



# AT YOUR SERVICE

**GEORGIA CHAMBER 401(k)  
RETIREMENT PLAN EXCHANGE®**



# EFFECTIVE SOLUTIONS FOR PLAN SPONSORS



## HOW THE *EXCHANGE* WORKS



### Simple

With ERISA-trained employees and over 15 years developing its exclusive Bedrock Software platform, TAG Resources, LLC removes virtually all of the administrative burden.

- Use your admin resources elsewhere
- Focus on running your business
- Retirement department support similar to large companies



### Safe

By shifting 3(16) administrative and 402(a) named fiduciary duties to TAG Resources, employers can mitigate defined legal obligations and responsibilities.

- TAG Resources also hires 3(38) investment fiduciary to select and indemnify the investment lineup
- High level of protection



### Compliant

TAG's processes are developed to ensure plans are in compliance with DOL and IRS regulations.

- Avoid fines and penalties
- Inquiries and audits handled directly by TAG Resources



### Pooled Pricing

This plan is built on a pooled pricing model and often costs less than other programs offering fewer comprehensive solutions.

- Plan cost negotiated on larger, cumulative asset pool; fees drop as the plan grows
- Large-plan features based on economies of scale
- Audit pricing reduction for large plans requiring an annual audit



# MEET THE TEAM

When offering a retirement plan, employers deserve to work with experienced, knowledgeable organizations.



## TAG RESOURCES, LLC

ROLE: THIRD PARTY ADMINISTRATOR,  
PLAN ADMINISTRATOR 402(A),  
3(16), AND 3(21)\*



### EXCHANGE SERVICE PROVIDERS



**TRANSAMERICA**  
ROLE: RECORDKEEPER

### HIRED BY EMPLOYER



**CHRISTIAN LAUTER**  
ROLE: FINANCIAL ADVISOR



**FIDUCIARY-PLUS**  
ROLE: 3(38) INVESTMENT MANAGER



**COULTER & JUSTUS, PC**  
ROLE: AUDITOR



**LAW OFFICE OF  
ROBERT J. TOH**  
ROLE: ERISA LAW FIRM

\* Non-investment

# LET US TAKE ON YOUR ADMINISTRATIVE RESPONSIBILITIES

There are dozens of responsibilities plan sponsors must take on when offering a 401(k) to their employees. With the *Exchange*, that number is significantly reduced.

## RESPONSIBILITIES HANDLED BY THE *EXCHANGE*

- 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
- Annual Fee Negotiations With Vendors
- 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
- Form 5500 Preparation, Signing, & Filing
- Form 8955 Preparation, Signing, & Filing
- Fund Change Notice Distribution
- Hardship Withdrawal Approval
- 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 Change 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
- Review & Process Payroll Files
- Vesting Verification & Tracking
- Year-End Data Collection & Review

## RESPONSIBILITIES FOR PLAN SPONSOR\*:

- Monitor Service Providers: Transamerica & TAG
- Monitor Investment Platform
- Upload Payroll Files\*\*
- Year-End Data Collection\*\*

\* Plan sponsor responsibilities are not limited to items noted above. Plan sponsors should review their service agreements and fiduciary responsibilities under ERISA.

\*\* Required, but may be provided by payroll company

**TAG takes on over**

# 90%

**of your administrative tasks.**



**Teaming with the Georgia Chamber 401(k) *Retirement Plan Exchange* addresses the areas that matter most to employers seeking to offer a retirement plan.**

### **EASY TO ADMINISTER**

With the *Exchange* by your side, 90% of the administrative tasks are done for you.

### **FIDUCIARY PROTECTION**

The *Exchange* is responsible and accountable for administrative and investment oversight.

### **STAYING COMPLIANT**

Consistently remain in compliance with Department of Labor (DOL) and IRS regulations.

### **COST-EFFECTIVE**

By aggregating assets with other businesses, employers reduce costs to administer the plan.

A high-quality retirement plan can help attract and retain talented employees.

**Contact us to see how you can get started.**



#### **CONTACT**

TAG Resources



#### **CALL**

866-315-1463



#### **EMAIL**

info@tagresources.com



#### **VISIT**

tagresources.com



#### **GALLAGHER BENEFIT SERVICES, INC.**



#### **CONTACT**

Christian Lauter



#### **PHONE**

404-661-6279



#### **EMAIL**

christian\_lauter@ajg.com



#### **VISIT**

ajg.com

*Retirement Plan Exchange*® is a registered service mark of Transamerica. The *Exchange* is not a multiple employer plan (MEP). Unlike an MEP, certain plan qualification and ERISA requirements are applied at the individual plan level.

