



AdviserSelectSM

The full disclosure solution for fee transparency

TRUSTED. PROVEN. ACCOMPLISHED.

OVERVIEW

When you choose AdviserSelectSM, your plan participants receive the full advantage of revenue generated by their plan assets. Through this program, revenue sharing, commissions, and 12b-1 fees are used to offset recordkeeping and administrative fees. Amounts over and above those fees are deposited to the plan and allocated to the participants invested in the funds that generated them. Revenue sharing can be managed in several ways.

Revenue Sharing Offset

Design the plan to offset the recordkeeping fees with the third-party administrator's (TPA's) revenue sharing (sub-TA). The financial adviser retains the normal 12b-1 fees.

Gross-to-Net Pricing

Design the plan to net all fees (administrative, compliance, trustee, investment service, employee education) from the gross revenue (TPA's revenue sharing and financial adviser's 12b-1 fees and/or commissions).

ERISA Budget

Design the plan to direct all revenue (12b-1 fees, commissions, and revenue sharing) into an ERISA budget account and pay all plan expenses from that account.

In each situation, any remaining account balance will be allocated to participant accounts following the end of the quarter or, in the case of the ERISA budget account, at the end of plan year.



Flexibility isn't just about options in a plan document. True flexibility is about accommodating the needs of the plan sponsor in working with a financial adviser to design a retirement program that works for the company and its employees. You will find flexibility in every aspect of a successful retirement plan program: from the investments available on the platform to comprehensive education and services to account access, and everything in between.

Putting the “flex” in flexibility.

FLEXIBLE

AdviserSelectSM isn't just for 401(k) plans. The program can be used for any daily valued, participant directed defined contribution retirement plan:

- △ 401(k)
- △ 403(b)
- △ 457(b)
- △ Money Purchase
- △ Nonqualified Deferred Compensation
- △ Profit Sharing

You and your financial adviser can design your plan's investment menu using any funds available on the National Securities Clearing Corporation's platform. AdviserSelectSM is flexible! It can also accommodate:

- △ Frozen assets
- △ Publicly-traded stock, where permitted
- △ Individually directed accounts
- △ Custom-designed asset allocation models
- △ Self-directed brokerage accounts through TD Ameritrade

For the past four decades, we've been helping plan sponsors and financial advisers create and maintain dynamic retirement programs. Our plan administrators who work with plan sponsors every day average seventeen years in the retirement industry. Our consulting staff works with both the financial adviser and the plan sponsor to design a plan that is on target to meet the objectives of all concerned. Expertise only comes with experience.

Earning expertise through experience.



The advantages of AdviserSelectSM aren't limited to the full-disclosure fee structure.

Employers have a fiduciary obligation to the retirement plan they sponsor; with that obligation comes a certain amount of liability. We designed our administrative services to mitigate the plan sponsor's fiduciary risk, and then compounded that design with complimentary services that give plan sponsors and their financial advisers peace of mind. Nothing has been ignored or left to chance: plan audits, qualification, testing, tax returns, and all of the compliance aspects that go with keeping a plan in good standing with the Department of Labor and the Internal Revenue Service.

Understanding what it means to reduce risk.



COMPREHENSIVE

Complete the design of your program with optional services designed to reduce fiduciary liability and keep your plan in compliance.

All retirement plans on our platform are **designed to comply with Section 404(c) of ERISA** unless you provide other instructions.

A co-fiduciary can ease your fiduciary liability as the plan sponsor. Our **Investment Fiduciary Protection Program** provides the co-fiduciary services you need at a price that won't take your breath away!

If your plan has more than 100 participants, a compliance audit must be completed each year and filed with Form 5500. We have partnered with a regional certified public accounting firm, Adams, Brown Beran & Ball, Chtd., to provide **efficient, comprehensive audit services**.

An education program will help your employees understand their retirement plan benefit and increase appreciation and participation. Our Education & Enrollment Services team is available to help you and your financial adviser create and execute a **dynamic employee education program**. Properly documented, a comprehensive and ongoing education program demonstrates yet another way in which you have met your fiduciary obligations to the plan and its participants.



All of the services, all of the bells and whistles, amount to nothing if it's not easy. Easy to set up. Easy to access. Easy to use. And that is our goal in a nutshell: we want to make it easy for plan sponsors and their financial advisers who choose to do business with us.

Making retirement plans easy for you.

Flexible design, ease of administration, and reduced liability — all provided with expert guidance. AdviserSelectSM is your answer for a comprehensive defined contribution plan — with the investments you want, to build the retirement program you need. Your CPI representative has the details.

Call today.
800.279.9916 ext. 765



CPI Qualified Plan Consultants, Inc. is a member of CUNA Mutual Group, a leading insurance and financial services organization based in Madison, WI.

Serving your retirement plan needs since 1972.

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