

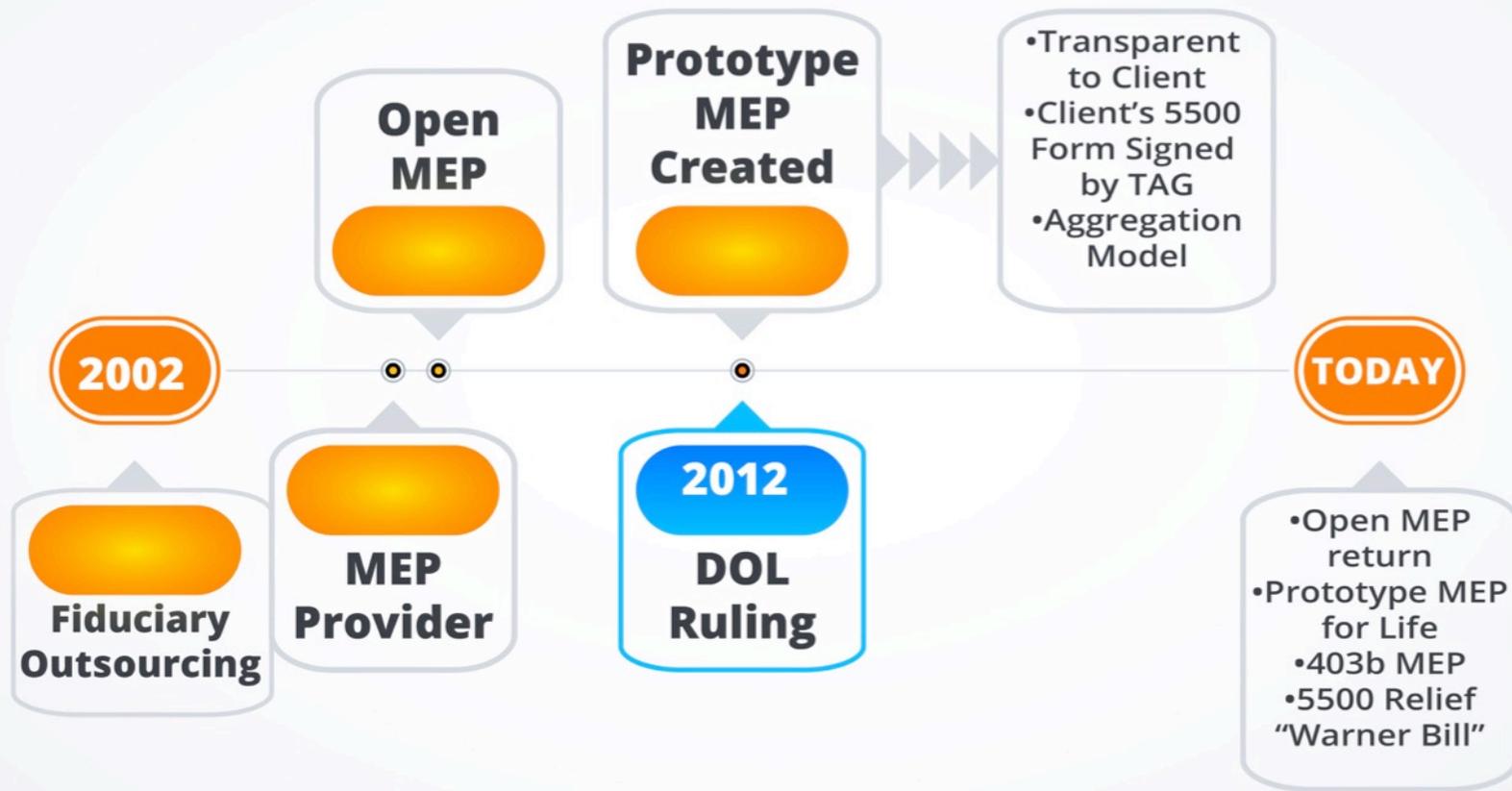
TAG Retirement Solution



Who is TAG

- Largest and longest running fiduciary outsourcing company in America
- Innovator in MEP arena
 - Creator of Open MEP[®]
- Key contributor to industry and legislative initiatives around retirement services

TAG History



Advisor Advantages

- **Easy**
 - Install and support issues handled by TAG
 - Advisor focuses on enrollment and prospecting
- **Safe**
 - Fiduciary liability protection for advisors – even Advisors who are Life Licensed only
- **Profitable**
 - Same pay with less support work
 - Marketing/prospecting assistance

TAG Program Key Selling Points

- Reduced administrative burden on employer
- Reduced risk of compliance exposure on employer
- Reduced risk of fiduciary liability to employer
- Top players in retirement
 - Recordkeeper
 - 3(38)
 - TAG – 3(16)
- Comparable cost to “low functioning” plans