Investment advisory services offered through Christian Lauter, Christian Lauter, which is not affiliated with Transamerica or its affiliates.

Before adopting any plan you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace retirement plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations. Investment Manager 3(38) services when offered are provided by Fiduciary-Plus.

TAG Resources, Fiduciary-Plus, Christian Lauter, Coulter and Justus, P.C., the Law Office of Robert J. Toth, and Transamerica are not affiliated companies. Logos and trademarks are the intellectual property of their respective owners.

# PRICING GUIDELINE

GEORGIA CHAMBER EXCHANGE POWERED BY  
THE TAG & TRANSAMERICA 401(k) RETIREMENT PLAN EXCHANGE®

**All-In\*** (does not include financial advisor compensation)

# 0.62%

FOR PLAN ASSET BALANCES FROM \$0-\$3,999,999

ALL-IN PRICING SCALE	
ASSETS	ALL-IN
\$0-\$4,000,000	0.62%
\$4,000,000-\$6,000,000	0.56%
\$6,000,000-\$8,000,000	0.54%
\$8,000,000-\$10,000,000	0.49%
\$10,000,000-\$15,000,000	0.43%
\$15,000,000-\$20,000,000	0.37%
\$20,000,000+	Custom Pricing



## Fiduciary Services:

- Third party administrator – TAG Resources
- 3(16) administrative fiduciary – TAG Resources
- 402(a) signatory named fiduciary – TAG Resources
- 3(38) investment manager – Fiduciary-Plus



## Includes:

- Mutual fund fees
- Transamerica fees
- Fiduciary services fees
- *PortfolioXpress*®†



## Annual Participant:

- \$25 per participant account (billed quarterly)

PLAN ASSET BALANCE	\$100 ANNUAL ERISA BOND FEE	\$0 ENROLLMENT FEE **	TRANSAMERICA INSTALLATION FEE (ONE-TIME)***	ANNUAL ADMINISTRATION FEE
\$0-\$99,999	•	•	\$1,000	\$2,500, reduced to \$1,000 annually if plan adopts a Safe Harbor provision
\$100,000-\$249,999	•	•	None	\$2,500, reduced to \$1,000 annually if plan adopts a Safe Harbor provision
\$250,000-\$499,999	•	•	None	\$1,000, reduced to \$250 annually if plan adopts a Safe Harbor provision
\$500,000 +	•	•	None	No Annual Administration Fee

\* All-In based on State Street Target Retirement Funds (QDIA). All-In includes TAG and Transamerica fees received by Transamerica, its affiliates, and the expenses of underlying mutual funds. Actual fees based on individual participant fund allocation. All-In does not include the flexible Financial Advisor compensation.

\*\* Initial enrollment meeting, year-one, is free as long as 10 employees are in attendance. Otherwise, a fee of \$300 will apply. Other fees may apply.

\*\*\* Fee is based on Plan Asset Balances that include initial takeover assets and rollover assets that are received within 90 days of the plan's installation. It does not include plan flow.

This is provided for informational purposes only and is not intended to constitute compliance with any applicable legally required disclosures, including, but not limited to, disclosures required under ERISA Section 408(b)(2). Other service provider fees may apply.

## INVESTMENT STRUCTURE - FIDUCIARY-PLUS

Investment knowledge, experience, and interest varies among plan participants. That's why the investment menu offers options for different types of investors. We give participants access to as much or as little help steering their financial decisions as they desire.

### TIER 1 THE "DO IT FOR ME" INVESTOR

- Rarely reviews portfolio
- No engagement in investment allocation decisions
- Lacking in investment knowledge, interest and/or time to proactively manage investments
- Wants assistance managing investment exposure over time

#### Target Date Options

##### ✓ STATE STREET TARGET RETIREMENT

Income  
2015  
2020  
2025  
2030  
2035  
2040  
2045  
2050  
2055  
2060  
2065

### Ready to get started?



#### CONTACT

Christian Lauter



#### CALL

404-661-6279



#### EMAIL

christian\_lauter@ajg.com



#### VISIT

ajg.com

### TIER 2 THE "HELP ME DO IT" INVESTOR

- Occasionally reviews portfolio
- Exercises control over major allocation decisions
- Limited engagement on implementation, rebalancing, and other short-term issues

