



## EASY(k): EFFECTIVE, ADAPTABLE, SIMPLE

### WHAT IT IS:

The Cetera® Retirement Plan Specialists EASY(k) is a retirement plan developed for businesses that require an easy-to-operate, turnkey 401(k) plan and access to professional money management. The EASY(k) may be appropriate as a startup 401(k) plan or as a replacement for a SIMPLE or a SEP IRA, and is designed for businesses of up to 100 employees which are also looking to attract and retain talent.

### WHO IT IS FOR:

The EASY(k) can be used by businesses with up to 100 eligible employees that want to:

- » Provide an opportunity for their employees to take an active role in saving for retirement
- » Establish a turnkey 401(k) plan
- » Provide a dollar-for-dollar match up to four percent of pay to those employees who make salary deferrals
- » Have the assurance that their highly compensated employees are able to maximize their salary deferrals and enjoy the associated tax benefits every year without the worry of salary deferral refunds due to test failures

### FEATURES AND BENEFITS:

- » Easy to set up and maintain
- » Complete suite of plan documents, including employer resolutions and participant documentation
- » Tax credit may be available to offset implementation and the first three years of maintenance and employee education costs
- » Traditional, pre-tax 401(k) deferrals
- » Roth 401(k) feature
- » Safe harbor contributions deductible to the business
- » Opportunity to auto-enroll eligible participants
- » Opportunity to annually auto-increase salary deferral elections
- » Access to savings through plan loans in case of a need
- » Accepts rollovers from other plans or IRA accounts, traditional or rollover
- » Full vesting for all contribution sources
- » Includes all the required annual compliance testing
- » Annual plan bond review
- » Annual plan document compliance review

- » Completed Form 5500 ready for electronic filing with an option to complete the filing for the employer
- » Online enrollment and bilingual support
- » Online participant account access
- » Online loans and distribution options
- » Secure online employer portal to ease document retention and annual administration
- » Ability to maximize salary deferral contributions by all participants
- » Higher deferral limit than a SIMPLE IRA
- » Opportunity to diversify tax treatment by creating tax-deferred and tax-free savings in the plan
- » Plan document supports implementation of profit sharing when employer is ready to make additional contributions other than the safe harbor contributions outlined above
- » May be combined with a defined benefit plan to increase contribution potential

## INVESTMENT OPTIONS:

- » Record-keeper agnostic
- » Target date, lifestyle and risk-based actively managed portfolios
- » Participant direction for all contribution sources

## PRICING\*

Setup fee: \$1,000

Annual maintenance fee: \$1,350 plus \$30 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

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## About Cetera Financial Group

Cetera Financial Group (Cetera) is a leading financial advice firm. It empowers the delivery of an Advice-Centric Experience® to individuals, families and businesses across the country through independent financial professionals as well as trusted tax professionals and banks and credit unions. It's headquartered at 200 N. Pacific Coast Highway, Suite 1200, El Segundo, CA 90245-5670. Comprehensive services include: wealth management solutions, retirement plan solutions, advisory services, practice management support, innovative technology, marketing guidance, regulatory support, and market research.

Individuals affiliated with Cetera firms are either Registered Representatives who offer only brokerage services and receive transaction-based compensation (commissions), Investment Adviser Representatives who offer only investment advisory services and receive fees based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services.

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