



Grow Freely®

EMPLOYER-SPONSORED RETIREMENT PLANS  
COMPREHENSIVE, LOWEST COST 401(K) SOLUTION

# Qualify today for a \$0 cost 401(k)

**\$0** set-up fees      **\$0** per-employee fees  
**\$0** management fees      **\$0** reporting fees



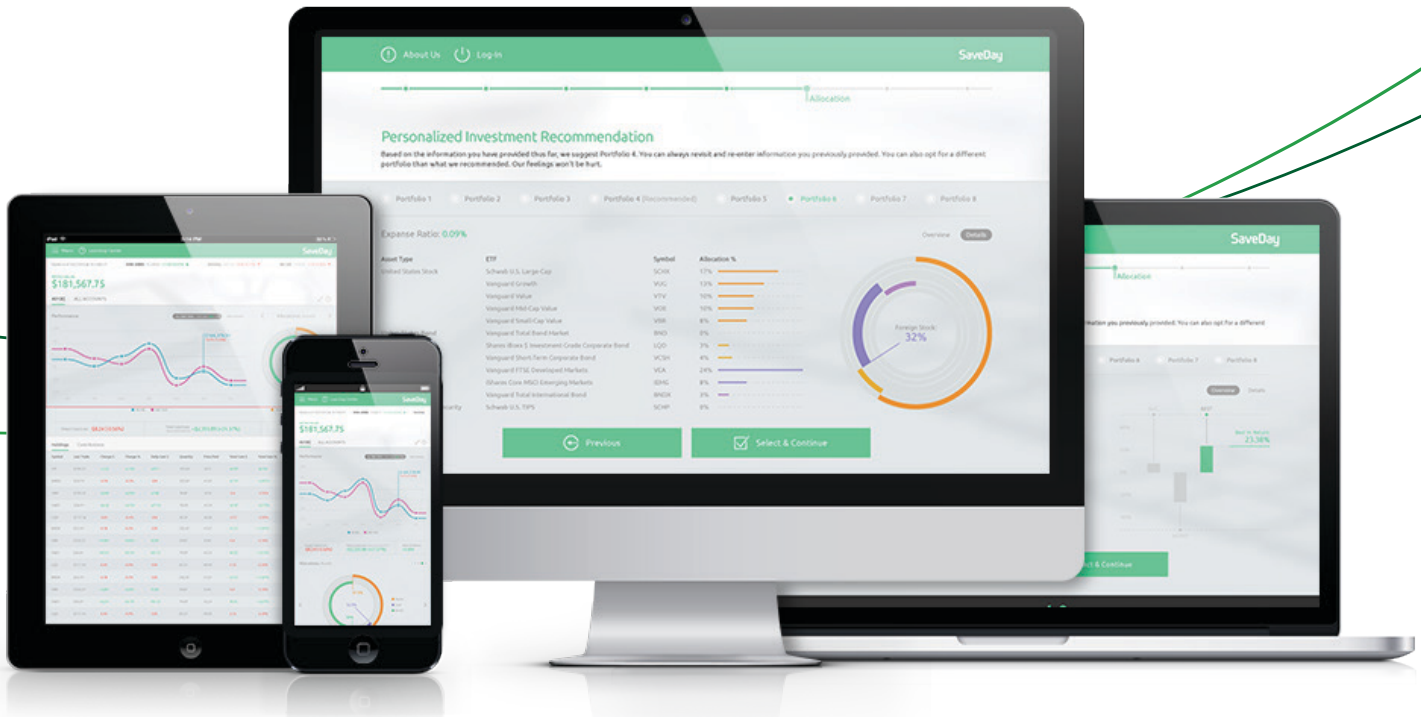
## With SaveDay® your business can grow freely

For many Americans, an employer-sponsored plan is their primary means of saving for retirement. According to the Investment Company Institute (ICI), approximately 55 million Americans were actively participating in an employer-sponsored 401(k) retirement plan as of 2016. As of September 2018, 401(k) plan assets totaled \$5.6 trillion, up from \$2.2 trillion in 2008.