#### Passive Core Options

##### ✓ TARGET RISK

TA Vanguard LifeStrategy Income  
TA Vanguard LifeStrategy Conservative Growth  
TA Vanguard LifeStrategy Moderate Growth  
TA Vanguard LifeStrategy Growth

##### ✓ DIVERSIFIED FIXED INCOME

Fidelity U.S. Bond Index

##### ✓ LARGE CAP EQUITY

Fidelity 500 Index

##### ✓ MID CAP EQUITY

Fidelity Mid Cap Index

##### ✓ SMALL CAP EQUITY

Fidelity Small Cap Index

##### ✓ INTERNATIONAL DEVELOPED MARKETS

Fidelity Total International Index

### TIER 3 THE "LEAVE IT TO ME" INVESTOR

- Frequently reviews portfolio
- Uses full range of investment options and allocation
- Wants to control all key investment allocation decisions

#### Active Core Options

##### ✓ CASH EQUIVALENTS

Transamerica Stable Value Core Account

##### ✓ DIVERSIFIED FIXED INCOME

Metropolitan West Total Return Bond

##### ✓ MULTISECTOR BOND

PIMCO Income

##### ✓ LARGE CAP EQUITY

T. Rowe Price Blue Chip Growth (Growth)  
Blackrock Equity Dividend (Value)

##### ✓ SMALL CAP EQUITY

Janus Henderson Triton (Growth)  
DFA U.S. Targeted Value Portfolio (Value)

##### ✓ INTERNATIONAL EMERGING MARKETS

DFA Emerging Markets Portfolio

##### ✓ INTERNATIONAL DEVELOPED MARKETS

MFS International Diversification

##### ✓ REAL ESTATE

DFA Global Real Estate Securities

<sup>†</sup> *PortfolioXpress*® is available on an individual participant basis. For more information contact your financial advisor.

*PortfolioXpress*® is a registered service mark of Transamerica Retirement Solutions, LLC. *PortfolioXpress*® is available to plans that have online enrollment at no additional cost, although the fees of the underlying investment choices continue to apply. *PortfolioXpress*® is a service which presents a series of asset allocation models up to and through a designated retirement year. The participant is solely responsible for selecting the retirement year and risk preference (if applicable). In implementing the service, the participant agrees to each of the asset allocation mixes, and each of the automated rebalancing transactions that will take place over time within the account as the participant approaches a selected retirement year. If participants sign up, they should carefully review the service agreement for details on any applicable fees and other terms and conditions that may apply. Although the *PortfolioXpress*® service is offered at no additional cost, participants will continue to bear the fees of the underlying funds in which the account is invested. *PortfolioXpress*® is designed as investment education. Transamerica or its affiliates do not provide investment advice to *PortfolioXpress*® nor does Transamerica act as a plan fiduciary. Retirement date portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the portfolio's allocation to stocks, generally, the greater the risk. The principal value of the portfolio is never guaranteed, including at and after the target date. Diversification does not guarantee against loss in a falling market.

Investment Manager 3(38) services are provided by RPA Financial, LLC, a registered investment advisor. RPA Financial does not provide legal or tax advice. RPA Financial, LLC is a registered investment advisor.

*Retirement Plan Exchange*® is a registered service mark of Transamerica. The *Exchange* is not a multiple employer plan (MEP). Unlike an MEP, certain plan qualification and ERISA requirements are applied at the individual plan level. Before adopting any plan, you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace retirement plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations.

Transamerica is not affiliated with TAG Resources, LLC or Fiduciary-Plus.