Offloading the day-to-day

TAG Solution - Administrative

Plan sponsor responsibilities without TAG

- 3(38) Investment Manager Appointment
- 402(g) Limit Reporting
- 404(a)(5) Notice Distribution
- 404(c) Notice Distribution
- 408(b)(2) Notice Distribution
- Annual Discrimination & Coverage Testing
- Audit Completion Support
- Audit Firm Hiring & Monitoring
- Auto Enrollment Notice Distribution
- Beneficiary Designation Form Maintenance
- Beneficiary Determinations
- Blackout Notice Distribution
- Census Review
- Corrective Distributions
- Death Benefit Approval
- Distribution Reporting
- DOL and IRS Issue Resolution Assistance
- Eligibility Calculations
- Eligibility Notifications
- Employer Contribution Monitoring
- ERISA Bond Review
- Error Correction Monitoring
- Fiduciary Insurance Coverage Review
- Force Out Processing
- Form 5330 Preparation, Signing, & Filing
- Form 5500 Preparation, Signing, & Filing
- Form 8955 Preparation, Signing, & Filing
- Fund Change Notice Distribution
- Loan Approval & Reporting
- Loan Default Monitoring
- Loan Policy Administration
- Lost Earnings Calculations
- Participant Enrollment Assistance
- Payroll Aggregation
- Payroll File Aggregation
- Plan Design Review
- Plan Document Interpretation
- Plan Document Preparation & Archiving
- Plan Irregularity Notification
- QDIA Notice Distribution
- QDRO Determinations & Reporting
- Quarterly Investment Review Meetings
- Rate Changes Monitoring & Reporting
- Required Minimum Distributions
- Safe Harbor Notice Distribution
- SAR Production & Distribution
- SMM Notice Distribution
- SPD Production & Distribution
- Spousal Consent Approvals
- Termination Date Verification & Maintenance
- Termination Withdrawal Approval
- Trustee Duties
- Vesting Verification & Tracking
- Year End Data Collection & Review

WITH TAG

- Upload payroll files
- Monitor TAG
- Provide year-end data

TAG
performs

99%

of administrative tasks by
becoming your retirement
department

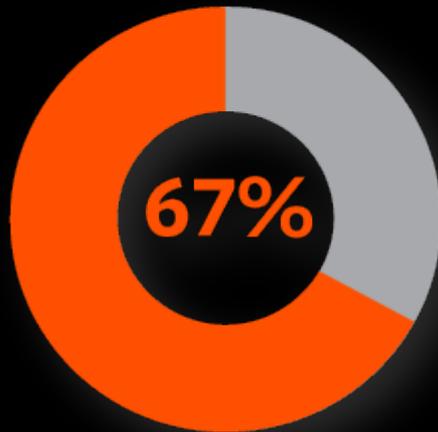


TAG Solution - Compliance

Typical 401(k) Plan

Failure of DOL audits
67.7%

Average Fine
\$280K



TAG 401(K) Plan

Zero

Failures

Zero

Fines

TAG Solution – Fiduciary Liability

Typical 401(k) Plan

- No 3(16) Administrative Fiduciary
- No 3(38) Investment Fiduciary
- Fiduciary Liability – Plan Sponsor
 - Large Employer
 - Smaller Employer
- Personal Liability
- 98% of Lawsuits are Settled*

“Tsunami of Lawsuits”

Forbes Magazine

TAG 401(K) Plan

Zero
Lawsuits



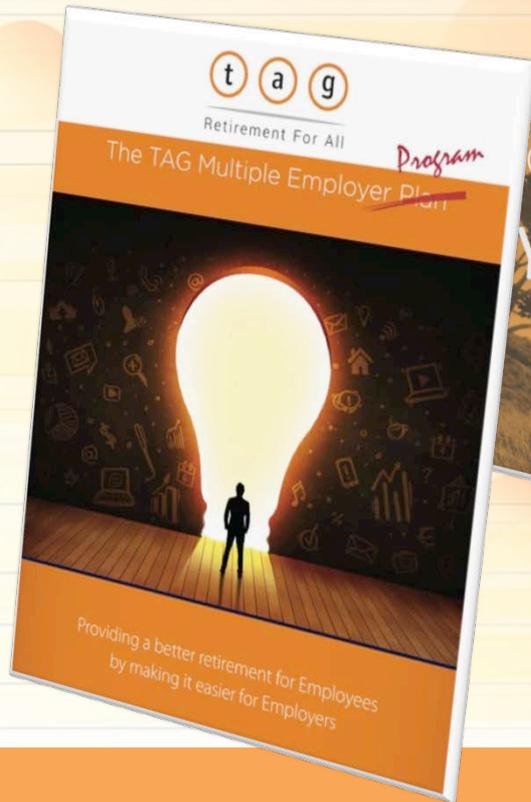
*Nancy G. Ross, Partner, Mayer Brown LLP, ERISA Litigation Practice Co-Chair

