



# PROGRAM PRICING

## THE 401(K) GROUP PLAN SOLUTION<sup>SM</sup> (GPS)

Plan Assets		Asset Charge*	One-time Set-up**	Quarterly Administration and Per Participant Cost									
				0 - 49 Participants		50 - 99 Participants		100 - 249 Participants		250 - 399 Participants		400+ Participants	
				Base	PPC	Base	PPC	Base	PPC	Base	PPC	Base	PPC
\$0	\$74,999	1.54%	\$1,000	\$750	\$15	\$875	\$15	\$875	\$15	\$750	\$15	\$0	\$15
\$75,000	\$249,999	1.14%	\$1,000	\$750	\$15	\$813	\$15	\$813	\$15	\$688	\$15	\$0	\$15
\$250,000	\$499,999	0.92%	\$1,000	\$750	\$14	\$688	\$14	\$688	\$14	\$563	\$14	\$0	\$14
\$500,000	\$749,999	0.87%	\$1,000	\$500	\$14	\$500	\$14	\$500	\$14	\$313	\$14	\$0	\$14
\$750,000	\$999,999	0.79%	\$1,000	\$438	\$11	\$438	\$11	\$438	\$13	\$313	\$13	\$0	\$13
\$1,000,000	\$1,999,999	0.67%	\$750	\$188	\$10	\$0	\$10	\$0	\$12	\$0	\$12	\$0	\$12
\$2,000,000	\$2,999,999	0.65%	\$0	\$0	\$5	\$0	\$5	\$0	\$8	\$0	\$10	\$0	\$10
\$3,000,000	\$3,999,999	0.62%	\$0	\$0	\$5	\$0	\$5	\$0	\$5	\$0	\$8	\$0	\$9
\$4,000,000	\$5,999,999	0.55%	\$0	\$0	\$5	\$0	\$5	\$0	\$5	\$0	\$7	\$0	\$8
\$6,000,000	\$7,999,999	0.51%	\$0	\$0	\$5	\$0	\$5	\$0	\$5	\$0	\$5	\$0	\$7
\$8,000,000	\$9,999,999	0.49%	\$0	\$0	\$5	\$0	\$5	\$0	\$5	\$0	\$5	\$0	\$5
\$10,000,000	\$14,999,999	0.44%	\$0	\$0	\$5	\$0	\$5	\$0	\$5	\$0	\$5	\$0	\$5
\$15,000,000	\$19,999,999	0.39%	\$0	\$0	\$5	\$0	\$5	\$0	\$5	\$0	\$5	\$0	\$5

### SERVICE PROVIDERS:

Recordkeeper — Transamerica  
 3(38) Investment Fiduciary — Fiduciary-Plus  
 3(16) Administrative Fiduciary — ERISA Services  
 Third Party Administrator — ERISA Services

### PLAN SERVICES FEES

*Will be paid by employer*

- One-time setup: \*\*based on plan assets
- Annual administration: based on plan assets & number of participants
- Discontinuance: \$100
- Enrollment meeting:\*\*\*waived

### PARTICIPANT SERVICES FEES

*Will be deducted from participant assets*

- Annual participant: \*based on plan assets
- Distributions: \$125
- Loans
  - Initial setup: \$150
  - Annual maintenance: \$75
- Hardship/in-service withdrawal: \$125
- Involuntary cash-out: \$175
- QDRO review: \$300
- *Managed Advice*<sup>®</sup> (optional): 0.45%

### OTHER FEES

- Custody: \$50 annually
- Directed Trustee: \$150 annually



\*Asset charge includes ERISA Services, Fiduciary-Plus, & Transamerica fees. Asset fee does not include the flexible financial advisor compensation or investment costs. Pricing grid based on plan assets of individual participating employer plan.

\*\*Fee is based on plan asset balances that include initial takeover assets and rollover assets that are received within 90 days of the plan's installation. It does not include plan flow.

