

THE *IDEAL* 401(k) PLANSM

FEATURES AND BENEFITS



*Enhanced fiduciary protections.
Improved participant outcomes.*



The *Ideal* 401(k) PlanSM
POWERED BY SAVANT

Enhanced fiduciary protections. Improved participant outcomes.

Structuring and maintaining a retirement plan that engages and best meets the needs of your participants and organization, while ensuring compliance with all governing laws and regulations, is a full-time job—one that's fraught with numerous fiduciary hurdles and pitfalls that need to be navigated. It's the reason that fiduciary duty and participant engagement have become the principal focuses for a growing number of plan sponsors. And, it's the impetus that led us to create The *Ideal* 401(k) PlanSM.



The increasing cost of providing employee benefits and today's stringent regulatory requirements and administrative burdens make managing a compliant, cost-effective and financially sound retirement plan immensely challenging. As a fiduciary, you're expected to have a deep understanding not only of your plan's investments, but also keeping abreast of latest regulations, design, administration and participant engagement.

There are many risks and lots of administrative complexity that needs to be navigated. The stakes are high—for you, your participants and your company. Complying with ERISA, Department of Labor regulations, the Pension

Protection Act and protecting against increasing audit activity and escalation of retirement plan litigation is table stakes. Yet merely "complying" with regulations does not translate to good outcomes for your valued employees.

Most employees save far too little. And, those that do save often still end up with bad outcomes due to lack of investment acumen, speculative behavior, complacency or being overly conservative. Like you, they are not investment experts. Yet the typical 401(k) plan delegates key investment decisions to participants while providing little guidance. *It's like trying to climb Mount Everest without the proper training or equipment—not a formula for success!*

There are five key elements of our proprietary *Ideal* 401k PlanSM.

- 1**
Plan Design and Coordination Tools
Helps plan sponsors design and implement a plan that balances the needs of the plan sponsor and the participants. The goal is to provide a best in class 401(k) plan to participants, eliminate the administrative burden that often distracts management from their day job, and works within the plan sponsor's budgetary constraints.
- 2**
Fiduciary Consulting
Implements a fiduciary governance process that is aligned with global best practices. To reduce your complexity and risk, we assume §3(16), §3(38) and §3(21) fiduciary roles and also provide you a directed trustee. You delegate almost all your fiduciary risk.
- 3**
Investment Consulting
Provides a top menu of institutional asset class funds and broadly diversified risk-based model portfolios. Your participants benefit from our independence. We never use proprietary products and do not receive compensation from investment product providers.
- 4**
Participant Success Kit
Assures your plan is designed and organized in a way that encourages high participation and good decision making. It offers things like auto-enrollment, qualified default options (QDIA), SMarTSM auto escalation, auto-rebalancing and on demand statements.
- 5**
Engaged Participant Education
Teaches your employees to make better and more confident decisions. We leverage a "Swiss Army Knife" approach to educating participants in multiple ways and on an ongoing basis. Increased engagement and confidence often leads to higher employee retention.

Features and Benefits of The *Ideal* 401(k) PlanSM

	Characteristic	The <i>Ideal</i> 401(k) Plan SM
Plan Design and Coordination Tools	Bundled Turnkey Service Solution	Yes - Single Contract with Clear Accountability
	Plan Sponsor Staffing Requirements	Very Minimal
	Assigned Plan Advisor & Client Service Team	Yes
	An Optimal Plan Designed Using IRS-Approved Plan Documents	Yes - Custom Designed to Meet Corporate Objectives
	Proactive Plan Projections	Available
	Daily Participant Recordkeeping	Yes
	Online Participant Web Portal Including a Document/Forms Warehouse	Yes - Intuitive Participant Website
	Complete Annual Compliance Package Including Non-Discrimination Testing, Government Filings, Audit Reports, and Mandatory Notices	Yes
	Process Participant Requests	Yes - Contributions, Loans, Distributions & QDRO's
	Compliance with ERISA, PPA, DOL, and 404(c) Regulations	Yes
	Seamless Plan Conversion	Yes - Advisor Managed
Fiduciary Consulting	Payroll Integration	Yes
	Comprehensive Fiduciary Governance Program Including Investment & Fee Benchmarking, Investment Review, and Plan Activity Report	Yes - Advisor Managed
	Fiduciary Responsibility	Preponderance of Fiduciary Burden Delegated to Advisors
	Fiduciary Relationship - Administrative §3(16)	Yes - Advisor Manages Plan Operations
	Fiduciary Relationship - Investment Advisor §3(38)	Yes - Discretionary Investment Management
	Fiduciary Relationship - Participant Advisor §3(21)	Yes - Advisor Directs Plan Participants
	Directed Trustee	Yes - Provided by Custodian
	Investment Policy Statement (IPS)	Advisor Prepares, Maintains, Signs and Complies with IPS.
	Service Provider Due Diligence	Yes - Performed Annually
	Full & Transparent Fee Disclosures	Yes - Compliant with 404(a)(5) & 408(b)(2)
	CEFEX-Certified - Steward and Advisor	Yes
Investment Consulting	Independent and Objective Fee-Only Advice (Non Revenue-Sharing Fee Model)	Yes
	Investment Selection - Funds	Advisor Selects and Monitors
	Investment Vehicles	16 Low Cost Institutional Asset Class Funds
	Risk-Based Model Portfolios	6 Broadly Diversified Managed Portfolios
	Investment Committee	Provided by Advisor
	ERISA 404(c) Compliance	Yes
Participant Success Kit	Brand Name Funds	Yes
	Model Portfolios	Yes
	Auto-Enrollment	Yes
	Qualified Default Investment Options (QDIA)	Yes
	Auto-Rebalancing	Yes
	SMarT SM Auto Escalation Features	Yes
Engaged Participant Education	On-Demand Statements & Performance	Yes
	Custom Participant Enrollment Including Comprehensive Written Materials and Intuitive Online Process	Advisor Determines Eligibility and Manages Enrollment
	Formal Education Process & Materials	Yes - 404(c) Compliant
	Live Employee Group Meetings	Yes
	One-on-One Employee Meetings	Yes
	Distance Learning Opportunities	Yes
	Interactive Education and Planning Tools	Yes
	Online Financial Calculators	Yes
Ongoing Participant Communications	Newsletters, Blogs, Plan Notices & Market Commentary	



.....

The *Ideal* 401k PlanSM provides both enhanced fiduciary protections and improves participant outcomes. It is a fully bundled platform that eliminates complexity and simplifies your life. It mitigates your fiduciary risk, and provides participants with best-in-class investments, top education and a process that leads participants to make better and more confident choices by leveraging insights gleaned from Nobel Prize winning research. **We would be honored to help you build your employees' ideal futures.**

.....

Contact Us to Learn More

We invite you to contact us. We will help you identify any plan design and servicing pitfalls and demonstrate how we can minimize your fiduciary risk and administrative responsibilities while enhancing participant outcomes. Call today to begin putting The *Ideal* 401(k) PlanSM to work for you and your organization.



The *Ideal* 401(k) PlanSM
POWERED BY SAVANT

Ideal401k.com

Savant Capital Management is a Registered Investment Advisor. This announcement is only intended for interested investors residing in states in which Savant is qualified to provide investment advisory services. Please contact Savant to find out if they are qualified to provide investment advisory services in the state where you reside. Savant's marketing material should not be construed by any existing or prospective client as a guarantee that they will experience a certain level of results if they engage Savant's services. Past performance is no guarantee of future results.