**For Institutional Use Only. Not for Use With the Public.**



# THE *RETIREMENT* *PLAN EXCHANGE*®



**GEORGIA CHAMBER 401(k) RETIREMENT PLAN EXCHANGE®**



 **Fiduciary-Plus**



# YOUR PROFESSIONAL SUPPORT TEAM



**TAG RESOURCES, LLC**  
**ROLE: PLAN ADMINISTRATOR**  
**402(A), 3(16), AND 3(21)**



**THE BEDROCK  
REPORTING  
SYSTEM™**



**TRANSAMERICA**  
**ROLE: RECORDKEEPER**



**FIDUCIARY-PLUS**  
**ROLE: INVESTMENT  
MANAGER 3(38)**



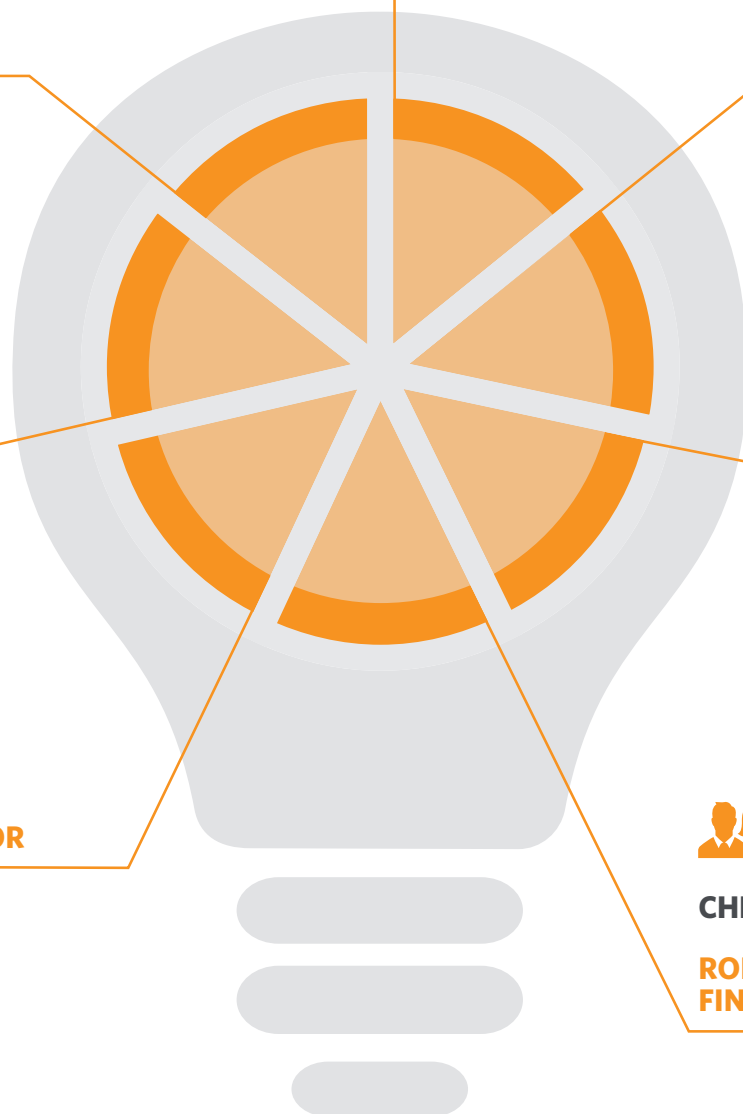
**STARKWEATHER  
& SHEPLEY**  
**ROLE: ERISA BOND**



**COULTER &  
JUSTUS, P.C.**  
**ROLE: AUDITOR**



**CHRISTIAN LAUTER**  
**ROLE:  
FINANCIAL ADVISOR**



# MEET THE TEAM



## **TAG RESOURCES, LLC**

### **PLAN ADMINISTRATOR 402(A), 3(16), 3(21)**

TAG Resources is the Plan Administrator and a Signatory Named Fiduciary, as defined under ERISA sections 402(a), 3(16), and 3(21). It is our job to perform all functions necessary to keep your plan compliant.

As such, TAG Resources is responsible for the day-to-day operations of your plan. The functions we perform on your behalf include: signing and filing of the Form 5500, QDRO determinations, authorization of benefit payments, ensuring proper spousal consent on payments, service of legal process for potential lawsuits related to the plan, plan operations, participant claims and appeals, distributions, beneficiary determinations, and timely completion and filing of annual information returns on Form 5500, including any related extensions to the plan.



## **TRANSAMERICA**

### **RECORDKEEPER**

With a history dating more than 100 years, Transamerica is a leading provider of insurance, retirement, and investment solutions, serving millions of customers throughout the United States. In addition to being the recordkeeper for the handling of the benefit payments and enrollments, Transamerica provides support up to and through the plan participant's transition to retirement.



## **FIDUCIARY-PLUS**

### **INVESTMENT MANAGER 3(38)**

The 3(38) is a named fiduciary to the plan, responsible for the investment selection, monitoring, and ongoing due diligence of the funds in the investment.



## **CHRISTIAN LAUTER**

### **FINANCIAL ADVISOR**

Offering a 401(k) and selecting the providers to run the 401(k) plan is a fiduciary decision. The financial advisor plays a key role in helping you with the due diligence process and documentation of that process.

