



The
Investment
Center



TIC Care Retirement Solution

A Multiple Employer Plan Solution for International Companies



About TIC Care Retirement Solution

In today's competitive employment landscape, a retirement plan helps attract those individuals you want to join your organization while rewarding those who are already part of your team. Yet, sponsoring a retirement plan takes specialized knowledge, adds administrative obligations, and imposes fiduciary requirements on business owners. With a **Multiple Employer Plan (MEP)**, the Adopting employer's responsibilities are reduced significantly in these areas.

The Investment Center can help you keep things simple when it comes to sponsoring a qualified retirement plan. Our MEP solution is a simple, cost-effective way to incorporate a retirement plan into your benefits package.

Why Consider a Multiple Employer Plan?

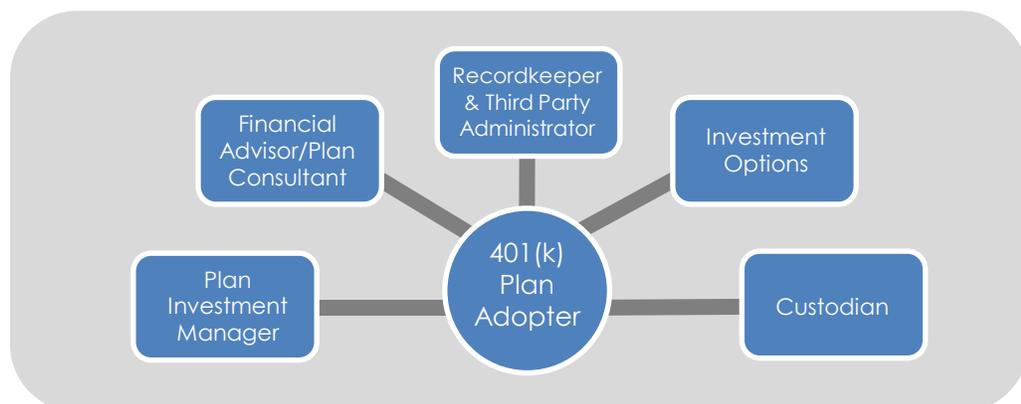
A Multiple Employer Plan (MEP) is a single Qualified Retirement Plan housing multiple different "adopting employers" with common retirement savings objectives. This unique type of plan construct offers numerous advantages and administrative efficiencies when compared to a typical stand-alone plan sponsored by a single employer.

The MEP is a fee-based, qualified 401(k) retirement plan established under 413(c) of the Internal Revenue Code that permits unaffiliated employers to adopt into a retirement plan sponsored by an outside entity that bears responsibility for administering the plan.

- **Why join a MEP?** Besides shifting fiduciary responsibility to the plan sponsor, employers choose a MEP because it ultimately saves administrative resources. Generally companies or schools only need to handle basic administrative tasks.
- **Is a MEP more expensive?** Overall, you'll find a MEP will be more cost-effective than traditional 401(k) plans. For one thing, you don't have to handle the administrative costs associated with managing your own plans. Secondly, MEPs allow you to take advantage of the economy of scale for lower pricing than with an individual plan.
- **Who are the multiple employers?** A MEP is really a single employer plan that is utilized by multiple employers. There is only a single sponsor of the plan, one plan document, and one custodian. And better yet, no one employer can affect the other employers in the plan.

True Open Architecture Multiple Employer Plan

Outlined below are the components that make up all 401(k) plans. The MEP is based on an open architecture qualified plan service model. This means each specialized service provider is free from conflicts of interest and is carefully selected for each component. Additionally, each service provider clearly identifies fees, fiduciary status and services.



True Open Architecture Multiple Employer Plan

The TIC Care MEP Solution offers numerous economies of scale and access to plan resources, features and benefits typically reserved for only the largest corporate and public organizations, all at an affordable cost.

What's more, the TIC Care MEP Solution offers an investment platform with built-in fee disclosure, and a solution to help you navigate fee disclosure requirements. Our plan fee structure also helps keep costs low.

