



A Plan for the Future

Retirement services and solutions you deserve



Become Part of Something Bigger and Better





An opportunity to overcome complexity

Providing a retirement plan to American workers is not without its challenges. Factors such as an increasingly complex and uncertain regulatory environment with a greater focus on plan sponsor fiduciary responsibility may present opportunities for organizations to partner with a leading provider to administer a successful plan.

But access to the expertise and experience you need may seem beyond the financial reach of your association. In fact, that's just one reason why 86% of organizations with less than 100 employees don't offer retirement plans to their workforce.¹

Imagine the competitive advantage you gain over most of your competition with the opportunity — and easy ability — to deliver a leading retirement plan solution:

- Attract new talent and retain existing talent.
- Keep your resources dedicated to what they do best.
- Gain expertise from industry leaders.

¹ Source: <http://www.cnbc.com/2015/05/19/retirement-plans-for-small-business-gaining-steam.html>



Become part of something bigger and better

Different sized organizations have their own respective advantages. Larger organizations may have access to more resources, and smaller organizations may be able to adapt to change more quickly. When you use the services of SmartKey, you get the best of both worlds — a powerful partner with strong resources, while keeping your own resources focused on reacting to and taking advantage of the latest market trends.

As you look to strike the right balance, you need to be able to:

- Achieve economies of scale without sacrificing the personal attention and service you are known for providing.
- Meet the savings needs of your workforce without tapping into the resources you need to provide the service excellence your clients appreciate and respect.
- Continue to focus on and invest in your core business without going over budget on your retirement benefit costs.





Choose the right solution

Administrative Ease

Institutional Investment Options

3(38) Investment Oversight

Participant Education

Retirement Readiness Solutions


Fiduciary Protection

Plan Design Flexibility

You have a unique opportunity to offer all the amenities traditionally afforded to larger companies when you choose SmartKey to administer your plan.

SmartKey gives you access to superior retirement services and solutions that may not otherwise be available to you. When you use the services of SmartKey, you can:

- Spend less time on the administration of your retirement plan and more time focused your organization's goals.
- Provide a high-quality benefit that can help you recruit top-level talent and retain your current staff.
- Benefit from an institutional pricing model that may not be available to you as an independent 401(k) plan sponsor.
- Get expert investment selection and monitoring services from a third-party fiduciary investment manager that also takes responsibility for the quality of the investments.



Put our dedicated team to work for you

We will guide you through the process of looking at key considerations 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
- Reviewing plan design for maximum tax benefits

ERISA 3(16) Plan Administration

Plan design is more than choosing from a wish list of features. It requires getting to know your organization and understanding the uniqueness of your participants. It also requires working with partners who specialize in managing the compliance testing, government filings and other reporting requirements that you'll face.

American Pension Benefits is a Third Party Administrator focused solely on helping companies design, implement and operate a successful retirement plan strategy. Furthermore, as an ERISA 3(16) plan administrator, American Pension Benefits will take great care to act responsibly as a fiduciary to your plan.

Our expert plan consultants work with you and your financial or tax professional to design a plan that can optimize current tax savings while providing you and your employees the opportunity to reach long-term retirement goals.

Our associates stay current with government rules and regulations, advising clients of applicable changes to ensure each plan we administer remains compliant. This is core to our mission of helping clients achieve their retirement plan goals. From plan design and consulting, to implementation, administration and compliance testing, we are committed to helping you achieve the best results possible – for your business and your employees.



Your partnership is enhanced with industry leadership

World-class recordkeeping

Empower Retirement plays a key role as a service provider to a successful 401(k) plan. Empower is a leading retirement services provider and imagines a better future in which working Americans can replace their working income – for life.

That is made possible by delivering a better retirement experience through directional guidance from four key values:

- Service excellence
- Constant innovation
- Thought leadership
- Outstanding people

Empower brings these values – and a commitment to the retirement industry – to every partnership.



Modern, proprietary recordkeeping system



An experience designed around total retirement



Sophisticated tools to measure results



An experience centered on monthly income in retirement



Personalized communication that drives action

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks and design elements used are owned by their respective owners and are used by permission. GWL&A and its subsidiaries are not affiliated with any other companies listed.





An independent fiduciary you can trust

ERISA 3(38) investment management

Pensionmark Financial Group is an independently owned and operated investment advisory firm headquartered in Santa Barbara, California. Since 1988, Pensionmark has grown to be one of the nation's leading retirement plan advisory firms, serving thousands of retirement plan clients.

Pensionmark looks at investments differently, with investment policies that are designed around maximizing employee outcomes. It's not just about investment performance, it's a focus on appropriateness of investment options, reducing volatility, and consistency of performance that are aligned with the goals of your employees.

Our Investment Process includes:

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



Current investment lineup*

Fund Name	Morningstar Category
BlackRock Equity Index Fund R	Large Blend
BlackRock LifePath® Index 2020 Fund	Target-Date 2020
BlackRock LifePath® Index 2025 Fund	Target-Date 2025
BlackRock LifePath® Index 2030 Fund	Target-Date 2030
BlackRock LifePath® Index 2035 Fund	Target-Date 2035
BlackRock LifePath® Index 2040 Fund	Target-Date 2040
BlackRock LifePath® Index 2045 Fund	Target-Date 2045
BlackRock LifePath® Index 2050 Fund	Target-Date 2050
BlackRock LifePath® Index 2055 Fund	Target-Date 2055
BlackRock LifePath® Index Retirement Fund	Target-Date Retirement
BlackRock U.S. Debt Index Fd R	Intermediate-Term Bond
DFA Real Estate Securities I	Real Estate
DFA US Small Cap Value I	Small Value
Fidelity® Global ex US Index Premium	Foreign Large Blend
Fidelity® Mid Cap Index Premium	Mid-Cap Blend
Fidelity® Small Cap Index Premium	Small Blend
Great-West MFS International Value Instl	Foreign Large Blend
Great-West T. Rowe Price Mid Cp Gr Instl	Mid-Cap Growth
JHancock Alternative Asset Allic I	Multialternative
Key Guaranteed Portfolio	Stable Value
PIMCO Income Instl	Multisector Bond
Pioneer Bond Y	Intermediate-Term Bond
Putnam Dynamic Asset Allocation Bal Y	Allocation--50% to 70% Equity
Putnam Dynamic Asset Allocation Cnsrv Y	Tactical Allocation
Putnam Dynamic Asset Allocation Gr Y	Allocation--70% to 85% Equity
Putnam Equity Income Y	Large Value
TIAA-CREF Large-Cap Growth Inst	Large Growth
TIAA-CREF Small-Cap Equity Instl	Small Growth
Victory Sycamore Established Value R6	Mid-Cap Value

* Investments are subject to change due to constant monitoring.

**For a detailed Benchmarking
Proposal, contact us at
sales@apbretirement.com or
800-480-5190**