The advisors who offer the *Exchange* know the complexity and liability of running a retirement

plan. Advisors who use the *Exchange* look to reduce the administration duties and risk to you at a cost that is competitive.

In addition, many offer services that help increase participation, help with enrollment meetings, provide investment guidance and education, provide regular plan reviews, and suggest potential plan enhancements.



## **COULTER AND JUSTUS, P.C.**

### **AUDIT FIRM**

Coulter & Justus, P.C. is an AICPA Employee Benefit Plan Audit Quality Center Member and conducts over 200+ plan audits each year.

Federal law requires employee benefit plans with 100 or more participants to conduct an annual audit. Coulter and Justus, P.C. is registered with the Public Company Accounting Oversight Board, which is a requirement to perform audits for SEC companies, and ensures the highest level of quality controls and peer reviews.



## **STARKWEATHER & SHEPLEY**

### **ERISA BOND**

Financial Industry Insurance and Bonding – Umbrella Fidelity Bond. Lead Underwriter, Great American Insurance Company / A+ (Superior) rating from A.M. Best.



## **THE BEDROCK REPORTING SYSTEM™**

### **TAG RESOURCES PROPRIETARY SOFTWARE**

The Bedrock Reporting System™ aggregates data from client uploads to check eligibility and rate changes. With the data gathered from the contribution files from the plan sponsors and recordkeepers, TAG can match their employees with the specifics provided in the sponsor's plan documents to determine eligibility and verify participant information.

The system also captures rate changes, new loans, and hardships for the sponsors and monitors contributions and distributions to ensure compliance with plan documents and 401(k) limits. Every step in the process is time stamped so the complete data cycle is monitored.

The system allows TAG to produce a quarterly Fiduciary Report for each plan in the program so TAG can monitor operational health and catch minor errors before they expose the plan to possible compliance violations.



## EASY TO ADMINISTER

With ERISA-trained employees and over 15 years developing its exclusive Bedrock Software platform, TAG Resources, LLC removes virtually all of the administrative burden.

1

- Use your admin resources elsewhere
- Focus on running your business
- Retirement department support similar to large companies

You don't want to be plan experts.

## FIDUCIARY PROTECTION

By shifting 3(16) administrative and certain 402(a) named fiduciary duties to TAG Resources, employers can mitigate defined legal obligations and responsibilities.

2

- TAG Resources also hires the 3(38) investment fiduciary responsible for selecting and monitoring the investment lineup
- High level of protection allowed by law

You don't want to be at risk.

## COMPLIANT

TAG Resources' processes are developed to ensure plans are in compliance with DOL and IRS regulations.

3

- TAG Resources assumes responsibility for plan compliance with DOL and IRS regulations.
- Limit exposure to fines and penalties
- Inquiries and audits handled directly by TAG Resources

You don't want fines or penalties.

## COST-EFFECTIVE

The *Exchange*® is built on a pooled pricing model and often costs less than other programs offering fewer comprehensive services.

- Plan cost negotiated on billions in assets — not millions; fees drop as the plan grows
- Large-plan features based on economies of scale
- Audit pricing reduction for large plans requiring an annual audit

4

You don't want to overpay.

## WELL-KNOWN PROVIDERS

The *Exchange*® combines 3(16), 3(38), and TPA services from industry leaders for "end-to-end" retirement plan oversight.

5

You want to work with the best.

### Contact us to learn more about the team and how to start a plan.

**CONTACT:** TAG Resources  
**PHONE:** 866-315-1463  
**EMAIL:** [info@tagresources.com](mailto:info@tagresources.com)

**GALLAGHER BENEFIT SERVICES, INC.**  
**CONTACT:** Christian Lauter  
**PHONE:** 404-661-6279  
**EMAIL:** [christian\\_lauter@ajg.com](mailto:christian_lauter@ajg.com)

Financial strength ratings are subject to change and are not guarantees of future financial strength.

Investment advisory services offered through 3(21), Christian Lauter, which is not affiliated with Transamerica or its affiliates.

Before adopting any plan you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace retirement plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations.

TAG Resources, Coulter and Justus, P.C., Starkweather & Shepley, 3(38) Company, Christian Lauter, and Transamerica are separate unaffiliated entities.

*Retirement Plan Exchange*® is a registered service mark of Transamerica. The *Exchange* is not a multiple employer plan (MEP). Unlike an MEP, certain plan qualification and ERISA requirements are applied at the individual plan level.