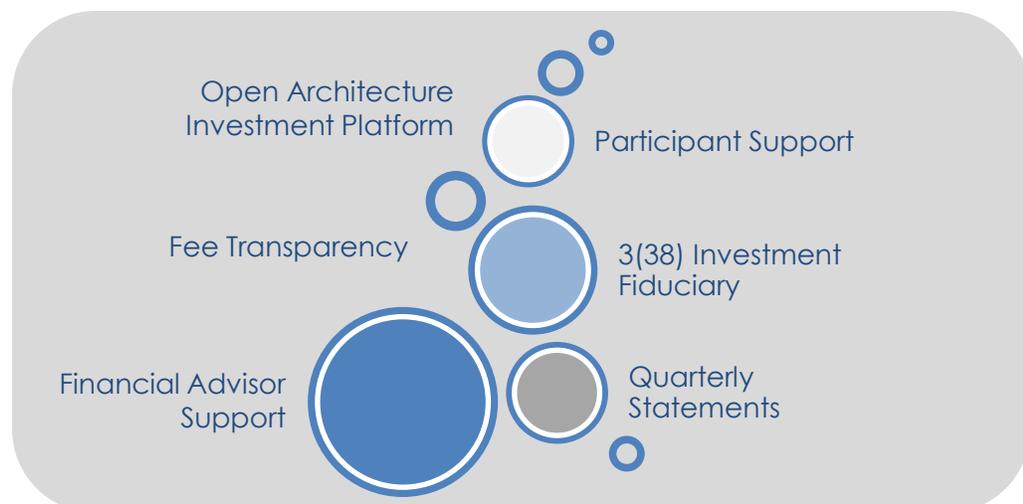
Employer Benefits

- Reduces investment fiduciary liability
- Reduces overall 401(k) plan administration costs
- Full fee disclosure and revenue re-capture complies with 408(b)(2)
- Transparency – for you and your employees
- Combine resources to achieve economies of scale, lowering expenses and better positioning your employees for a successful retirement outcome.
- 'Open Architecture' investment platform
- Financial Advisor delivers ongoing service and support

ERISA 3(38) Investment Fiduciary

The Independent ERISA 3(38) Investment Manager assumes full discretion for selecting, monitoring and (if necessary) replacing the investment options for your retirement plan. In this capacity the ERISA 3(38) Manager is a named investment fiduciary. These services include:

- Investment evaluation and selection
- Investment menu of broadly diversified options
- Ongoing monitoring of funds

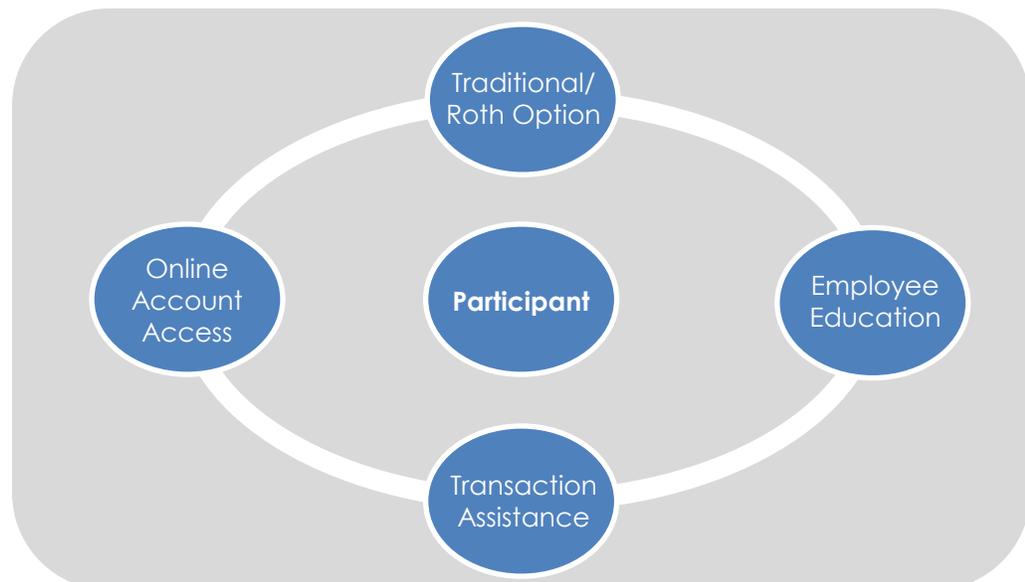


At the participant level, the plan will feel very much the same as any 401(k) plan available in the marketplace. Participants will have access to their plan online, they can choose to receive statements electronically or on paper, they will be provided with education about the plan and its investment options and they can take loans and hardship withdrawals, and will continue to be able to save for retirement in an employer sponsored plan.

Employee education is an essential part of the success of any retirement plan. Our clear approach is designed to help your employees understand the entire investment process. We aim to simplify the investment approach for plan participants by focusing on the importance of discipline, low fees, planning, and asset allocation – not on short term trends.

Our Services Include the Following:

- One-on-one personal service
- Detailed enrollment assistance for participants
- On-site visits
- Personal education on retirement planning and other investment topics
- Small group learning sessions
- Proactive outreach to participants for periodic account reviews
- Transaction assistance for loans, withdrawals, transfers, contribution changes, etc.
- A simple enrollment process
- Traditional or Roth 401(k) option



TIC Care MEP Solution participants enjoy a very high-quality and robust set of investment options. The plan utilizes an "open architecture" investment platform, allowing access to the most appropriate funding vehicles with no proprietary requirements.

