Ken.Weida@newportgroup.com

Todd Davis • 443.333.5328

• Todd.Davis@newportgroup.com

Dale Essenmacher • 248.857.0904

• Dale.Essenmacher@newportgroup.com

Firm Profile

Newport 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 \$135 billion in retirement assets under administration and more than \$265 billion in corporate retirement and insurance assets. Staffed by an exceptional team, Newport 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.....	27
External Wholesalers Focused on Institutional	27
Internal Wholesalers Focused on Advisors	10
Internal Wholesalers Focused on Institutional	10

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 • Managed Accounts • Smartphone Access to Participant Balances • Smartphone Transaction Access for Participants

Plan Sponsor Service(s) Available

Solutions include unique plan combinations, integrated qualified and non-qualified plans, MEPs/PEPs payroll integrations, trust services, fiduciary services to support advisors including 3(16) fiduciary services.

North American KTRADE Alliance, LLC

Plymouth, IN • www.ktradeonline.com



Key Contact(s)

Steve Gradeless • 614.623.3438 • sgradeless@ktradeonline.com
Trent Newcomb • 1.888.954.9321 • 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 Web Demo Accounts at www.ktradeonline.com are: Participant site: User Name = DEMOEE, Password = DEMO123 and Plan Sponsor site = DEMOPS; Password = DEMO123. Share accounting, not unit value accounting.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k)	760 / 22,600
403(b)	35 / 1,045
457	35 / 1,045
Cash Balance	7 / 7
Defined Benefit (Traditional)	2 / 2
Money Purchase	0 / 0
NQDC	0 / 0
Other	2 / 4,000

Total Assets Administered

\$1,600,000,000

Plans by Channel [Direct / Advisor]

41 / 800

Platforms Used

FIS Relius

Asset Allocation Funds

Numerous asset allocation funds are available, based on Cust

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

Participant Support Services

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

Plan Sponsor Service(s) Available

Competitive recordkeeping pricing with all fees/charges fully disclosed. Secure & reliable technology. Flexibility/independence (don't have any proprietary investments). ASPPA CEFEX & AICPA Soc1 certified.

OneAmerica

Indianapolis, IN • oneamerica.com



Key Contact(s)

Sandy McCarthy • 317.285.2234 • Sandy.McCarthy@oneamerica.com
Steven Kofkoff • 317.285.4828 • Steven.Kofkoff@oneamerica.com
Pete Schroedle • 317.285.1602 • Pete.Schroedle@oneamerica.com

Firm Profile

For more than 55 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 more than 12,000 plans with over \$63B 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



Plans/Participants Served by Type [As of 6/30/20]

401(k)	4,269 / 746,577
403(b)	5043 / 192,010
457	2,590 / 100,028
Cash Balance	1 / 24
Defined Benefit (Traditional)	156 / 33,794
Money Purchase	9 / 2,983
NQDC	21 / 607
Other	793 / 137,674

Total Assets Administered

\$63,822,758,369

Plans by Channel [Direct / Advisor]

0 / 12,882

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 requirements.

Advisor Support Services

External Wholesalers Focused on Advisors	25
External Wholesalers Focused on Institutional	2
Internal Wholesalers Focused on Advisors	13
Internal Wholesalers Focused on Institutional	2

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, Plan Consulting Support, Plan Sponsor Educational Resources, Dedicated Client Relationship Manager, Fiduciary Training

PAi Retirement Services

De Pere, WI • pai.com/advisor



Key Contact(s)

Sales • 1.800.236.7400, Option 1

• sales@pai.com

Advisor Support Team • 1.800.236.7400, 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 proprietary investment product. We offer fully bundled retirement services including recordkeeping and administration for commission (level comp) and fee-based advisors.

CoPilot Prime – 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



Plans/Participants Served by Type [As of 6/30/20]

401(k)..... 16,000 / 175,000

Total Assets Administered

\$5,630,000,000

Platforms Used

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

Asset Allocation Funds

Target Date/Risk, Mutual Fund, ETF, CIT, Stable Value

Advisor Support Services

Compliance Support • 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

- 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)

PCS Retirement, LLC

Philadelphia, PA • pcsretirement.com



Key Contact(s)

Reno Regalbuto • 267.675.6714 • regalbutor@pcscapital.com

Jordan Migneault • 267.675.6566 • jordan@pcscapital.com

Pete Kirtland • 267.990.9643 • pete.kirtland@aspireonline.com

Daniella Moiseyev • 267.534.2521 • moiseyevd@pcscapital.com

Firm Profile

PCS Retirement, one of the nation's largest independent, conflict-free retirement providers, provides recordkeeping services to 18,000 plans and 750,000 eligible participants with more than \$23 billion in AUA. PCS' comprehensive platform includes business development tools and data-driven recordkeeping technology that supports all types of retirement plans [401(k), 403(b), 457, Cash Balance, Defined Benefit, Non-Qualified], IRAs, and HSAs. With PCS, you also get a team committed to making retirement plans effortless for you and your clients.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k).....	9,783 / 180,995
403(b).....	8,075 / 103,358
457.....	814 / 8,352
Money Purchase.....	178 / 14,356
NQDC.....	833 / 8,592

Total Assets Administered

\$23,000,000,000

Plans by Channel [Direct / Advisor]

- / 18,000

Platforms Used

FIS Relius and proprietary

Asset Allocation Funds

0

Advisor Support Services

External Wholesalers Focused on Advisors.....	9
External Wholesalers Focused on Institutional.....	8
Internal Wholesalers Focused on Advisors.....	7
Internal Wholesalers Focused on Institutional.....	2

Compliance Support • Plan Benchmarking • 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

We offer a broad array of support for plan sponsors, from comprehensive onboarding to effective sales and account management programs—all delivered with award-winning client service.

Pentegra Services, Inc.

White Plains, NY • www.pentegra.com



Key Contact(s)

John Schafer • 317.506.6875 • john.schafer@pentegra.com
Rob Fiorentino • 914.607.6839 • rob.fiorentino@pentegra.com

Firm Profile

Pentegra is a different kind of retirement plan partner. That's because we're a fiduciary first. We deliver retirement plans that run with less risk, greater efficiencies and improved outcomes. With a 75-year legacy of fiduciary expertise unmatched in the industry today, we partner with firms at the advisor, sponsor or enterprise level to bring maximum flexibility to every opportunity, offering a comprehensive array of qualified and non-qualified retirement plans, TPA services and fiduciary support.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k)	1,033 / 71,019
403(b)	112 / 4,408
457	34 / 197
Cash Balance	4 / 480
Defined Benefit (Traditional)	211 / 38,344
Money Purchase	3 / 50
NQDC	23 / 612
Other	43 / 13,634

Total Assets Administered

\$11,690,000,000

Plans by Channel [Direct / Advisor]

362 / 1,101

Platforms Used

Open Architecture

Asset Allocation Funds

All are available through open architecture

Advisor Support Services

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

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

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.

Principal Financial Group

Des Moines, IA • www.principal.com



Key Contact(s)

Scott Boyd • 860.597.2336 • boyd.scott@principal.com
Jon Graff • 704.255.4065 • graff.jon@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 \$701.8 billion in assets and serve 24.8 million customers worldwide through more than 100 subsidiaries 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 the IRT business operations, employees, and clients will occur over the following 12-24 months.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k)	36,009 / 7,183,014
403(b)	2,099 / 567,223
457	1,223 / 34,451
Cash Balance	108 / 67,946
Defined Benefit (Traditional)	2,562 / 365,661
Money Purchase	601 / 99,059
NQDC	3,369 / 87,843
Other	3,164 / 1,354,265

Total Assets Administered

\$436,646,244,408

Platforms Used

Proprietary recordkeeping platform

Asset Allocation Funds

Principal LifeTime Hybrid CITs • Principal LifeTime Hybrid Funds • Principal LifeTime Portfolios • Principal Strategic Asset Management (SAM) Portfolios • Options are also available through open architecture

Advisor Support Services

External Wholesalers Focused on Advisors	91
External Wholesalers Focused on Institutional	14
Internal Wholesalers Focused on Advisors	61
Internal Wholesalers Focused on Institutional	5

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 offer simplified plan management across total retirement solutions (bundled or TPA) and innovative solutions to help your plan drive better outcomes.



At Nationwide, we go above and beyond to do the right thing at the right time –

so participants get a better experience and you get a better partner.



Our commitment to the retirement plans business has never been stronger - and we're excited about what the future holds.

STRENGTH & STABILITY



- For 47 years, we've been a leading provider of 401(k), 403(b) and 457(b) plans – administering over 37,000 plans and helping 2.4 million participants¹

ADMINISTRATIVE SIMPLICITY



- Increases in efficiency through an improved ease-of-use, greater capabilities and reporting – and a more competitive cost per participant

PARTICIPANT EXPERIENCE



- Data-driven participant engagement and communication, delivered through our award winning customer experience²

VALUES THAT TRANSLATE TO SERVICE



- The care we show our communities and employees translate to exceptional service for you, your clients and their participants

To learn more, contact our **National Sales Desk at 1-800-626-3112**

¹Nationwide as of 6/30/20

²DALBAR Customer Experience Excellence Award 2020

Prudential Retirement

Hartford, CT • www.prudential.com



Key Contact(s)

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 \$1.648 trillion in assets under management as of September 30, 2020, 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



Plans/Participants Served by Type [As of 6/30/20]

401(k)	1,636 / 2,533,380
403(b)	1,137 / 344,555
457	303 / 323,139
Defined Benefit (Traditional)	662 / 419,895
NQDC	586 / 66,239
Other	100 / 147,113

Total Assets Administered

\$256,775,086,052

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

External Wholesalers Focused on Advisors	22
External Wholesalers Focused on Institutional	4
Internal Wholesalers Focused on Advisors	2
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

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

Retirement Plan Consultants

Norfolk, NE • retirementplanconsultants.net



Key Contact(s)

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

Firm Profile

Retirement Plan Consultants 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



Plans/Participants Served by Type [As of 6/30/20]

401(k)	1,500 / 25,000
403(b)	1,200 / 5,000
457	30 / 400
Cash Balance	40 / 600
Defined Benefit (Traditional)	14 / 392
NQDC	5 / 30

Total Assets Administered

\$1,500,000,000

Plans by Channel [Direct / Advisor]

0 / 3,000

Platforms Used

Open Architecture

Asset Allocation Funds

Custom Portfolios and 3(38) options

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	0

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 consulting, fiduciary service, notice delivery, single point of contact.

T. Rowe Price

Baltimore, MD • Troweprice.com

T.RowePrice®

Key Contact(s)

Mike Shamburger • 410.577.4478
• Mike.Shamburger@troweprice.com
Lee Stevens • 410.345.7753
• Lee.Stevens@troweprice.com
Tina Wilcox • 410.345.6425
• Tina.Wilcox@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



Plans/Participants Served by Type [As of 6/30/20]

401(k)	5,287 / 2,062,915
403(b)	136 / 59,686
457	77 / 100,065
Cash Balance	6 / 22,323
Defined Benefit (Traditional)	4 / 9,344
Money Purchase	18 / 2,831
NQDC	173 / 9,651
Other	130 / 35,115

Total Assets Administered

\$211,700,000,000

Platforms Used

OMNI, TRAC/DST Retirement Solutions

Asset Allocation Funds

T. Rowe Price Retirement Funds • T. Rowe Price Retirement I Funds
• T. Rowe Price Retirement Trusts • T. Rowe Price Retirement Blend Trusts • T. Rowe Price Retirement Hybrid Trusts • T. Rowe Price Target Funds • T. Rowe Price Target Trusts

Advisor Support Services

External Wholesalers Focused on Advisors	36
External Wholesalers Focused on Institutional	32
Internal Wholesalers Focused on Advisors	18
Internal Wholesalers Focused on Institutional	18

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 • www.standard.com



Key Contact(s)

Katie Sheliga • 562.335.5717 • ekaterina.sheliga@standard.com
Joel Mee • 971.321.3417 • joel.mee@standard.com
Rob Baumgarten • 303.995.9525 • rob.baumgarten@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



Plans/Participants Served by Type [As of 6/30/20]

401(k)	2,377 / 346,415
403(b)	262 / 63,684
457	169 / 5,035
Cash Balance	22 / 1,797
Defined Benefit (Traditional)	105 / 10,738
Money Purchase	37 / 5,122
NQDC	22 / 262
Other	53 / 8,789

Total Assets Administered

\$24,100,000,000

Plans by Channel [Direct / Advisor]

0 / 3,047

Platforms Used

Net asset value & group annuity

Asset Allocation Funds

Advisor Managed • Standard Managed • 3rd Party funds available

Advisor Support Services

External Wholesalers Focused on Advisors	19
External Wholesalers Focused on Institutional	3
Internal Wholesalers Focused on Advisors	7
Internal Wholesalers Focused on Institutional	1

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.

TRG (Touchstone Retirement Group, LLC)

Amherst, NY • www.tsretirement.com



Key Contact(s)

Jeff Atwell • 972.358.6778 • atwellj@tsretirement.com
Jonathan Duggan • 770.545.5976 • dugganj@tsretirement.com

Firm Profile

TRG is a progressive thinking provider of retirement plan record keeping services to employer sponsored retirement plans of all kinds. TRG is successful in this highly competitive environment not because we are the largest nor necessarily the least expensive service provider, but rather because we offer the perfect balance between high-touch customer service, competitive pricing and a high degree of customization to our retirement plan advisors and the sponsors that they serve.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k).....	990 / 45,000
403(b).....	145 / 16,000
457.....	147 / 19,000

Total Assets Administered

\$3,500,000,000

Plans by Channel [Direct / Advisor]

0 / 1,282

Platforms Used

Relius

Asset Allocation Funds

All funds available to trade. • TRG is an open platform.

Advisor Support Services

External Wholesalers Focused on Advisors.....	4
External Wholesalers Focused on Institutional.....	2
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

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

Plan Sponsor Service(s) Available

Affiliated companies provide third-party administration and 3(16)/402(a) fiduciary services. TRG provides plan analytical reporting to sponsors and advisors as well as enhanced enrollment support.

Ubiquity Retirement + Savings

San Francisco, CA • www.myubiquity.com



Key Contact(s)

Karen Benewith • 415.766.3754 • kbenewith@myubiquity.com

Firm Profile

Ubiquity Retirement + Savings® is a leading fintech company that sits at the crossroads of HCM, SaaS, and robo-record keeping. Our mission is to empower small businesses and their employees to create a more secure financial future by leveraging technology with affordable retirement solutions and world-class customer support. For over 2 decades, we have helped workers save more than \$2.5 billion and opened retirement plans for 9,000+ small businesses—pioneering a transparent, flat-fee, customizable savings experience. Our tenured team are retirement experts and future-you champions! Learn more at: myubiquity.com

Primary Market(s) Served



Platforms Used

Matrix Trust, Charles Schwab Trust Bank

Asset Allocation Funds

Open arch platform, 30,000+ MFs and ETFs • Censibly Yours 3(38) Financial Wellness.

Advisor Support Services

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

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

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.

Vestwell

New York, NY • www.vestwell.com



Key Contact(s)

Aaron Schumm • 917.979.5358
• aaron.schumm@vestwell.com
Ben Thomason • 917.979.5358
• benjamin.thomason@vestwell.com
Allison Brecher • 917.979.5358
• allison.brecher@vestwell.com

Firm Profile

Vestwell is the digital recordkeeping platform bringing the 401(k) and 403(b) industry into the modern fintech era. We've rearchitected the workplace retirement offering and built an engine to power the \$30T industry. The customizable, open architecture, and white-labeled platform becomes a natural extension of financial services and payroll partners, while removing friction points plaguing legacy recordkeeping. The result is an easier, more efficient, and all-around better experience, delivered at a fraction of the cost.

Primary Market(s) Served



Total Assets Administered

-

Plans by Channel [Direct / Advisor]

0 / 0

Platforms Used

Vestwell's Native Recordkeeping Technology

Asset Allocation Funds

Completely open architecture with ability to trade ETFs

Advisor Support Services

External Wholesalers Focused on Advisors 3
External Wholesalers Focused on Institutional 2
Internal Wholesalers Focused on Advisors 3
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 • 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 Platform, Loans, Distributions, Intraday Trading, Rebalancing and Reallocations, Plan Document Review and Creation, Compliance Testing

Voya Financial

Windsor, CT • Voya.com



Key Contact(s)

Bill Elmslie • 860.580.1655 • William.elmslie@voya.com
Jon Reilly • 714.319.7354 • Jonathan.reilly@voya.com
Douglas Murray • 612.210.0266 • Douglas.murray@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 markets, serving more than 50,000 institutional clients and over 5.7 million participant accounts. Voya is focused on guiding Americans to greater financial wellness through employer-sponsored savings plans, holistic retirement and income guidance.

Primary Market(s) Served



Plans/Participants Served by Type [As of 6/30/20]

401(k).....	24,840 / 2,577,592
403(b).....	20,198 / 897,929
457.....	5,680 / 2,080,830
NQDC	292 / 19,062
Other.....	10 / 133,722

Total Assets Administered

\$380,224,238,557

Plans by Channel [Direct / Advisor]

3,899 / 47,121

Platforms Used

SunGard OmniPlus

Asset Allocation Funds

Proprietary and non-proprietary options • Active/passive/blend management options • Open architecture platform

Advisor Support Services

External Wholesalers Focused on Advisors 90
External Wholesalers Focused on Institutional 65
Internal Wholesalers Focused on Advisors 26
Internal Wholesalers Focused on Institutional 21

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

Plan design flexibility, compliance/regulatory support, comprehensive fiduciary solutions, plan health reporting, dedicated support team, 360 payroll integration, employee communications, education and financial wellness programs

Alliance Pension Consultants

Deerfield, IL • www.alliancepension.com

Key Contact(s)

Jeff Feld • 847.291.7390
• jfeld@alliancepension.com
Theresa Piotrowski • 847.205.4551
• tpiotrowski@alliancepension.com
Jeff Van Wagner • 224.330.6132
• jvanwagner@alliancepension.com

Firm Profile

Alliance Pension Consultants, LLC (Alliance) provides independent retirement plan consulting, administration, recordkeeping, and actuarial services. Since its founding in 1979, Alliance's guiding principles continue to be honesty, transparency, and reliability. With definitive focus, creativity, and expertise, Alliance constructs superior solutions to meet a company's retirement plan needs – simply and efficiently and with a flat, transparent cost structure. Alliance has offices in Deerfield, IL and Chicago, IL.

Primary Market(s) Served



Plans/Participants Served by Type

[As of 6/30/20]

401(k).....	578 / 52,000
403(b).....	10 / 1,000
457.....	8 / 275
Cash Balance	80 / 1,250
Defined Benefit (Traditional)	80 / 7,000
Money Purchase.....	3 / 200
NQDC	4 / 250
Other.....	89 / 1,175

Total Assets Administered

\$3,200,000,000

Plans by Channel [Direct / Advisor]

170 / 682

Platforms Used

Recordkeeping-Relius Investment-Schwab, Mid-Atlantic Trust

Asset Allocation Funds

Open Architecture. • Alliance has no proprietary investments.

Advisor Support Services

External Wholesalers Focused on Advisors4
External Wholesalers Focused on Institutional4
Internal Wholesalers Focused on Advisors2
Internal Wholesalers Focused on Institutional ...2

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
• Smartphone Transaction Access for Participants

Plan Sponsor Service(s) Available

Custom plan design, Consulting, Open Architecture Investment Platform, Administration, Daily Recordkeeping, Payroll Integration, Enrollment/Education, Plan Compliance

Correll Co.

Hickory Hills, IL • www.correllco.com

Key Contact(s)

Earl Correll • 708.599.5200
• ecorrell@correllco.com
Tom Danielewicz • 708.599.5200
• tdanielewicz@correllco.com

Firm Profile

Correll Co. is a full service employee benefits firm specializing in 401(k) daily valuation, administration and compliance services in a bundled or un-bundled arrangement. Other administration services include cash balance, defined benefit, 403(b), 457 and non-qualified plans. We work with plan advisors, RIAs, brokers and accountants or directly with the plan sponsor. Correll Co. has been servicing qualified plans since 1972.

Primary Market(s) Served



Plans/Participants Served by Type

[As of 6/30/20]

401(k).....	693 / 78,000
403(b).....	29 / 1,700
457.....	8 / 250
Cash Balance	43 / 300
Defined Benefit (Traditional)	40 / 1,150
Money Purchase.....	0 / 0
NQDC	6 / 200
Other.....	0 / 0

Total Assets Administered

\$2,500,000,000

Plans by Channel [Direct / Advisor]

90 / 800

Platforms Used

Matrix, Schwab, Principal, Hancock, LPL

Asset Allocation Funds

N/A

Advisor Support Services

External Wholesalers Focused on Advisors0
External Wholesalers Focused on Institutional0
Internal Wholesalers Focused on Advisors1
Internal Wholesalers Focused on Institutional ...1

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

Plan Sponsor Service(s) Available

Full administration and consulting services, enrollment and plan education, plan design, planning, performance reporting, web services, integrated education and fund advice through MasteryPointe

Employee Fiduciary, LLC

Mobile, AL • www.employeefiduciary.com

Key Contact(s)

Sales Team • 1.877.401.5100
• sales@employeefiduciary.com

Firm Profile

Founded in 2004, Employee Fiduciary is employee-owned and fully-independent. Our benefits include:

- **Low Fees** – \$1,500 (covers up to 30 eligible employees) + 0.08% of assets + \$30 for each additional employee.
- **Personal Care** – We assign a dedicated relationship manager to each client for trusted care.
- **Plan Design** – We customize all plans to meet each client's goals and budget.
- **Investment Choice** – We allow any investment, including low cost index funds, with no limitation or mark-up.

Primary Market(s) Served



Plans/Participants Served by Type

[As of 6/30/20]

401(k).....	3,971 / 87,178
403(b).....	73 / 3,880
457.....	16 / 252
Cash Balance	0 / 0
Defined Benefit (Traditional)	0 / 0
Money Purchases.....	1 / 55
NQDC	3 / 157
Other.....	0 / 0

Total Assets Administered

\$3,844,990,564

Plans by Channel [Direct / Advisor]

2,438 / 1,626

Platforms Used

Relius/Proprietary

Asset Allocation Funds

Permitted

Advisor Support Services

Internal Wholesalers Focused on Advisors3
Internal Wholesalers Focused on Institutional ...3

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

Participant Support Services

Call Center Support • Facebook Page
• Smartphone Access to Participant Balances

Plan Sponsor Service(s) Available

Dedicated relationship manager for single-point-of-contact, plan design, compliance support.

EPIC Retirement Plan Services

Rochester, NY • www.epicrps.com

Key Contact(s)

Manny Marques • 585.362.4257

• mmarques@epicrps.com

Dave Davidson • 314.561.5140

• ddavidson@epicrps.com

Firm Profile

EPIC RPS is personally committed to your retirement plan success. We have a team of more than 250 well-qualified retirement plan professionals who are dedicated to our partners, plan sponsors and plan participants. Our experienced team members deliver “Raving Fan” service, client focused processes, and plan design and administration expertise.

At EPIC RPS, your success is more than just our business. It’s our passion.

Primary Market(s) Served



Plans/Participants Served by Type

[As of 6/30/20]

401(k).....	3,724 / 199,116
403(b).....	67 / 8,689
457.....	20 / 513
Cash Balance	125 / 1,360
Defined Benefit (Traditional)	10 /
Money Purchases.....	7 / 420
NQDC	12 / 207
Other.....	122 / 9,233

Total Assets Administered

\$17,000,000,000

Plans by Channel [Direct / Advisor]

0 / 4,687

Platforms Used

Leading open-architecture custodians.

Asset Allocation Funds

Target date funds, models, CITs • Risk based funds, models, CITs • Managed accounts

Advisor Support Services

External Wholesalers Focused on Advisors5
External Wholesalers Focused on Institutional2
Internal Wholesalers Focused on Advisors2
Internal Wholesalers Focused on Institutional ...2

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

Participant Support Services

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

Plan Sponsor Service(s) Available

DC and DB recordkeeping, consulting, and
ongoing administration. Sponsors always have
a single point of contact coupled with 24/7 web
access.

Evolve Retirement Plan Solutions

Templeton, CA • www.evolveretirement.com

Key Contact(s)

Brian Baroni • 805.369.6020

• brian@evolveretirement.com

Giselle Crout • 805.369.6020

• giselle@evolveretirement.com

Firm Profile

We take great pride in offering the personal service of a small business, combined with the expertise of a larger firm. Utilizing Charles Schwab as a custodian allows access to institutional share classes of mutual funds, while our low cost per account and fee transparency (non-asset based) allow 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



Plans/Participants Served by Type

[As of 6/30/20]

401(k).....	57 / 1,600
403(b).....	3 / 100

Total Assets Administered

\$130,000,000

Plans by Channel [Direct / Advisor]

5 / 55

Platforms Used

Charles Schwab Trust Bank

Asset Allocation Funds

All Fund Families

Advisor Support Services

External Wholesalers Focused on Advisors1
External Wholesalers Focused on Institutional1
Internal Wholesalers Focused on Advisors2
Internal Wholesalers Focused on Institutional ...2

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 Group

Centennial, CO • www.fpsgroupllc.com

Key Contact(s)

Mark Koeppen • 303.477.1505

• MKoeppen@fpstrustco.com

Eric Lutz • 239.450.0818

• elutz@fpstrustco.com

Firm Profile

FPS Group leads the industry in innovative retirement plan solutions for plan sponsors, consultants and advisors. Our Safe Harbor IRA and plan termination services provide efficient, low cost solutions for any retirement plan. FPS offers record keeping for 403(b), 457(b), and similar plans on the Investment Provider Exchange (IPX)® platform. IPX provides the opportunity to white-label IRA accounts and offer custom managed portfolios, along with funds, ETFs and annuities, all with a single sign-on.

Primary Market(s) Served



Total Assets Administered

\$20,000,000,000

Platforms Used

Investment Provider Exchange (IPX)®

Asset Allocation Funds

Advisors determine their own allocation models

Advisor Support Services

Compliance Support

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

• Recordkeeping for 403b and 457 plans
• Safe Harbor IRA, uncashed check and plan
termination services for all retirement plans
• Paying Agent services

LT Trust

Denver, CO • www.ltretire.com

Key Contact(s)

Kevin McDevitt • 303.658.3866
• kevin.mcdevitt@ltretire.com
Jerrold Weiss • 303.658.3420
• jerrod.weiss@ltretire.com

Firm Profile

Headquartered in Denver, Colorado, LT Trust provides low-cost 401(k) recordkeeping and administration services to growing businesses in all 50 states. By offering an open architecture 401(k) platform with access to almost 30,000 investment options, LT Trust enables its advisors to construct best-of-breed fund lineups without imposing any product requirements. LT Trust administered over 5,000 retirement plans with over \$5.1 billion in assets as of September 30, 2020.

Primary Market(s) Served



Plans/Participants Served by Type

[As of 6/30/20]

401(k).....	5,100 / 115,000
403(b).....	100 / 1,200
457.....	0 / 0
Cash Balance	0 / 0
Defined Benefit (Traditional)	0 / 0
NQDC	0 / 0
Other.....	0 / 0

Total Assets Administered

\$5,100,000,000

Plans by Channel [Direct / Advisor]

0 / 5,100

Platforms Used

FIS Relius, Salesforce

Asset Allocation Funds

Open Architecture • Managed Accounts

Advisor Support Services

External Wholesalers Focused on Advisors2
External Wholesalers Focused on Institutional2
Internal Wholesalers Focused on Advisors1
Internal Wholesalers Focused on Institutional ...1

Compliance Support • Training for DC Plan Sales/Service

Participant Support Services

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

Plan Sponsor Service(s) Available

Dedicated relationship manager, Fully bundled 401k solution, Payroll Integrations, 3(16) Services, Quarterly plan review reporting, Participant call center report, Audit and Compliance support.

Saturna Trust Company

Bellingham, WA • www.saturna.com

Key Contact(s)

Michael Adams • 360.650.6963
• msa@saturna.com
Nick Vitalis • 360.650.6963
• ntv@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



Plans/Participants Served by Type

[As of 6/30/20]

401(k).....	202 / 4,000
Cash Balance	8 / 60

Total Assets Administered

\$145,000,000

Plans by Channel [Direct / Advisor]

175 / 27

Platforms Used

Proprietary and third-party

Asset Allocation Funds

Models, Target Date

Advisor Support Services

External Wholesalers Focused on Advisors0
External Wholesalers Focused on Institutional0
Internal Wholesalers Focused on Advisors2
Internal Wholesalers Focused on Institutional ...2

Compliance Support • Plan Benchmarking
• Investment Committee Meetings

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.