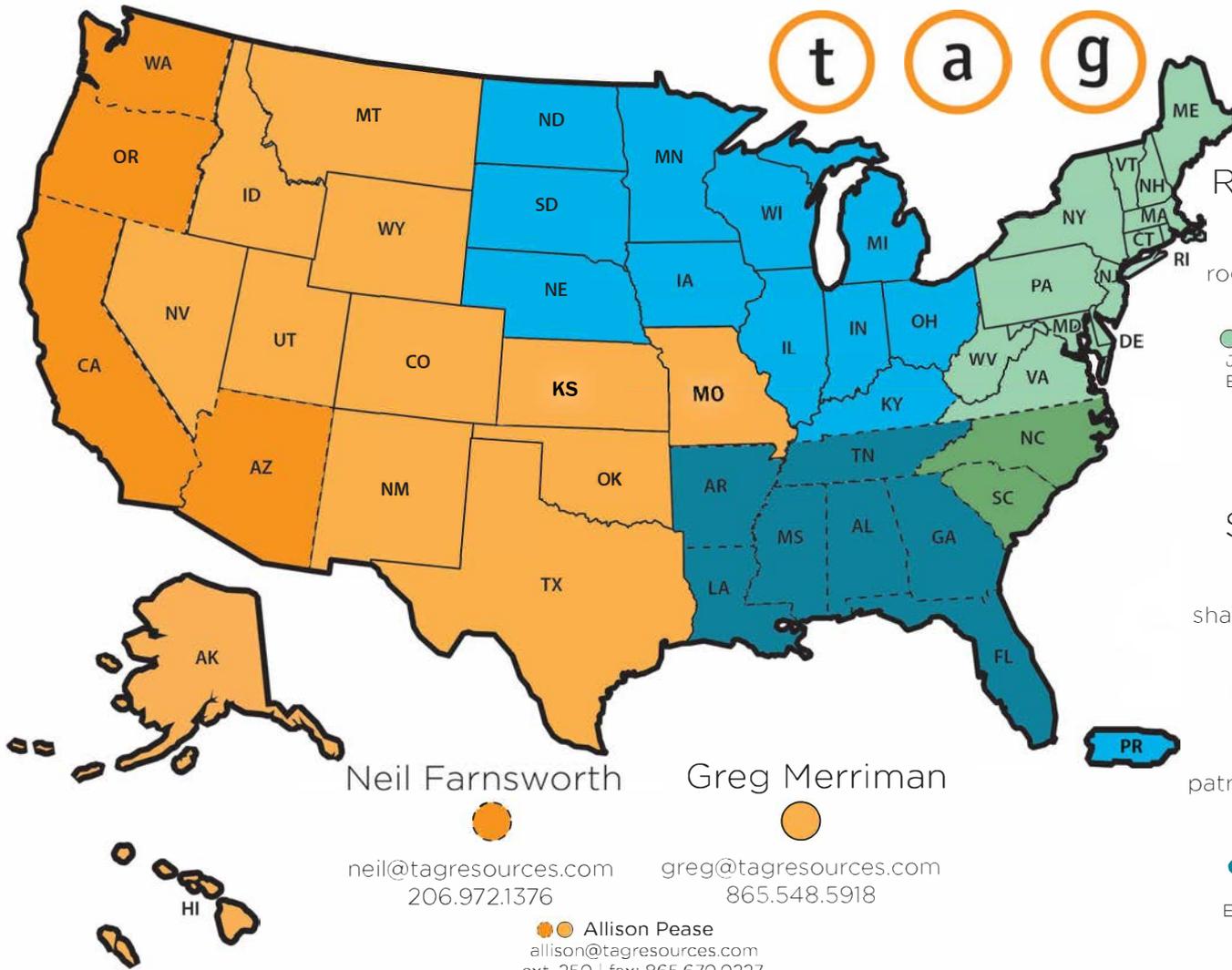
Cost

- Comparable on plan level
- Much lower when considering
 - Repurposing of resources
 - Risk of audit failure
 - Risk of lawsuit
- Low cost annual audit if company is subject to an annual audit
- Lowest cost plan available on the market

Co-Branded Collateral

Marketing Support | Print | Web | Video





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TAG Proposal Process

- Go to www.tagresources.com
 - Request a proposal tab at top
 - If you can acquire the client's current plan document please forward to:
sales@tagresources.com
 - A proposal will be produced and sent within 24-48 hours

When The Client Says YES

- Have the client sign the TAG Letter of Intent and Fee Schedule. Scan and send to sales@tagresources.com
- Acquire and send to TAG the client's current plan document (if not already at TAG)
- TAG will schedule a call with advisor and new client to discuss document collection and other key information to move forward

Questions