Flexible Investment Approach

We offer a flexible approach to plan investments so that you can offer your clients a comprehensive investment platform encompassing style-specific alternatives across a wide spectrum of asset classes.

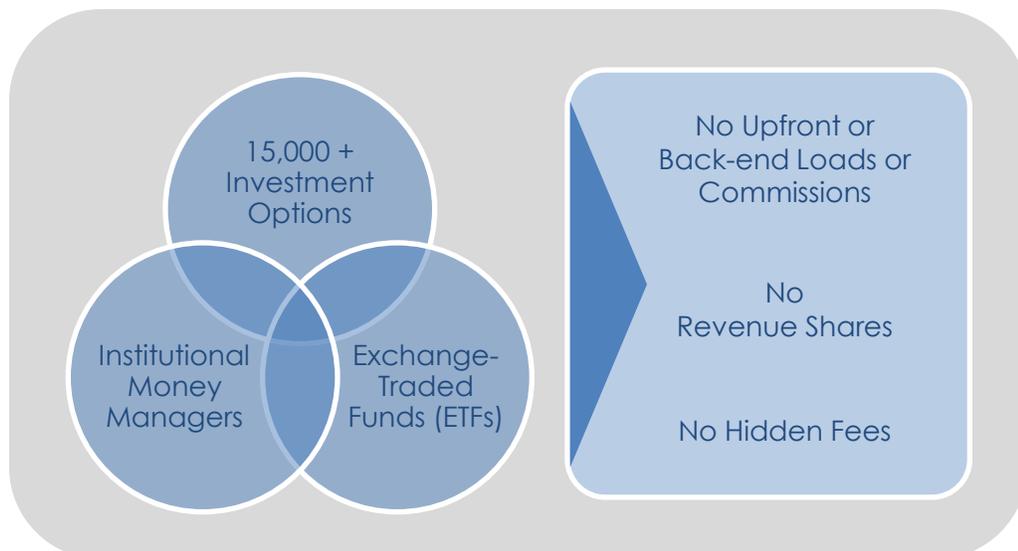
Traditional mutual funds and Exchange-Traded Funds (ETFs) may be utilized from an architecture fund universe in excess of 15,000 investment options. Style-specific asset classes - such as domestic large-cap, mid-cap and small-cap within the investment style of growth, blend and value will be incorporated into the core listing along with bond funds, international funds and specialty funds.

Our Investment Options Include the Following:

- 15,000 + investment options
- Institutional money managers
- Exchange-traded funds (ETFs)
- Asset allocation funds
- Retirement target date funds

Additional Investment Considerations:

- Institutional fund share classes always used when available
- 12b-1 fund fees (if any) used to defray other expenses



Description	Fee Amount
Document & Program Implementation Fee <i>(One-time fee from Plan Sponsor upon retention)</i>	\$500
Record-Keeping Quarterly Fee ¹ <i>(Deducted from participant accounts)</i>	0.125%
Custodial Quarterly Fee <i>(Deducted from participant accounts)</i>	0.0275%
Estimated Average Investment Expense <i>(Average investment expense of ETF menu with institutional share class mutual funds. Expenses are estimated and subject to change)</i>	0.0575%
ERISA 3(38) Fiduciary Protection <i>(Deducted from participant accounts)</i>	0.025%
Quarterly Per Participant Fee <i>(Deducted from participant accounts)</i>	\$10
Financial Advisor Fee <i>(Deducted from participant accounts)</i>	0.1875%
Total Fees Deducted from Participant Accounts (Annualized)	1.69% Plus \$40

Fee Schedule Important Notes:

- ¹Record-Keeping Quarterly Fee – There is a minimum quarterly aggregate plan fee of \$250. In the event that the aggregate fees deducted from all participant accounts do not meet the \$250 minimum, the remaining balance will be invoiced to the plan sponsor.
- There are no revenue share arrangements between any of the service providers.
- Fees are always fully disclosed in accordance to ERISA 408(b)(2) and ERISA 404(a)(5) published Guidelines.

Many employers underestimate the time it takes to administer a retirement plan. As an Adopting Employer in the MEP, you turn these responsibilities over to a group of professionals who handle plan administration, investments, and recordkeeping:



IC Advisory Services, Inc.

IC Advisory Services, Inc. works behind the scenes to provide back-office support and service regarding the technical and regulatory requirements of handling client accounts. IC Advisory Services, Inc. is an SEC Registered Investment Advisor.

Website: www.investmentctr.com



RPG Consultants

Since its founding in 1984, RPG Consultants has specialized in the development, including customized planning strategies, implementation and operations of company retirement plans for business owners, professional practices, entrepreneurs, mid-sized corporations and not-for-profit organizations. RPG's services include: consulting, compliance, actuarial, record keeping and third-party administration services.

