



CUSTOM(K): RESPONSIVE, TURNKEY, EFFICIENT

WHAT IT IS:

The Cetera® Retirement Plan Specialists Custom(k) is a retirement plan for businesses looking to offer a comprehensive 401(k) plan that utilizes turnkey investment providers, including open architecture solutions.

WHO IT IS FOR:

The Custom(k) may be appropriate for businesses that seek to:

- » Provide an opportunity for their employees to take an active role in saving for retirement
- » Reward savings behaviors through matching contributions
- » Recognize employees through discretionary profit-sharing contributions
- » Tailor contributions for specific groups of participants
- » Offer a suite of customized plan benefits and features to complement their benefit plan offering

FEATURES AND BENEFITS:

- » Designed to fit the immediate and long-term needs of the employer
- » Complete suite of plan documents, including employer resolutions and participant documentation
- » Tax credit may be available to offset implementation and first three years of maintenance and employee education costs
- » Traditional, pre-tax 401(k) deferrals to maximize pre-retirement tax savings
- » Roth 401(k) feature
- » Safe harbor contributions deductible to the business to reduce possible deferral limitations for the highly compensated employees
- » Opportunity to auto-enroll eligible participants
- » Opportunity to annually auto-increase salary deferral elections
- » Ability to allocate additional discretionary match or profit-sharing contributions based on business needs
- » Access to savings through plan loans in case of a need
- » Options for in-service and hardship withdrawals
- » Accepts rollovers from other plans or IRA accounts, traditional or rollover

- » Tailored vesting schedules for discretionary match and profit-sharing contributions to foster retention and recover a portion of costs associated with employee turnover
- » Full suite of annual compliance testing, including advanced testing to optimize benefits and costs
- » Direct access to a retirement plan consultant for advanced issues
- » Annual plan bond review
- » Completed Form 5500 ready for electronic filing with an option to complete the filing for the employer
- » Online enrollment, printed enrollment materials and bilingual support
- » Participant education materials
- » Distribution services
- » Online loans and distribution options
- » Secure online employer portal to ease document retention and annual administration
- » Direct access to a retirement plan consultant for advanced issues
- » Ability to maximize salary deferral contributions by all participants
- » Higher deferral limit than a SIMPLE IRA
- » May be combined with a defined benefit plan or cash balance plan to increase contribution potential and/or create a tiered benefit structure to recognize key contributors

INVESTMENT OPTIONS:

- » Available platforms: a wide array of investment platform options, including open architecture
- » Target date, lifestyle and risk-based actively managed portfolios
- » Participant direction for all contribution sources

PRICING*

Setup fee: \$1,500

Annual maintenance fee: starts at \$1,400 plus \$55 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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Cetera Retirement Plan Specialists

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