Spectrum Pension Consultants, Inc.

Tacoma, WA • www.spectrumpension.com

Key Contact(s)

Chad Ridgway • 253.592.6699
• crdgway@spectrumpension.com
Kevin Boercker • 253.592.6688
• kboercker@spectrumpension.com
Joseph Doku • 480.372.2458
• jdoku@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



Plans/Participants Served by Type

[As of 6/30/20]

401(k).....	367 / 11,375
403(b).....	2 / 62
457.....	20 / 1,245
Cash Balance	11 / 220
Defined Benefit (Traditional)	6 / 120
NQDC	1 / 88
Other.....	19 / 8,437

Total Assets Administered

\$1,494,149,452

Plans by Channel [Direct / Advisor]

0 / 417

Platforms Used

Relius Administration ASP

Asset Allocation Funds

Open Architecture, QDIA, Target Date, Managed Account, etc.

Advisor Support Services

External Wholesalers Focused on Advisors3
External Wholesalers Focused on Institutional3
Internal Wholesalers Focused on Advisors1
Internal Wholesalers Focused on Institutional ...1

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

RETIREMENT PLANS: 100% Open Architecture, Fiduciary Governance Options, Fully Responsive Web Design, Gap Analysis Reporting, On-Demand Benefit Statements, Private Labeled Options, Retirement Income Projections

The Retirement Plan Company

Brentwood, TN • www.trpcweb.com

Key Contact(s)

Robert Nourse • 513.678.7627
• rnourse@trpcweb.com

Firm Profile

Founded in 1992, The Retirement Plan Company (TRPC) is one of the country's leading independent providers of account recordkeeping, third-party administration, and actuarial services for qualified retirement plans.

Headquartered in Nashville, TN, with regional offices in Dayton, OH, Portland, OR, and Greenville, SC, our success in serving retirement plans from coast-to-coast is made possible by the relationships that we have with some of the nation's most trusted and experienced financial advisors, TPA firms, and investment platform providers.

Primary Market(s) Served



Plans/Participants Served by Type

[As of 6/30/20]

401(k).....	1,400 / 55,000
403(b).....	145 / 160,000
457.....	147 / 190,000
Cash Balance	139 / 1,491
Defined Benefit (Traditional)	84 / 6,510
NQDC	7 / 5,000

Total Assets Administered

\$10,000,000,000

Platforms Used

FIS Relius Recordkeeping system

Asset Allocation Funds

Risk Based Models

Advisor Support Services

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

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

Plan Sponsor Service(s) Available

Participant level account access, Payroll importing, Detailed plan analytics, Distribution approval, Plan-level on-demand report generation, Investment detail, Client Service live chat, Year-end compliance data center



The Distributors: BDs & RIAs

Perhaps 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, of course, three basic platforms:

1. 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.

ACQUISITION TRENDS

Just ahead of the 2020 pandemic, 2019 closed with a flurry of acquisitions in the space—acquisitions of advisory practices by entities that had an employer distribution network, but lacked the retirement acumen to expand those relationships. In February, that was benefits broker OneDigital's acquisition of Resources Investment Advisors, LLC. In fact, the initial collection of deals, in addition to

Resources, included Bukaty Companies Financial Services, 401k AIM, Cafaro Greenleaf, Capstone Advisory Group, Chepenik Financial, SHA Retirement Group, Strategic Retirement Group and Teros Advisors, as well as two deals in California: the San Diego operation of Fulcrum Partners and the Irvine and two San Diego operations of Retirement Benefits Group.

And who can forget the week's worth of acquisitions in 2019 by Hub International: WhartonHill Retirement Services, LLC; Strategic Planning Resources, Inc. and Karen McCloskey (collectively doing business as WhartonHill Advisors); EPIC Retirement Services Consulting, LLC; StoneStreet Pearl River LLC, a firm led by Barbara Delaney; McLean, VA-based Washington Financial Group, a firm led by CEO Joe DeNoyor; and New York City-based Perennial Pension and Wealth, Inc. Hub began that busy acquisition year by snapping up \$14 billion in assets of Sheridan Road Financial.

And if the pandemic has slowed the pace, in September, CAPTRUST Financial Advisors added the retirement plan advisory practice of Plante Moran Financial Advisors to its stable, carrying CAPTRUST to more than \$400 billion in assets under advisement.

It's certainly been a whirlwind year for these firms, who have demonstrated an adeptness at absorbing talent while embracing change—even during the tumult of a pandemic.

— Nevin E. Adams, JD

Legend Primary Market(s) Served



Micro [< \$1 million]



Small [\$1 - \$10 million]



Mid [\$10 - \$100 million]



Large [\$100 - \$250 million]



Mega [>\$250 million]



San Diego, CA • www.lpl.com

LPL Financial

Key Contact(s)

Bryan Hodgens • 980.264.8539 • bryan.hodgens@lpl.com

Emily White • 858.779.5733 • emily.white@lpl.com

Ted Hageman • 858.779.5509 • ted.hageman@lpl.com

Firm Profile

LPL Financial is a leader in the retail financial advice market. 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 them objective guidance on investment options while seeking to increase their marketing reach and strategically grow their practices through the power and commitment of LPL Retirement Partners.

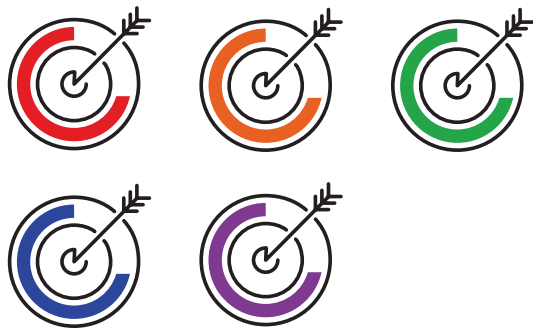
Options Available

- 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)
- 408(b) (2) – In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

Home Office Employees Supporting the Business

50

Primary Market(s) Served





Helping you move your clients forward

At LPL Financial, we're constantly innovating our advisor support services, to ensure you have the most comprehensive practice management tools and resources you need to best serve your clients now and well into the future.

Whether it's our small market-focused retirement plan solutions, our technology platforms, our training and support or our ease of doing business, we're dedicated to helping you move your clients forward.

Contact us at lpfinancialretirementplans@lpl.com to find out more.

lpl.com

LPL Financial, a registered investment advisor. Member FINRA/SIPC.

Tracking #1-05074244

 **LPL Financial**

Advisor Group

Phoenix, AZ • www.AdvisorGroup.com



Key Contact(s)

Bo Agan • 1.833.204.5525 • bagan@ladenburgadvantage.com
Pete Hirsch • 770.690.3499 • Phirsch@Advisorgroup.com

Firm Profile

Advisor Group is one of the largest networks of independent wealth management firms in the United States. The individual firms that comprise Advisor Group foster the spirit of entrepreneurship and independence that our more than 11,000 financial professionals exemplify.

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)
- 408(b) (2) – In-House or Outsourced
- Plan Sponsor Fiduciary Training

Home Office Employees Supporting the Business

9

Aldrich Wealth LP

Lake Oswego, OR • wealthadvisors.com



Key Contact(s)

Heather Wonderly • 503.620.5329
 • hwonderly@wealthadvisors.com
Neil Plein • 503.716.9225
 • nplein@wealthadvisors.com
Kathy Peterson • 503.716.9264
 • kpeterson@wealthadvisors.com

Firm Profile

Aldrich Wealth's dedicated Corporate Retirement Plan team is committed to advocating for plan sponsors and their participants, bringing the experience and discipline needed to drive positive outcomes. Since 1998 Aldrich Wealth has set out to provide personalized services including: investment management, recordkeeper consulting, fiduciary governance services, and employee education and financial wellness. Aldrich Wealth is part of the Aldrich Group of Companies, including Top 100 Accounting Firm, Aldrich CPAs + Advisors, Aldrich Benefits, Aldrich Retirement Services, Aldrich Technology and Aldrich Capital.

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
- 408(b) (2) – In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business

8

Ameritas Investment Company, LLC

Lincoln, NE • www.ameritas.com



Key Contact(s)

Brandon Mann • 402.325.4185 • Brandon.Mann@ameritas.com

Firm Profile

We are a privately owned BD/RIA offering an array of products and services designed to protect what matters most. As of 9/30/20, we have \$24.6 billion of assets under management and over 800 representatives. We are large enough to offer the technology and resources you need, yet small enough to deliver personal, friendly, professional, quality service.

We offer:

- Proactive and reactive sales support
- Approachable, relationship driven culture
- Innovative business and information systems
- Custodial relationships with Fidelity, Schwab, NFS, and TD Ameritrade
- Complete investment research resources
- Responsive compliance and due diligence
- Competitive payouts

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
- 408(b) (2) – In-House or Outsourced
- Stable Value Analysis

Home Office Employees Supporting the Business

80

Ashford Investment Advisors

Daytona Beach, FL • ashfordinvestmentadvisors.com



Key Contact(s)

Kathleen Dulko • 386.523.9500 • kwdulko@outlook.com

Firm Profile

Ashford Investment Advisors is an independent registered investment advisor dedicated to helping optimize employer-sponsored retirement plans. We are proud to offer our services as a full-scope 3(38) investment manager. Depend on our expertise to help minimize hidden fees and conflicts and maximize benefits for your employees. Request our complimentary plan review today at AshfordPlanReview.com.

Primary Market(s) Served



Options Available

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

Home Office Employees Supporting the Business

5

Beltz Ianni & Associates

Rochester, NY • www.beltz-ianni.com



Key Contact(s)

Bob Judd • 585.340.5206 • bob.judd@beltz-ianni.com
Michelle Cannan • 585.340.5213 • michelle.cannan@beltz-ianni.com
Bob Newton • 585.340.5217 • bob.newton@beltz-ianni.com

Firm Profile

Located in Rochester and serving western New York since 2001, Beltz Ianni & Associates 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 FINRA(www.FINRA.org)/SIPC (www.SIPC.org). Beltz Ianni & Associates and LPL Financial are separate entities.

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)
- Plan Sponsor Fiduciary Training

Home Office Employees Supporting the Business

8

Buckingham Retirement Solutions

St. Louis, MO • buckinghamstrategicpartners.com



Key Contact(s)

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

Firm Profile

Buckingham Retirement Solutions is a 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 Buckingham 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 1500 plans and managing \$3.2 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

Home Office Employees Supporting the Business

20

Cambridge Investment Group, Inc.

Fairfield, IA • www.JoinCambridge.com



Key Contact(s)

Tammy Robbins • 1.877.688.2369 • TheFeeExperts@cir2.com
Matt Goodwin • 1.877.688.2369 • TheFeeExperts@cir2.com
Lizzie Warner • 833.388.3353 • TheFeeExperts@cir2.com

Firm Profile

Cambridge Investment Group, Inc. is a privately controlled financial solutions firm focused on serving independent financial professionals 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

863

Cannon Capital Management, Inc

Salt Lake City, UT • www.cannoncap.com



Key Contact(s)

Clinton C. Cannon • 801.566.3190 • clint@cannoncap.com
Chace Cannon • 801.566.3190 • chace@cannoncap.com
Chris Harris • 801.566.3190 • charris@cannoncap.com

Firm Profile

Cannon Capital Management, Inc. is a Registered Investment Advisor serving as a 3(38) Investment Fiduciary for clients who have 401(k) Profit Sharing and Cash Balance Plans. Cannon Capital uses an open architecture investment process with the use of low cost index funds to develop proprietary target date models for our 401(k) clients.

Primary Market(s) Served



Options Available

- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) – In-House or Outsourced

Home Office Employees Supporting the Business

7

CAPTRUST

Raleigh, NC • www.captrust.com



Key Contact(s)

John Curry • 919.870.6822 • john.curry@captrust.com

Firm Profile

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

469

CBIZ Investment Advisory Services, LLC

Cleveland, OH • www.cbiz.com/investment



Key Contact(s)

Brian Dean • 216.520.6178 • bdean@cbiz.com
Anna Rathbun • 216.525.7022 • arathbun@cbiz.com
Kathryn Louttit • 216.525.1939 • klouttit@cbiz.com

Firm Profile

CBIZ Investment Advisory Services, LLC (“CBIZ IAS”), a Registered Investment Adviser, provides investment advisory and investment management services for retirement plans, including defined contribution, defined benefit and OPEB plans, corporations, trusts, endowments and foundations, and individuals. CBIZ IAS provides investment advice to clients with approximately \$43.8 billion in assets as of December 31, 2019.

Primary Market(s) Served



Options Available

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

Home Office Employees Supporting the Business

138

Cerity Partners

Chicago, IL • ceritypartners.com



Key Contact(s)

Ty Parrish • 813.330.3377 • tparrish@ceritypartners.com
Philip Steele • 310.924.4336 • psteele@ceritypartners.com
Steve Malbasa • 216.430.0724 • smalbasa@ceritypartners.com

Firm Profile

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



Options Available

- Retirement Sales Desk Representative
- 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
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business

24

Cetera Financial Group

El Segundo, CA • www.cetera.com



Key Contact(s)

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, financial professionals and financial institutions. Through multiple, distinct firms, Cetera offers comprehensive services including: wealth management solutions, retirement plan solutions, advisory services, practice management support, innovative technology, marketing guidance, regulatory support, third-party administration and market research.

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

44

ClearSage Advisory Group

Catonsville, MD • www.clearsageadvisorygroup.com



Key Contact(s)

- Michael Geist** • 443.834.6850
• Michael.Geist@clearsageadvisorygroup.com
Brian Shannon • 410.790.5957
• Brian.Shannon@clearsageadvisorygroup.com

Firm Profile

ClearSage Advisory Group is an objective, independent retirement plan industry consulting firm providing fiduciary oversight services to support Retirement Plan Sponsors. ClearSage delivers a unique, modernized service model that leverages scalable technology to provide superior value to both plan sponsors and plan participants at a lower cost. The ClearSage model eliminates conflicts of interest and gaps in fiduciary oversight to improve participant retirement outcomes and provide greater fiduciary protection to plan sponsors. ClearSage also supports other retirement plan advisors with prospecting and pricing analysis services and partners with investment and wealth managers to provide retirement plan consulting services.

Primary Market(s) Served



Options Available

- 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
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business

9

Clearview Advisory

Atlanta, GA • clearviewadvisory.com



Key Contact(s)

- Greg Fiore** • 404.477.0593 • gfiore@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

12

Commonwealth Financial Network

Waltham, MA • www.commonwealth.com



Key Contact(s)

Karen DiStasio • 781.902.9561 • kdistasio@commonwealth.com

Firm Profile

Commonwealth, the nation's largest privately held independent RIA-broker/dealer, has the expertise to help advisors succeed in all facets of their retirement plan practice. Our team of seasoned specialists provides expert, reliable consultation on everything from corporate retirement plans to IRA-based plans and individual retirement scenarios. Convenient resources include 3(21) and 3(38) fiduciary services, investment recommended lists, customizable participant educational collateral and a broad array of marketing resources. Investment research support, financial planning software choices, an open product platform and flexible affiliation models round our commitment to offering the most progressive retirement 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

Home Office Employees Supporting the Business

28

DIETRICH/ANNUA

Plymouth Meeting, PA • dietrichannuity.com



Key Contact(s)

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 employees plan for a secure retirement. We do this by transforming their Defined Contribution (pension) plans (401(k) or 403(b)) 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

14

German American Wealth Advisory Group

Evansville, IN • germanamerican.com



Key Contact(s)

Jody L. Giles • 812.482.1314
• jody.giles@germanamerican.com
Mary A. Dishman • 812.482.1314
• mary.dishman@germanamerican.com
Jim Godsey • 812.482.1314
• jim.godsey@germanamerican.com

Firm Profile

We are a group of Wealth Advisors offering investment management, 3(21) and 3(38) investment advisory services, as well as financial wellness education to our institutional retirement plan clients. Our firm operates as a trust company, offering fiduciary services to all of our clients and their employee audience.

Primary Market(s) Served



Options Available

- Preferred Provider Program
- Business Development Consultants
- Benchmarking Tools
- Participant Advice/Participant Services
- 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
25

Hightower Advisors, LLC

New York, NY • www.hightoweradvisors.com



Key Contact(s)

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

Firm Profile

Hightower is a wealth management firm that provides investment, financial and retirement planning services to individuals, foundations and family offices, as well as 401(k) consulting and cash management services to corporations. Hightower's capital solutions, operational support services, size and scale empower its vibrant community of independent-minded wealth advisors to grow their businesses and help their clients achieve their vision of "well-th. rebalanced." Based in Chicago with advisors across the U.S., the firm operates as a registered investment advisor (RIA). Learn more about Hightower's collaborative business model at 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
10

Independent Financial Partners

Tampa, FL • www.ifpartners.com

INDEPENDENT [FINANCIAL] PARTNERS®

Key Contact(s)

Jeff Acheson • 614.310.4274 • jeff.acheson@ifpartners.com
Matt Lavanchy • 813.314.2290 • matt.lavanchy@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 deliverables crafted in concert with visionary strategic affiliations, enhanced partnering opportunities and other key tactical alliances.

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

60

Insight Financial Partners, LLC

Crystal Lake, IL • www.insightfpllc.com



Key Contact(s)

Michael K. Smith • 847.867.9271 • mikesmith@insightfpllc.com
Morgan Burkle • 312.897.3650 • morganburkle@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 and Foundations).

For the third consecutive year, 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 environmental system auditing, 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

5

Institutional Investment Consulting

Bloomfield Hills, MI • iic-usa.com



Key Contact(s)

Lewis Rowe • 248.339.9807 • lrowe@iic-usa.com
Michael Kozemchak • 248.339.9808 • mkozemchak@iic-usa.com
Paul Stephens • 249.339.9806 • pstephens@iic-usa.com

Firm Profile

Institutional Investment Consulting (IIC) provides fiduciary and non-fiduciary, qualified and nonqualified, consulting services to clients. IIC works with a broad range of clients, including Fortune 500, Fortune 100, Publicly traded and Private companies, Not-for-Profit Organizations, Private Equity and M&A firms, and governmental entities. IIC specializes in providing the following Defined Contribution, Defined Benefit and Non-Qualified Deferred Compensation consulting services:

- Benchmark Studies
- Vendor Search Projects
- Vendor Targeted Renegotiation
- Vendor Service Agreement and Contract Negotiations
- Comprehensive Ongoing Consulting
- Vendor Management
- Investment Selection and Monitoring
- Fiduciary Education, Committee, and Corporate Governance Support

Primary Market(s) Served



Options Available

- 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
- Stable Value Analysis

Home Office Employees Supporting the Business

8

intellicents

Albert Lea, MN • www.intellicents.com



Key Contact(s)

Brad Arends • 1.800.880.4015 • brad.arends@intellicents.com
Grant Arends • 913.214.3690 • grant.arends@intellicents.com

Firm Profile

intellicents was founded by rebranding a 40+ year-old company and adopting a business plan to create a national independent financial services firm centered on the employee benefit relationship. Unlike most advisory firms who just want to work with the wealthiest 1% of Americans, intellicents' passion is to also help the 99% that compose the core of the American workforce with fiduciary retirement plan investment advice, group insurance, personal financial management, and worksite financial wellness programs. They are headquartered in Albert Lea, Minnesota, but are constantly expanding with branch offices in Eden Prairie, Minnesota; Pella and Lake Mills, Iowa; Overland Park and Lawrence, Kansas; Tacoma, Washington; Golden, Colorado; and Arlington, Texas.

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

12

IRON Financial

Northbrook, IL • ironfinancial.com



Key Contact(s)

Richard Friedman • 847.715.3204

• rpf@ironfinancial.com

Steven Weil • 847.715.3206

• sweil@ironfinancial.com

Cory Eagerman • 847.715.3224

• cory.eagerman@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

34

J.P.Morgan Wealth Management

New York, NY • www.jpmorganwealthmanagement.com



Key Contact(s)

Jim Doyle • 212.272.8410 • jim.doyle@jpmorgan.com

Jillian White • 212.272.0403 • jillian.white@jpmorgan.com

Firm Profile

Global expertise, made personal

At J.P. Morgan Wealth Management, we help our clients design bespoke wealth strategies that consider their complex needs across both their personal and professional finances—all while delivering the attention and immediacy of a family office. Our advisors are backed by the strength of our leading global firm, with more than 200 years of proven expertise, experience managing over \$2 trillion in assets and powerful insights from around the world. Brokerage/ Advisory products offered through J.P. Morgan Securities LLC, 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
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) – In-House or Outsourced
- Minimum Fee Schedules

Home Office Employees Supporting the Business

11

Kestra Financial, Inc.

Austin, TX • www.kestrafinancial.com



Key Contact(s)

Taylor Hammons • 737.443.2290
• taylor.hammons@kestrafinancial.com
Logan Kerr • 737. 443.2244 • logan.kerr@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

Home Office Employees Supporting the Business

15

(k)RPG Advisors, LLC

Gaithersburg, MD • www.k-rpg.com

(k)RPG

Key Contact(s)

Walter 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.

Primary Market(s) Served



Options Available

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

Home Office Employees Supporting the Business

3

Latus Group, Ltd.

Las Vegas, NV • www.latus-group.com



Key Contact(s)

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



Options Available

- 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

LeafHouse Financial

Austin, TX • leafhousefinancial.com



Key Contact(s)

Kassandra Hendrix • 512.879.1505 • khendrix@lhadv.com

Chad Brown • 512.879.1505 • cbrown@lhadv.com

Firm Profile

LeafHouse Financial is an experienced, national discretionary investment manager and consultant for all types of retirement plans. LeafHouse acts in both a 3(21) and 3(38) fiduciary capacity for a multitude of private and public retirement plans that range from start-up to large institutions across the U.S.

LeafHouse developed proprietary technology that is designed to prudently select, evaluate, and monitor investments that are solely in the best interests of plan participants and their beneficiaries. The firm aims to provide the maximum level of protection at a low cost to avoid conflicts of interest.

Primary Market(s) Served



Options Available

- Other Tools
- Allows Fiduciary Declaration 3(21)/3(38)
- Stable Value Analysis

Home Office Employees Supporting the Business

19

Lockton Retirement Services

Kansas City, MO • www.lockton.com/retirement-overview



Key Contact(s)

Donn Hess • 816.751.2303 • dhess@lockton.com
Pam Popp • 816.960.9603 • ppopp@lockton.com
Sam Henson • 816.751.2245 • shenson@lockton.com

Firm Profile

Lockton's retirement practice helps clients solve complex business challenges with an array of advisory services ranging from strategy development and plan design to investment advice, vendor management, plan governance and employee engagement. As part of a larger organization with both benefits and risk management expertise, Lockton's service teams bring clients a multi-disciplined perspective that incorporates not only defined contribution, defined benefit and executive benefit solutions, but also health, voluntary benefit and insurance options, as well, to give employers holistic consulting.

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

Home Office Employees Supporting the Business

142

M Financial Group

Portland, OR • www.mfin.com



Key Contact(s)

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

Firm Profile

With more than 140 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
- Benchmarking Tools
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models

Home Office Employees Supporting the Business

31

Mariner Wealth Advisors

Overland Park, KS

• www.marinerwealthadvisors.com/retirement



Key Contact(s)

David Stofer • 913.378.9144

• david.stofer@marinerwealthadvisors.com

Dawn McPherson • 913.378.9149

• dawn.mcpherson@marinerwealthadvisors.com

Mark Nothnagel • 913.378.9145

• mark.nothnagel@marinerwealthadvisors.com

Firm Profile

Mariner Wealth Advisors provides advisory services to retirement plan sponsors with a goal of improving employees' retirement readiness and enhancing clients' benefit packages. Our Retirement Plan Solutions division provides a wide range of services, including: plan design consulting, investment selection, asset allocation, ERISA compliance, investment policy statement preparation and maintenance, and fiduciary training and support.

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
- Minimum Fee Schedules

Home Office Employees Supporting the Business

12

Mayflower Advisors, LLC

Boston, MA • www.mayfloweradvisors.com



Key Contact(s)

Steven Dimitriou • 617.259.1767

• steve.dimitriou@mayfloweradvisors.com

Firm Profile

Mayflower Advisors is an independent investment advisor with a distinct focus on retirement plan consulting. Since the firm's inception nearly two decades ago, we have been at the forefront of the industry and have been fortunate enough to receive numerous industry awards and serve in the leadership of NAPA and the ARA. We provide full service retirement plan consulting, including Fiduciary Governance Support, Employee Education, Vendor Negotiation, Plan Design Review and Investment Analytics.

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

Home Office Employees Supporting the Business

12

MMA Securities, LLC

New York, NY • www.mmaretirement.com



Key Contact(s)

Craig Reid • 913.553.0923 • craig.reid@marshmma.com
Chris Grady • 914.397.1630 • christopher.grady@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 employers and employees in four distinct areas: Fiduciary Oversight, Plan Optimization, Investment Due Diligence, and Employee Engagement. Part of Marsh & McLennan Agency, a subsidiary of Marsh, a global leader of risk management, MMA Retirement Services has more than 20 offices and more than 130 colleagues nationally. Our firm is positioned for significant growth organically and through acquisition.

Primary Market(s) Served



Options Available

- Preferred Provider Program
- 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)
- Plan Sponsor Fiduciary Training

Home Office Employees Supporting the Business
10

Morgan Stanley

Purchase, NY • www.morganstanley.com/atwork/corporate-retirement.html



Key Contact(s)

Anthony Bunnell
• Anthony.Bunnell@morganstanley.com
Melissa Cowan • 914.225.2110
• Melissa.Cowan1@morganstanley.com
Tom Conlon • 914.225.6443
• Tom.Conlon@morganstanley.com

Firm Profile

Morgan Stanley at Work meets companies and individuals wherever they are on their journey of wealth creation. With an end-to-end approach to workplace financial solutions, we provide a unique combination of thoughtful education, insightful advice and leading technology. Our comprehensive offering includes Equity Compensation, Financial Wellness, and Retirement Solutions.

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
133

NFP

Aliso Viejo, CA • www.nfp.com



Key Contact(s)

Brian Roberts • 757.876.4171 • brian.roberts@nfp.com
Jami Chapman • 949.460.9898 • jami.chapman@nfp.com
Lauren Kirwan • 949.460.9898 • lauren.kirwan@nfp.com

Firm Profile

At NFP, our solutions and expertise are matched only by our personal commitment to each client's goals. We're a leading consultant that provides employee benefits, property & casualty, retirement and individual private client solutions through our licensed subsidiaries and affiliates. NFP has more than 5,600 employees and global capabilities. Our expansive reach gives us access to highly rated vendors and financial institutions in the industry, while our locally based employees tailor each solution to meet our clients' needs. We've become one of the largest consulting firms by building enduring relationships with our clients and helping them realize their goals.

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

250

Pensionmark Financial Group, LLC

Santa Barbara, CA • www.pensionmark.com



Key Contact(s)

Troy Hammond • 1.888.201.5488
 • troy.hammond@pensionmark.com
Mike Woods • 1.888.201.5488
 • mike.woods@pensionmark.com

Firm Profile

The Pensionmark network represents 300 advisors and staff across 65 locations around the country specializing in defined contribution, defined benefit and terminal funding, not-for-profit, wealth management, and executive/deferred compensation. Across the board, we have one guiding purpose: to help plan sponsors and individual investors meet and exceed their retirement plan savings goals.

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
- Minimum Fee Schedules

Home Office Employees Supporting the Business

40

Plexus Financial Services, LLC

Deer Park, IL • plexusfs.com



Key Contact(s)

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. We work to mitigate fiduciary risk faced by corporate plan sponsors, 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. Corporate retirement planning is all we do.

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
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business

6

Precept Advisory Group

Irvine, CA • www.preceptadvisory.com



Key Contact(s)

Linda Bright • 949.679.2147 • lbright@preceptgroup.com
Vincent Ko • 949.798.1220 • vko@preceptgroup.com
Marisa Meshot • 949.679.5044 • mmeshot@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 \$4B in assets under advisement, our mission is to build customized, competitive, cost efficient & 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, optimal plan design execution, vendor management, plan benchmarking & compliance support & oversight.

