



OBSESSED WITH YOUR BUSINESS? WE GET THAT.

Let us obsess over your retirement. CoPilot Prime isn't just a 401(k) plan—it's a service that will help keep you on track for retirement. CoPilot Prime saves you time by proactively monitoring participants' progress towards retirement goals.

It's not just about fund performance and account balances. It's about understanding how much time your money is buying. With events-based messaging, you'll receive professional education and see exactly how your day-to-day decisions affect the amount of retirement you're buying.



YEARS OF RETIREMENT

CoPilot Prime 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.

Which statement would you rather see?

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

TIP: Buy one more year for an additional \$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	

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

Your Account Statement

ABC 401(k) Profit Sharing Plan
James Bond
3200 South 700 East
Salt Lake City UT 84106

Account Summary
Account Balance: \$34,620.47
Change in Value: \$2,004.81*
Quarterly Returns: 4.28%
YTD Returns: 11.28%

We're here to help.
 Access your account online at abc.com
 Contact us at 1-800-456-7890
 Email: customer.service@abc.com

Your Account Profile

Beginning Balance (as of 1/1/2019)	\$32,615.66
Address	\$10,000
Withdrawals	\$0.00
Plan	\$0.00
Net Earnings	\$1,194.21
Ending Balance (as of 6/30/2020)	\$34,620.47
YTD Returns	\$24,925.47

Top 5 Asset Classes

- Other: \$3,466
- Large Value: \$3,227
- Mid Cap Growth: \$3,993
- Small Growth: \$3,466
- Other: \$3,316
- Total: \$34,620

*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.



For a list of fund lineups, visit
pai.com/copilot/prime-investments

LESS RISK

CoPilot Prime was designed with professionally managed investment portfolios that protect you, the plan sponsor. Included in the service is a named Investment Fiduciary who engages and monitors a professional investment manager, providing you with two levels of fiduciary protection.*

NO HIDDEN FEES

CoPilot Prime is totally transparent. No hidden fees and no surprise charges. For example, sub-TA fees are reimbursed back to the participants. So you'll know upfront exactly what you're paying.

LESS HASSLE

This service has online setup and enrollment and it can integrate with major payroll providers. Since your data is shared between systems, it not only saves you time, but increases data accuracy.

*This service is provided by PAi Trust.

DESIGNED WITH YOU IN MIND

CoPilot Prime saves you time, reduces investment fiduciary responsibility and helps:

- **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 Prime monitors plan activity and sends you proactive messages giving you more time to grow your business and save for your own retirement.

PRICING

Business Type	Organizations with up to 250 Employees
Investments Available	Professionally Managed Portfolios* Individual Investments *5 Investment Allocation Models.
One-time Costs	Start-up and Conversion Plans \$390 Setup
Monthly Employer Fees	\$100
Employee Fees	PAi Monthly Recordkeeping Fee \$4/participant PAi Trust Custodial & Trading Fee* 0.07% Annual Investment Fiduciary Fee** 0.25%

*Fees are shown in annual terms but are deducted monthly.
 *Investment Fiduciary Fee is banded based on assets in plan:
 • First \$2 Million: 0.25%
 • \$2 Million to \$5 Million: 0.20%
 • Above \$5 Million: 0.10%

Pricing is subject to change.
 Excludes investment expenses.



Revolutionizing retirement since 1983, PAi provides retirement savings solutions focused on participant outcomes to small businesses

nationwide. Partnered with one of the nation's largest banks, we take pride in serving 16,000 employers and 175,000 participants with \$5.63 billion in assets under administration.

OUR VISION: A world where workers own their retirement readiness. Partner with PAi to make that vision a reality.

As of 01/01/2020.

CoPilot Prime is a suite of services provided by Plan Administrators, Inc. and PAi Trust Company, Inc. (PAi). CoPilot recordkeeping services include Years of Retirement calculations and savings alerts and are provided by PAi. Investment fiduciary services for CoPilot Prime are provided by PAi Trust which is an affiliated business entity to PAi under common control and ownership interest. PAi Trust's client Brochure (Client Brochure PDF) is also available by contacting PAi Trust at 877.357.7031. Any other business entities referenced are independent of and not under common control with any of PAi or PAi Trust. The Years of Retirement resource is for illustrative purposes only and is not, in any way, a guarantee of future results. 401(k) plans are: Not FDIC insured | Not bank guaranteed | May lose value.

