

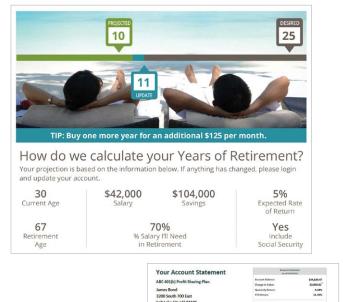
# **OBSESSED WITH YOUR BUSINESS? WE GET THAT.**

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.

#### Which statement would you rather see?

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





#### 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.

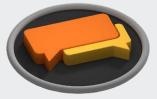
\*These figures are for illustrative purposes only and do not represent any specific investor. Each individual's years of retirement calculation is unique and the cost of buying additional years of retirement will differ for each investor.

Traditional 401(k): You have \$34,620.47

in your account.



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.

## **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.

\*This service is provided by PAi Trust.

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.

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.



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.