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)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

Home Office Employees Supporting the Business

10

ProCourse Fiduciary Advisors, LLC

Carmel, IN • www.procourseadv.com



Key Contact(s)

Doug Prince • 317.708.4151 • dprince@procourseadv.com
Brea Dantin • 317.708.4152 • bdantin@procourseadv.com

Firm Profile

ProCourse is an independent retirement plan advisory firm that has specialized in servicing institutional retirement plans since 1998. ProCourse advises over 401(k), 403(b), and other corporate retirement plans. ProCourse is a CEFEX certified investment advisory firm since 2013.

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.

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
- 408(b) (2) – In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business

13

Procyon Partners, LLC

Shelton, CT • www.procyonpartners.net



Key Contact(s)

Christopher Foster • 475.232.2704 • cfoster@procyonpartners.net

Firm Profile

At Procyon, we help our clients reach their financial goals through the use of thoughtful, innovative solutions that we implement through a framework of sound fiduciary governance. We differentiate ourselves through our unwavering dedication to our client's interests, our passion for working with their employees and our expertise in investment consulting and plan design.

Primary Market(s) Served



Options Available

- Business Development Consultants
- 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
- 408(b) (2) – In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business

5

Reilly Financial Advisors

La Mesa, CA • RFA401k.com



Key Contact(s)

Damian Dufour • 951.212.8747
• Damian.Dufour@rfawealth.com

Firm Profile

Reilly Financial Advisors, founded in 1999 and headquartered in San Diego, serves clients in the U.S. and more than a dozen countries worldwide. We are a fee-only registered investment advisor aimed at helping clients define and achieve their individual financial goals. As an independent advisor, we're able to provide clients with the highest level of fiduciary services, making investment decisions based solely on their best interests. Our earnest desire to be supportive of our clients' entire financial lives—not just the part earning us money—is just one of the many ways in which we stand out from our competitors.

Primary Market(s) Served



Options Available

- Retirement Sales Desk Representative
- 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
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business
20

Resources Investment Advisors

– A OneDigital Company

Overland Park, KS • www.riaadvisor.com



Key Contact(s)

Vince Morris • 913.647.3968 • vmorris@riaadvisor.com
Phil Troyer • 913.647.3985 • ptroyer@riaadvisor.com
Carrie Ohm • 913.521.2322 • coh@riaadvisor.com

Firm Profile

Resources Investment Advisors ("Resources") is an SEC-registered investment advisory firm and wholly-owned subsidiary of OneDigital, which is focused on offering a holistic benefits experience for employees to help employers build an exceptional workforce. By offering retirement plan services, wealth management, and healthcare benefits consulting through an integrated approach, we can address each employee's overall wellbeing. Resources reported \$43.8 billion in total assets under advisement in 2019 and currently works with approximately 2,500 retirement plans, 500,000 plan participants, 12,500 individual wealth management accounts. Expanded strategic benefit advisory services include: retirement plan services, wealth management, analytics, compliance support, human resources management tools, and comprehensive insurance offerings.

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
- Minimum Fee Schedules

Home Office Employees Supporting the Business
35

Responsible Asset Management

Salt Lake City, UT • www.ramtrf.com



Key Contact(s)

Jeff Cline • 801.466.9241 • jcline@ramtrf.com

Nate Cline • 801.690.0986 • 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 Schedules

Home Office Employees Supporting the Business

2

Retirement Fund Management

Atlanta, GA • www.rfm401k.com



Key Contact(s)

Mark McCoy • 770.399.8803 • mark.mccoy@rfm401k.com

Firm Profile

Retirement Fund Management (RFM) is a “fee only” independent investment advisor/plan consultant with no allegiance to any firm's products or services. Founded in 1996, RFM focuses exclusively on retirement plans to provide clients with the highest level of service and expertise. RFM brings thought leadership to plan committees while acting as an advocate for the participants. RFM is known for its sophisticated investment evaluation and industry innovations, striving to be 3-5 years ahead of their peers. Our innovations have spawned the creation of two industry related analytic companies. We always “do the right thing” for the plan sponsor and participants.

Primary Market(s) Served



Options Available

- 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)
- 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

4

Retirement Planology, Inc.

Alexandria, VA • www.retirementplanology.com



Key Contact(s)

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 Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business

4

SageView Advisory Group

Irvine, CA • www.sageviewadvisory.com



Key Contact(s)

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. The firm provides unbiased retirement plan and wealth management consulting services to clients throughout the U.S. We have been evaluating and advising retirement plans and participants since 1989.

SageView advises on over 1,250 defined contribution, defined benefit and deferred compensation plans totaling more than \$112.4 billion of client assets. Our advisors each have extensive experience in the financial industry and have worked with some of the largest plans in the nation.

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

40

Shepherd Financial

Carmel, IN • www.shepherdfin.com



Key Contact(s)

Steve Wylam • 317.975.5033 • swylam@shepherdfin.com

Tom Mayer • 317.975.5033 • tmayer@shepherdfin.com

Drew Denny • 317.975.5033 • ddenny@shepherdfin.com

Firm Profile

Shepherd Financial is an independent firm, utilizing a thorough and highly efficient team approach to retirement plan advising. Our team depth, training, and extensive experience enable us to produce customized, quality content for each client, plan sponsor, and participant. We have evolved from individual practices to a true team environment – while each member has unique strengths and specialties, every individual is cross-trained to support the team as a whole. Additionally, we are always seeking innovative ways to deliver our services. Our passion is creating financial wellness programs that enable retirement plan participants to prepare and retire on their terms.

Primary Market(s) Served



Options Available

- Recruiter for Retirement Plan Advisors
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training

Home Office Employees Supporting the Business

24

Sierra Pacific Financial Advisors, LLC

Pleasanton, CA • www.sierrapfa.com



Sierra Pacific Financial Advisors, LLC
Financial Planning • Wealth Management • Corporate Retirement Planning

Key Contact(s)

Janet Wan • 925.223.8868 • jwan@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 pursue optimal results. Serving as fiduciaries, SPFA focus assisting plan sponsors in fiduciary responsibilities, 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

- Preferred Provider Program
- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)

Home Office Employees Supporting the Business

4

Smith Bruer Advisors

Tallahassee, FL / Colorado Springs, CO
• smithbrueradvisors.com



Key Contact(s)

Steven Hiraga • 800.387.3487
• steven.hiraga@smithbrueradvisors.com

Firm Profile

As fee-only, fiduciary financial advisors, Smith Bruer Advisors strives to develop a relationship of trust by putting your interests first.

Smith Bruer Advisors is an independent registered investment adviser (RIA) firm. We do not accept commissions. We have no proprietary products. We're transparent about our fees. Our financial advisors work alongside you to help you develop a personalized financial plan that empowers you to make informed financial decisions.

When it comes to having a retirement plan Smith Bruer Advisors applies a comprehensive retirement plan consulting and analysis process to evaluate your fiduciary responsibilities, plan objectives and operating costs.

Primary Market(s) Served



Options Available

- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- 3(38) Investment Manager

Home Office Employees Supporting the Business

5

Soltis Investment Advisors, LLC

St. George, UT • soltisadvisors.com



Key Contact(s)

Kim D Anderson • 435.674.1600 • kim@soltisadvisors.com
Tyler Finlinson • 435.674.1600 • tylerfinlinson@soltisadvisors.com
Ryan Ennis • 435.674.1600 • ryan@soltisadvisors.com

Firm Profile

Soltis Investment Advisors, LLC has been servicing retirement clients for over 27 years as an ERISA 3(21) & ERISA 3(38) Fiduciary. Soltis has offices in St. George, Utah, Salt Lake City, Utah, Dallas, Texas, and Bellevue, Washington. Our mission statement is to create, build, and manage wealth so our clients can pursue their most important endeavors.

Primary Market(s) Served



Options Available

- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- 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
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business

38

Stolzer Rothschild Levy, LLC

Basking Ridge, NJ • srlam.com



Key Contact(s)

Howard Stolzer • 732.481.0649 • hstolzer@srlam.com

Firm Profile

As advisers, we work with small to mid-size organizations, usually under 5,000 people, on matters related to retirement plans, non-qualified plans, executive compensation and other employee benefits. We offer investment advice, plan design, support and transition services. We also work with executives and professionals on financial, estate and life-transition matters. Our background in business and executive benefits, combined with our personalized planning, enables us to guide our clients with a risk-managed and tax-efficient strategy.

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

Home Office Employees Supporting the Business

4

The Waterford Group, LLC

Rochester, NY • www.waterfordgroupny.com



Key Contact(s)

Brian Costello • 585.434.0646 • bc@waterfordgroupny.com
Michael Merriman • 585.434.0648 • mm@waterfordgroupny.com
Mary O'Brian • 585.434.0649 • mob@waterfordgroupny.com

Firm Profile

Upstate NY's 401(k) specialist

Primary Market(s) Served



Options Available

- Other Tools
- Benchmarking Tools
- Plan Sponsor Fiduciary Training

Home Office Employees Supporting the Business

5

Twelve Points Retirement Advisors

Boston, MA • TwelvePoints.com/Retirement



Key Contact(s)

Francesca Federico • 978.318.9503

• francesca@twelvepoints.com

Dave Clayman • 978.318.9502

• dave@twelvepoints.com

Manny Frangiadakis • 978.318.9500

• manny@twelvepoints.com

Firm Profile

Twelve Points acts as an extension of a company's Human Resources 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, reward and retain 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

Home Office Employees Supporting the Business

9

UBS Financial Services

Weehawken, NJ • ubs.com/retirementplans



Key Contact(s)

Abe Puerto • 201.352.6070 • Abe.puerto@ubs.com

Gene Silverman • 201.352.3826 • gene.silverman@ubs.com

Mark Barnum • 425.990.2768 • Mark.barnum@ubs.com

Firm Profile

UBS retirement solutions is a part of the Workplace Wealth Solutions group demonstrating UBS' holistic approach to the Workplace. WWS has capabilities in a variety of focus areas including Retirement plans, Institutional Consulting, Stock Plan Services and Financial Wellness. Specifically in the retirement arena, UBS has a proven record in retirement plan consulting with more than 30 years of experience providing investment advice as a fiduciary. Through our Consulting programs, we provide advisory services to more than 3,000 retirement plans comprising over \$95 billion in assets. Our open architecture platform enables 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. Being 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. Additionally, UBS Retirement Plan Guided Solutions offers two advisory services options for the smaller plan market: UBS Retirement Plan Manager (RPM) and Retirement Plan Advisor (RPA). RPM brings simplicity for plan sponsors by offering a discretionary advisory program with UBS acting as an investment manager under ERISA Section 3(38). RPA provides investment advice and flexibility for plan sponsors as it is a nondiscretionary advisory program that offers investment advice with UBS acting as an investment advisor and fiduciary under ERISA Section 3(21).

Primary Market(s) Served



Options Available

- Retirement Sales Desk
- 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

30+

Voya Financial Advisors, Inc.

Des Moines, IA • forprofessionals.voya.com



Key Contact(s)

Tim Murphy • 781.796.9553 • Timothy.murphy@voyafinancial.com
David Swartz • 515.698.7878 • David.swartz@voyafinancial.com

Firm Profile

Voya Financial Advisors (VFA), a member of the Voya Financial, Inc. (NYSE: VOYA), group of companies and a registered investment advisor and broker-dealer, is a leader in the retail wealth management business. Through its nationwide network of approximately 1,600 independent financial professionals, VFA 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. VFA offers a complete and flexible advisory program designed to help investment adviser representatives build growth-oriented businesses that focus on financial planning.

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

62

Wintrust Retirement Benefits Advisors

Chicago, IL • wintrustwealth.com/retirement-benefits-advisors



Key Contact(s)

Daniel Peluse • 312.373.7003 • dpeluse@wintrustwealth.com

Firm Profile

The Retirement Benefits Advisors Team works exclusively with Plan Sponsors to help navigate the ever-changing retirement planning landscape with specialized knowledge and a dedicated focus. Our experienced professionals will help you manage your fiduciary obligations and craft a customized and compliant plan that will empower your employees to achieve a comfortable and sustainable retirement.

Primary Market(s) Served



Options Available

- Business Development Consultants
- 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

5

Acropolis Investment Management

St. Louis, MO • www.acrinv.com

Key Contact(s)

Michael Lissner • 636.449.4900
• ml@acrinv.com
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 is a fee-only registered investment adviser firm that has been providing advisory services since 2002. Acropolis 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 an RIA 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 2007 and currently manages ~\$400 million in AUM.

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
- 408(b) (2) – In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business

19

Burnham Gibson Wealth Advisors

Irvine, CA • www.burnhamgibson.com

Key Contact(s)

Darin Gibson • 949.833.5700
• retirement@burnhamgibson.com
Joe Park • 949.833.5747
• 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

18

Deighan Wealth Advisors

Bangor, ME • www.deighan.com

Key Contact(s)

Matthew Skaves • 1.800.990.1117
• matthewskaves@deighan.com
Lucie Estabrook • 1.800.990.1117
• lucieestabrook@deighan.com

Firm Profile

Deighan Wealth Advisors is an independent, privately-owned investment advisory and financial planning firm providing advice to individuals and institutions. Our staff has the knowledge and tools necessary to meet a wide range of investment and planning needs. Founded on the belief that investors deserve insightful, objective, and unbiased advice, our firm is committed to providing clients with the highest level of service and respect. We are a fee-only firm, meaning that employees cannot charge commissions, referral fees, loads, sales charges, or markups. As fiduciaries, our customized recommendations are based solely on what is best for our clients.

Primary Market(s) Served



Options Available

- Participant Advice/Participant Services
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training

Home Office Employees Supporting the Business

7

Garcia Wealth Management Group, Inc.

Templeton, CA • www.garciawealth.com

Key Contact(s)

Stephanie Kemp • 805.434.2608
 • stephanie@garciawealth.com
Rob Garcia • 805.434.2608
 • rob@garciawealth.com
Chris Verschoyle • 805.434.2608
 • chris@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
- 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
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business

8

GRP Financial

San Rafael, CA • www.grpfinancial.com

Key Contact(s)

Geoff White • 760.219.4015
 • geoff.white@grpfinancial.com
Cosmo Gould • 707.321.3725
 • cosmo.gould@grpfinancial.com
Stef Rzepecki • 401.338.5872
 • stef.rzepecki@grpfinancial.com

Firm Profile

GRP Financial is a recognized leader in retirement plan consulting and an SEC Registered Investment Advisor providing innovative solutions and services to our advisors. With over 130 offices nationwide, GRPF is LPL's largest retirement focused hybrid RIA with 320+ advisors representing \$85B in total AUM. The GRPF network works with over 5,500 retirement plans and additionally, our advisors manage \$4B+ in wealth management assets. Headquartered in San Rafael, CA and known for industry thought leadership, GRP was established as Financial Telesis in 1992 and became GRPF in 2014 when FTI was acquired by a group of industry leading plan advisors.

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)
- 408(b) (2) – In-House or Outsourced
- Stable Value Analysis

Home Office Employees Supporting the Business

18

Hays Financial Group

Minneapolis, MN • haysfinancialgroup.com

Key Contact(s)

Brian Whinnery • 612.373.9865
 • bwhinnery@hayscompanies.com
James Miley • 612.373.9863
 • jmiley@hayscompanies.com
Greg Klein • 612.347.8350
 • gklein@hayscompanies.com

Firm Profile

Hays Financial Group supports and enhances plan sponsor activities by providing an expert team of professionals. We deliver better outcomes to employees while making certain all other fiduciary responsibilities are executed efficiently and transparently.

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)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business

7

Huntington National Bank

Columbus, OH • www.huntington.com

Key Contact(s)

Frank Zugaro • 330.384.7261
• frank.e.zugaro@huntington.com
Joe Capela • 330.384.7146
• joe.capela@huntington.com

Firm Profile

At Huntington, we build meaningful, long-term relationships with the companies and employees who depend on us for professional support. Huntington provides advice and guidance to more than 1,000 Defined Contribution, Defined Benefit, Non-Qualified, Endowment and Foundation plans. We focus on fiduciary governance support for plan sponsors including investment selection and monitoring, employee education strategies, plan design considerations and vendor due diligence. Our team strives to provide our clients the comfort of knowing their plan and employees' financial health is in the hands of skilled and committed professionals at an innovative institution with strong ties to the communities we serve.

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
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business

50

Marcum Wealth

Cleveland, OH • www.marcumwealth.com

Key Contact(s)

Wendy Eldridge • 440.459.5915
• wnedy.eldridge@marcumwealth.com

Firm Profile

At Marcum Wealth, our mission is to provide you with the resources, expertise and technology to help you become an effective CEO of your money.

Primary Market(s) Served



Options Available

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

Home Office Employees Supporting the Business

20

Moneta Group Investment Advisors, LLC

St Louis, MO • www.monetagroup.com

Key Contact(s)

Jake Winegrad • 314.244.3431
• jwinegrad@monetagroup.com
Sean Duggan • 314.244.3285
• sduggan@monetagroup.com

Firm Profile

Moneta is a wealth management firm distinguished by a 150-year history of innovation, service and loyalty to its clients that only an independent company can offer. We are financial advisors for life's big decisions. 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 your advocate, Moneta empowers you to navigate life's path and protect what you cherish. Barron's ranked Moneta among the nation's Top 10 independent RIAs three consecutive years (2018-2020) for our combination of quality and scale.

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

0

MRA Associates

Phoenix, AZ • www.mraassociates.com

Key Contact(s)

Brad Lemon • 602.468.5766
 • blemon@mraassociates.com
David Westra • 602.288.1262
 • dwestra@mraassociates.com
John Brimhall • 602.288.1255
 • jbrimhall@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. 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
- 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

10

Nashional Independent Investment Management, LLC

McKinney, TX • www.nashionalfinancial.com

Key Contact(s)

Jeff Nash • 214.385.5945
 • jeff@nashionalfinancial.com
Whitney Nash • 469.486.3400
 • whitney@nashionalsd.com

Firm Profile

Nashional Financial is an independent integrated financial services firm that provides retirement planning for groups and individuals, investment advisory and portfolio management, insurance services, alternative investments, and other niche tax related services. Our mission is to be a one-stop financial resource to clients as we seek to be convenient, collaborative and comprehensive.

Primary Market(s) Served



Options Available

- Preferred Provider Program
- Other Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models

Home Office Employees Supporting the Business

2

Third Party Administrators

A third-party administrator (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).

When the more than 400 advisor respondents to the 2020 NAPA Summit Insider survey were asked about their *primary* consideration in selecting a TPA partner, the vast majority focused on service, which drew double the level of support of any other criteria. Indeed, service as the leading priority should come as no more surprise here than it did for TPAs' recordkeeper "cousins." However, the second-most cited criteria here—and one that outpaced criterion #3 (fees) by a significant margin—was the ability to help with plan innovation. That emphasis stood in some contrast with the focus on recordkeeper partners and their fees.

Things have grown significantly more complicated over the years. Today TPAs not only keep up with participant accounts, they also 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 participants, testing the plan each year to gauge its compliance with all IRS nondiscrimination requirements and 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.

In one of the fastest-growing sections of the Black Book, 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

Legend Primary Market(s) Served



Micro [< \$1 million]



Small [\$1 - \$10 million]



Mid [\$10 - \$100 million]



Large [\$100 - \$250 million]



Mega [>\$250 million]

Actuarial Ideas, Inc.

Monsey, NY • www.actuarial-ideas.com



Key Contact(s)

Elliot J. Cohen • 845.622.1400 • eli@actuarial-ideas.com
Aaron M. Cohen • 845.622.1400 • aaron@actuarial-ideas.com
Mark A. Cohen • 845.622.1400 • mark@actuarial-ideas.com

Firm Profile

Established: 1979
Actuarial Ideas established in 1979 is located in Monsey, NY

State(s) Where We Have a Physical Presence:
NY

Primary Market(s) Served



Plans/Participants Served By Type

[As of 6/30/20]	
401(k).....	250 / 50,000
Cash Balance	120 / 1,000
Defined Benefit (Traditional)	50 / 100
Money Purchase.....	25 / 40

Total Assets Administered

\$250,000,000

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
- Call Center

BPAS

Syracuse, NY • BPAS.com



Key Contact(s)

Donna Kramer • 914.259.0236 • dkramer@bpas.com
Elizabeth Kaido • 315.292.6939 • ekaido@bpas.com

Firm Profile

Established: 1973
BPAS is a national provider of retirement plans, benefit plans, fund administration, and collective investment trusts. We support 3,800 retirement plans, \$100 billion in trust assets, \$1.3 trillion in fund administration, and more than 450,000 participants. With our breadth of services, depth of creative talent, and financial resources, we are well positioned to help our clients solve all their benefit plan challenges without the need to engage 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, VEBA/HRA & HSA, and cash balance plans.

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, WI

Primary Market(s) Served



Plans/Participants Served By Type

[As of 6/30/20]	
401(k).....	415 / 12,850
403(b).....	11 / 1,821
457.....	0 / 0
Cash Balance	0 / 0
Defined Benefit (Traditional)	0 / 0
Money Purchase.....	4 / 94
NQDC	0 / 0
Other.....	80 / 800

Total Assets Administered

\$6,500,000,000

Custodian(s) Used

Custodians we work with include American Funds, Nationwide, John Hancock, Voya, along with many others. We are very flexible on the custodians that we work with.

Fee Structure

Per Participant Fee, Asset-based, Base Fee

Service(s) Provided

- 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

Cafaro Greenleaf

Red Bank, NJ • www.cafarogreenleaf.com



Key Contact(s)

Jamie Greenleaf • 732.530.8129 • jgreenleaf@cafarogreenleaf.com
Buzz Hartsig • 610.225.1204 • bhartsig@cafarogreenleaf.com

Firm Profile

Established: 1961

Our Third-Party Administration manages all of the annual tasks necessary to keep a qualified plan in compliance with the Employee Retirement Income Security Act of 1974 (ERISA). Under our care, plans will meet every regulation to the letter of the law, on or before the applicable deadline. Services Include:

- Keeping plan documents up to date with applicable law
- Completing annual nondiscrimination testing (as applicable)
- Preparing a signature-ready Form 5500 and Summary Annual Report (SAR)
- Calculating year-end contribution allocations
- Preparing any necessary participant notices (e.g., safe harbor 401(k) notice)

State(s) Where We Have a Physical Presence:

NJ, PA

Primary Market(s) Served



Plans/Participants Served By Type

[As of 6/30/20]

401(k)	70 / 12,000
403(b)	135 / 20,000
457	2 / 6
Cash Balance	12 / 900
Defined Benefit (Traditional)	8 / 5,600
Money Purchase	4 / 320
NQDC	8 / 120

Total Assets Administered

\$2,600,000,000

Custodian(s) Used

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
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center

CBIZ Benefits & Insurance Services, Inc.

dba CBIZ Retirement Plan Services

Cleveland, OH • www.cbiz.com/retirement



Key Contact(s)

Brian Dean • 216.520.6178 • bdean@cbiz.com
Robert Auster • 925.368.7607 • rauster@cbiz.com
Kathryn Louttit • 216.525.1939 • klouttit@cbiz.com

Firm Profile

Established: 1998

CBIZ Retirement Plan Services provides a broad range of actuarial, pension administration, third party administration (TPA), consulting and other retirement services to defined contribution, defined benefit and other retirement plans.

State(s) Where We Have a Physical Presence:

AZ, CA, CO, MD, OH, PA, TX

Primary Market(s) Served



Plans/Participants Served By Type

[As of 6/30/20]

401(k)	2,849 / -
403(b)	110 / -
457	23 / -
Cash Balance	585 / -
Defined Benefit (Traditional)	353 / -
Money Purchase	36 / -
NQDC	5 / -
Other	301 / -

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

DWC – The 401(k) Experts

Minneapolis/St. Paul, MN • www.dwc401k.com



Key Contact(s)

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

Established: 1999
DWC provides consulting, actuarial, compliance, and government reporting services for over 2,300 defined contribution and defined benefit plans across the country. Our Compliance Services group works with all the top recordkeepers (that offer a recordkeeping only solution) and DWC’s consulting practice includes plan corrections, government audit prep, merger and acquisition employee benefits review, and controlled group affiliated services analysis. In addition to our renowned responsiveness and obsession with detail, we put a commitment to client service at the center of everything we do, which means our clients never have to choose between fast turnaround times and quality.

State(s) Where We Have a Physical Presence: AL, DC, FL, GA, IA, IL, MA, MD, MN, MO, NC, NM, NY, OR, PA, TX, UT, VA, WI

Primary Market(s) Served



Plans/Participants Served By Type

[As of 6/30/20]	
401(k).....	2,262 / 67,860
403(b).....	31 / 2,883
457.....	2 / 6
Cash Balance	54 / 412
Defined Benefit (Traditional)	15 / 75
Money Purchase.....	0 / 0
NQDC	0 / 0
Other.....	0 / 0

Total Assets Administered

\$3,489,567,319

Custodian(s) Used

All custodians that integrate with industry recordkeepers

Fee Structure

Per Participant Fee, Base Fee

Service(s) Provided

- Compliance Support
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings

FuturePlan

Dresher, PA • futureplan.com



Key Contact(s)

Kasey Price • 706.842.5773 • kasey.price@futureplan.com
Steve Hale • 512.658.8225 • steve.hale@futureplan.com

Firm Profile

Established: 1980
FuturePlan by Ascensus is the nation’s largest retirement third-party administrator, combining high-touch 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.

NOTE: Plan and participant counts listed in the 401(k) category below are representative of all defined contribution plans on FuturePlan’s administrative system.

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



Plans/Participants Served By Type

[As of 6/30/20]	
401(k).....	39,739 / 1,382,702
Cash Balance	3,455 / 39,040
Defined Benefit (Traditional)	5,625 / 32,298

Total Assets Administered

\$89,000,000,000

Custodian(s) Used

N/A

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

July Business Services

Waco, TX • julyservices.com



Key Contact(s)

Blake Willis • 1.888.333.5859 • bwillis@julyservices.com
Michelle LeCates • 1.888.333.5859 • mlecatess@julyservices.com
Megan Knapp • 1.888.333.5859 • mknapp@julyservices.com

Firm Profile

Established: 1994

JULY is a 401(k) services company specializing in hi-touch, tech-enabled retirement plan services. For 25 years, our employees have served as plan experts to advisory firms, advisors, and employers. Our in-house software development team has built a host of proprietary technology solutions to streamline, automate, and simplify all facets of retirement planning to make processes rewarding and easy for our clients. Our services include recordkeeping, administration, plan design consulting, payroll services and business process outsourcing.

State(s) Where We Have a Physical Presence: AR, CA, CO, DE, FL, GA, IL, MA, MN, OH, OK, TN, TX

Primary Market(s) Served



Plans/Participants Served By Type

[As of 6/30/20]

401(k)	3,700 / 97,000
403(b)	45 / 4,000
457	4 / 1,150
Cash Balance	150 / 2,025
Defined Benefit (Traditional)	15 / 420
Money Purchase	10 / 300
NQDC	5 / 1,200
Other	60 / 1,100

Total Assets Administered

\$4,450,000,000

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

Lee CPA Audit Group

Fair Oaks, CA • www.leecpagroup.com



Key Contact(s)

James Lee • 916.347.7855 • james@leecpagroup.com

Firm Profile

Established: 2015

We are a CPA firm 100% dedicated to performing 401(k) plan audits.

State(s) Where We Have a Physical Presence:

CA

Primary Market(s) Served



Plans/Participants Served By Type

[As of 6/30/20]

401(k) 350 / -

Total Assets Administered

-

Custodian(s) Used

-

Fee Structure

Base Fee

Service(s) Provided

- 5500 Audit

Newport

Walnut Creek, CA • www.newportgroup.com



Key Contact(s)

Ken Weida • 925.328.4547 • Ken.Weida@newportgroup.com
Todd Davis • 443.333.5328 • Todd.Davis@newportgroup.com
Dale Essenmacher • 248.857.0904
• Dale.Essenmacher@newportgroup.com

Firm Profile

Established: 1985
Newport 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 \$135 billion in retirement assets under administration and more than \$265 billion in corporate retirement and insurance assets. Staffed by an exceptional team, Newport provides retirement solutions tailored to the needs of employers of every size, from small businesses to the Fortune 1000.

