



FULLY-INTEGRATED SERVICES FOR PEO RETIREMENT SAVINGS PLANS

SPONSORS OF MULTIPLE EMPLOYER PLANS HAVE SPECIAL NEEDS. IN SOME WAYS, A MULTIPLE EMPLOYER PLAN ACTS LIKE A SINGLE PLAN, WITH A SINGLE PLAN SPONSOR AND CENTRALIZED ADMINISTRATION. IN MANY OTHER WAYS, A MULTIPLE EMPLOYER PLAN ACTS LIKE MULTIPLE PLANS, WITH AS MANY PLANS, PLAN DESIGNS, AND INTERESTED PARTIES AS THERE ARE ADOPTING EMPLOYERS.

Finding the Right Provider

What do you need from a plan service provider to handle these contrasting features of your multiple employer plan? On the one hand, you need a provider with the experience and sophistication to manage a large plan with significant assets. Since your plan's assets combine the assets of each adopting employer, your total plan assets are often quite significant. This means that your provider has to have the expertise and know-how to help you navigate your responsibilities as the plan sponsor of a significant plan involving multiple companies. Since you must coordinate the demands of your adopting employers, you also need a provider that has the technological capacity to ease your administrative burdens.

On the other hand, you need a provider that is willing to provide personal service to each of your adopting employers. Since each adopting employer can customize their plan features (within the bounds of your plan document), you need a plan provider that specializes in the needs and interests of small, closely-held businesses – a skill often lacking in many of the largest plan providers. Since most adopting employers want the cost-savings of a multiple employer plan, but do not want to give up the personal attention that comes with sponsoring an individual plan, you also need a provider that is able to provide adopting employers with reporting capabilities and plan access similar to what they would receive if they sponsored their own plan.

Proven PEO Plan Expertise

Capital Retirement Plan Services understands the unique needs of multiple employer plans. We service plans just like yours with significant assets and complex administrative needs. Our focus on plan design and customization means that we are able to meet the unique needs of each adopting employer.

Plan Sponsor Services

AS A PEO PLAN SPONSOR, YOU NEED A SUITE OF SERVICES THAT PROVIDE YOU A MARKETABLE YET FULLY COMPLIANT PLAN WHILE MINIMIZING YOUR ADMINISTRATIVE BURDEN.

Open Architecture for Investment Options

As an independent provider, we offer true choice. Because we are not affiliated with any investment provider, your plan's investment options can be selected based solely on factors relevant to your plan, rather than on proprietary fund requirements, revenue sharing requirements, or any other provider-mandated restrictions. True choice provides:

- access to over 10,000 investment options, enabling access to the best-performing and most suitable investment options for your plan
- the ability to design an investment option list most suitable for plan participants, providing a full range of alternatives from target date funds for beginner investors to self-directed brokerage accounts for hands-on investors
- investment option diversity: hundreds of fund families, combined with full access to all specialty funds, including sector, international, and index funds

Fee Transparency & Pricing Flexibility

What you see is what you get.

- There are no hidden fees in our pricing structure, enabling plan sponsors to easily understand and communicate plan costs to participants.
- All investment option revenue sharing is returned to the plan and can be used to fund an ERISA expense account or to offset participant fees.
- We scale our pricing to the adopting employer level to adjust as adopting employer assets grow, ensuring your PEO plan will remain a competitive option for all sizes of adopting employers.

Plan Compliance

PEO plans present unique compliance challenges. As a union of multiple plan adoptions, errors in one adoption can affect the entire plan. Capital's single-source solution ensures that the detailed work of plan compliance and administration is center-stage for your plan.

- **THOROUGH PLAN TRANSFER PROCESS BY DEDICATED MERGER SPECIALIST.** Our transfer and merger procedure is designed to efficiently process inbound plan transfers, while subjecting each inbound plan to a thorough compliance checkup to safeguard the continuing qualified status of existing holdings within the plan.
- **EXPERT AND ACCURATE TESTING.** Your compliance testing results are only as good as the data tested. To ensure compliance testing uses the right data, our year-end testing process starts with a multi-angled analysis of data integrity and an annual adopting employer company information update. To reduce unwanted surprises, we provide quarterly reports detailing issues with employer matching and non-elective contributions, and mid-year ADP/ACP and Top-Heavy testing.

