



CUSTOM(k): RESPONSIVE, TURNKEY, EFFICIENT

WHAT IT IS:

The Cetera® Retirement Plan Specialists Custom(k) is a retirement plan for businesses looking to offer a comprehensive 401(k) plan that utilizes turnkey investment providers, including open architecture solutions.

WHO IT IS FOR:

The Custom(k) may be appropriate for businesses that seek to:

- » Provide an opportunity for their employees to take an active role in saving for retirement
- » Reward savings behaviors through matching contributions
- » Recognize employees through discretionary profit-sharing contributions
- » Tailor contributions for specific groups of participants
- » Offer a suite of customized plan benefits and features to complement their benefit plan offering

FEATURES AND BENEFITS:

- » Designed to fit the immediate and long-term needs of the employer
- » Complete suite of plan documents, including employer resolutions and participant documentation
- » Tax credit may be available to offset implementation and first three years of maintenance and employee education costs
- » Traditional, pre-tax 401(k) deferrals to maximize pre-retirement tax savings
- » Roth 401(k) feature
- » Safe harbor contributions deductible to the business to reduce possible deferral limitations for the highly compensated employees
- » Opportunity to auto-enroll eligible participants
- » Opportunity to annually auto-increase salary deferral elections
- » Ability to allocate additional discretionary match or profit-sharing contributions based on business needs
- » Access to savings through plan loans in case of a need
- » Options for in-service and hardship withdrawals
- » Accepts rollovers from other plans or IRA accounts, traditional or rollover

- » Tailored vesting schedules for discretionary match and profit-sharing contributions to foster retention and recover a portion of costs associated with employee turnover
- » Full suite of annual compliance testing, including advanced testing to optimize benefits and costs
- » Direct access to a retirement plan consultant for advanced issues
- » Annual plan bond review
- » Completed Form 5500 ready for electronic filing with an option to complete the filing for the employer
- » Online enrollment, printed enrollment materials and bilingual support
- » Participant education materials
- » Distribution services
- » Online loans and distribution options
- » Secure online employer portal to ease document retention and annual administration
- » Direct access to a retirement plan consultant for advanced issues
- » Ability to maximize salary deferral contributions by all participants
- » Higher deferral limit than a SIMPLE IRA
- » May be combined with a defined benefit plan or cash balance plan to increase contribution potential and/or create a tiered benefit structure to recognize key contributors

INVESTMENT OPTIONS:

- » Available platforms: a wide array of investment platform options, including open architecture
- » Target date, lifestyle and risk-based actively managed portfolios
- » Participant direction for all contribution sources

Cetera Retirement Plan Specialists

655 West Broadway, 12th Floor | San Diego CA 92101
888.926.0600

Mailing Address: P.O. Box 303, St. Cloud, MN 56302

PRICING*

Setup fee: \$1,500

Annual maintenance fee: starts at \$1,400 plus \$55 per participant

**Refer to fee schedule for details.*

Distributions from traditional employer sponsored retirement plans are taxed as ordinary income and, if taken prior to reaching age 59½, may be subject to an additional 10% IRS tax penalty.

Cetera Retirement Plan Specialists is a third-party administrator and may not offer tax, legal and investment advice. Plan sponsors should consult their tax, legal and investment professionals.

Affiliated Entities

Cetera® Retirement Plan Specialists may provide third-party administrative services (TPA) to clients of financial advisors who are affiliated with its family of broker-dealers and registered investment advisers. Cetera Retirement Plan Specialists is part of Cetera Financial Group® Cetera Retirement Plan Specialists and its related entities operate independently and there is no requirement for retirement plan clients of Cetera Financial Group firms to engage with Cetera Retirement Plan Specialists.

About Cetera Financial Group

“Cetera Financial Group” refers to the network of independent retail firms encompassing, among others, Cetera Advisors LLC, Cetera Advisor Networks LLC, Cetera Investment Services LLC (marketed as Cetera Financial Institutions or Cetera Investors), and Cetera Financial Specialists LLC. All firms are members FINRA/SIPC. Located at 655 W. Broadway, 11th Floor, San Diego, CA 92101.

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