

Plan Administration Fees*

- One-time plan setup fee: \$2,000
- Annual base fee: \$2,000
- Annual per participant fee: \$72
- Annual custodial fee ¹: .05% of plan assets, no minimum
- Per distribution fee ²: \$65
- Per loan setup fee ²: \$150
- Reduce administrative fees with all revenue from investments



* Under the Multiple Employer Trust. Assumes bi-weekly payroll file submissions.

¹ Through TD Ameritrade Trust Company

² Fee can be charged to participant who incurs the cost

Sample Fee Comparison

- Number of employees: 15
- Total plan assets: \$400,000

Current Total Fees = \$7,814

NAMIC Multiple Employer Plan
Ongoing Pricing:

- Base fee = \$2,000
- Per participant fee = \$1,080
- Custodial fee = \$200
- Estimated investment expense = \$3,960
- Estimated revenue sharing = \$960 *credit*

Net Fee = \$6,280

Annual Savings = \$1,534

For a free analysis for your plan, please contact David Middleton with NBS at (800) 336-2642 and provide the following:

- ✓ Number of plan participants
- ✓ Recent plan asset statement
- ✓ All current fees paid-(total fees)
- ✓ Payroll frequency



Stop Paying TOO MUCH For Your Retirement Plan!



INTRODUCING

The New NAMIC
Participant-Directed 401(k)
Multiple Employer Plan

NAMIC
BENEFIT SOLUTIONS

Life • Disability • AD&D • Dental • Vision • 401K • Pension

Are you looking for a high-quality solution when it comes to the investments and administration of your 401(k) Defined Contribution Plan that includes significant savings?

Would you like to have 24/7 Web access to your accounts?

If you answered 'yes' to either of these questions, the **new NAMIC Participant-Directed 401(k) Multiple Employer Plan (MEP)** is the answer.

Our MEP offers:

- Special low pricing specifically designed for NAMIC member companies, large or small
- Full fee transparency and disclosure
- World class consulting experience
- With program administration from highly-respected investment and actuarial firms Manning & Napier and Nyhart

Who is Manning & Napier?

(All Data is as of 6/30/2010)

- Founded in 1970
- More than \$25 billion in assets under management
- More than 700 defined contribution accounts
- 40 years of experience managing lifecycle strategies
- Has been a service provider to NAMIC since 1983



**MANNING
& NAPIER**
ADVISORS, INC.

Who is Nyhart?

- Founded in 1943
- Consulting and administration firm with plan design focus
- Administers retirement plan with plan assets exceeding \$9 billion
- Largest independent benefits consulting firm in Indiana



nyhart