State(s) Where We Have a Physical Presence: AL, AZ, CA, DC, FL, IL, IA, IL, KS, MD, MO, MN, NY, NC, PA, TX, VA, VT, 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

Northwest Retirement Plan Consultants, LLC

Renton, WA • www.NWRPC401K.com



Key Contact(s)

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

Established: 2014
NW Retirement Plan Consultants is a full service Qualified plan consulting, design, installation, and administration firm. We partner with CPA's and Financial Advisors to create customized solutions to best meet our clients needs. We are very proficient in helping plans correct compliance problems. We also provide actuarial support for Cash Balance and Defined Benefit plans to other Plan Administration firms that do not have such staff. Office Locations - Bellevue, Renton, Tri-Cities.
We have been named by the Puget Sound Business Journal as a 100 Fastest Growing Private Companies in Washington State for the last three consecutive years.

State(s) Where We Have a Physical Presence:
WA

Primary Market(s) Served



Plans/Participants Served By Type

[As of 6/30/20]	
401(k).....	525 / 24,750
403(b).....	5 / 225
457.....	5 / 250
Cash Balance	81 / 1,750
Defined Benefit (Traditional)	40 / 195
Money Purchase.....	2 / 95
Other.....	22 / 1,450

Total Assets Administered

\$900,000,000

Custodian(s) Used

All Custodians

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

NPPG / NPPG Fiduciary Services

Shrewsbury, NJ • nppg.com



Key Contact(s)

Suzanne Miscik • 732.758.1577 • smiscik@nppg.com

Ted Key • 732.758.1577 • tkey@nppg.com

NPPG Sales • 732.758.1577 • sales@nppgfs.com

Firm Profile

Established: 1997

NPPG—an independent ERISA fiduciary, retirement planning TPA, and actuarial consulting group— handles more than \$5 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.

State(s) Where We Have a Physical Presence:

FL, MI, NJ, NY, TX

Primary Market(s) Served



Plans/Participants Served By Type

[As of 6/30/20]

401(k).....	3,699 / 159,000
403(b).....	13 / 1,400
457.....	1 / 192
Cash Balance	72 / 880
Defined Benefit (Traditional)	249 / 2,300
Money Purchase.....	15 / 325
NQDC	1 / 6
Other.....	241 / 8,435

Total Assets Administered

\$5,000,000,000

Custodian(s) Used

All

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

Pentegra Services, Inc.

White Plains, NY • www.pentegra.com



Key Contact(s)

John Schafer • 317.506.6875 • john.schafer@pentegra.com

David Barrer • 502.548.9374 • david.barrer@pentegra.com

Rob Fiorentino • 914.607.6839 • rob.fiorentino@pentegra.com

Firm Profile

Established: 1943

Pentegra is a different kind of TPA partner. That's because we're a fiduciary first. We take TPA services to the next level as a 3(16) Fiduciary Administrator. Our 3(16) Administrator services offer a way to shift retirement plan risks and responsibilities for your clients and make offering a retirement plan easier. Our premiere level of TPA and 3(16) services are designed to help you enhance your practice with a deep bench of professional support, comprehensive plan services and business development support including more than 75 years of expertise in MEPs.

State(s) Where We Have a Physical Presence:

CT, NC, NY, OH, SC, VT

Primary Market(s) Served



Plans/Participants Served By Type

[As of 6/30/20]

401(k).....	2,773 / 137,834
403(b).....	197 / 24,259
457.....	8 / 172
Cash Balance	68 / 868
Defined Benefit (Traditional)	213 / 1,219
Money Purchase.....	3 / 199
NQDC	0 / 0
Other.....	4 / 88

Total Assets Administered

\$6,245,849,303

Custodian(s) Used

Numerous

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

Retirement Plan Consultants

Norfolk, NE • www.retirementplanconsultants.net



Key Contact(s)

Alex Baumert • 402.379.0108 • alexb@wealthfirm.info

Firm Profile

Established: 2005

Retirement Plan Consultants 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 Advisors. Our flexible, open architecture platform allows Advisors to create a retirement plan that best fits the company goals.

State(s) Where We Have a Physical Presence:

CA, NE, NJ, TX

Primary Market(s) Served



Plans/Participants Served By Type

[As of 6/30/20]

401(k).....	1,500 / 25,000
403(b).....	1,200 / 5,000
457.....	30 / 600
Cash Balance	40 / 500
NQDC	10 / 50

Total Assets Administered

\$1,500,000,000

Custodian(s) Used

Matrix

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
- Call Center

Too many service providers?

Eliminate confusion and simplify plan administration for your clients with a Saturna Trust 401(k) Plan.

Our low-cost 401(k) platform can help your clients meet their goals with customizable plans that are easy to operate. Bundled services include:

- Third-party administration
- Recordkeeping
- Open architecture investment menu
- Custodial services

Email, call, or click to learn more.



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



**SATURNA
TRUST COMPANY**



Investing involves risk, including the risk that you could lose money.

Ace Pension Solutions, LLC

Tarrytown, NY • www.AcePensions.com

Key Contact(s)

Rick Misrok • 914.693.6308
• Rick@AcePensions.com
Jim Kwan • 908.295.2692
• JKwan@AcePensions.com

Firm Profile

Established: 2014

We partner with advisors to grow their practices and build their AUM by providing the expertise to help bring in pension plan assets from their small business owner and not-for-profit clients. We custom design retirement plans, including 401k, Profit Sharing, Defined Benefit, and Cash Balance Plans, specializing in small entities with less than 100 employees. Our focus is on maximizing tax-deductible contributions for the business owner and AUM for the advisor. We will also fix plans that are not working up to their potential. Contact us for a free consultation or a second opinion on any retirement plan issue.

State(s) Where We Have a Physical Presence:
NJ, NY

Primary Market(s) Served



Total Assets Administered

-

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

Alpha & Omega Fin. Mgmt. Conslt. Inc.

La Mesa, CA • Alphaomega.com

Key Contact(s)

Peter E. Preovolos • 619.723.9195
• peter.preovolos@alpha-omega-inc.com
Stella Poulos • 619.846.2323
• stella@ao.com
Fiel Barrow • 619.462.7812

Firm Profile

Established: 1975

Full services TPA and Asset Manager serving all types of retirement and IRA accounts for over 45 years.

State(s) Where We Have a Physical Presence:
CA

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	300 / 15,000
403(b).....	10 / 675
Cash Balance	30 / 300
Defined Benefit (Traditional)	2 / 3
Money Purchase.....	3 / 75
Other.....	106 / -

Total Assets Administered

-

Custodian(s) Used

-

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

Atlantic Pension Services

Kennett Square, PA
• Atlanticpensionservices.com

Key Contact(s)

Missy Matrangola • 610.925.5554
• mm@atlanticpensionservices.com
Cecilee Young • 610.925.5554
• cyoung@atlanticpensionservices.com
Greg Matrangola • 610.925.5554
• gregm@atlanticpensionservices.com

Firm Profile

Established: 1992

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 and financial advisors. How? Each plan has a dedicated plan administrator, and all our staff either have ASPPA designations or are in the process of acquiring designations. This level of education and industry awareness ensures that our staff is current with all of the constantly changing regulations. We assist financial advisors and plan sponsors in creating great plans that provide meaningful retirement benefits to participants.

State(s) Where We Have a Physical Presence:
PA

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	483 / 18,750
403(b).....	52 / 4,800
457.....	13 / 550
Cash Balance	22 / 109
Defined Benefit (Traditional)	6 / 20
Money Purchase.....	1 / 45
NQDC	0 / 0
Other.....	24 / 250

Total Assets Administered

\$1,361,318,547.17

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

Barclay Planning Group, LLC

Rochester, MI
• www.barclayplanninggroup.com

Key Contact(s)

Carolyn Jones • 248.659.5250
• cjones@barclayplanninggroup.com
Gabrielle Zoldos • 248.659.5240
• gzoldos@barclayplanninggroup.com

Firm Profile

Established: 1995

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.

State(s) Where We Have a Physical Presence:
FL, MI

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	350 / 15,000
Cash Balance	20 / 125

Total Assets Administered

\$781,111,065

Custodian(s) Used

American Funds, Ameritas, Ascensus, Empower, Fidelity, John Hancock, Lincoln, Mutual of Omaha, Nationwide, Principal, Transamerica, Securian, Vanguard, 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

Benefit Plans Plus, LLC

St. Louis, MO • www.bpp401k.com

Key Contact(s)

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

Established: 1995

Benefit Plans Plus, LLC (BPP) is committed to providing every client with the effective tools and services they need to grow healthier retirement plans. We provide effective, hassle-free plan administration and consulting across our core service lines: fixing broken retirement plans, personalized plan design and administration. We have a proven track record of success and currently administer more than 70,000 participants and over \$3 billion in assets under administration. Our client span across multiple states and industries; and we work with all plan sizes from startups to plans with thousands of lives. Our focus is on your success now and into the future.

State(s) Where We Have a Physical Presence:
IL, IN, KY, MO, OH

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	1,266 / 72,500
403(b).....	29 / 2,800
457.....	23 / 670
Cash Balance	29 / 271
Defined Benefit (Traditional)	24 / 175
Money Purchase.....	8 / 132
NQDC	5 / 150
Other.....	77 / 1,400

Total Assets Administered

\$3,200,000,000

Custodian(s) Used

We work with any custodian that supports a TPA

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

Black Creek Retirement Plans, Inc.

Orange Park, FL • www.blackcreek401k.com

Key Contact(s)

Laura Carnes • 904.479.4759
• laura@blackcreek401k.com

Firm Profile

Established: 2013

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 IRS-qualified 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.

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
- Enrollment Meeting Support

Blue Benefits Consulting, Inc.

Carmel, IN • www.bluebenefitsonline.com

Key Contact(s)

Mickie Murphy • 317.564.5034
• mmurphy@bluebenefitsonline.com
Jane Shawver • 614.340.6683
• jshawver@bluebenefitsonline.com
Melissa Baker • 812.650.7661
• mbaker@bluebenefitsonline.com

Firm Profile

Established: 1993
Blue Benefits Consulting, Inc. will show you how to get the most benefit out of a 401(k) for owners and employees. We love plan design because our life is retirement plans! We bring knowledge, experience and relationship to you so that you can spend your time on investment advice (we don't sell assets), and our clients can spend their time on their business. Blue Benefits specializes in customizing retirement plans to suit our client needs, whether it's safe harbor, cash balance/401k combo, or multiple investment platforms. We would love to help you plan for retirement.

State(s) Where We Have a Physical Presence:
IN, KY, OH, PA

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k)..... 300 / 15,000
403(b)..... 10 / 675
Cash Balance 30 / 300
Defined Benefit (Traditional) 2 / 3
Money Purchase..... 3 / 75
Other..... 106 / -

Total Assets Administered
\$775,000,000

Custodian(s) Used

Client's choice – Familiar with most 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

Boulay Donnelly & Supovitz Consulting Group, Inc.

Worcester, MA • bdsconsultinggroup.com

Key Contact(s)

Jill Donnelly • 508.755.8883
• jdonnelly@bdsconsultinggroup.com

Firm Profile

Established: 1969
BDS Consulting Group 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.

State(s) Where We Have a Physical Presence:
Primarily New England

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k)..... 200 / 6,500
403(b)..... 5 / 2,900

Total Assets Administered
\$440,000,000

Custodian(s) Used

American Funds, Ascensus, CUNA, Empower, Fidelity, John Hancock, Lincoln, Mass Mutual, Principal, Voya, Nationwide, Transamerica, SDBA

Fee Structure

Per Participant Fee

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

Brewster & Brewster, Inc.

Painesville, OH • www.brewsterandbrewster.com

Key Contact(s)

Donna M Brewster • 440.487.6793
• dbrewster@brewsterandbrewster.com
Lisa Lowe • 440.867.8986
• llowe@brewsterandbrewster.com

Firm Profile

Established: 1996
Brewster & Brewster, Inc. was started in 1996. We offer compliance and corrections for qualified retirement plans including 401(k), 403(b), cash balance and defined benefit. Our high touch, high service model is especially appealing to companies that value outsourcing a lot of the busy work. We have clients in the majority of the Midwest, Florida, North and South Carolina, Kentucky, New York and California.

State(s) Where We Have a Physical Presence:
OH

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k)..... 532 / 26,685
403(b)..... 12 / 681
457 5 / 45
Cash Balance 64 / 617
Defined Benefit (Traditional) 5 / 202

Total Assets Administered
\$304,500,000

Custodian(s) Used

Custodian(s) Used
John Hancock, Voya, American Funds, Transamerica, Nationwide, Lincoln, Empower, Mutual of Omaha, CUNA

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

Cardinal Pension Group, Inc.

West Chester, PA
• www.cardinalpensions.com

Key Contact(s)

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

Established: 2008
Cardinal Pension Group, Inc. is a TPA serving clients throughout the USA with focus in the Philadelphia area. Compliance, plan design and administrative support to retirement plan sponsors are the main concentrations of the firm. Cardinal Pension Group, Inc. is an independent firm working along side accountants, attorneys and financial advisors to provide excellent service. Plan types would be 401(k), 403(B), profit sharing and cash balance.

State(s) Where We Have a Physical Presence:
PA

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k)..... 265 / 30,000
403(b)..... 15 / 3,000
457..... 5 / 45
Cash Balance 30 / 75
Defined Benefit (Traditional) 6 / 100
Money Purchase..... 1 / 15

Total Assets Administered
0

Custodian(s) Used

Alerus, Ameritas, ADP, American Funds, Ascensus, Edward Jones, Empower, Fidelity, Lincoln Financial, MetLife, Mass Mutual, Nationwide, One America, Vanguard, Voya, T. Rowe Price, John Hancock, Transamerica, Principal, PCS, TD Ameritrade

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

Cash Balance Actuaries, LLC

Excelsior, MN
• www.cashbalanceactuaries.com

Key Contact(s)

Charlie Steingas • 952.500.8696
• charlie@cbactuaries.com
Paul Marszalek • 952.500.8696
• paul@cbactuaries.com
Will Kersey • 952.500.8696
• will@cbactuaries.com

Firm Profile

Established: 2009
We are an actuarial firm specializing in small and mid-size cash balance and defined benefit plans. We were established in August of 2009 and now service around 650 clients with 15 employees. Our goal is to make sure clients understand how their plans work and are flexible enough to meet their needs.

State(s) Where We Have a Physical Presence:
AZ, CA, CO, FL, MN, NY, PA, TN

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k)..... 44 / 95
403(b)..... 0 / 0
457..... 0 / 0
Cash Balance 572 / 12,340
Defined Benefit (Traditional) 85 / 3,228
Money Purchase..... 0 / 0
NQDC 0 / 0
Other..... 0 / 0

Total Assets Administered
-

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

Chemung Canal Trust Company

Elmira, NY • www.chemungcanal.com

Key Contact(s)

Christopher Kelly • 607.737.3717
• ckelly@chemungcanal.com

Firm Profile

Established: 1833
Chemung Financial Corporation is a \$1.7 billion financial services holding company headquartered in Elmira, New York and operates 34 retail offices through its principal subsidiary, Chemung Canal Trust Company, a full-service community bank with full trust powers. Established in 1833, Chemung Canal Trust Company is the oldest active independent bank in New York State. Our Retirement Services Group provides full service administration to employer sponsored retirement programs including 401(k), 403(b), 457, and SIMPLE IRA Plans.

State(s) Where We Have a Physical Presence:
NY, PA

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k)..... 88 / 4,900

Total Assets Administered

\$361,000,000

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 • www.creben.com

Key Contact(s)

Jennifer Bufo • 440.717.1600
• jbufo@creben.com
Sharon Stadul • 440.717.1600
• ssadul@creben.com
Steve Perosns • 440.717.1600
• spersons@creben.com

Firm Profile

Established: 1995
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.

State(s) Where We Have a Physical Presence:

IN, MN, OH

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k)	250 / 7,500
403(b)	0 / 0
457	0 / 0
Cash Balance	300 / 6,000
Defined Benefit (Traditional)	75 / 5,000
Money Purchase	0 / 0
NQDC	0 / 0
Other	50 / 400

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
- 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 • www.crestretirement.com

Key Contact(s)

Courtney Lessick • 614.789.1609
• clessick@crestretirement.com

Firm Profile

Established: 2014
Industry leader in Plan Design and Compliance with providing customized retirement plans and ongoing administrative services for small businesses and nonprofit organizations. Dedicated to providing expert advice to assist plan sponsor accumulate wealth, increase tax deductions and retain personnel. As the Third Party Administrator, we serve as the backbone of the retirement plan and work closely with plan sponsors' financial advisers, CPAs and attorneys to bring the client and the participants an efficient and robust retirement savings tool.

Specialties: Plan design, IRS/DOL regulation research related to qualified plans and knowledge of multitude of 401(k) provider platforms' fees and services.

State(s) Where We Have a Physical Presence:

OH

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k)	203 / 217
403(b)	2 / 217
457	0 / 0
Cash Balance	12 / 217
Defined Benefit (Traditional)	0 / 0
Money Purchase	0 / 0
NQDC	0 / 0

Total Assets Administered

-

Custodian(s) Used

N/A

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
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support

Dana Consulting Group, Ltd.

Wheaton, IL • www.danaconsulting.com

Key Contact(s)

Lee T. Jennings • 630.802.7644
• leejennings@danaconsulting.com

Firm Profile

Established: 1993
Dana Consulting Group, Ltd, and its affiliate, Jennings Law Firm, Ltd., were established in 1993 to provide employers and their advisors with a single source of comprehensive and coordinated administrative, consulting and legal services relating to qualified retirement plans. We are not financial advisors and do not sell any investment products or give investment advice.

State(s) Where We Have a Physical Presence:

IL

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k)	300 / 6,000
403(b)	3 / 25
457	0 / 0
Cash Balance	50 / 500
Defined Benefit (Traditional)	15 / 150
Money Purchase	2 / 25
NQDC	3 / 6

Total Assets Administered

\$10,000,000

Custodian(s) Used

all major platforms

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
- Plan Committee Meetings
- Enrollment Meeting Support

Economic Group Pension Services, Inc.

Manhattan, NY • www.egps.com

Key Contact(s)

Peter Stephan • 949.398.2478
• pstephan@egps.com
William Presson • 205.994.4070
• bpresson@egps.com

Firm Profile

Established: 1971
Economic Group Pension Services, Inc. (EGPS) was established in 1971 to provide premier retirement plan administration services. In the beginning, EGPS focused on defined benefit pension plans. Today, EGPS offers administration services for all types of qualified retirement plans, as well as 403(b), 457, and 409A plans. EGPS offers boutique plan design services to tailor solutions that will exceed our clients' retirement plan needs, help them maximize their tax savings, and provide benefits to their employees. EGPS services more than 5,000 retirement plans with offices located in Alabama, California, Florida, Kansas, Louisiana, New Jersey, and New York.

State(s) Where We Have a Physical Presence:

AL, CA, FL, KS, LA, NJ, NY

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k).....2,950 / -
403(b).....24 / -
457.....10 / -
Cash Balance366 / -
Defined Benefit (Traditional)956 / -
Money Purchase.....48 / -
NQDC14 / -
Other.....856 / -

Total Assets Administered

\$5,500,000,000

Custodian(s) Used

American Funds, Ascensus, CUNA Mutual, Empower, Equitable, John Hancock, Lincoln Financial, MassMutual, Nationwide, OneAmerica, PCS, Principal Financial, Securian, T. Rowe Price, The Standard, Transamerica, 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
- Employee Education
- Enrollment Meeting Support

Financial Technology, Inc.

East Lansing, MI • www.financialtec.com

Key Contact(s)

John Gingas • 517.351.8600
• gingas@financialtec.com
C. Richard Herrold • 517.351.8600
• herrold@financialtec.com
Mike Cantor • 517.351.8600
• cantor@financialtec.com

Firm Profile

Established: 1980
Our East Lansing, Michigan based firm has provided a consolidated "One-Stop" solution for qualified plan design, consulting, recordkeeping, TPA services and ERISA 3(38) Fiduciary Advisory Investment Services to independent businesses and professionals located in the Mid-Michigan area for 40 years.

State(s) Where We Have a Physical Presence:

MI

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k).....65 / 1,800
403(b).....0 / 0
457.....1 / 1
Cash Balance2 / 12
Defined Benefit (Traditional)0 / 0
Money Purchase.....0 / 0
NQDC0 / 0
Other.....0 / 0

Total Assets Administered

\$140,000,000

Custodian(s) Used

National Financial Service, CB&T

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

GranthamPoole

Ridgeland, MS • www.granthampoole.com

Key Contact(s)

Tara C. May • 601.707.3687
• tmay@granthampoole.com
John Long • 601.499.2400
• jlong@granthampoole.com
Kelly Ann Wells • 601.499.2400
• kawells@granthampoole.com

Firm Profile

Established: 1972
We are a regional CPA firm with offices in Ridgeland and Oxford, MS. GranthamPoole's long-standing commitment to service and value dates back to 1972. Part of the many services GranthamPoole provides includes Third-Party Plan Administration services to various types of retirement plans and plan audit services to employee benefit plans. We pride ourselves on staying abreast of the latest industry trends and regulation changes in order to be proactive with assisting our clients in reaching their goals.

State(s) Where We Have a Physical Presence:

MS

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k).....150 / 50,000
403(b).....10 / 5,000
457.....1 / 1,000
Cash Balance0 / 0
Defined Benefit (Traditional)0 / 0
Money Purchase.....0 / 0
NQDC3 / 30
Other.....0 / 0

Total Assets Administered

\$500,000,000

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
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Plan Audits
- Plan Administration and Compliance
- Plan Correction Programs

Great Lakes Pension Associates, Inc.
Farmington Hills, MI •
www.greatlakespension.com

Key Contact(s)

Tamara Lewis • 248.553.8070
• tlewis@greatlakespension.com

Firm Profile

Established: 1983
Located in Farmington Hills, Michigan, Great Lakes Pension Associates, Inc. is a non-producing TPA and has been an expert partner to Plan Sponsors and Advisors for more than 37 years. Established in 1983, Great Lakes Pension Associates, Inc. is the only TPA in Michigan to achieve the CEFEX Certification for Global Standard of Excellence in Industry Practices. In addition to the CEFEX Certification, the staff at Great Lakes Pension is one of the most credentialed staff in Michigan. Several on staff have multiple industry designations. Let our expertise and knowledge help you expand your footprint in the retirement plan space.

State(s) Where We Have a Physical Presence:
MI

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]	
401(k).....	530 / -
Cash Balance	73 / -
Defined Benefit (Traditional)	42 / -
Other.....	3 / -

Total Assets Administered

-

Custodian(s) Used

American Funds, John Hancock, Principal, Nationwide, Ascensus, Ameritas, many others

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

Heller Pension Associates, Inc.

Hyde Park, NY • www.hellerpension.com

Key Contact(s)

Todd Heller • 954.894.3046
• theller@hellerpension.com
Jennifer Van Wagner • 845.229.2100
• jvanwagner@hellerpension.com
Jeff Heller • 845.229.2100
• jheller@hellerpension.com

Firm Profile

Established: 1974
For over 45 years, our “old school” TPA firm has provided cutting-edge plan design and high-quality, dedicated service to our clients. Our employees have all been with our firm for over 20 years, with several over 35 years!

State(s) Where We Have a Physical Presence:
NY, FL

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]	
401(k).....	700 / 14,000
403(b).....	5 / 1,000
457.....	1 / 3
Cash Balance	40 / 250
Defined Benefit (Traditional)	50 / 250
Money Purchase.....	3 / 150
NQDC	1 / 5

Total Assets Administered

\$1,000,000,000

Custodian(s) Used

All 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
- Employee Education
- Enrollment Meeting Support
- Call Center

Hills Pension Associates, Inc.

Carver, MA • www.hills401k.com

Key Contact(s)

Linda Chadbourne • 508.928.7172
• linda@hillspallc.com

Firm Profile

Established: 2014
HILLS PENSION ASSOCIATES, Inc. is an independent, full-service retirement plan administration and consulting firm, specializing in the design and implementation of retirement plans for small to medium sized businesses. We offer professional administration and 3(16) services for 401(k), 403(b), 401(a), Defined Benefit and Cash Balance Plans. Our strengths derive from years of hands-on experience as well as our customer-first approach in helping our clients define and achieve their goals. We bring a proactive, team approach to your retirement; to ensure that your company is set up with a plan that meets both your and your company’s goals.

State(s) Where We Have a Physical Presence:
CT, MA, RI

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]	
401(k).....	160 / -
403(b).....	10 / -
457.....	5 / -
Cash Balance	10 / -
Defined Benefit (Traditional)	5 / 1

Total Assets Administered

\$110,000,000

Custodian(s) Used

John Hancock, Principal, Voya, Empower, American Funds, Nationwide, Ascensus, Fidelity, Brokerage

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

Incentive Benefits, Inc.

Pasadena, CA • www.incentivebenefits.com

Key Contact(s)

Brian Lamb • 818.515.7414
• brian@incentivebenefits.com
Al Cannata • 626.795.2902
• acannata@incentivebenefits.com

Firm Profile

Established: 1968

Compensating employees is one of the key concerns facing any business owner/manager today. Retirement plans have long been part of the compensation package. But, changes in the tax laws, and the increasing expectations of workers have combined to make qualified retirement plans a critical part of your business. At Incentive Benefits, we understand this and operate a full service administrative and actuarial provider for our clients. We perform all required plan testing including ADP and ACP discrimination tests for defined contribution plans, and in cases where a plan is top heavy, we provide a number of service solutions and recommendations.

State(s) Where We Have a Physical Presence:
CA

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	375 / 28,500
403(b).....	0 / 0
457.....	0 / 0
Cash Balance	75 / 1,500
Defined Benefit (Traditional)	5 / 120
Money Purchase.....	5 / 60
NQDC	0 / 0
Other.....	0 / 0

Total Assets Administered

\$1,105,000,000

Custodian(s) Used

ADP, AIG, American Funds, American Trust, Ascensus, Betterment, Charles Schwab, Empower, Fidelity, John Hancock, Lincoln, Mass Mutual, Nationwide, Principal, OneAmerica, Securian, TransAmerica, 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
- Employee Education
- Enrollment Meeting Support
- Call Center

Integrated Retirement Plan Solutions, LLC

Cleveland, OH • www.irps-llc.com

Key Contact(s)

Brian Patrick • 216.912.5970
• bpatrick@irps-llc.com

Firm Profile

Established: 2014

Integrated Retirement Plan Solutions, LLC (IRPS) is a full service qualified retirement plan consulting company committed to helping you achieve your retirement planning goals. Through the use of our individually designed qualified retirement plans, we provide the vehicle by which owners of closely-held businesses are able to ensure financial security for both themselves and their employees.

Formed in 2014, we practice in Cleveland, Ohio but service plans throughout the Country.

State(s) Where We Have a Physical Presence:
OH

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	100 / 3,000
403(b).....	0 / 0
457.....	0 / 0
Cash Balance	90 / 2,500
Defined Benefit (Traditional)	0 / 0
Money Purchase.....	0 / 0
NQDC	0 / 0
Other.....	0 / 0

Total Assets Administered

-

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
- Actuarial Calculations & Support
- Form 5500 Preparation

Integrity Pension Services, LLC

Las Vegas, NV • www.integritypension.com

Key Contact(s)

Jay Beltz • 702.908.8904
• jaybeltz@integritypension.com
Benjamin Biscoe • 1.800.652.7067
• benjaminbiscoe@integritypension.com

Firm Profile

Established: 2014

Integrity Pension Services has the experience, network, and systems that provide a unique offering of retirement plan solutions. Our independent status allows us to offer you a wide range of competitive services for your particular needs. Our dedicated and experienced professionals work with brokers, advisors and a variety of financial intermediaries to deliver retirement solutions for plan sponsors. We believe that small business is just as important as big business. That's why we offer service model flexibility and extensive support for plans of all sizes and types.

