



Provide a superior retirement plan, have potential cost savings and spend less time with plan administration

The advantages of using SmartKey:

Potential cost savings

- Economies of scale achieved without sacrificing the personal attention and service you are known for providing
- An institutional pricing model that may not be available to you as an independent 401(k) plan sponsor
- Continued focus on and investment in your core business without going over budget on your retirement benefit costs

Participant education and resources provided by Empower Retirement

- On-site participant education*
- Online tutorials
- Award-winning participant flyers
- Quarterly statements
- Electronic participant newsletters
- Online requests for loans, distributions and hardships
- Online investment fact sheets and prospectuses
- Annual fee disclosure statements

**minimum of 15 employees must attend*

Fiduciary support — 3(38) Investment Manager, Pensionmark Financial Group

- Development/review of investment policy
- Selection of investments
- Investment menu construction
- Due diligence and ongoing monitoring of investment menu

Administrative — 3(16) Plan Administrator, American Pension Benefits

Providing guidance in plan design, including:

- Determining eligibility
- Reviewing forms, notices and SPDs
- Reviewing, approving, signing and submitting the annual Form 5500
- Approving loans and distributions
- Resolving loan and distribution issues
- Maximizing tax benefits



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