



# PROGRAM PRICING

## ROSEVILLE AREA CHAMBER OF COMMERCE GROUP PLAN SOLUTION<sup>SM</sup>

PLAN ASSETS*	ASSET FEE**
\$0 - \$99,999	1.96%
\$100,000 - \$249,999	1.71%
\$250,000 - \$499,999	1.46%
\$500,000 - \$749,999	1.36%
\$750,000 - \$999,999	1.26%
\$1,000,000 - \$1,999,999	1.10%
\$2,000,000 - \$2,999,999	0.94%
\$3,000,000 - \$3,999,999	0.91%
\$4,000,000 - \$5,999,999	0.88%
\$6,000,000 - \$9,999,999	0.85%
\$10,000,000 - \$14,999,999	0.84%
\$15,000,000 - \$19,999,999	0.83%
\$20,000,000 - \$29,999,999	0.82%

### PLAN SERVICES FEES

*Will be paid by employer*

- One-Time Setup:
  - \$0-\$499,999: \$500
  - \$500,000+: Waived
- Annual Admin Fee:
  - \$0-\$249,999: \$1,700
  - \$250,000 - \$500,000: \$1,200
  - \$500,000 - \$749,999: \$ 500
  - \$750,000+: Waived
- Enrollment Meeting\*\*\*\*: none

### PARTICIPANT SERVICES FEES

*Will be deducted from participant assets*

- Annual participant: \$40
- Distributions: \$125
- Loans
  - Initial setup: \$125
  - Annual maintenance: \$100
- Hardship/in-service withdrawal: \$125
- QDRO: \$250

### SERVICE PROVIDERS:

Recordkeeper — Transamerica  
 3(38) Investment Fiduciary — Fiduciary-Plus  
 3(16) Administrative Fiduciary — Hicks Pension Services  
 Third Party Administrator — Hicks Pension Services  
 402(a) Signatory Named Fiduciary — Hicks Pension Services

\*Pricing based on plan assets of individual participating employer plan.

\*\*Asset-based fee includes TPA, 3(38), Transamerica fees. Asset fee also includes 0.50% commission trail for the financial advisor compensation.

\*\*\*Initial enrollment meeting, year-one, is free as long as 25 employees are in attendance. Otherwise, a fee of \$1,200 will apply. Other fees may apply.  
 On-demand recorded webinars are available on our website and virtual education meetings are offered at no charge.

*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.*



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## INVESTMENT LINEUP – Fiduciary-Plus

Through the Hicks Lin(k) *Group Plan Solution*<sup>SM</sup>, the 3(38) investment fiduciary selects, monitors, and makes changes to the investment lineup on your behalf. The investment lineup below represents the funds available to the participants in your plan.

### CASH ALTERNATIVE

**Stable Value:**

Transamerica Stable Value Advantage

### FIXED INCOME

**Intermediate-Term Bond:**

Fidelity US Bond Index Ret Acct

### LARGE-CAP STOCKS

**Large-Cap Value:**

BlackRock Equity Dividend Ret Acct

**Large Cap Growth:**

JPMorgan Large Cap Growth Ret Acct

**Large-Cap Blend:**

Fidelity 500 Index Ret Acct

### MID/SMALL-CAP STOCKS

**Mid Cap Blend:**

Fidelity Mid Cap Index Ret Acct

**Small Cap Blend:**

Fidelity Small Cap Index Ret Acct

**Small Cap Value:**

DFA U.S. Targeted Value Portfolio Ret Acct

**Small Cap Growth:**

Janus Henderson Triton Ret Acct

### INTERNATIONAL STOCKS

**Foreign Large Blend:**

Fidelity Total International Index Ret Acct

MFS International Diversification Ret Acct

### SPECIALTY

**Real Estate:**

DFA Global Real Estate Securities Ret Acct

### MULTI-ASSET

**Asset Allocation:**

TA Vanguard LifeStrategy Income Ret Acct

TA Vanguard LifeStrategy Conservative Growth Ret Acct

TA Vanguard LifeStrategy Moderate Growth Ret Acct

TA Vanguard LifeStrategy Growth Ret Acct

**Target Date (QDIA):**

State Street Retirement Income Ret Acct

State Street Retirement 2020 Ret Acct

State Street Retirement 2025 Ret Acct

State Street Retirement 2030 Ret Acct

State Street Retirement 2035 Ret Acct

State Street Retirement 2040 Ret Acct

State Street Retirement 2045 Ret Acct

State Street Retirement 2050 Ret Acct

State Street Retirement 2055 Ret Acct

State Street Retirement 2060 Ret Acct



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Registered funds are available by prospectus only. Any mutual fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. For more information on any registered fund, please call Transamerica Retirement Solutions at 800-755-5801 for a free summary prospectus (if available) and/or prospectus. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before investing.

Collective investment trusts (CITs) and insurance company separate account investment options, if offered under the plan, are not insured by the FDIC, the Federal Reserve Bank, or any other government agency and are not registered with the Securities and Exchange Commission. Since investment options available under a collective trust or separate account are exempt from SEC registration, a prospectus is not available with respect to such investment options.

The Plan is not a multiple employer plan (MEP). Unlike a MEP, certain plan qualification and ERISA requirements are applied at the individual plan level. An employer participating in the solution retains certain fiduciary responsibilities, including responsibility for retaining and monitoring the 3(16) plan administrator, for determining the reasonableness of its fees, and for periodically reviewing the solution as a whole. Transamerica does not act as a 3(16) plan fiduciary.

Before adopting, any plan sponsors 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.

**Important: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time.]**

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Securities offered through Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528.

The Fiduciary-Plus Investment Manager 3(38) services, when offered, are provided by RPA Financial, LLC, a registered investment advisor. RPA Financial, LLC does not provide legal or tax advice.

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