State(s) Where We Have a Physical Presence:
NV, WA, FL

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	180 / 6,500
403(b).....	0 / 0
457.....	0 / 0
Cash Balance	45 / 850
Defined Benefit (Traditional)	5 / 60
Money Purchase.....	5 / 50
NQDC	0 / 0
Other.....	0 / 0

Total Assets Administered

\$655,000,000

Custodian(s) Used

ADP, AIG, American Funds, American Trust, Ascensus, Betterment, Charles Schwab, Empower, Fidelity, John Hancock, Lincoln, Mass Mutual, Nationwide, Principal, OneAmerica, Securian, TransAmerica, 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
- Employee Education
- Enrollment Meeting Support
- Call Center

Leading Retirement Solutions

Seattle, WA • www.leadingretirement.com

Key Contact(s)

Kirsten Curry • 206.430.5084
• kirsten.curry@leadingretirement.com
Gene Skonetski • 206.430.5084
• gene.skonetski@leadingretirement.com
Kimberly Velazquez • 206.430.5084
• Kimberly.velazquez@leadingretirement.com

Firm Profile

Established: 2009
Leading Retirement Solutions is nothing like your traditional Third Party Administrator. We believe everyone should have access to a secure retirement, so we do everything we can to save businesses money, help business owners reduce taxes, and support employees in saving for their future. We focus on several underserved client groups in the retirement planning space, including woman-owned businesses and cannabis companies. As we increase our industry presence, we're bringing attention to vital causes including the gender retirement gap. Our main goal is to empower all businesses with the economic independence required to help their employees save for retirement.

State(s) Where We Have a Physical Presence:
WA

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	981 / 3,284
403(b).....	13 / 177
457.....	0 / 0
Cash Balance	12 / 80
Defined Benefit (Traditional)	17 / 24
Money Purchase.....	0 / 0
NQDC	0 / 0
Other.....	5 / 19

Total Assets Administered
\$118,070,301

Custodian(s) Used

Mid Atlantic Trust Company and Charles Schwab

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

Metro Benefits Inc.

Pittsburgh, PA • metrobenefits.com

Key Contact(s)

Diane Barton • 412.847.7600
• diane@metrobenefits.com
Russ Smith • 412.847.7600
• russ@metrobenefits.com
Christine Lestitian • 304.514.2993
• chris@metrobenefits.com

Firm Profile

Established: 1986
Metro Benefits, Inc. was established in 1986 and currently has offices in Pittsburgh, Pennsylvania and Ripley, West Virginia. With a professionally, credentialed staff, we provide a wide array of services on behalf of clients in over 20 states – specializing in high-touch plan design consultation and documents; compliance testing and administration; and 3(16) services for defined contribution plans and 403(b) plans. We also have an actuary on staff and full actuarial department that specializes in defined benefit; cash balance and DB/DC combo design plans.

State(s) Where We Have a Physical Presence:
PA, WV

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	1,200 / -
403(b).....	50 / -
457.....	10 / -
Cash Balance	35 / -
Defined Benefit (Traditional)	30 / -
Money Purchase.....	0 / -
NQDC	0 / -
Other.....	10 / -

Custodian(s) Used

American Funds; MassMutual; Empower; John Hancock; Principal; Transamerica; Lincoln; Alerus; Ascensus

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

Noble-Davis Consulting, Inc.

Solon, OH • www.nobledavis.com

Key Contact(s)

Jan Davis • 440.498.8408
• jdavis@nobledavis.com

Firm Profile

Established: 1987
Noble-Davis Consulting, Inc. helps companies to design and maintain their retirement and welfare plans. Since 1987, we've been taking responsibility for your retirement and welfare plans so you can focus on your business. We make your plan smart, simple and worry-free.

State(s) Where We Have a Physical Presence:
OH

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	500 / 20,000
403(b).....	10 / 500
457.....	0 / 0
Cash Balance	0 / 0
Defined Benefit (Traditional)	0 / 0
Money Purchase.....	0 / 0
NQDC	5 / 15
Other.....	0 / 0

Total Assets Administered
\$1,000,000

Custodian(s) Used

We can work with any custodian

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
- Call Center

Nova 401(k) Associates

Houston, TX • nova401k.com

Key Contact(s)

Russell Hooker • 713.855.2382
• russ@nova401k.com

Firm Profile

Established: 2000

NOVA provides third party administration services for 401(k), 403(b) and 457 plans as well as actuarial services for defined benefit plans and cash balance plans. NOVA also has a dedicated resources for Multiple Employer Plans and plan correction assistance. 3(16) Services are provided through its sister company Administrative Fiduciary Services, Inc. NOVA partners with some of the largest retirement plan recordkeepers in the industry who are committed to both service and value in working with TPAs.

State(s) Where We Have a Physical Presence:

AZ, TX

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	6,000 / 300,000
403(b).....	100 / 5,700
457.....	85 / 2,800
Cash Balance	420 / 10,500
Defined Benefit (Traditional)	30 / 1,200
Money Purchase.....	10 / 500
NQDC	0 / 0
Other.....	20 / 1,000

Total Assets Administered

\$9,500,000,000

Custodian(s) Used

American Funds, Ascensus, Empower, John Hancock, Lincoln, Nationwide, OneAmerica, Principal, Securian, T. Rowe Price, 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
- Call Center

Pinnacle Plan Design, LLC

Tucson, AZ • Pinnacle-plan.com

Key Contact(s)

Robbie Petrillo • 520.618.1305
• rpetrillo@pinnacle-plan.com

Firm Profile

Established: 2001

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.

State(s) Where We Have a Physical Presence:

AZ

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

Other.....	1,400 / 18,500
------------	----------------

Total Assets Administered

\$1,200,000,000

Custodian(s) Used

All

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

Pollard & Associates, Inc.

Hunt Valley, MD • www.pollardpensions.com

Key Contact(s)

Melinda Browne • 443.689.2536
• melinda@pollardpensions.com
Renee Finnegan • 443.689.2552
• reneef@pollardpensions.com
Mary Grason • 443.689.2548
• maryg@pollardpensions.com

Firm Profile

Established: 1970

Pollard & Associates, Inc. specializes in retirement plan design, administration, compliance, and actuarial services. We help plan sponsors establish and maintain the best retirement plan(s) to meet their goals and objectives in collaboration with their financial advisors and CPAs. Since 1970, we have built our reputation as one of the area's premier Third-Party Administrators by diligently serving our clients in the Greater Baltimore, Washington, and Maryland/Delaware Eastern Shore communities with high-level technical expertise and our commitment to service.

State(s) Where We Have a Physical Presence:

MD

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	625 / 31,250
403(b).....	25 / 1,250
457.....	10 / 20
Cash Balance	100 / 1,000
Defined Benefit (Traditional)	50 / 2,000

Total Assets Administered

\$2,000,000,000

Custodian(s) Used

John Hancock, American Funds, Principal, Ascensus, MassMutual, Alerus

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

Professional Plan Administrators, Inc.

Orange, CA • www.ppa401k.com

Key Contact(s)

Victoria M Buckels • 714.599.4574
• vbuckels@ppa401k.com
Eileen A Gaspar • 1.877.246.4015 ext.110
• egaspar@ppa401k.com
Ashley Athaide • 1.877.246.4015 ext.116
• aathaide@ppa401k.com

Firm Profile

Established: 2019
Professional Plan Administrators, Inc. was established in California in 1982 by Jim Christensen. Ownership and the Name of the company changed to Professional Pension Administrators, Inc. dba Professional Plan Administrators with joint Owners Eileen A. Gaspar and Leigh Ann Tweten in August of 2006. Professional Pension Administrators, Inc. was dissolved in the early part of 2019. Eileen A. Gaspar established Professional Plan Administrators, Inc. April 2019. Professional Plan Administrators, Inc. continues to provide administration to plans that started in the 1980's.

State(s) Where We Have a Physical Presence:
CA

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k)..... 244 / 4,411
403(b)..... 9 / 155
Cash Balance 9 / 39
Defined Benefit (Traditional) 34 / 102

Total Assets Administered
\$315,216,561

Custodian(s) Used

John Hancock, MassMutual, American Funds, Nationwide, Transamerica, Empower, Voya, Lincoln, Principal, OneAmerica, CUNA, T-Rowe Price, Aspire, AssetMark, The Standard, Ascensus

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

ProTPA, LLC

Mansfield, OH • protpa.com

Key Contact(s)

Yvonne Thomas • 567.247.7639
• yvonne@protpa.com
Sheryl Stiltner • 567.247.7639
• sheryls@protpa.com

Firm Profile

Established: 1950
ProTPA is a third-party administration and record-keeping firm focusing primarily on 401k plans. The company was originally part of the E.S. Beveridge family of companies, which started in 1950 and was predominantly focused on life insurance. During the next 25-30 years, the firm expanded into servicing pension plans and other employee benefits. In the late 1980s, the third-party administration firm was started to service our 401k plan business. Through the 1990s the company continued to grow the 401k administration business and began providing 401k administration for outside advisor plans.

State(s) Where We Have a Physical Presence:
OH, AL

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k)..... 95 / 3,200
403(b)..... 0 / 0
457..... 0 / 0
Cash Balance 3 / 23
Defined Benefit (Traditional) 0 / 0
Money Purchase..... 0 / 0
NQDC 0 / 0
Other..... 0 / 0

Total Assets Administered
\$155,000,000

Custodian(s) Used

American Funds, Matrix

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

Qualified Pension Consultants, Inc.

Cleveland, OH • www.qualified-pension.com

Key Contact(s)

Anthony Chiera • 330.605.2835
• anthony@qualified-pension.com

Firm Profile

Established: 1978
Qualified Pension Consultants, Inc. is a Third Party Administration (TPA) firm that provides support to companies that maintain a wide variety of retirement plan arrangements. From 401(k) plans and Roth deferrals, to Defined Contribution and Defined Benefit plans and combination arrangements, QPC delivers an unmatched level of expertise in plan design, annual administration, support services, and filings.

State(s) Where We Have a Physical Presence:
OH

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k)..... 300 / 10,000
403(b)..... 0 / 0
457..... 0 / 0
Cash Balance 40 / 1,000
Defined Benefit (Traditional) 30 / 750
NQDC 0 / 0
Other..... 0 / 0

Total Assets Administered
\$500,000,000

Custodian(s) Used

John Hancock, Transamerica, Empower, Voya, Ascensus, Nationwide, 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

Retirement, LLC

Oklahoma City, OK • retirementllc.com

Key Contact(s)

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

Established: 1970
Retirement LLC was established in the early 1970's. We are a CEFEX certified TPA with physical offices in Oklahoma City, OK, and Sioux Falls, SD and clients throughout the United States. All of our work is done in-house in the United States. We team with financial advisors, bank trust departments, CPA's and attorneys to provide a full range of recordkeeping, compliance, administrative, actuarial and consulting services to help put our clients in retirement plans that best fit their business goals.

State(s) Where We Have a Physical Presence:

AL, FL, GA, IA, MO, KS, OK, OR, NE, SD, TN, WI

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k)..... 813 / 22,851
403(b)..... 20 / 1,645
457..... 17 / 1,514
Cash Balance 47 / 229
Defined Benefit (Traditional) 65 / 516
Money Purchase..... 2 / 31
NQDC 0 / 0
Other..... 92 / 1,677

Total Assets Administered

\$1,791,637,260

Custodian(s) Used

Multiple

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
- Call Center

RPCG, LLC

Glastonbury, CT • Rpcgllc.com

Key Contact(s)

Claire May • 860.266.2178
• cmay@rpcgllc.com

Firm Profile

Established: 2018
RPCG, LLC is an independent actuarial, administration and consulting firm physically located in Glastonbury, Connecticut with remote employees in Massachusetts, Rhode Island and Florida.

Dental Practices account for half of our clients, therefore, you can say that is our specialty. We are known for our hands-on approach working very closely with our clients on day-to-day administration and consulting. We are a full service TPA servicing Defined Contribution and Defined Benefit Plans from soup to nuts.

State(s) Where We Have a Physical Presence:

CT

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k)..... 425 / 23,500
403(b)..... 3 / 80
Cash Balance 60 / 600

Total Assets Administered

\$952,000,000

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

Saturna Trust Company

Bellingham, WA • www.saturna.com

Key Contact(s)

Michael Adams • 360.650.6963
• msa@saturna.com
Nick Vitalis • 360.650.6963
• ntv@saturna.com

Firm Profile

Established: 2009
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.

State(s) Where We Have a Physical Presence:

NV, WA

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]
401(k)..... 202 / 4,000
Cash Balance 8 / 60

Total Assets Administered

\$145,000,000

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 Contact(s)

Marc Schoen • 678.779.7006
• marc@apspensions.com

Firm Profile

Established: 1966

APS takes the confusion out of plan administration processing and decision making by providing our clients with the consulting and technical expertise needed. We are committed to maintaining effective state-of-the-art applications for administrative procedures. Additionally, APS can provide 3(16) fiduciary assistance. The original firm was established January 16, 1966 in Miami, Florida. our primary market is Florida and Georgia although we have clients in many states.

State(s) Where We Have a Physical Presence:
GA

Primary Market(s) Served



Fee Structure

Per Participant Fee

Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Employee Education

Shore Tompkins Actuarial
Resources, LLC

Chicago, IL • www.shoretompkins.com

Key Contact(s)

Kathy Tompkins • 312.762.5945
• kathy.tompkins@shoretompkins.com
Neil Shore • 312.762.5944
• neil.shore@shoretompkins.com

Firm Profile

Established: 2004

Shore Tompkins Actuarial Resources, based in Chicago, is a TPA firm that partners with advisors to design 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 consulting services associated with corrective actions, merged plans and non-standard plan designs. We are focused on providing our clients with prompt, knowledgeable & friendly service!

State(s) Where We Have a Physical Presence:
IL

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	385 / 9,700
403(b).....	8 / 300
457.....	0 / 0
Cash Balance	160 / 3,200
Defined Benefit (Traditional)	20 / 400
Money Purchase.....	0 / 0
NQDC	0 / 0
Other.....	0 / 0

Total Assets Administered

\$1,100,000,000

Custodian(s) Used

American Funds, Ascensus, Charles Schwab, CUNA, Empower, John Hancock, Nationwide, Principal, T. Rowe Price, 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
- Enrollment Meeting Support

Southwest
Pension Services

Las Vegas, NV • www.swpension.com

Key Contact(s)

Rob Christiansen • 702.871.9981
• rob@swpension.com
Valerie Christiansen • 702.871.9981
• valerie@swpension.com

Firm Profile

Established: 1981

Southwest Pension Services is a family owned and operated full service third party pension administration firm. We pay attention to details and support our clients any way we can. We have never had a serious audit exception by the IRS. We specialize in cleaning up plans which we have never administered and bringing them back into compliance. Service to our clients is at the top of our list.

State(s) Where We Have a Physical Presence:
CA, NV, UT

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	125 / 9,000
403(b).....	0 / 0
457.....	0 / 0
Cash Balance	15 / 125
Defined Benefit (Traditional)	15 / 175
Money Purchase.....	0 / 0
NQDC	0 / 0

Total Assets Administered

\$21,000,000

Custodian(s) Used

Nationwide, American Funds, TransAmerica, Great West, Lincoln National

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
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support

Spectrum Pension Consultants, Inc.

Tacoma, WA • www.spectrumpension.com

Key Contact(s)

Chad Ridgway • 253.592.6699
• crdgway@spectrumpension.com
Brian Lamb • 818.515.7414
• brian@spectrumpension.com

Firm Profile

Established: 1978

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, with offices in Tacoma, WA, Honolulu, HI, and Fresno, CA.

State(s) Where We Have a Physical Presence:

WA, CA, HI

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	231 / 4,834
403(b).....	2 / 12
457.....	0 / 0
Cash Balance	15 / 149
Defined Benefit (Traditional)	1 / 105
Money Purchase.....	0 / 0
NQDC	0 / 0
NQDC	0 / 0

Total Assets Administered

\$406,900,000

Custodian(s) Used

ADP, AIG, American Funds, American Trust, Ascensus, Betterment, Charles Schwab, Empower, Fidelity, John Hancock, Lincoln, Mass Mutual, Nationwide, Principal, OneAmerica, Securian, TransAmerica, 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
- Employee Education
- Enrollment Meeting Support
- Call Center

TAG Resources

Knoxville, TN • www.tagresources.com

Key Contact(s)

Neil Farnsworth • 206.972.1376
• neilfar@tagresources.com

Firm Profile

Established: 2000

TAG is the premier provider of Exchange models to the retirement industry. Thousands of plan sponsors trust TAG as an outsource partner to ensure that the risks inherent in providing a retirement plan are mitigated. TAG's pricing for outsourcing services rivals individual plans that carry higher risk because our Exchange product uses a pooled model. TAG was the inventor of The Open MEP(R) which is a model for the Secure Act version of the PEP. TAG is unique as providing 3(16)/TPA services as a 402(a) named plan administrator, the highest level of administrative and investment fiduciary available under the law.

State(s) Where We Have a Physical Presence:

CA, IA, IN, MI, TN

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	2,500 / 100,000
403(b).....	49 / 7,500

Total Assets Administered

\$2,500,000,000

Custodian(s) Used

Transamerica, Lincoln, Empower, John Hancock, PCS

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

TriStar Pension Consulting

Oklahoma City, OK • www.tristarpension.com

Key Contact(s)

Shannon Edwards • 405.848.4015
• shannon@tristarpension.com
Allyson Rentsch • 405.848.4015
• allyson@tristarpension.com

Firm Profile

Established: 1999

TriStar Pension Consulting specializes in building well-managed, effective retirement plans. We know that no two businesses are the same. Therefore TriStar individually designs and administers their clients' retirement plans to match the needs of the business owners and their employees. We are a non-producing, woman-owned and operated Compliance Consulting firm based in but not limited to Oklahoma. We partner with advisors to grow their practices and serve all of their clients more completely. Our expertise in the retirement plan industry, coupled with our focus on service, benefits advisors and clients alike!

State(s) Where We Have a Physical Presence:

OK

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]

401(k).....	292 / 10,502
403(b).....	2 / 43
457.....	2 / 40
Cash Balance	2 / 8
Defined Benefit (Traditional)	2 / 96

Total Assets Administered

\$472,317,330

Custodian(s) Used

We are able to use any custodian the adviser 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 • www.tycorplan.com

Key Contact(s)

Kelton Collopy • 610.251.0670
• kcollopy@tycorplan.com

Firm Profile

Established: 1980
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 you win and service qualified retirement plans, while enhancing your client relationship and helping you on your path towards growth. Our service culture nurtures relationships with plan sponsors and we build on that to help sponsors understand and fully utilize their retirement plan.

State(s) Where We Have a Physical Presence:
PA

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]		
401(k).....	430 /	9,030
403(b).....	10 /	135
Cash Balance	90 /	1,000
Defined Benefit (Traditional)	30 /	350
Money Purchase.....	1 /	5
NQDC	5 /	30

Total Assets Administered
\$925,000,000

Custodian(s) Used
We'll work with any custodian

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



ADVISOR

ERISA law exposes you to risk

As a plan advisor, you face a multitude of risks, and ERISA law opens you up to a host of additional exposures and requirements.

Unfortunately, countless E&O products on the market do not adequately address these exposures. **Lockton Affinity Advisor's Errors and Omissions Insurance** does.

Protect your career at
LocktonAffinityAdvisor/Plan-Advisor
or **(844) 868-7142.**

Program is administered by Lockton Affinity, LLC d/b/a Lockton Affinity Insurance Brokers, LLC in California #0795478. Coverage may not be available in all states and is subject to actual policy terms and conditions. Policy benefits are the sole obligation of the issuing insurance company. Coverage may be provided by an excess/surplus lines insurer which is not licensed by or subject to the supervision of the insurance department of your state of residence. Policy coverage forms and rates are not subject to regulation by the insurance department of your state of residence. Excess/surplus lines insurers do not generally participate in state guaranty funds and therefore insureds are not protected by such funds in the event of the insurer's insolvency. Sponsor may receive a royalty fee for the licensing of its name and trademarks as part of the insurance program offered.

FinTech

Broadly speaking, the term “financial technology” — more commonly “fintech” — can

apply to any innovation in how people transact business — and that runs the gamut from robo-advice to things like bitcoin and cryptocurrency.

One report states that in 2018, there were 659 investments in fintech startups in the U.S. alone, which generated \$11.9 billion in funding—record highs on both fronts. Both because of the dollars involved and the potential future impact on the industry, we thought it would be good to provide a standalone section for that focus.

The focus in this inaugural section is understandably varied, though all purport to offer services and support with a distinctive technology “edge.”

We’re excited to see the contributions here, and look forward to their continued development(s) in the years ahead.

— Nevin E. Adams, JD

401(k) Marketing

San Diego, CA • www.401k-marketing.com



Key Contact(s)

Rebecca Hourihan • 401.400.3199 • rebecca@401k-marketing.com

Sasha Cibrian • sasha@401k-marketing.com

Missy Schoedel • missy@401k-marketing.com

Firm Profile

In Business Since: 2014

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 workshops. We lend support by creating WOW-worthy marketing that promotes your business 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.

Product/Service Category

Other

Product / Service Description

At 401(k) Marketing, we are the one stop shop for retirement plan advisors, TPAs, and industry partners. We support our clients by helping to professionalize and promote their retirement plan practice by offering a branding suite, content marketing, and engaging workshops.

The branding suite – Foundations – allows our clients to confidently host plan sponsor meetings with professional marketing materials. We build 'WOW-Worthy' websites, brochures, pitchdecks, institutional overviews, and more. Together, your Foundations materials will radiate with your corporate identity and mission.

In 2016, we launched Retirement Plan Marketing In A Box because we heard advisors say they couldn't find quality marketing. So, we created a marketing solution. It includes timely and relevant plan sponsor content such as blog articles, social media posts, videos, plan sponsor guides, newsletters, infographics, email campaigns, step-by-step marketing calendars, ongoing support, and a robust bonus content portal. All of the materials are designed to help advisors market their retirement plan services intelligently, so they can reach more plan sponsor prospects and earn more 401(k) clients.

Highly energetic and addicted to marketing, our speaking workshops will leave your audience with tools and resources to earn new sales and engage modern plan sponsors. The retirement plan landscape is changing and through targeted focus and a strong mission, leaders can rise above the noise and truly differentiate.

We are passionate about marketing successful retirement plan professionals. We welcome the opportunity to help you grow your business through customized branding, ongoing marketing campaigns, and engaging workshops.

DAILYVEST, Inc.

Tucson, AZ • DAILYVEST.COM



Key Contact(s)

Peter McNellis • 520.577.5729 • petemcnellis@dailyvest.com

Daniel Benson • 520.577.5729 • danbenson@dailyvest.com

Firm Profile

In Business Since: 2001

Founded in 2001, DAILYVEST is a fintech company focused on helping financial service providers leverage their investors' account data through the use of powerful tools for plan sponsor reporting and investment performance reporting. DAILYVEST combines core competencies, big data analytics, and digital engagement into a technology platform that enhances a provider's ability to inform and empower their plan sponsors and participants. DAILYVEST solutions are designed specifically to address the plan health reporting and fiduciary needs of recordkeepers, TPAs, plan advisors, and consultants.

Product/Service Category

Financial wellness • Software • Advisor dashboard

Product / Service Description

Plan sponsor-facing plan health dashboard, white-labeled for recordkeepers, advisors, TPAs, and consultants.

Customizable curated plan health report.

Participant-facing investment performance/personal rate of return calc engine for account access websites.

Statement on Demand for participant websites.

Retirement readiness and predictive compliance content available through DAILYVEST partners.

GROUPIRA, INC.

Tacoma, WA • www.groupira.com



Key Contact(s)

Yannis Koumantaros • 253.592.6687 • yannis@groupira.com
Jaime Unkel • 201.981.2155 • jaime@groupira.com
Christopher Waldron • 253.592.6676 • marketing@groupira.com

Firm Profile

In Business Since: 2012

At GROUPIRA, we realize Advisors face many challenges managing client accounts. Plan leakage, minimum purchase requirements and fragmented technology services make it difficult to advise many IRA Account Holders. GROUPIRA changes that. Our program allows advisory firms to retain and grow assets. With our technology solutions and dedicated member services support team, we create opportunity for your firm to service IRAs that previously went to the retail marketplace. With GROUPIRA you can provide investment advice, manage model portfolios with institutional funds and efficiently manage rebalances and fee processing with our scalable technology solutions.

Product/Service Category

Asset Allocation • Administrative Services • Trustee/Custody
 • Financial wellness • Participant Communications • Tracking/
 identifying lost Participants • Savings/budgeting • Software
 • Advisor dashboard • Banking/finance

Product / Service Description

Avert Asset Leakage

Avoid workplace retirement plan leakage by creating a scalable IRA offering to the average participant and capture assets that previously went to other providers.

Support Growth

Not only can you advise on retirement plan rollovers, but through our innovative technology solutions and marketing support, we also help you create a customized, scalable solution.

Streamline Account Management

We provide one portal to access all member accounts, manage one fund lineup, generate reports and streamline transaction processing.

Open Architecture

With access to 15,000+ mutual funds, ETFs, and equities, advisors craft their preferred fund menu, model portfolios for all members.

Customized Program

Choose your member experience with customizable account origination and co-branded website or simply use our pre-built experience.

Member Services

We support all member services questions from account origination, web access, processing transactions, government forms, etc.

Human Interest

San Francisco, CA • www.humaninterest.com



Key Contact(s)

Eric Phillips • 317.833.0048
 • eric@humaninterest.com
Erin McInrue Savage • 401.588.2600
 • erin.savage@humaninterest.com
Kristina Wallender • 347.886.6213
 • kristina.wallender@humaninterest.com

Firm Profile

In Business Since: 2015

Human Interest is an affordable, full-service 401(k) provider that makes it easy for small and medium-sized businesses to help their employees save for retirement. The company was founded in 2015 to ensure that people in all lines of work have access to retirement benefits and a path to financial independence. Headquartered in San Francisco, Human Interest has helped more than 60,000 employees working at 2,000+ businesses across America. For more information please visit humaninterest.com or follow us on LinkedIn.

Product/Service Category

Asset Allocation • Advice/Guidance • Administrative Services
 • Financial Wellness • Consulting/Plan Design • Participant
 Communications • Tracking/Identifying Lost Participants • Software
 • Advisor Dashboard • Product/Service Description

Product / Service Description

Human Interest is an easy-to-use, bundled retirement solution for small and medium-sized businesses. We leverage technology to automate the administration of a retirement plan by integrating with 50+ payroll integrations with leading providers. We provide our clients with a 360-degree view of the plan from the admin dashboard with the ability to view customized reports. We offer 3(16), 3(21), and 3(38) fiduciary services.

IncomeConductor

Hartford, CT • incomeconductor.com



Key Contact(s)

Sheryl O'Connor • 860.969.3672

• soconnor@wealthconductor.com

Phil Lubinski • plubinski@wealthconductor.com

Tom O'Connor • 860.969.3671 • toconnor@wealthconductor.com

Firm Profile

In Business Since: 2017

IncomeConductor® was founded in 2017 by a team of advisors with decades of experience in the retirement marketplace, giving us a true understanding of the day-to-day challenges financial professionals face and what they need to succeed. We developed a proprietary online tool that empowers advisors, firms and individuals internationally to plan for retirement more simply, more accurately, and more reliably.

IncomeConductor accomplishes three game-changing objectives: Helps financial advisors redefine their value proposition as retirement income experts; Provides customized, uniquely flexible distribution strategies to their clients; and it is continuously enhanced, thanks to real-world input from our community of advisors.

Product/Service Category

Financial Wellness • Consulting/Plan Design • Software

Product / Service Description

IncomeConductor is the future of retirement planning. Developed by a team of financial professionals with over 65 years of combined experience, IncomeConductor is an intuitive software and strategy that allows advisors and clients to truly collaborate to achieve a successful retirement performance.

The proprietary, cloud-based tool allows advisors, firms and individuals to create customized, time-segmented income plans that can be easily tracked and managed throughout retirement. We don't guess or project probabilities – we provide a written plan that gives retirees the peace of mind they deserve.

Typically, financial planners rely on random simulations and past performance models. IncomeConductor takes a more reliable approach – by breaking income plans into time-segmented milestones, each segment can be aligned with specific income goals, providing reliable short-, mid- and long-term income.

For clients feeling overwhelmed by the realities of retirement, this time-segmented strategy helps divide what they see as one large, stress-inducing problem into smaller, more manageable pieces. The more comfortable the client, the more successful the plan.

IncomeConductor was built from the ground up to streamline plan creation and management. Advisors can easily link and sync income data from any source to calculate and hone each plan. Course-correct any plan, or update even a single field, and the entire plan recalculates dynamically.

Life changes unexpectedly so we've built flexibility into the entire process. Retirees are never locked into long-term decisions with no way out. And IncomeConductor's daily tracking and automated insights help protect income along the way without giving up market growth.