Easy Payroll Processing

Submitting your payroll files does not need to be a burden. We work with PEO plan sponsors to design data management programs that enable us to adapt to your payroll system schema while ensuring delivery of the data necessary for plan administration. We can help make your burden easier through:

- single payroll file submission
- ability to accept multiple files for discrete census and payroll data
- periodic eligibility reports
- forfeiture management
- active payroll data error review



Adopting Employer Services

UNLIKE A STAND-ALONE PLAN, YOUR RETIREMENT SAVINGS PLAN ISN'T JUST FOR YOUR COMPANY -- YOU NEED TO PROVIDE VALUABLE SERVICES TO YOUR CLIENTS. WE'VE GOT WHAT THEY WANT. A STAND-ALONE PLAN EXPERIENCE COMBINED WITH THE EFFICIENCIES OF A MULTIPLE EMPLOYER PLAN.

Customized Plan Design

Adopting employers want the best of all worlds -- they want the efficiencies of a multiple employer plan combined with single-plan flexibility and attention.

- We provide customized plan design for each of your adopting employers to enable them to realize their company's unique compensation objectives.
- We take advantage of the full capabilities of defined contribution plan design, providing the full spectrum of plan design possibilities:
 - deferral-only plans
 - employer matching contribution plans
 - safe harbor employer match plans
 - safe harbor nonelective contribution plans
 - pro rata, integrated, age-weighted, and cross-tested profit sharing plans
 - automatic enrollment plans
- Companies change, and plan designs need to change with them. We regularly review each adopting employer's plan design to ensure that their plan continues to meet their company's needs.

Enrollment Options

Our full menu of enrollment mechanics ensures that we can meet the enrollment needs of your diverse clients. Multiple locations or shifts? Off-site personnel? We have a solution for everyone.

- On-Site Meetings: consistent presentations by trained presenters, analyzed with evaluation questionnaires
- Webinars: internet-based meetings for up to 1,000 attendees with easy email registration
- Online Video: available on demand in English and Spanish
- All enrollment materials available online
- Online enrollment
- Complete enrollment kits including SPDs delivered to the workplace

Plan Sponsor Website

Each of your adopting employers is provided with a plan sponsor login enabling them to have all of their company's plan information at their fingertips.

- Overview of plan balance by fund and source
- Plan level reports, including compliance testing reports
- Participant account details
- Easy forms access
- Plan documents and enrollment materials
- Plan-level account transaction history

To take a test drive, go to www.capitalretirementplans.com, and click "Log In to your account." Log in using "sponsor" as your User Id and "sponsor" as your Password, then click "Sponsor."



Participant Services

ULTIMATELY, YOUR PLAN EXISTS FOR THE PARTICIPANTS. YOUR RETIREMENT SAVINGS PLAN CAN'T BE THE BENEFIT IT SHOULD BE UNLESS IT SERVES THEM WELL. WE'RE HERE TO TAKE CARE OF THEIR NEEDS. THEY CAN TALK TO A LIVE PERSON WHEN THEY WANT, AND OUR POWERFUL ONLINE TOOLS GIVE THEM WHAT THEY WANT WHEN THEY WANT IT.

Participant Investment Advice Solutions

Many participants who are intimidated by investing won't ever enroll in the plan. Give these participants the help they need by providing participant-level investment advice in your plan. We provide access to leading investment advice providers who can provide seamless advice execution integrated directly into our plan platform.

- Morningstar Retirement Manager
- Sungard ProNvest
- Participants can choose between a fully managed account and free snap-shot investment recommendations

Complete Online Enrollment Experience

To get people involved, sometimes you need to make it easy. For your web-savvy participants, we provide a complete online enrollment experience.

- Enrollment Toolbox
 - Enrollment Materials: instant access to enrollment kits and other documents necessary to learn about their employer's plan
 - Retirement Wizard: computes each participant's required savings rate to meet their retirement goal
 - Online Enrollment Video: available on demand in English and Spanish
- Online Enrollment Wizard with email confirmations to participant and plan sponsor

Online Investment Research

Our website provides access to a full array of investment research tools, enabling your participants to make educated investment election decisions.

- Fund family website links
- Morningstar.com links
- Lipper returns data
- Prospectus links
- Fund-level transaction fee and trading restriction information

Online Tools

Participants can get what they need when they need it. Our website provides constant access to participant account details and transactional tools.

- On-demand account statements and account transaction histories
- Online loans & distributions
- Scheduled automatic rebalancing
- Investment elections
- Investment transfers
- Pre-populated transaction forms

To take a test drive, go to www.myplanconnection.com, and click "Log In to your account." Log in using "demoee" as your User Id and "demoee" as your Password, then click "Participant."

