

EXCLUSIVE 401(K) PLAN OFFERING FOR IEC OF THE BLUEGRASS MEMBERS

- Aggregated Pricing Discounts to Members (20%+ savings vs. Industry Averages)
- ERISA 3(38) Fiduciary Services on Plan Investment Selection and Monitoring
- Flexible IRS approved Prototype Documents (ex. Safe harbor, Auto-Enrollment, Prevailing Wage)
- 20+ Investment Options (Active, Index and Target Date Funds) to choose from, including (3) Managed Allocation Models (Conservative, Moderate, Aggressive) at no additional cost
- Open Architecture platform with no proprietary fund requirements and no Contract Termination Fees
- Daily Valuation and Participant Direction, including 24 hour Web, Mobile App and 1-800 phone access to participant accounts
- On-site Education and Enrollment Meetings for employees available, including Financial Wellness Tools
- Annual, On-site Plan Fiduciary Reviews with reports emailed quarterly
- Executive Benefit & Business Succession Planning for owners and key employees
- Bolt-On HSA Solutions Available

"Sample" Pricing Summary for \$1MM 401(k) Plan with 50 participants:

Average Fund Expense (Active and Passive)	0.54%	Institutional Share Classes
Recordkeeping/ Custody/ Trading Platform*	0.25%	
ERISA 3(38) Investment Fiduciary*	0.40%	Tiered pricing for larger plans
Administrative Fiduciary by McGregor & Assoc.*	0.29%	(\$1,600 base fee + \$25 per part)
Total	1.48%	

Start- Up Plans will incur an additional \$1000 one-time charge, can bill to company or plan. Fees denoted above with () may qualify for a 3 year tax credit-consult your tax advisor. Excludes \$190 annual plan document maintenance fee. Contribution remittance available for an additional fee. McGregor will charge \$500 to be the Named Plan Administrator and 3(16) Fiduciary for IEC members.

PRESENTED BY:

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