PlanFees

Aliso Viejo, CA • planfees.com



Key Contact(s)

Jesse Taylor • 949.460.9898 • jesse.taylor@planfees.com

David Gantz • 949.460.9898 • david.gantz@planfees.com

Firm Profile

In Business Since: 2019

PlanFees is a revolutionary technology platform that allows financial professionals to create the most accurate, yet easy-to-use, retirement plan fee benchmarking reports. Our platform offers a seamless and efficient fee benchmarking experience for advisors, institutions and their clients. Through cutting-edge technology, such as proprietary optical character recognition (OCR) of fee disclosure documents, advisors can help their clients with their fiduciary responsibilities while creating successful outcomes for their participants.

Product/Service Category

Software

Product / Service Description

PlanFees is the only fee benchmarking application whose benchmark universe is based off tens of thousands of "live" pricing quotes, offering a deeper level of accuracy. Through our web portal and mobile app, advisors can create plan pricing reports in under two minutes.

Features Include:

- Customizable benchmark bands
- Custom report branding
- Ability to toggle off High, Mid or Low benchmarks
- Competitive bid benchmark universe (coming 2021)
- Advisor Fee and Service Benchmarking (coming 2021)

PlanPro

Atlanta, GA • planprofessional.com



Key Contact(s)

Joseph Caprara • 678.972.7281 • joseph@planprofessional.com
Michael Magnan • 404.913.2554 • michael@planprofessional.com

Firm Profile

In Business Since: 2018

We are PlanPro, and our business is growing yours. We are dedicated partnering with financial professionals looking to serve more qualified retirement plans with our easy-to-use prospecting software and high-quality data.

Product/Service Category

Software

Product / Service Description

PlanPro is a qualified plan prospecting platform with the freshest contact data, unique plan insights, and a smooth user interface to help advisors connect, engage and manage prospects. If you're looking to expand your qualified plan business, PlanPro can help you grow. We make it easy to target the prospects most likely to need and want your services and have meaningful conversations with them. We're much more than a 5500 database.

Retirement Clearinghouse, LLC

Charlotte, NC • www.rch1.com



Key Contact(s)

Neal Ringquist • 925.876.9939 • nringquist@rch1.com
Tom Hawkins • 704.248.5861 • thawkins@rch1.com
Ricki Ingalls • 704.248.5889 • ringalls@rch1.com

Firm Profile

In Business Since: 2001

Originally founded in 2001 as RolloverSystems, Charlotte, NC-based Retirement Clearinghouse (RCH) is a financial technology ("fintech") services organization that works with plan sponsors and service providers to move participants' retirement savings forward, solving the small account problem. RCH's core philosophy is to leverage innovative financial technology that greatly simplifies and streamlines account consolidation processes, while delivering participants personalized education and assistance – all significantly improving the odds that job-changing participants will move their retirement savings forward and avoid the high cost of cashing out.

Product/Service Category

Administrative Services • Tracking/Identifying Lost Participants

Product / Service Description

RCH is an innovator, pioneering solutions that are proven to deliver unprecedented benefits to America's defined contribution system, including auto portability. Auto portability is the routine, standardized, and automated movement of a retirement plan participant's 401(k) savings from their former employer's plan to an active account in their current employer's plan. Auto portability was conceived and developed by RCH to meet the needs of participants with small account balances and subject to mandatory distributions, or automatic rollovers, and is designed to work within the existing platforms and data flows of the nation's qualified plan system through RCH Auto Portability.

Betterment

New York, NY • betterment.com/401k

Key Contact(s)

Questions about our 401(k) offering?
• 401k@bettermentforbusiness.com

Firm Profile

In Business Since: 2015

Betterment 401(k) is a low-cost 401(k) solution powered by Betterment's proprietary, smart technology that automates and personalizes goals-based investing and advice to enhance financial wellness. Our digital platform makes it easy for employers to manage their plan, with many payroll integrations that streamline the administrative process. Headquartered in New York City, Betterment for Business is the choice of leading employers like Casper and Harry's. For more information, visit betterment.com/401k.

Product / Service Category

Asset Allocation • Advice/Guidance
• Administrative Services • Trustee/Custody
• Financial Wellness • Consulting/Plan Design
• Participant Communications • Tracking/Identifying Lost Participants • Savings/Budgeting • Software • Advisor Dashboard
• Banking/Finance

Product / Service Description

Betterment 401(k) is built on the same technology that powers Betterment's retail investment platform, which has attracted nearly half a million customers.

Our platform simplifies your plan administration, making it easy for you to offer your employees a better 401(k) in only a few minutes – all for the fraction of the cost of most providers. Help your employees take the guesswork out of retirement with our holistic advice and intuitive platform.

Covisum

Omaha, NE • covisum.com

Key Contact(s)

1.877.844.7213 • info@covisum.com

Firm Profile

In Business Since: 2010

Covisum's integrated suite of products helps financial advisors create better financial plans for clients who are entering their retirement and distribution years. Those plans help clients understand the impact of their distribution strategies and drive better decisions. With our proven process, advisors are able to streamline their practices, offer actionable insights, and utilize successful marketing tactics. Try Income InSight®, Social Security Timing®, Tax Clarity®, and SmartRisk™ for free today!

Product / Service Category

Software

Product / Service Description

The Covisum suite of retirement planning solutions offers advisors the ability to maximize their client's retirement income. A powerful combination of any of our solutions, Social Security Timing, Tax Clarity, Income InSight, and/or SmartRisk provides a complete picture to maximize your client's retirement income.

Social Security Timing helps optimize your clients' Social Security claiming strategy. See the exact year and month the client should claim, and see the month, year, and the amount that the client will receive when they pass the earnings test. Increase their retirement value by up to \$100,000.

Tax Clarity allows you to quickly identify sub-optimal tax situations and show clients how to make retirement decisions in the most tax-efficient way. Our Tax Map is a graphic illustration that helps clients visualize the new tax landscape and helps them make informed decisions about which income streams to trigger at varying stages in their retirement.

Income InSight has the elements advisors need to create a comprehensive retirement strategy: tax, income need, and Social Security. Income InSight was built specifically for planners serving mass-affluent and affluent clients in retirement and retirement transition.

SmartRisk can help you move prospects to the planning process and motivate clients to make portfolio changes. Retain clients during a down market and help prevent clients from making costly investment mistakes.

Additionally, Covisum offers customer success, marketing materials, and software training, for our financial advisors.

ERISApedia.com

Minneapolis, MN • erisapedia.com

Key Contact(s)

Maureen Pesek • 612.444.3665
• mpesek@erisapedia.com
Tim McCutcheon • 612.605.2262
• tmm@erisapedia.com

Firm Profile

In Business Since: 2015

ERISApedia.com provides financial professionals and CPAs working in the Employee Benefit Plan space business development and marketing analysis tools based on the ERISApedia.com proprietary database of benefit plans. This database includes all information derived from the Form 5500 filings and is augmented by proprietary meta data including operational benchmarking.

The company also provides retirement plan administrators, plan sponsors and attorneys a complete suite of on-line compliance products as well as its highly popular webcast series. These products provide users with easy access to compliance information and important retirement industry materials.

Product / Service Category

Software • Other

Product / Service Description

Plan Data Intelligence is a powerful database used by financial advisers, asset managers, auditors, third party administrators, attorneys, and other financial professionals working in the 401(k), 403(b) and DB investment space. This database includes all information derived from the Form 5500 filings and allows the user to quickly identify new client opportunities. It has powerful search capabilities, including the ability to search the audit report and schedule of assets, and plan characteristic filtering. Customizable benchmarking is included with plan-sponsor focused reports showing operational excellence and deficiencies. All of this delivered in an affordable, easy to use interface with modern web architecture. We have recently partnered with ForceManager5500 to provide 5500 data and reporting to their new state-of-the-art, mobile-ready CRM built specifically for ERISA professionals.

Financial Fitness Group

San Diego, CA • financialfitnessgroup.com

Key Contact(s)

Bryan Drumm • 1.888.345.1285
• bdrumm@financialfitnessgroup.com
Mark Strelzin • 1.888.345.1285
• mstrelzin@financialfitnessgroup.com
Georgette Regan • 619.210.0405
• georgette@financialfitnessgroup.com

Firm Profile

In Business Since: 1998

Financial Fitness Group is an enterprise software company that has developed a financial e-learning solution proven to significantly increase the financial knowledge, attitudes, and behaviors of participants. Financial Fitness Group has developed the industry standard for a financial wellness score – a massive library of FINRA compliant financial education content and a modular, learning platform to create confident learners. We offer industry-tested financial concepts in a variety of convenient formats that assist financial service providers and employers in educating their users.

Product / Service Category

Financial Wellness • Software

Product / Service Description

Financial Fitness Group provides unbiased online, interactive education that teaches 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.

We offer the largest FINRA Compliant financial education library in the industry with over 15,000 pieces of content. This includes financial charts and illustrations, interactive calculators, quizzes, videos, articles, and tutorials. Our proprietary Financial Fitness SCORE™ is the only research and academic-based assessment in the financial wellness market. Users take the initial Financial Fitness Assessment to generate a SCORE™ similar to that of a credit score.

The Financial Fitness SCORE™ is formulated by collecting millions of data points about the three key components of financial health, or the "A,B,C's" of financial well-being: Aptitude, Behavior, and Confidence. It leverages questions from the Financial Well-Being Scale and retains a license to manage its central databank, giving Financial Fitness Group access to valuable data to further refine SCORE™.

PlanTools, LLC

Fort Mill, SC • www.plantools.com

Key Contact(s)

Jordan Witz • 704.737.7427
• jordan@plantools.com
David Witz • 704.564.0482
• david@plantools.com
Justin Witz • 704.699.7031
• justin@plantools.com

Firm Profile

In Business Since: 2002

PlanTools is a SaaS solution in the fintech market with a focus on streamlining the investment selection and monitoring process for retirement portfolios via an integrated platform for scoring investments, IPS development, benchmarking, meeting minutes, fiduciary vault, and marketing. While our platform meets broad market demands, we are a recognized industry leader in the development of customize solutions.

Product / Service Category

Software • Advisor Dashboard • Other

Product / Service Description

PlanTools provides a documented fiduciary process for:

- Selection of Investments
- Monitoring of Investments
- Development of a customized scorecard
- Controlling the weighting and grading of scores and score ranges to reflect your investment process
- Controlling the scorecard by investment category
- Controlling the assignment of indexes to sub-asset categories for proper calculation of index dependent metrics
- automating the benchmarking of fees for services rendered
- importing data directly from the recordkeeper for quick, efficient and timely reporting
- Maintaining a fiduciary governance system for each client with a centralized repository of all documents
- Audit logging communications with clients via the Event Calendar
- Conducting efficient web-based client meetings using dashboards and the fiduciary vault
- Managing all disclosures, Investment Policy Statement, Meeting Agenda, and Meeting Minutes from a centralized editor.

PlanTools is an advanced technology suite that enables advisors to handle more clients in less time by leveraging the efficiencies of an integrated technology platform that meets the broadest needs of an advisor who wants to succeed.

Questis

Charleston, SC • www.myquestis.com

Key Contact(s)

Ed Meltzer • 847.977.5643
• ed.meltzer@myquestis.com

Firm Profile

In Business Since: 2013

Questis is a financial technology company founded in 2014. Specializing in workforce financial empowerment, Questis partners with advisors to deliver participants a branded, configured financial wellness program that encourages and tracks behavior change while delivering ROI to employers.

Product / Service Category

Advice/Guidance • Administrative Services • Financial Wellness • Participant Communications • Savings/Budgeting • Software • Advisor Dashboard

Product / Service Description

For Advisors:

Questis helps firms manage retirement plans and participants scalably, securely, and effectively, by offering a branded, configured financial wellness program that encourages and tracks behavior change.

For Businesses:

Questis uses unique behavioral science to heal employees' relationships with money, so they can remain in their roles longer, retire on time, and bring their best selves to work while offering robust back-end reporting and administrative functionality.

For People:

Questis treats the root causes of financial stress and anxiety by meeting people at their paycheck with a simple-to-follow, scientific path to financial healing.

Other Services:

- Sales Support
- Marketing Services
- Strategic Consulting
- Enhanced Training
- Financial Coaching
- Integrations
- & More

Tools & Technologies

There continues to be a thin (and frequently nonexistent) line between “tools” and

technology, certainly among the instruments that expand and enhance an advisor’s capabilities.

They are, nonetheless, an essential component, and one that requires a regular reassessment in a time of ever-present, constant change. In this section you’ll find a broad array of options and alternatives to build and/or grow your practice.

Like what?

Perhaps not surprisingly, many of the offerings in 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? Tapping into the latest research trends? Some M&A insights? Health Savings Account installations? 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.

NOTE: With the addition of a special section for “Fintech,” some of the offerings previously listed here have found a new home there. Don’t forget to check out that new section of the Black Book.

— Nevin E. Adams, JD



Aliso Viejo, CA • rpag.com/story

RPAG

Key Contact(s)

Jesse Taylor • 949.305.3859 • jesset@rpag.com

Bethany Lynn • 949.305.3859 • bethanyl@rpag.com

Veronica Lee • 949.305.3859 • veronical@rpag.com

Firm Profile

In Business Since: 2004

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 provides our members with actionable insights and allows them to make data-driven decisions for their retirement plan clients. RPAG supports thousands of advisors across the U.S., who collectively serve over 65,000 plan sponsors, \$700+ billion in assets under influence, and more than 6 million plan participants. achieve reliable, consistent performance regardless of the market environment.

Product/Service Category

Advice/Guidance • Administrative Services • Consulting/Plan Design • 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 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



Reimagining the industry

Even in the most challenging times, RPAG helps you evolve your business and stand out from the competition.

To learn more about our industry leading technology, sales and marketing resources, custom solutions, training and support

**Call 949-305-3859 or
Email support@rpag.com**

Investment Scorecard · Live-Bid RFP · Annual Fee Benchmarking · Financial Wellness · Custom CIT & TDF Suite

And much, much more!

rpag.com

BNY Mellon Investment Management

New York, NY • im.bnymellon.com/tdportal



Key Contact(s)

William Wendel • 302.388.9518 • william.wendel@bnymellon.com
Maureen Kuhns • 212.635.6292 • maureen.kuhns@bnymellon.com
Melissa DiPierro • 201.577.2217 • melissa.dipierro@bnymellon.com

Firm Profile

In Business Since: 1851

BNY Mellon Investment Management is one of the world's leading investment management organizations and one of the top U.S. wealth managers, encompassing BNY Mellon's affiliated investment management firms, wealth management organization and global distribution companies. Each brings its own unique investment philosophy, process, approach, and culture—while enjoying the international distribution channels, brand equity, operational infrastructure, support, assistance, and global influence that comes with being part of BNY Mellon. The blending of unique cultures and specialisms in a structure of shared values to power the creation of solutions for clients around the world.

Product/Service Category

Other

Product/Service Description

Custom Target Date Builder couples innovative, easy-to-use technology with the capabilities of two of the world's investment leaders, BNY Mellon Investment Management and Wilshire Associates Incorporated.

Retirement Plan Professionals (RPPs) can model bespoke custom target date portfolios for plan sponsor clients. Custom Target Date Builder features include:

- Five glide paths, diversified across as many as 18 asset classes.
- Open architecture, with the freedom to draw from a robust universe of active and passive investment strategies, offered as mutual funds and/or collective investment funds.
- Sophisticated investment manager due diligence screening and asset allocation models, powered by Wilshire.
- Built-in tools designed to support an RPP's consultative efforts with plan sponsors, modeling custom investment options for a particular sponsor's fund line-up for its participant base.
- Platform is delivered through an online portal that makes high-touch customization scalable, enabling RPPs to grow their DC practice.

Broadridge Financial Solutions

New York, NY • Broadridge.com



Key Contact(s)

Tim Slavin • 212.973.6102
 • Timothy.Slavin@Broadridge.com
Fi360 Advisor Sales • 1.866.390.5080
 • Fi360Sales2@Broadridge.com
Retirement Advisor Help Desk • 1.866.935.6824
 • MatrixAdvisorServices@Broadridge.com

Firm Profile

In Business Since: 1962

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. 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, and 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.

Product/Service Category

Administrative Services • Trustee/Custody • Consulting/Plan Design
 • Participant Communications • Lost Participants • Software
 • Other

Product/Service Description

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 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 – Implement a prudent and efficient investment process for all clients with Fi360 software solutions. The Fiduciary Focus Toolkit™ streamlines client activities with report customization, IPS construction and data integrations. The Fi360 Fiduciary Score®, built into the toolkit, is a transparent and objective investment rating system that helps financial professionals demonstrate a prudent investment selection and monitoring process. Fee Benchmark® validates that your fees are fair and reasonable based on data from the market

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

Education and Training – Fi360 offers industry-leading designation, certificate, and educational training programs, including Accredited Investment Fiduciary® (AIF®) Training, which prepares investment professionals and those managing investments on behalf of others to carry out their fiduciary responsibilities.

DALBAR, Inc.

Marlborough, MA • www.dalbar.com



Key Contact(s)

Cory Clark • 617.624.7156 • cclark@dalbar.com
Shelley-Ann Eramo • 617.624.7100 • seramo@dalbar.com
Jamie Josephs • 617.624.7159 • jajosephs@dalbar.com

Firm Profile

In Business Since: 1976

DALBAR, Inc. is the financial community's leading independent expert for evaluating, auditing and rating business practices, customer performance, product quality and service. Launched in 1976, DALBAR has earned the recognition for consistent and unbiased evaluations of Investment companies, registered investment advisers, insurance companies, broker/dealers, retirement plan providers and financial professionals.

DALBAR awards are recognized as marks of a superior standard of care in the financial services community.

Product/Service Category

Advice/Guidance • Trustee/Custody • Consulting/Plan Design
 • Participant Communications • Other

Product/Service Description

DALBAR, Inc. performs a variety of ratings and evaluations of practices and communications that are committed to raising the standards of excellence in the financial services industry. With offices in both the US and Canada, DALBAR develops standards and measurement systems that improve the quality of products, service and compliance for the retirement, mutual fund, broker/dealer, discount brokerage, life insurance, healthcare and banking industries. DALBAR Measurements include: investor behavior, customer experience, service quality, regulatory compliance, due diligence reviews, communications, digital services, and financial-professional ratings.

Fiduciary Benchmarks

Tigard, OR • www.fiduciarybenchmarks.com



Fiduciary Benchmarks
 Independent | Comprehensive | Informative

Key Contact(s)

Craig Rosenthal • 203.405.1853
 • croenthal@fiduciarybenchmarks.com
Mike Narkoff • 267.614.0926
 • mnarkoff@fiduciarybenchmarks.com
Kathleen Connelly • 443.666.3256
 • kconnelly@fiduciarybenchmarks.com

Firm Profile

In Business Since: 2008

Fiduciary Benchmarks (FBI) began in response to a 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 to be in the long-term best interest of the industry. As a result, over the course of the last decade FBI has developed a patented methodology to protect Plan Sponsors, examine, and hopefully improve participant outcomes and ensure that Service Providers are paid reasonably for the services they provide.

Product/Service Category

Other

Product/Service Description

Fiduciary Benchmarks is the industry leader for independent, comprehensive and actionable value and fee benchmarking services for the defined contribution space. Value and Fee Benchmark reports are available in several different formats 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, FBI offers:

- FeeChecker which is an on-demand reference library of fee and service data
- FeeBuilder which is an on-demand short report that allows service providers to show both clients and prospects how their fee compares, what extra credit items they are offering and what their FEEPOINT® is.

FBI has also taken practice management to the next level with the Business Management Dashboard for both Broker-Dealers and Advisors. The Business Management Dashboard is an open architecture platform for retirement advisors that puts all of their data and tools in one place. In addition, the Dashboard includes task management and workflow tools which will bring advisors new found efficiencies and profitability. Looking to improve your sales process? Look no further than the Dashboards integrated 5500 search, sales funnel pipeline, Plan Profile report and workflow. Broker-Dealers can leverage the Dashboard to provide oversight to their generalists and specialists through FBI's innovative RuleBuilder tool.

Plans for 2021 include an expansion of FBI's IRA solutions, the rollout the Retirement Outcomes Evaluator and the launch of the industry's most robust research offering.

Fiduciary Consulting Group, Inc.

Murfreesboro, TN • www.ifiduciary.com



Key Contact(s)

Larry E. Crocker • 615.848.0015 • LEC@ifiduciary.com

Firm Profile

In Business Since: 2003

Fiduciary Consulting Group (FCG) is an industry leading Independent Fiduciary that provides compliance consulting, fiduciary audits, and outsourced fiduciary management services to institutional clients and plan sponsors throughout the US. FCG is one of the longest serving Independent Fiduciary firms providing fiduciary compliance support and technology solutions in the area of administrative, operational and regulatory compliance.

FCG is not a service provider (TPA, recordkeeper, adviser, etc.). Instead, our team of professionals support plan advisers and service providers by providing an Independent Fiduciary solution to support their business model and protect their clients.

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, many of which are very limited in scope and usually 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 technology solutions for plan sponsors, plan advisers and service providers.

Sampling 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 • Monitor Timely Deposits to Plan • Sign & File Form 5500 and other required documents • Take Corrective Actions for the Plan

Type of Client Plans Served:

- Multiple Employer Plans (MEP)
- Pooled Employer Plans (PEP)
- 401(k), 403(b), 457 Plans
- Defined Benefit Plans
- Post Retiree Medical Trusts
- Group Investment Trusts

Fluent Technologies

Stoneham, MA • www.fluenttech.com



Key Contact(s)

Michael Zimmer • 781.939.0900 • mzimmer@fluenttech.com

Firm Profile

In Business Since: 1994

Fluent aggregates and analyzes retirement plan data and transforms 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 for their sponsor and participant clients. Trusted by the most visible brands in the industry, Fluent currently reports on 20% of America's ERISA plans offered by employers.

Product/Service Category

Software

Product/Service Description

Fluent couples plan health and investment review in a single platform for retirement professionals managing plans in the mid to small-plan market. Our cloud-based solution, UtopiaAdvisor, supports plan advisor fiduciary roles by affording greater insight into participant outcomes. Advisors can set plan health goals, monitor participation and investment services and measure progress against peers.

UtopiaAdvisor's key application features include:

- Data aggregation, API technology, and client service operations.
- Enterprise integration and scale in support of Plan Provider Products and RIA Platform Practices that deliver value to associated advisor networks.
- Proprietary plan activity and performance evaluation, scoring and benchmarking.
- Plan and book of business analytics dashboards with updated metrics and actionable alerts.
- New business prospecting, lead generation and sales support through use of DOL 5500 data.
- Professionally developed and brand configurable reporting and publishing for automated, client ready reports.
- Document vault, contacts directory and user administration.

Gladstone Group, Inc.

Plymouth Meeting, PA • www.GstoneLLC.com



Key Contact(s)

Ashley Bang • 610.834.1989 • abang@gstoneinc.com

Daniel Kreuter • 610.834.1989 • dan@gstoneinc.com

Firm Profile

In Business Since: 2006

Mergers & Acquisitions advisory and retained executive search for the financial intermediary space.

Product/Service Category

Advice/Guidance • Consulting/Plan Design • Other

Product/Service Description

Buy-side; Sell-side; Merger Advisory; Strategic Growth Consulting; Executive Search

GSM Marketing

Jacksonville, FL • gsm.marketing



Key Contact(s)

Alan Gross • 904.565.2959 • alan.gross@gsm.marketing

Tom Makeever • 904.945.9411 • tom.makeever@gsm.marketing

Firm Profile

In Business Since: 2009

To the public, most investment professionals look and sound alike. No wonder it's hard to stand out. We're in our eleventh year helping advisors, recordkeepers, TPAs, fiduciaries, asset managers, and fintechs elevate their marketing to stand up and stand out! Let's make your message clearer and simpler so that it works better everywhere you need it.

We build brands and websites. We write stories and shoot video. We manage campaigns and events. Look to us to help with a project or to be part of your team.

Put the GSM team's passion and experience to work for you.

Product/Service Category

Participant Communications • Other

Product/Service Description

GSM is an expert marketing team that can help you grow your brand and support full scale marketing campaigns and projects. Talk to us about how we can help you:

- Take New products to market
- Brand/ Rebrand your corporate identity
- Reimagine and refine your messaging with Storybrand clarity and simplicity
- Design a new website that actually conveys your stature and personality
- Produce custom video to elevate the quality of your web, email and social engagement
- Design and host email, social, and event campaigns to grow authority and presence
- Audit your SEO to make sure you get found when people search for experts like you
- Design new pitchdecks, collateral and other marketing assets to stand out when you compete.

We believe top tier is as top tier does. Whether your market is local, regional, national or global, we'll help you stand up and stand out.

HUB International

Chicago, IL • hubinternational.com



Key Contact(s)

Adam Sokolic • 858.255.3909 • adam.sokolic@hubinternational.com
Geoff White • 415.475.0224 • geoff.white@hubinternational.com
James Owen • 951.779.8654 • james.owen@hubinternational.com

Firm Profile

In Business Since: 1998

Headquartered in Chicago, Illinois, HUB International Limited advises businesses and individuals on how to reach their goals. HUB offers risk, insurance, employee benefits, retirement and wealth management services. With more than 12,000 employees in offices located through North America, HUB is the fifth largest insurance broker worldwide.* HUB works to bring clarity to a changing world with tailored solutions and unrelenting advocacy. For more information, please visit www.hubinternational.com.

Product/Service Category

Asset Allocation • Advice/Guidance • Consulting/Plan Design
 • Participant Communications • Other

Product/Service Description

HUB Retirement and Private Wealth is a vast network of advisors that help plan sponsors manage their obligations and provide broad-based benefits while helping plan participants and individual investors understand and pursue their own financial wellness. HUB provides retirement plan consulting based on industry best practices, rooted in a deep understanding of the current regulatory environment and tailored with an understanding of plan sponsor and participant needs. Our commitment, strength and size, as the fifth largest insurance brokerage firm on the globe with a growing retirement and private wealth team and over \$90B assets under advisement,* gives us a distinct perspective to serve individual Americans and businesses with a comprehensive offering of services from across HUB's capabilities.

*source: <https://bit.ly/36WYatT>

Disclosure: Employees of HUB International offer securities through partner Broker Dealers not affiliated with HUB. Employees of HUB provide advisory services through both affiliated and unaffiliated Registered Investment Advisors (RIA). Global Retirement Partners, LLC (GRP), RPA Financial, LLC, Hub International Investment Advisory Services, Inc. (HIIA), and Sheridan Road Advisors, LLC are wholly owned subsidiaries of HUB International.

Morningstar Investment Management, LLC

Chicago, IL • www.morningstar.com/company/workplace



Key Contact(s)

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

In Business Since: 1999

Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. Our parent company, Morningstar, Inc., was founded on the simple idea that when people have good investment information, they can make better choices that help them achieve their financial goals. Our advocacy for the individual investor extends to the workplace market, where the responsibility for investing and saving for retirement now rests with employees and where we're committed to helping those employees achieve their financial goals. The products and services we offer range from advice and managed accounts to custom models, target-date products, and fiduciary services.

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 services for the retirement market. Our Workplace Solutions group, within Morningstar Investment Management, offers products and services that are not only designed to help people save for the retirement they want, but to help them make their money last once they get there. As of 6/30/2020, 30.7 million participants had access to our services. Morningstar Investment Management has also managed and advised on \$194.9 billion in assets since then. Our core products include managed accounts, fiduciary services, and target-date models – with approximately 60 plan providers, registered investment advisers ("RIAs"), and broker-dealers using our services. As an extension of our core offerings, we recently launched a suite of services for the retirement plan advisor market, including advisor managed accounts and Morningstar® Plan Advantage™. Advisor managed accounts is designed to integrate with a range of recordkeepers – where RIAs can incorporate their asset allocation and fund-selection capabilities into our managed accounts program. Morningstar Plan Advantage is an online platform designed to help financial professionals onboard new plans, obtain plan provider pricing, and offer investment lineups with our integrated 3(21) or 3(38) fiduciary service. Both advisor managed accounts and Morningstar Plan Advantage include data connectivity with plan providers to help ensure a seamless experience for advisors, their firms, and plan participants.

Pension Resource Institute

Encinitas, CA • www.pension-resources.com



Key Contact(s)

Jason Roberts • 310.210.1679 • jroberts@pension-resources.com
Steve Niehoff • 913.236.9841 • sniehoff@pension-resources.com

Firm Profile

In Business Since: 2010

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.