Website: www.rpgny.com



QBOX Fiduciary Solutions

QBOX Fiduciary Solutions serves as investment manager and ERISA section 3(38) fiduciary for the plan with responsibility for fund selection and ongoing monitoring of the plan's investment lineup. The level of ERISA section 3(38) investment fiduciary protection relieves plan sponsors and Adopting Employers of the due diligence and ongoing monitoring of plan investments. As your ERISA 3(38) Investment Manager, QBOX assumes full discretion for selecting, monitoring and (if necessary) replacing the investment options for your retirement plan. In this capacity, they are the named fiduciary.

Website: www.qboxfs.com

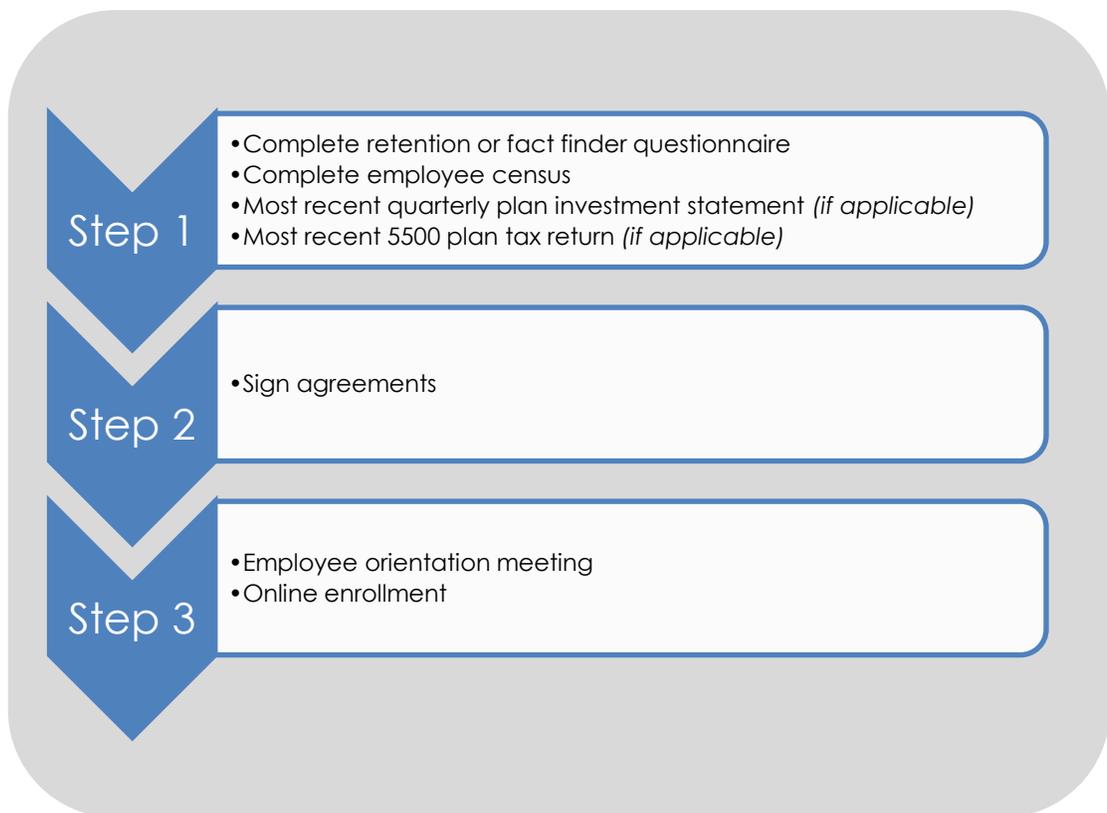


MG Trust Company, LLC

A wholly owned subsidiary of Matrix Financial Solutions, MG Trust, a Colorado non depository trust company, provides custodial, trust and/or cash agent services for approximately 80,000 accounts; 44,000 qualified plan accounts, as well as over 36,000 individual 403(b), IRA and other wealth management accounts, with assets of over \$36 billion. MG Trust supports third-party administrators who desire a trust organization committed to providing outstanding customer service for its plan customers.

Website: www.matrixfinancialsolutions.com

We invite you to learn more about the tools and resources available to you and your participants. Here's a look at our next steps:



The review should take approximately three business days. When it is complete, implementation can begin.

Implementation Steps Include:

- Completion of paperwork
- Plan design review
- Scheduling of enrollment meeting
- Preparation of enrollment materials
- Payroll processing for contribution submission
- Establish the launch date

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IMPORTANT DISCLOSURES

Advisory Services Provided Through IC Advisory Services, Inc. – An SEC Registered Investment Advisor

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