\*\*\*Onsite enrollment meetings are free as long as 10 employees are in attendance for meetings in the first year, and 25 employees are in attendance for subsequent year enrollment meetings. Otherwise, a fee of \$1,200 will apply. Other costs may apply.

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.

## INVESTMENT LINEUP – Fiduciary-Plus

Through The 401(k) GPS, 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	
<b>Stable Value:</b> Transamerica Stable Value Strategy	
FIXED INCOME	
<b>Inflation-Protected Bond:</b> Fidelity US Bond Index Instl Prem Western Asset Core Bond IS	<b>Multisector Bond:</b> PIMCO Income Instl
LARGE-CAP STOCKS	
<b>Large-Cap Value:</b> Vanguard Equity-Income Adm	<b>Large-Cap Growth:</b> JPMorgan Large Cap Growth R6 T. Rowe Price Blue Chip Growth Instl
<b>Large-Cap Blend:</b> Fidelity 500 Index	
MID/SMALL-CAP STOCKS	
<b>Mid-Cap Blend:</b> Fidelity Mid Cap Index Instl Prem	<b>Small-Cap Blend:</b> Fidelity Small Cap Index Instl Prem
<b>Small-Cap Value:</b> DFA US Targeted Value I	<b>Small-Cap Growth:</b> Vanguard Explorer Adm
INTERNATIONAL STOCKS	
<b>Foreign Large Blend:</b> Fidelity Total International Index Instl Prem	MFS International Diversification R6
MULTI-ASSET	
<b>Asset Allocation:</b> Vanguard LifeStrategy Income Inv Vanguard LifeStrategy Conservative Growth Inv	Vanguard LifeStrategy Moderate Growth Inv Vanguard LifeStrategy Growth Inc
<b>Target Date:</b> State Street Target Ret Income NL CL V State Street Target Ret 2025 NL CL V State Street Target Ret 2030 NL CL V State Street Target Ret 2035 NL CL V State Street Target Ret 2040 NL CL V	State Street Target Ret 2045 NL CL V State Street Target Ret 2050 NL CL V State Street Target Ret 2055 NL CL V State Street Target Ret 2060 NL CL V State Street Target Ret 2065 NL CL V

**CONTACT**

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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.

*Group Plan Solution*<sup>SM</sup> (GPS) 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 plan 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 plan 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.

Transamerica's Advice Services includes *Managed Advice*<sup>®</sup> and *Advisor Managed Advice*<sup>SM</sup>. The *Managed Advice*<sup>®</sup> service is available within an employer-sponsored plan or an IRA and is offered through Transamerica Retirement Advisors, LLC ("TRA"), an SEC-registered investment advisor. In a retirement plan, the investment options used in *Managed Advice*<sup>®</sup> are selected by your plan sponsor/plan fiduciary. In an IRA, the investment options used in *Managed Advice*<sup>®</sup> have been selected by an independent, third party registered investment advisor, who acts as a fiduciary for lineup selection. The *Advisor Managed Advice*<sup>SM</sup> service is offered through your retirement plan's third party registered investment advisor and TRA, and investment options are selected by your plan sponsor/plan fiduciary. TRA does not select or endorse any of the investment options available in a plan or in an IRA. Investment options may include Transamerica proprietary investment funds or stable value products offered by Transamerica affiliates. Transamerica Retirement Solutions and TRA are affiliated companies. Morningstar Investment Management, LLC<sup>®</sup>, a wholly owned subsidiary of Morningstar Inc., is an SEC-registered investment advisor that serves as an independent financial expert and provides the underlying investment advice and portfolio management methodology for Advice Services. Neither Morningstar nor your plan's third party registered investment adviser (as applicable) is affiliated with any Transamerica companies. Please see the Advice Services agreement as applicable for more information on the terms and conditions that apply as well as the information provided to you in Form ADV Part 2A. Investment return and principal value will fluctuate with market conditions and you may lose money.

**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.**

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

3(38) investment management services are provided by RPA Financial, LLC, a registered investment advisor. RPA Financial, LLC does not provide legal or tax advice.

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