Product/Service Category

Other

Product/Service Description

At PRI, we have a singular mission: to make compliance accessible and affordable, helping 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 leading-edge 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 banks;
- **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.

Retirement Learning Center

Brainerd, MN • www.retirementlc.com



Key Contact(s)

John Carl • 212.501.8111 • jcarl@retirementlc.com
Sales • 877.275.7521 • info@retirementlc.com

Firm Profile

In Business Since: 2004

RLC is an independent, third-party consulting firm offering multi-dimensional, 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!

Product/Service Category

Advice/Guidance • Consulting/Plan Design • Other

Product/Service Description

Key benefits include:

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
- Expertise in 401(k), DC, DB, Social Security, nonqualified, stock and executive compensation plans

Plan Snapshots

- An ever-growing, proprietary library of over 5,700 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 and virtual advisor and client CE programs, plus online educational courses

Nationally Recognized Speakers

Practice Management Consulting

- In-depth customized consultations conducted by Senior ERISA management designed to provide an analysis of an advisory practice

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 overviews key areas and offering discussion points to help advisors address plan deficiencies, corrective actions, etc., that may arise during meetings with plan sponsors

Sway Research, LLC

Newton, NH • www.swayresearch.com



Key Contact(s)

Christopher Brown • 603.382.5300 • chris@swayresearch.com

Firm Profile

In Business Since: 2007

Founded in 2007, Sway Research provides market data and analysis that empowers financial services executives to make decisions, influence change, and grow revenue. Leading manufacturers and distributors of investment products purchase Sway's research in syndicated reports, custom research projects, and strategy engagements. Sway is the leading provider of research and intelligence on the Defined Contribution Investment-Only and Target-Date markets.

Product/Service Category

Other

Product/Service Description

Sway publishes annual studies of Defined Contribution Investment-Only Distribution (published each fall) and the Target-Date Market (published each spring), which provide vital benchmarks and insights to asset management and distribution executives.

Wilshire Associates

Santa Monica, CA • www.wilshire.com



Key Contact(s)

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

In Business Since: 1972

Wilshire Associates is an independent investment advisory and services firm. 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.

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 over \$100 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, \$510 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

Carlsbad, CA • Mrs401k.com

Key Contact(s)

Craig Lewis Gillooly • 858.454.7090
• info@401kadministrators.com

Firm Profile

In Business Since: 2003

401kAdministrators.com is a U.S. Department of Labor approved 401k software vendor to electronically file 401k Plan returns (IRS Forms 5500 and 5588). We provide low-cost high quality ERISA and Solo 401(k) plan solutions for small companies and the self-employed. We administer both pre-tax and ROTH after-tax accounts at the brokerage of your choice with our online portal and file cabinet at Mrs401k.com.

For one low cost we provide superior technology, ongoing record keeping services, discrimination testing, tax reporting and IRS compliance. We have very low fees and charge no set up fees and no termination fees. Call us today!

Product/Service Category

Administrative Services • Consulting/Plan Design • Participant Communications
• Software

Product/Service Description

Mrs401k.com is state of the art software and record keeping for customized 401k plans of all sizes. In addition to our electronic filing capabilities with the U.S. Dept of Labor, we conduct an initial plan review, coordinate the plan provisions, furnish IRS-approved 401k plan and profit sharing documents, prepare all enrollment forms and notices, including summary plan descriptions, plan highlights, wage and salary deferral agreements, loan, hardship and distribution forms, beneficiary designations and more.

We provide personalized customer service and develop close, long standing relationships with our plan advisors, sponsors and participants.

We can also white label multiple employer (MEP) and pooled employer (PEP) 401k plans for Registered Investment Advisors and other 401k servicers and providers.

Catapult HQ, Inc.

Charlotte, NC • catapulthq.com

Key Contact(s)

Justin Witz • justin@catapulthq.com
Chelsea Rutter • chelsea@catapulthq.com
Brendan Wells • brendan@catapulthq.com

Firm Profile

In Business Since: 2017

Catapult is an all-in-one Request for Proposal solution that empowers procurement departments to streamline their processes through automation. With Catapult you can create and respond to new opportunities, evaluate and score responses, and deliberate over contract terms. In addition, you can collaborate with team members over question structure or responses as you build and manage your content library to expedite RFP responses. With Catapult's workflow automation clients have reduced the time it takes to respond by over 90% while increasing output by 66% with the same headcount. You too can experience these same results while increasing your confidence!

Product/Service Category

Administrative Services • Software • Other

Product/Service Description

Catapult offers three unique products: 1. Issuing of RFX opportunities with the ability to evaluate through scoring or weighted scores while prudently documenting your decision-making process. 2. Responding to RFX opportunities whether through invites that came from another Catapult subscriber or uploaded into Catapult. Leveraging work management tools to automate your experience while allowing collaboration to flourish with your entire team with analytical tracking. 3. Content Management to manage your entire content library effectively and efficiently to never let content expire and to track engagement.

Elite Retirement Alliance

Seattle, WA • etpaa.com

Key Contact(s)

Tony Davis • 425.891.2001
• tony@eliteretirementalliance.com

Firm Profile

In Business Since: 2017

InstaQuote® is the industry's premier premier TPA proposal system having generated 7500+ proposals and \$20+ Billion in proposed assets in 2020.

The (k)Portal offers advisors, wholesalers and TPA's the industry's first integrated portal including the Virtual Vault©. Now advisors can access critical plan documents or benchmark reports via their phone 24/7.

Product/Service Category

Software

Product/Service Description

-

Fiduciary Compliance Corporation

Murfreesboro, TN • fiduciaryedge.com

Key Contact(s)

Larry E. Crocker • 615.848.0015
• LEC@fiduciary.com
Patrick Smyth • 615.848.0015
• Patrick@fiduciaryedge.com

Firm Profile

In Business Since: 2007

Fiduciary Compliance Corporation is a compliance technologies firm that provides compliance and workflow management solutions for retirement plan sponsors, plan advisers, plan auditors, compliance consultants, and third-party administrators. FiduciaryEdge® is our patented compliance system.

FiduciaryEdge® was designed and created as a solution to systematize a workflow process where the parties and their responsibilities can be clearly defined, assigned, and managed for accountability. This allows for greater effectiveness and productivity, which saves time and increases profitability.

Product/Service Category

Advice/Guidance • Administrative Services
• Software • Other

Product/Service Description

Product Focus: FiduciaryEdge® for Plan Sponsors

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.

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. FiduciaryEdge® tracks and provides transparency of the actions and activities of the employer's and the service provider's staff who are responsible for the management, administration, and compliance of the plan.

FiduciaryEdge® features include:

- Task Management
- Detailed Calendar with Task Alerts
- Dashboard with Communications Forum
- Easy Management of Users and Permissions
- Dynamic Fiduciary Compliance Score
- Secure Document Vault
- Resource Center
- Activity Auditing

FiduciaryEdge® provides plan sponsors and plan fiduciaries peace of mind by ensuring their retirement plan is compliant with administrative requirements, applicable laws, regulations, and industry best practices.

ERISA Compliance. Simplified!™

ForceManager 5500

Boston, MA • <https://try.forcemanager.com/5500-pricing>

Key Contact(s)

Louis Ritchie • 727.641.7873
• louritchie@401khd.com
Luke White • 857.641.7873
• Luke.white@forcemanager.net
Natalie Batlle • 857.641.7873
• natalie.batlle@forcemanager.nett

Firm Profile

In Business Since: 2011

In 2020, ForceManager launched its new product line, ForceManager 5500 for the financial services industry. It is the first sales enablement tool to combine pre-populated plan intelligence with a robust CRM. ForceManager is the leading mobile CRM in Europe created for a range of work styles including home, office or the field. The success of the solution is due to its user friendly interface, built in geolocation features, and high user adoption rates. ForceManager has international offices in Boston, Barcelona, London, Venice, Berlin, Bogota and Mexico and serves more than 1.500 customers worldwide.

Product/Service Category

Software

Product/Service Description

ForceManager 5500 is the first fully-integrated practice management software to combine data integrity by ERISApedia with robust CRM functionalities, and in-App benchmarking reports and analysis. ForceManager 5500 makes it possible for advisors to analyze, search, and visualize geolocated plan sponsors from within the tool, for a better prospecting experience. The product launch comes at a pivotal time as the industry recovers from COVID-19 setbacks, and financial advisors adapt to new digital first working styles. With high user adoption rates, and a user friendly interface optimized for WebApp & Mobile, the technology adds a new dimension to retirement sales, serving as a personal assistant for advisors, complete with in-App video conferencing, data intelligence, plan warnings and powered by Artificial Intelligence.

All ForceManager 5500 plans are integrated with ERISApedia plan data intelligence and reports. It is the first plug & play solution to piece together what companies have tried to do manually - put 5500 intel & insight into the hands of 401k advisors for an optimal experience that generates pipeline, streamlines practice management & increases revenues. ForceManager 5500 also offers a TPA model for third party administrators.

NAPA Members have special pricing. To schedule a demo please reach out to Luke. White@ForceManager.Net & mention NAPA Black Book.

TILT

Red Bank, NJ • tiltthebalance.com

Key Contact(s)

Jed Cohen • 1.800.401.4830
• jcohen@tiltthebalance.com
Jamie Greenleaf • 1.800.401.4830
• jgreenleaf@tiltthebalance.com

Firm Profile

In Business Since: 2019

TILT is a technology platform that bridges the Health and Wealth conversations. Launched in 2019, TILT optimizes employer sponsored health insurance plans (often designed years ago) to reduce costs and improve benefits. We then educate employees to make cost conscious healthcare decisions using our app, which highlights the financial impact of personal healthcare spend and provides full transparency into cost of care. By aligning incentives and increasing transparency, we reduce costs to both the employer and employee, help individuals to effectively save for health costs in retirement, and turn low engagement healthcare benefits into high impact human benefits. Effortlessly.

Product/Service Category

Advice/Guidance • Consulting/Plan Design
• Participant Communications • Software

Product/Service Description

TILT engages clients in a three-step process to reduce employer costs and build employee retirement savings:

1. We review and optimize legacy health insurance plans to reduce costs, align incentives and improve benefits.
2. We educate employees (during open enrollment and onboarding), to make cost conscious healthcare decisions. Using our innovative plan comparison tool, we highlight the short-term and long-term financial impact of the health insurance plan they choose.
3. We arm employees with the information they need, when they need it. Our medical shopping tool provides full transparency into the cost of care at healthcare providers across the country.

TILT turns wasteful healthcare spending into impactful healthcare savings!

Financial Wellness

Nothing like a worldwide pandemic and economic disruption to get everyone focused on wellness—and financial wellness.

Indeed, Bank of America’s 10th annual Workplace Benefits Report found that 62% of employers feel “extremely” responsible for their employees’ financial wellness today, compared with just 13% in 2013.

That premise 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.

In fact, that same report found that 83% of employers believe employee financial wellness programs and tools help to create more productive, loyal, satisfied and engaged employees. That said, while financial wellness as a concept enjoys broad support—particularly among advisors—it still suffers from a fluid and arguably overly broad definition that is often underserved by those who purport to deliver on that promise.

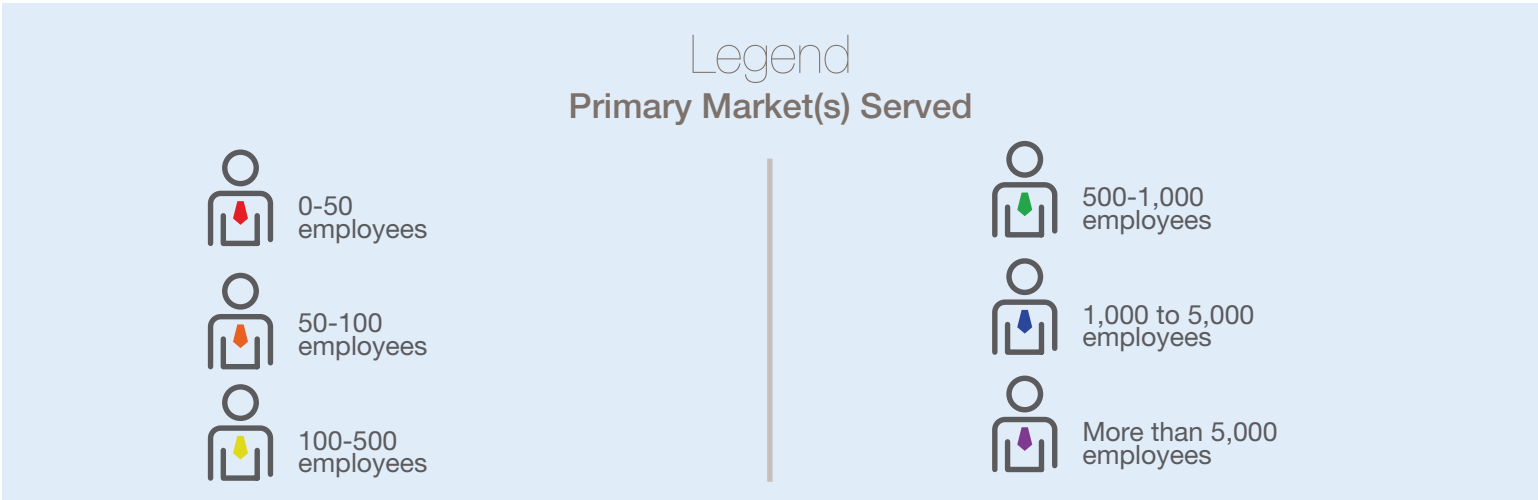
There remain what seems to be as many definitions of financial wellness as there are financial wellness providers (or advisory firms touting those capabilities), but what all have in common is an acknowledgement that healthy finances tend to contribute to good physical health, and—certainly in later years—vice versa.

On a cautionary note, employer interest in financial wellbeing benefits appears to have plateaued, though the engagement with such programs seems to be deepening, according a 2020 report by the Employee Benefit Research Institute (EBRI). That interest level has leveled off at just about half (52%) of employers, and that includes those who said they were at least “interested” in implementing financial wellbeing benefits.

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 remain less quantifiable.

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



Alerus Retirement and Benefits

St. Paul, MN • www.Alerusrb.com



Key Contact(s)

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



Employer-Clients / Participants Served

[As of 6/30/20]
8,000 / 390,000

Total Support Staff

150

Focus Areas Supported

- Focus on outcomes/retirement readiness
- Debt management/reduction
- 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, 3(16) services, and a dedicated webpage, 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.

BPAS

Utica, NY • BPAS.com



Key Contact(s)

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, \$100 billion in trust assets, \$1.3 trillion in fund administration, and more than 450,000 participants. With our breadth of services, depth of creative talent, and financial resources, we are well positioned to help our clients solve all their benefit plan challenges without the need to engage multiple providers. One company. One call.

Primary Market(s) Served



Employer-Clients / Participants Served

[As of 6/30/20]
3,800 / 450,000

Total Support Staff

65

Focus Areas Supported

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

Other Services

Plan Administration & Recordkeeping • Actuarial & Pension • Collective Investment Trusts • Fund Administration • Custody • Transfer Agency • 3(16)/3(38) • Healthcare Consulting • IRA & IRARewards • HSA • VEBA/HRA • FSA • BPAS University (Participant educational library)

Advisor Support Service(s)

BPAS University delivers a wide array of educational content directly to participants and features a variety of on-the-go webcasts, including guest speakers on all sorts of financial topics and user-generated content. In addition, BPAS offers the industry's leading financial wellness tool through our partnership with Financial Finesse.

Other Differentiating Factors

BPAS University and Financial Finesse: These two powerful educational tools come together within the BPAS platform to offer financial wellness at your fingertips. This unique combination delivers one of the most competitive and comprehensive participant education models in the industry.

CBIZ Investment Advisory Services, LLC

Cleveland, OH • wealthmanagement.cbiz.com



Key Contact(s)

Brian Dean • 216.520.6178 • bdean@cbiz.com
Stan Milovancev • 216.525.7056 • stan.milovancev@cbiz.com
Kathryn Louttit • 216.525.1939 • klouttit@cbiz.com

Firm Profile

CBIZ Investment Advisory Services, LLC ("CBIZ IAS"), a Registered Investment Adviser, creates the right mix of resources to help employees become "Focused. Inspired. Transformed." Under our F.I.T. model, advisors guide individuals using a three-tiered approach: (1) participant education and point-in-time participant advice, (2) financial wellbeing and (3) ongoing advice through advisor managed accounts. CBIZ IAS launched the F.I.T. program in 2020.

Primary Market(s) Served



Employer-Clients / Participants Served

[As of 6/30/20]
 5 / 5,849

Total Support Staff

20

Focus Areas Supported

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

Other Services

CBIZ IAS is an independent RIA that provides investment advisory and investment management services for retirement plans, including defined contribution, defined benefit and OPEB plans, corporations, trusts, endowments and foundations, and individuals. CBIZ IAS provides investment advice to clients with approximately \$43.8 billion in assets as of December 31, 2019.

Advisor Support Service(s)

- Participant education
- Participant point-in-time advice
- Ongoing participant advice through advisor managed accounts
- Financial wellbeing

Other Differentiating Factors

- Personalized online HUB with more than 5,000 unique materials and resources created in collaboration with Financial Finesse
- Financial wellness can be supplemented by our affiliate CBIZ Engagement & Wellbeing Consulting to offer guidance on physical and emotional wellbeing

Cerity Partners

Chicago, IL • ceritypartners.com



Key Contact(s)

Ty Parrish • 813.330.3377 • tparrish@ceritypartners.com
Philip Steele • 310.924.4336 • psteele@ceritypartners.com
Kate Kittinger • 805.415.2717 • kkittinger@ceritypartners.com

Firm Profile

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



Employer-Clients / Participants Served

[As of 6/30/20]
 53 / 17,700

Total Support Staff

24

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; both the expected 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

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.

Fiduciary Wise, LLC

Phoenix, AZ • www.fiduciarywise.com



Key Contact(s)

Dick Billings • 602-975-0282 • dick.billings@fiduciarywise.com
Don Jones • 602.975.0278 • don.jones@fiduciarywise.com
Tom Bick • 602.975.0281 • tom.bick@fiduciarywise.com

Firm Profile

Fiduciary Wise is an independent professional ERISA 402 “Named Fiduciary” and 3(16) “Plan Administrator” for 401(k) and ERISA 403(b) Plans around the country.

We also are a Pooled Plan Provider (P3) for Pooled Employer Plans (PEP) as designated by the SECURE Act of 2019.

Our services allow Plan Sponsors and Employers to delegate the most fiduciary responsibility and liability allowed under the law and affords their participants the comfort of expert ERISA oversight.

Primary Market(s) Served



Employer-Clients / Participants Served

[As of 6/30/20]
723 / 20,000

Total Support Staff

7

Focus Areas Supported

- Focus on outcomes/retirement readiness
- Financial literacy
- Other services

Other Services

As a CEO is to a growing company, so an ERISA 402 Fiduciary is to a 401(k) or ERISA 403(b) Plan. Most Employers/Plan Sponsors would rather devote most of their time growing their company, and less time worrying about their fiduciary risk. We take that on as the Plan’s “CEO”.

Advisor Support Service(s)

Every day, laws change, Regulations are issued, and Court decisions are made. Few Employers/Plan Sponsors have the time to keep up.

ERISA fiduciary oversight is ALL we do; we have no conflicts with other retirement plan-related services. We give Plan Sponsors the most protection and the most comfort to participants.

Other Differentiating Factors

We host and lead semi-annual Plan Administrative Committee (PAC) meetings with the Plan Sponsor and all plan vendors. A formal agenda is followed, and detailed Minutes maintained – thus satisfying ERISA “process and procedure” requirements. We also benchmark and ensure all plan vendors ensure all services are “reasonable” under ERISA.

Financial Fitness for Life

Overland Park, KS • www.fitrusts.com



Key Contact(s)

Makila Hennig • 720.452.6271 • mhennig@fitrusts.com
Christian Mango • 972.768.0241 • cmango@fitrusts.com

Firm Profile

Financial Fitness for Life (FF4L) is a comprehensive financial wellness solution that couples in-person financial coaching with best-in-class technology. We empower employees to take control of their financial lives by helping them establish long-term goals, calculate retirement needs, establish retirement accounts and emergency funds, embrace appropriate investment responses to market fluctuations, and have greater retirement confidence. We work with retirement plan advisors and plan sponsors to design fully customizable financial wellness solutions that make sense.

Primary Market(s) Served



Employer-Clients / Participants Served

[As of 6/30/20]
300 / 60,000

Total Support Staff

20

Focus Areas Supported

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

Other Services

FF4L provides customized and actionable solutions for employee needs like stabilizing cash flow, debt elimination, saving for emergencies and saving for the future. We incorporate elements such as consumer and loan debt counseling, emergency savings accounts, income advance programs, financial planning and tax advice.

Advisor Support Service(s)

We partner with advisors to help them scale financial wellness, differentiate their practice, and enhance their value proposition. Our financial coaches act as extensions of advisors’ practices to more effectively engage employees at every touch point throughout the employee lifecycle, and ultimately provide better outcomes for plan sponsors and participants.

Other Differentiating Factors

By coupling in-person financial wellness coaching with best-in-class technology we are able to scale financial wellness solutions, deliver a consistently high level of service and ultimately reach more people. Our technology platform allows us to provide ongoing actional employee engagement and track employee progress and success.

intellicents

Albert Lea, MN • www.intellicents.com



Key Contact(s)

Brad Arends • 1.800.880.4015 • brad.arends@intellicents.com

Grant Arends • 913.214.3690 • grant.arends@intellicents.com

Matt Twedt • 507.379.6910 • matt.twedt@intellicents.com

Firm Profile

intellicents was founded by rebranding a 40+ year-old company and adopting a business plan to create a national independent financial services firm centered on the employee benefit relationship. Unlike most advisory firms who just want to work with the wealthiest 1% of Americans, intellicents' passion is to also help the 99% that compose the core of the American workforce with fiduciary retirement plan investment advice, group insurance, personal financial management, and worksite financial wellness programs. They are headquartered in Albert Lea, Minnesota, but are constantly expanding with branch offices in Eden Prairie, Minnesota; Pella and Lake Mills, Iowa; Overland Park and Lawrence, Kansas; Tacoma, Washington; Golden, Colorado; and Arlington, Texas.

Primary Market(s) Served



Employer-Clients / Participants Served

[As of 6/30/20]

350 / 48,000

Total Support Staff

30

Focus Areas Supported

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

Other Services

College funding strategies • Investment management • Employee benefit elections • Tax planning • Estate planning • Health Plan Guidance • HSA and FSA contributions • Voluntary Benefits • Social Security Benefits • Life Insurance • Will and Powers of Attorney planning

Advisor Support Service(s)

Retirement Consulting, Retirement Advisory, Health & Welfare Benefits, Group & Voluntary Benefits, Ancillary Benefits, Benefit Education, Wellness Programs, FSA, HSA, HRA, VEBA, Fiduciary Guidance, Investment Due Diligence, Compliance/Regulatory Support, Financial Planning, Financial Wellness, and Wealth Management

Other Differentiating Factors

intellicents' growing team of professionals provides four core services – retirement plan services at both the plan and participant level, personal financial management, financial wellness education and advice, and group insurance - with the end goal of helping the American worker make their dreams real at a single resource.

LSV Asset Management

Chicago, IL • lsvasset.com



Key Contact(s)

David Coon • 312.327.4285 • dcoon@lsvasset.com

Firm Profile

LSV Asset Management specializes in value equity management for institutional investors around the world. LSV currently manages approximately \$92 billion in value equity portfolios for approximately 350 clients as of September 30th, 2020. Formed in 1994, LSV Asset Management (LSV) is a quantitative value equity manager providing active management for institutional investors through the application of proprietary investment models.

Primary Market(s) Served

-

Employer-Clients / Participants Served

[As of 6/30/20]

25,991 / 2,501,093

Total Support Staff

435

Focus Areas Supported

- Focus on outcomes/retirement readiness

Advisor Support Service(s)

Please contact David Coon (dcoon@lsvasset.com) for information.

Other Differentiating Factors

Our disciplined investment process has been tested in a variety of environments, and the consistent application of our approach has led to strong performance results. As a quantitative-manager, we take the emotion out of the decision-making process and employ a clinical approach to both buying and selling stocks in portfolios.

MassMutual

Springfield, MA • massmutual.com



Key Contact(s)

Ken Verzella • 860.562.2158 • Kverzella@MassMutual.com

Firm Profile

For almost 170 years, MassMutual has been a trusted provider of innovative financial wellness solutions. We achieved this success by staying focused on what matters – earning our clients’ trust and delivering products that can last a lifetime.

- Founded in 1851
- A mutual company
- \$163.4 billion assets under management (Workplace and Institutional Solutions as of 6/30/2020)
- Nearly 75 years of servicing retirement plans

Primary Market(s) Served



Employer-Clients / Participants Served

[As of 6/30/20]
25,991 / 2,501,093

Total Support Staff

435

Focus Areas Supported

- Emergency Savings
- Student Loans
- Retirement
- Protection Solutions
- Healthcare Savings

Advisor Support Service(s)

Our advisor website offers a broad range of practice management tools to help financial professionals in all markets. In addition, MassMutual has established a team of financial wellness strategists designed to support financial professionals, and employers 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.

Mentoro

Alpharetta, GA • www.mentorogroup.com



Key Contact(s)

Nate Cavender • 214.718.2616 • ncavender@mentorogroup.com
Casey Stegman • 972.965.0094 • cstegman@mentorogroup.com
Whitney Queen • 334.488.5896 • wqueen@mentorogroup.com

Firm Profile

Mentoro is a financial education company providing a turn-key collaborative financial wellness™ solution derived from the belief that financial mentors are the last great hope for educating the working population on healthy money habits and positive behavior change. We seek to spread financial literacy in the workplace by providing experienced educators. Mentoro creates custom programs tailored to company need that ease monetary stress and equip employees with how to plan for their future.

Primary Market(s) Served



Employer-Clients / Participants Served

[As of 6/30/20]
17 / 50,000

Total Support Staff

7

Focus Areas Supported

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

Advisor Support Service(s)

We work with 401(k) consultants and advisors all over the country. Our program is designed to add value to advisors and their clients. We help keep plans sticky, while giving advisors back their time to grow their business. We can white label our program for advisors and their clients.

Other Differentiating Factors

Human interaction – This is the only way to affect real behavior change.

Customization – All of our education programs are customized

Unbiased education – Our educators are not paid on products or assets under management.

Engaging technology – Our portal keeps employees engaged

WellCents

Aliso Viejo, CA • www.mywellcents.com



Key Contact(s)

Nikolas Adams • 407.815.5606 • Nik.adams@nfp.com
Jamie Hayes • 407.815.5617 • Jamie.hayes@nfp.com
Dianna Tucciarone • 407.815.5619 • Dianna.tucciarone@nfp.com

Firm Profile

WellCents™ is a fully outsourced holistic financial wellness program that includes proactive employee engagement, customized campaigns, individual wellness assessments, calendaring, action planning, group session content, one: one meetings with an advisor, participant surveys and employer reporting. Our mission is to help employees in their pursuit of financial well-being. By combining powerful technology with high-touch, in-person education employers can provide an attractive wellness benefit while helping their employees achieve their goals and reduce financial stress.

Primary Market(s) Served



Employer-Clients / Participants Served

[As of 6/30/20]

Over 100 / Over \$75,000

Total Support Staff

20

Focus Areas Supported

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

Advisor Support Service(s)

WellCents Financial professionals design and provide a thoughtful education program that speaks to what employees say they want to learn more about. Group workshops are customized and presented to employees along with one on one meetings to establish and action plans. The financial professionals assist employees to take action to better their financial well-being. Results are measured at the company level and shared with the employer.

Other Differentiating Factors

WellCents is a financial wellness program that is outsourced off the plate of the employer so they can focus on their daily duties to grow their business. All employee outreach, engagement, campaign development, implementation, management and success metrics are monitored ongoing by WellCents and reported to the employer quarterly. As a result, we obtain 35-75% utilization from employees as opposed to the industry average of 1-2%.

GRP Advisor Alliance (GRPAA)

Carlsbad, CA • www.grpaa.com

Key Contact(s)

Amy Glynn • 617.834.0900
• amy.glynn@grpaa.com
Bill Chetney • 949.359.0222
• william.chetney@grpaa.com

Firm Profile

GRPAA provides access to exclusive resources and consulting to help practices evolve and differentiate through collaboration and advocacy. We focus on firms with multiple business lines ranging from Retirement Plan and Employee Benefits to Insurance and Wealth management. Our solutions include Financial Wellness, CITs, Student Loan Assistance programs, cash back programs and practice management tools. GRPAA is committed to being visionary, seeking out trends to provide member firms true innovation and value.

