

The Ultimate DIY

PAI offers the CoPilot Open Architecture 401(k) which enables you to work with or without a financial advisor to customize a plan to fit your employees' retirement savings needs. It includes best-in-class support, comprehensive selection of investment options, and transparent, low-cost pricing, and CoPilot's savings alerts and Years of Retirement calculator.

Plan Flexibility and Investment Selection

Whether you are working with a financial advisor or handling the investment selection on your own, CoPilot Open Architecture is a fully bundled program which means PAI takes care of:

- Plan documents
- 5500s
- Plan year-end testing
- Recordkeeping services

Designed with You in Mind

CoPilot's features and tools make it easy for you and your employees stay on track to meet savings goals while also helping:

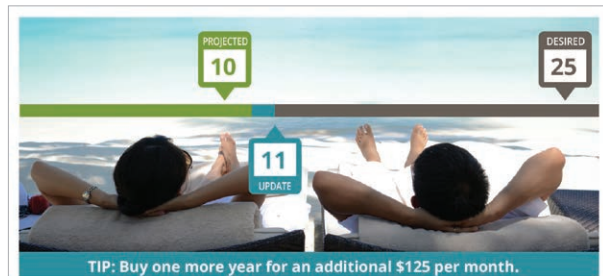
- **Your business:** Attract talent, retain employees and maximize tax benefits.
- **Your participants:** Gain a better understanding of their retirement journey making them more likely to increase contributions.
- **You as the plan sponsor:** CoPilot monitors plan activity and sends you proactive messages giving you more time to grow your business and save for your own retirement.

CoPilot Open Architecture Highlights:

- Solo(k) and Group 401(k) plans available
- You or your financial advisor control investment selection and monitoring
- Any publicly traded investment available through Broadridge/Matrix
- Reimbursement of sub-TA fees back to plan at the participant level
- No minimum requirements for plan assets or employee counts
- Robust plan design support
- CoPilot's savings alerts and Years of Retirement calculator

The CoPilot Difference

CoPilot: You're on track for 10 years of retirement. Buy another year for \$125 per month.*



How do we calculate your Years of Retirement?

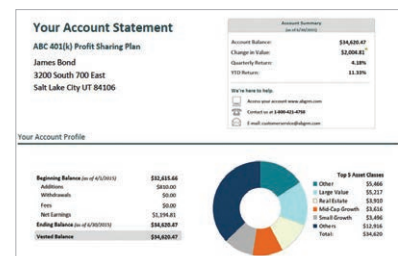
Your projection is based on the information below. If anything has changed, please login and update your account.

30 Current Age	\$42,000 Salary	\$104,000 Savings	5% Expected Rate of Return
67 Retirement Age	70% % Salary I'll Need in Retirement	Yes Include Social Security	



Years of Retirement

CoPilot ditches the complex charts and calculations and translates your dollars into the only thing that matters—how many years you can afford to be retired.



Traditional 401(k):
You have \$34,620.47 in your account.

*These figures are for illustrative purposes only and do not represent any specific investor. Each individual's years of retirement calculation is unique and the cost of buying additional years of retirement will differ for each investor.

Group 401(k) BREAKDOWN

Business Type	Organizations with up to 250 employees	Investments Available: <ul style="list-style-type: none"> • Mix-and-match investments • Up to 25 investment options
One-time Costs	Start-up and Conversion Plans \$390 Setup	
Monthly Employer Fees	\$150	
Employee Fees	PAI Monthly Recordkeeping Fee \$5/participant Annual Custodial and Trading Fee* 0.07%	
Group 401(k) plans reimburse sub-TA fees back to the participants.		

* Fees are shown in annual terms but are deducted monthly.

As of 01/01/2019. Pricing is subject to change.

Solo(k) BREAKDOWN

Business Type	Owner-only organization (100% Shareholder, Sole Proprietors, Partners and their spouses)	Investments Available: <ul style="list-style-type: none"> • Mix-and-match investments • Up to 25 investment options <p>Ideal for owner-only businesses or partnerships whose only employees are the owner or the owner and spouse, or for C and S corporations where the corporation only has one shareholder and the only employees are the shareholder or shareholder and spouse.</p>
One-time Costs	Start-up and Conversion Plans \$50 Setup	
Monthly Employer Fees	If under \$250,000 \$25 If over \$250,000 \$30	
Employee Fees	Monthly Recordkeeping Fee \$4/participant Annual Custodial and Trading Fee* 0.07%	
All the benefits of an Open Architecture plan built for an owner-only organization. Solo(k) plans reimburse sub-TA fees back to the participant.		

* Fees are shown in annual terms but are deducted monthly.

As of 01/01/2019. Pricing is subject to change.

CoPilot Features Free You to Focus on Building Your Business

PAI has the expertise and technology infrastructure in place to help manage your 401(k) plan so you can focus on growing your business. We provide best-in-class service to your employees, which improves their satisfaction and reduces the time required of you to manage the plan. Contact our team today.

REQUEST A PROPOSAL

800.236.7400, Option 1 | sales@pai.com | pai.com

CoPilot recordkeeping services include Years of Retirement calculations and savings alerts. Services for CoPilot are provided by Plan Administrators, Inc. (PAI). The Years of Retirement resource is for illustrative purposes only and is not, in any way, a guarantee of future results.

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