Primary Market(s) Served



Employer-Clients / Participants Served

[As of 6/30/20]
35,000 / 5,600,000

Total Support Staff

10

Focus Areas Supported

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

Advisor Support Service(s)

- Exclusive Financial Wellness solutions
- Student Loan Assistance solutions
- Exclusive Collective Investment Trusts with Financial Wellness
- EVO Shares
- Outsources 338 and 316 services
- MEP and PEP services
- RFP and benchmarking services
- Business Consulting
- Industry Advocacy
- MVP Training Series and Study Groups
- GRPAA Womens Leadership Council

Other Differentiating Factors

GRPAA's community is comprised of top thought leadership in every facet of our industry who are committed to evolving and improving peoples lives through financial well being.

Join us!

iGrad

San Diego, CA • enrich.org

Key Contact(s)

Rob LaBreche • 670.673.7649
• rlabreche@igrad.com
Kris Alban • 760.306.1313
• kalban@igrad.com

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



Employer-Clients / Participants Served

[As of 6/30/20]
10,000 / 11,000,000

Total Support Staff

35

Focus Areas Supported

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

Other Services

Call and chat center with professional Certified Personal Finance Counselors.

Advisor Support Service(s)

N/A

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.

Questis

Charleston, SC • www.myquestis.com

Key Contact(s)

Ed Meltzer • 847.977.5643
• ed.meltzer@myquestis.com

Firm Profile

Questis is a financial technology company founded in 2014. Specializing in workforce financial empowerment, Questis partners with advisors to deliver participants a branded, configured financial wellness program that encourages and tracks behavior change while delivering ROI to employers.

Primary Market(s) Served



Employer-Clients / Participants Served

[As of 6/30/20]
27 / 300,000

Total Support Staff

30

Focus Areas Supported

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

Other Services

- Sales Support
- Marketing Services
- Strategic Consulting
- Enhanced Training
- Financial Coaching
- Integrations
- &More

Advisor Support Service(s)

Questis helps firms manage retirement plans and participants scalably, securely, and effectively, by offering a branded, configured financial wellness program that encourages and tracks behavior change.

Other Differentiating Factors

Questis treats the root causes of financial stress and anxiety by meeting people at their paycheck with a simple-to-follow, scientific path to financial healing.

RetireReady Solutions

Dallas, OR • www.RetireReady.com

Key Contact(s)

Edward Dressel • 503.831.1111

• Dressel@RetireReady.com

Brian Woolard • 503.831.1111

• Brian@RetireReady.com

Firm Profile

The most engaging communication for 401(k) participants are not fees, funds, or asset allocation. These items are like talking about the foundation of a house—you only talk about the foundation of a house when there are problems with it. Rather, engage participants with retirement readiness reports (created from imported census data), showing them the recommended contribution and how it affects their take-home-pay, and how outside assets can help fund their retirement. Get a demo today.

Primary Market(s) Served



Total Support Staff

3

Focus Areas Supported

- Focus on outcomes/retirement readiness
- Financial literacy

Other Services

Create personalized reports with imported census data, and use our interactive solutions to engage participants one-on-one. Then show the plan sponsor the difference your education has made, moving participants towards retirement readiness.

Advisor Support Service(s)

We provide weekly training classes, and technical support via phone and email.

Other Differentiating Factors

We believe the most engaging question for a participant is, “Can I retire?” RetireReady Solutions enables you to proactively engage and educate participants about this. They not only see what they should be contributing to their retirement plan, they understand how the increase affects their take-home-pay. Then, if the increase is too much, they can see how to take a baby-step, with a smaller increase today, towards a successful retirement.

Get a demo for yourself today!

Nonqualified Deferred Compensation

One of the hottest, and yet most sustainable options advisors have found to expand and

deepen current relationships—and create opportunities with new prospects as well—are nonqualified deferred compensation programs.

While employers have long provided access to NQDC plans to their management team and certain highly compensated employees, and while participants value the unique tax preferences and wealth accumulation opportunities available through a NQDC plan, the Plan Sponsor Council of America (PSCA) 2019 Nonqualified Deferred Compensation Plan Survey found that the goal of offering a plan to employees seems to have shifted from attraction and retention of top talent to helping employees save more for retirement.

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 lots 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



Large:
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

AFS/Deferral.com

Waltham, MA • www.deferral.com



Key Contact(s)

John Husson • 781.314.9377 • jhusson@afs-link.com
Kathy Bolton • 781.314.9372 • kathy.bolton@afs-link.com
Megan Roschen • 781.810.4103 • Megan.Roschen@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 employers efforts to recruit, retain and reward their most valuable employees.

Primary Market(s) Served



Plans / Participants Served By Type

[As of 6/30/20]	
401(k) Mirror Plans	185 / 4,624
Other Defined Contribution (Account Balance)	176 / 4,185
Defined Benefit (Non-Account Balance)	2 / 78
457(f)	8 / 165
Phantom Stock/Stock Appreciation Rights	9 / 306
Other	33 / 941

Informal Funding Supported

Separate Account Life Insurance • General Account Life Insurance
• Fixed Indexed Life • Hybrid Financing • 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.

MassMutual

Springfield, MA • www.MassMutual.com



Key Contact(s)

Teresa Hassara • 860.562.3303 • Hlaroche@massmutual.com

Firm Profile

For almost 170 years, MassMutual has been a trusted provider of industry-leading wellness solutions. This includes workplace employee benefit and retirement plan services, investment management and financial technology designed to be action-orientated, easy to implement and flexible.

Together, these solutions provide a game plan that helps 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



Plans / Participants Served By Type

[As of 6/30/20]	
401(k) Mirror Plans	0 / 0
Other Defined Contribution (Account Balance)	237 / 23
Defined Benefit (Non-Account Balance)	707 / 0
457(f)	707 / 23
Phantom Stock/Stock Appreciation Rights	0 / 0
Other	9 / 12

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 Non-Qualified 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

Matrix Financial Solutions,

A Broadridge Financial Solutions Company

Denver, CO • Broadridge.com



Key Contact(s)

Michael Hlavin • 847.562.0743
 • Michael.Hlavin@Broadridge.com
Nancy Gray • 602.296.1344
 • Nancy.Gray@Broadridge.com
Gracie Kollar • 212.981.1348
 • Gracie.Kollar@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 \$510 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, discretionary 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 1099-NEC 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



Plans / Participants Served By Type [As of 6/30/20]

NQ – Unspecified 1,000 / -

Informal Funding Supported

Separate Account Life Insurance • General Account Life Insurance
 • Institutional Investments • Annuities • Exchange-traded Funds (ETFs) • Company Stock • Mutual Funds • Unfunded

Other services: In-House Legal Staff, Restricted Stock Units, Phantom Stock/Stock Appreciation Rights

Key Differentiating Services

- Educational opportunities via webinar series
- Co-Sponsor of NAPA Non-Qualified Certification Program

Newport

Walnut Creek, CA • www.newportgroup.com



Key Contact(s)

Mike Shannon • 407.531.5677
 • mike.shannon@newportgroup.com
Kurt Laning • 336.574.8015
 • kurt.laning@newportgroup.com

Firm Profile

Newport 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 \$135 billion in retirement assets under administration and more than \$265 billion in corporate retirement and insurance assets. Staffed by an exceptional team, Newport provides retirement solutions to employers of every size, from small businesses to the Fortune 1000.

Primary Market(s) Served



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 1500+ 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 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

The Pangburn Group

New Roads, LA • www.pangburngroup.com



Key Contact(s)

Trisha Morrison • 1.800.634.3287 • tmorrison@pangburngroup.com
Preston Fulco • 1.800.634.3287 • pfulco@pangburngroup.com
Cliff Dixon • 1.800.634.3287 • cdixon@pangburngroup.com

Firm Profile

The Pangburn Group offers comprehensive consulting and 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, nonprofits, 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



Informal Funding Supported

Separate Account Life Insurance • General Account Life Insurance
 • Institutional Investments • Fixed Indexed Life • Exchange-traded Funds (ETFs) • 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 in-house team of programmers.

Voya Financial

Livermore, CA • Voya.com



Key Contact(s)

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 company that serves the financial needs of approximately 13.8 million individual and institutional customers in the United States. Voya is focused on guiding Americans to greater financial wellness through employer-sponsored savings plans, retirement and holistic income guidance. Through acquisition of Pen-Cal, Voya offers an integrated nonqualified and qualified retirement plan experience that simplifies everything from plan design to ongoing administration.

Primary Market(s) Served



Informal Funding Supported

Separate Account Life Insurance • General Account Life Insurance
 • Institutional Investments • Fixed Indexed Life • Letters of Credit • 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 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.



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.

Earn your NQPA Certificate by completing NAPA's online nonqualified plan advisor program.

FREE for NAPA members!

Learn more:
napanqpa.org

Thank You to Our Education Partners



Health Savings Account Providers

Health 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—even more so with a renewed focus on health care and health care costs.

In fact, Devenir's 20th semi-annual HSA survey and research report reveal that HSA assets continue to increase at a rapid pace, climbing to \$73.5 billion in assets held in more than 29 million accounts—a year-over-year increase of 19% for assets and 12% for HSAs for the period ended June 30, 2020. The report notes that almost \$24 billion was contributed to HSAs in the first half of 2020, which is up 7% from the previous year.

Nonetheless, as a (relatively) “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).

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.

More than half of employers (51.5%) now position the HSA as a retirement savings vehicle, according to the Plan Sponsor Council of America's second annual HSA benchmarking survey, sponsored by Empower Retirement, reinforcing the notion that HSAs can be a powerful retirement savings tool.

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

Alerus Retirement and Benefits

St. Paul, MN • www.Alerusrb.com



Key Contact(s)

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 6/30/20]

Total AUM.....\$180,048,155

Average Balance / Investment Balance

\$3,682 / \$16,325

Monthly Account Fee

[As of 6/30/20]

\$3.00

Minimum Investment Threshold

[As of 6/30/20]

\$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.

Ascensus

Dresher, PA • ascensus.com



Key Contact(s)

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 & 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 350,000 HSAs for nearly 800 community banks and credit unions.

Assets Managed

[As of 6/30/20]

Total AUM.....\$173,900,000

Average Balance / Investment Balance

\$1,167 / \$11,993

Monthly Account Fee

[As of 6/30/20]

Varies by employer

Minimum Investment Threshold

[As of 6/30/20]

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.

BPAS

Houston, TX • BPAS.com



Key Contact(s)

David Ritchie • 315.292.6958 • dritchier@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, \$100 billion in trust assets, \$1.3 trillion in fund administration, and more than 450,000 participants. With our breadth of services, depth of creative talent, and financial resources, we are well positioned to help our clients solve all their benefit plan challenges without the need to engage multiple providers. One company. One call.

Assets Managed

[As of 6/30/20]
Total AUM.....\$3,053,694.77

Asset Allocation Fund.....\$3,053,694.77

Average Balance / Investment Balance

\$3,880.17 / \$3,880.17

Monthly Account Fee

[As of 6/30/20]
\$3.00

Minimum Investment Threshold

[As of 6/30/20]
None

Investment Options Available

True open architecture; may elect same investment options as DC plan

Advisor Support Service

RFP support, co-branding, toolbox, reporting, mobile app, account management, calculators & tools.

Other Services:

Plan Administration & Recordkeeping, Actuarial & Pension, CIT, Fund Administration, Custody, Transfer Agency, 3(16)/3(38), Healthcare Consulting, IRA & IRARewards, HSA, VEBA/HRA, FSA, BPAS University

HSA Bank

Milwaukee, WI • www.hsabank.com



Key Contact(s)

Patrick Schmick • 414.333.1391 • PSchmick@hsabank.com
Stewart Gooding • 520.449.9883 • sgooding@hsabank.com

Firm Profile

For more than two decades, HSA Bank has been a trusted leader in consumer-directed healthcare. As one of the nation's largest providers of Health Savings Accounts (HSAs), we inform and serve 3 million members and 35,000 employer groups with a focus on administration, service, and support. HSA Bank is a division of Webster Bank, N.A., Member FDIC.

Assets Managed

[As of 6/30/20]
Total AUM.....\$9,000,000,000

Asset Allocation Fund.....\$86,369,854

Average Balance / Investment Balance

\$2,265 / \$13,614

Monthly Account Fee

[As of 6/30/20]
0

Minimum Investment Threshold

[As of 6/30/20]
\$1,000

Investment Options Available

HSAAdvisor+, the only open-architecture platform that enables advisors to generate revenue for delivering customized HSA investment lineups.

Devinir Guided Portfolio, a self-directed, low cost, no-load mutual fund investment program with an HSA Guided Portfolio tool to help select investment elections and align a user's portfolio.

TD Ameritrade, a self-directed brokerage program that enables further investment diversification by granting experienced investors access to stocks, bonds, ETFs, and thousands of mutual funds.

Advisor Support Service

Access to the recordkeeping platform and a universe of mutual fund investments for HSAs.

Other Services:

Flexible Spending Accounts (FSA), Health Reimbursement Arrangements (HRA), Commuter Benefits, COBRA Administration, and Direct Bill

MassMutual

Springfield, MA • www.massmutual.com



Key Contact(s)

Ken Verzella • 860.562.4113
Susan Grader • Sgrader@massmutual.com

Firm Profile

For almost 170 years, MassMutual has been a trusted provider of industry-leading wellness solutions. This includes workplace employee benefit and retirement plan services, investment management and financial technology designed to be action-orientated, easy to implement and flexible.

Together, these solutions provide a game plan that helps 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 6/30/20]
Total AUM.....\$2,000,000,000*

Asset Allocation Fund.....\$0

Average Balance / Investment Balance
 \$2,600 / \$5,000

Monthly Account Fee
 [As of 6/30/20]
 \$1.95

Minimum Investment Threshold
 [As of 6/30/20]
 \$1,000

Investment Options Available
 Investments are an open architecture of all registered mutual funds.

Advisor Support Service
 MassMutual team of Financial Wellness Strategists providing exceptional white glove service to our Financial Advisors and Employers

- Other Services:**
- Our HSA Solution offers
- Seamless integration with MapMyFinances Tool
 - Robust Online portal with instant receipt capture, integrated cash and investment accounts, ACH, check writing and debit card facilitation
 - Mobile Friendly experience
 - 24/7 access
 - 8:00 a.m. to 8:00 p.m. ET call center availability

*AUM is a total of all AUM managed by our HSA Partner, Wex Health

Voya Benefits Company, LLC

a member of the Voya® family of companies

Minneapolis, MN • Voya.com



Key Contact(s)

Nate Black • 612.232.3193 • Nate.black@voya.com
Matt Farrar • 205.914.6112 • Matt.Farrar@voya.com

Firm Profile

Voya's Health Savings and Spending Accounts include HSA, FSA, Dependent Care, Commuter Accounts, HRAs and COBRA Administration. Saving for healthcare expenses is a significant challenge for individuals to achieve a secure financial future. These solutions, combined with Voya's Retirement, Employee Benefits, and Investment Management expertise, will help individuals optimize financial wellness. Voya retirement plan participants utilizing our HSA will see their HSA savings automatically integrated into our MyOrangeMoney® participant experience and monthly retirement income estimate.

Average Balance / Investment Balance
 \$4,300 / \$14,200

Minimum Investment Threshold
 [As of 6/30/20]
 \$1,000

Investment Options Available
 Voya supports three investment options: (1) menu of both proprietary and non-proprietary options that enables portfolio diversification, (2) customized menus developed by advisors or which match the DC plan menu, and (3) a self-directed brokerage window.

Advisor Support Service
 Robust advisor & participant support, myHealthMoney decision tool, customization of HSA investments

Other Services:
 Voya also offers FSAs, HRAs, Commuter benefits, COBRA, and direct bill capabilities.

**July 27–28
2021**



N A P A

D . C . F L Y - I N
F O R U M

JOIN your fellow advisors this
July in the nation's capital at
the NAPA D.C. Fly-In Forum.

CONNECT with policy makers and
advocate for legislation that provides
working Americans with the secure
retirement they deserve.



N A P A D C F L Y I N . O R G

DCIOs

AllianceBernstein (AB) **16**
 American Funds **6**
 Amundi Pioneer Asset Management **16**
 BlackRock, Inc. **17**
 BMO Global Asset Management **32**
 BNY Mellon Investment Management **17**
 Carillon Tower Advisers **18**
 Charles Schwab **8**
 Cohen & Steers **18**
 Columbia Threadneedle Investments **19**
 Delaware Funds by Macquarie **19**
 DoubleLine **20**
 Federated Hermes **20**
 Fidelity Investments® **21**
 flexPATH Strategies, LLC **21**
 Franklin Templeton **10**
 Galliard Capital Management **22**
 Goldman Sachs Asset Management **22**
 Hartford Funds **23**
 Heitman LLC **32**
 Invesco **12**
 Janus Henderson Investors **23**
 John Hancock Investment Management **24**
 JP Morgan Asset Management **24**
 Lazard Asset Management **25**
 Lord Abbett **25**
 MassMutual Investments **26**
 MFS Investment Management **26**
 Morley Capital Management **27**
 Neuberger Berman **27**
 Nuveen **28**
 PGIM Investments **28**
 PIMCO **29**

Principal Global Investors **29**
 Russell Investments **32**
 State Street Global Advisors **30**
 Streamline Partners **30**
 T. Rowe Price **14**
 Victory Capital **31**

Recordkeepers

ADP Retirement Services **36**
 AIG Retirement Services **46**
 Alerus Retirement and Benefits **46**
 Alliance Benefit Group **47**
 Alliance Pension Consultants **64**
 American Funds **47**
 American Trust Retirement **48**
 Ameritas **48**
 Ascensus **49**
 BlueStar Retirement Services **49**
 BPAS **50**
 Correll Co. **64**
 CUNA Mutual Retirement Solutions **38**
 Employee Fiduciary, LLC **64**
 Empower Retirement **50**
 EPIC Retirement Plan Services **65**
 Equitable **51**
 Evolve Retirement Plan Solutions **65**
 Fidelity Investments® **51**
 FPS Group **65**
 Human Interest **52**
 John Hancock **40**
 J.P. Morgan Asset Management **52**
 July Business Services, LLC **53**
 Lincoln Financial Group **53**
 LT Trust **66**
 MassMutual **54**
 Milliman, Inc. **54**

Nationwide **55**
 Newport **55**
 North American KTRADE Alliance, LLC **56**
 OneAmerica **56**
 PAi Retirement Services **57**
 PCS Retirement, LLC **57**
 Pentegra Services, Inc. **58**
 Principal Financial Group **58**
 Prudential Retirement **60**
 Retirement Plan Consultants **60**
 Saturna Trust Company **66**
 Securian Retirement **42**
 Spectrum Pension Consultants, Inc. **66**
 T. Rowe Price **61**
 The Retirement Plan Company **67**
 The Standard **61**
 TRG (Touchstone Retirement Group, LLC) **62**
 Transamerica **44**
 Ubiquity Retirement + Savings **62**
 Vestwell **63**
 Voya Financial **63**

Broker-Dealers & RIAs

Acropolis Investment Management **100**
 Advisor Group **72**
 Aldrich Wealth LP **72**
 Ameritas Investment Company, LLC **73**
 Ashford Investment Advisors **73**
 Beltz Ianni & Associates, LLC **74**
 Buckingham Retirement Solutions **74**
 Burnham Gibson Wealth Advisors **100**
 Cambridge Investment Group, Inc. **75**

Cannon Capital
Management, Inc. **75**

CAPTRUST **76**

CBIZ Investment
Advisory Services, LLC **76**

Cerity Partners **76**

Cetera Financial Group **77**

ClearSage Advisory Group **78**

Clearview Advisory **78**

Commonwealth
Financial Network **79**

Deighan Wealth Advisors **100**

DIETRICH/ANNUA **79**

Garcia Wealth
Management Group, Inc. **101**

German American
Wealth Advisory Group **80**

GRP Financial **101**

Hays Financial Group **101**

HighTower Advisors, LLC **80**

Huntington National Bank **102**

Independent Financial Partners **81**

Insight Financial Partners, LLC **81**

Institutional
Investment Consulting **82**

intelllicents **82**

IRON Financial **83**

J.P. Morgan
Wealth Management **83**

Kestra Financial, Inc. **84**

(k)RPG Advisors, LLC **84**

Latus Group, Ltd. **85**

LeafHouse Financial **85**

Lockton Retirement Services **86**

LPL Financial **70**

M Financial Group **86**

Marcum Wealth **102**

Mariner Wealth Advisors **87**

Mayflower Advisors, LLC **87**

MMA Securities, LLC **88**

Moneta Group
Investment Advisors, LLC **102**

Morgan Stanley **88**

MRA Associates **103**

Nashional Independent
Investment Management, LLC **103**

NFP **89**

Pensionmark
Financial Group, LLC **89**

Plexus Financial Services, LLC **90**

Precept Advisory Group **90**

ProCourse
Fiduciary Advisors, LLC **91**

Procyon Partners, LLC **91**

Reilly Financial Advisors **92**

Resources Investment Advisors **92**

Responsible
Asset Management **93**

Retirement Fund Management **93**

Retirement Planology, Inc. **94**

SageView Advisory Group **94**

Shepherd Financial **95**

Sierra Pacific
Financial Advisors, LLC **95**

Smith Bruer Advisors **96**

Soltis Investment Advisors, LLC **96**

Stolzer Rothschild Levy, LLC **97**

The Waterford Group, LLC **97**

Twelve Points
Retirement Advisors **98**

UBS Financial Services **98**

Voya Financial Advisors, Inc. **99**

Wintrust Retirement
Benefit Advisors **99**

TPAs

Ace Pension Solutions, LLC **114**

Actuarial Ideas, Inc. **106**

Alpha & Omega
Fin. Mgmt. Const. Inc. **114**

Atlantic Pension Services **114**

Barclay Planning Group, LLC **115**

Benefit Plans Plus, LLC **115**

Black Creek
Retirement Plans, Inc. **115**

Blue Benefits Consulting, Inc. **116**

Boulay Donnelly & Supovitz
Consulting Group, Inc. **116**

BPAS **106**

Brewster & Brewster, Inc. **116**

Cafaro Greenleaf **107**

Cardinal Pension Group, Inc. **117**

Cash Balance Actuaries, LLC **117**

CBIZ Benefits
& Insurance Services, Inc. **107**

Chemung Canal
Trust Company **117**

Creative Benefit
Strategies, Inc. **118**

Crest Retirement
Plan Administrators **118**

Dana Consulting Group, Ltd. **118**

DWC – The 401(k) Experts **108**

Economic Group
Pension Services, Inc. **119**

Financial Technology, Inc. **119**

FuturePlan **108**

GranthamPoole **119**

Great Lakes
Pension Associates, Inc. **120**

Heller Pension Associates, Inc. **120**

Hills Pension Associates, Inc. **120**

Incentive Benefits, Inc. **121**

Integrated Retirement
Plan Solutions, LLC **121**

Integrity Pension Services, LLC **121**

July Business Services **109**

Leading Retirement Solutions **122**

Lee CPA Audit Group **109**

Metro Benefits, Inc. **122**

Newport **110**

Noble-Davis Consulting, Inc. **122**

Northwest Retirement
Plan Consultants, LLC **110**

Nova 401(k) Associates **123**

NPPG /
NPPG Fiduciary Services **111**

Pentegra Services, Inc. **111**

Pinnacle Plan Design, LLC **123**

Pollard & Associates, Inc. **123**

Professional Plan
Administrators, Inc. **124**

ProTPA, LLC **124**

Qualified Pension
Consultants, Inc. **124**

Retirement, LLC **125**

Retirement Plan Consultants **112**

RPCG, LLC **125**

Saturna Trust Company **125**

Schoen-APS, LLC **126**

Shore Tompkins
Actuarial Resources, LLC **126**

Southwest Pension
Consultants, Inc. **126**

Spectrum Pension
Consultants, Inc. **127**

TAG Resources, LLC **127**

TriStar Pension Consulting **127**

Tycor Benefit
Administrators, Inc. **128**

FinTech

401(k) Marketing **132**

Betterment **136**

Covisum **136**

dailyVest **132**

ERISApedia.com **136**

Financial Fitness Group **137**

GROUPIRA, Inc. **133**

Human Interest **133**

IncomeConductor **134**

PlanFees **134**

PlanPro **135**

PlanTools, LLC **137**

Questis **137**

Retirement Clearinghouse, LLC **135**

Tools & Technology

401kAdministrators.com **150**

BNY Mellon
Investment Management **142**

Broadridge Financial Solutions **142**

Catapult HQ, Inc. **150**

Dalbar, Inc. **143**

Elite Retirement Alliance **150**

Fiduciary Benchmarks **143**

Fiduciary
Compliance Corporation **151**

Fiduciary Consulting
Group, Inc. **144**

Fluent Technologies **144**

ForceManager 5500 **151**

Gladstone Group, Inc. **145**

GSM Marketing **145**

HUB International **146**

Morningstar
Investment Management, LLC **146**

Pension Resource Institute **147**

Retirement Learning Center **147**

RPAG **140**

Sway Research, LLC **148**

TILT **151**

Wilshire Associates **148**

Financial Wellness

Alerus Retirement and Benefits **154**

BPAS **154**

CBIZ Investment
Advisory Services, LLC **155**

Cerity Partners **155**

Fiduciary Wise, LLC **156**

Financial Fitness for Life **156**

GRP Advisor Alliance (GRPAA) **160**

iGrad **160**

intellicents **157**

LSV Asset Management **157**

MassMutual **158**

Mentoro **158**

Questis **160**

RetireReady Solutions **161**

WellCents **159**

NQDC

AFS/Deferral.com **164**

MassMutual **164**

Matrix Financial Solutions,
A Broadridge Financial
Solutions Company **165**

Newport **165**

The Pangburn Group **166**

Voya Financial **166**

HSAs

Alerus Retirement and Benefits **170**

Ascensus **170**

BPAS **171**

HSA Bank **171**

MassMutual **172**

Voya Financial Inc. **172**

Thank you

For your continued support!

ASPPA | ASEA | NAPA | NTSA | PSCA

Unprecedented. Novel. Coronavirus. Covid-19. Pandemic. Quarantine. Social distancing. Face masks. Contact tracing. Essential workers. Essential businesses. Lockdown. Flatten the curve. Zoom/Teams meetings. Remote work. Virtual – everything. These are some of the words and phrases that we have become all too familiar with in 2020.

At the top of that list is another phrase that cannot be said enough – **thank you!** Thank you to all the people who work tirelessly to help those who have fallen ill, who work tirelessly to help prevent us from getting ill, and who work tirelessly providing various services to us every day so our lives can be as normal as possible, even if virtually, during this crisis.

I would also like to say thank you to all of you – the leaders, volunteers and members of the American Retirement Association – for your continued amazing support. Thank you for understanding when conferences or events were cancelled, maybe virtual, back on, then virtual again. Thank you for embracing our many new virtual education programs for plan administrators, consultants, advisors and sponsors. Thank you for recognizing that pandemics apparently do not slow down the work on legislation and regulations affecting retirement policy. And thank you for the work that each and every one of you do every day helping American workers save for retirement and reassuring plan participants to stay the course during this crisis. As an organization we believe in what you do, which is why we will always fight to protect, preserve and enhance our nation's retirement plan system.

On a personal note, thank you to the staff of the American Retirement Association who so seamlessly converted to a remote working environment while remaining steadfast in their commitment to the organization and its mission. Finally, I would certainly not want to leave out a thank you to my family for putting up with Dad disrupting their routines, sharing the home office space, and giving up some of their WiFi.



Thank you,

Brian H Graff, CEO
American Retirement Association



Consultative Easy Personal *Proven*

Named one of America's best companies for customer service in retirement planning solutions.¹

Retirement readiness is a marathon, not a sprint.

Our consultative, data-driven approach has been refined over nearly 50 years of experience working with plans of all sizes and complexities, and with millions of plan participants. We don't just make retirement plans.

We make retirement plans work.

retirement.johnhancock.com

¹ 2019 *Newsweek* Best Customer Service Award.

John Hancock Retirement Plan Services, Boston, MA 02116.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.