However, **not all workers in the private sector have access to an employer-sponsored retirement plan.** The problem is more prevalent among small- to medium-sized businesses; as of 2017, only one-third of companies with five to 250 employees were offering a plan. There are several reasons why business owners choose not to offer retirement plans, but a commonly cited reason is the costs involved in setting up and administering a plan. This can be problematic for companies; 94% of small business owners believe offering

retirement plans is important for employee recruitment and retention. Further, **many potential employees view employer-sponsored retirement plans as one of the top benefits they look for when considering a job.**

SaveDay® employer-sponsored retirement plans are built to work for even the smallest of businesses. The **zero employer costs plans** extend into compliance services, that are also provided free of charge — continuing to reduce the burden on the employers in providing retirement plans to their employees. SaveDay® delivers these plans through a technology-enabled platform that provides employers and employees with dashboards to view all relevant data and track their retirement progress in real-time. SaveDay® also provide clients with a robo-advisor service, recommending optimal portfolios and providing employees with diversified, low-cost portfolio options.



PRODUCT

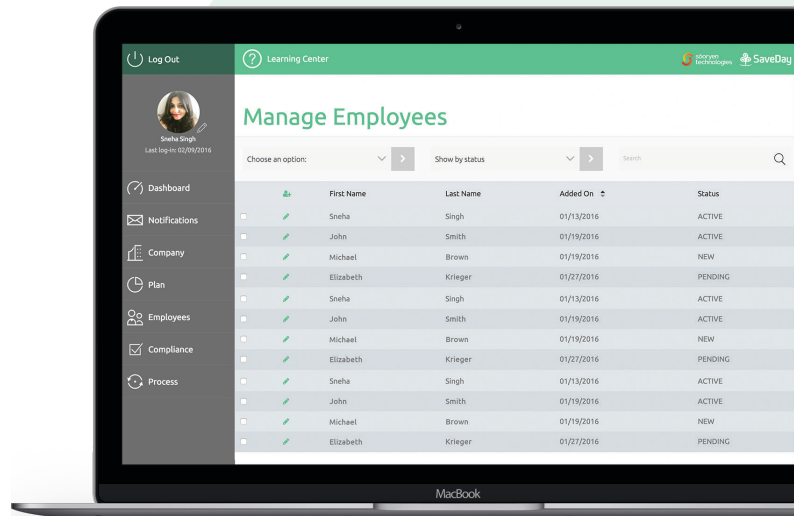
## Employer Features

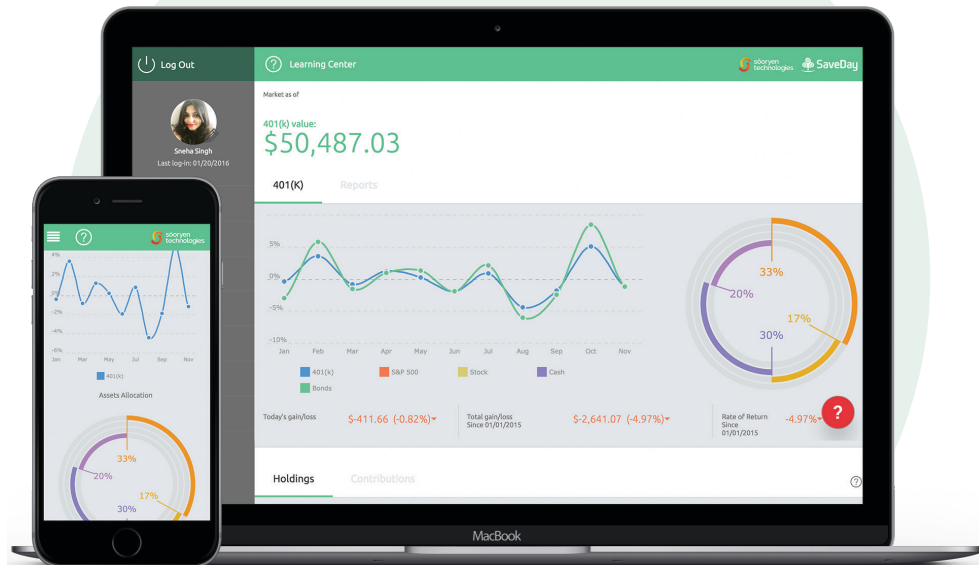
Through the SaveDay® Employer Dashboard, employers are able to manage employees and process 401(k) contributions. The platform provides employers with an efficient method of adding newly hired employees by enabling

SaveDay® integrates with payroll providers to process 401(k) contributions on behalf of clients

CSV uploads to update its list of employees. It also provides the option of automatically sending an invite to enroll all new hires. SaveDay® integrates with payroll providers

to process 401(k) contributions on behalf of clients. It can process contributions including traditional pre-tax, Roth, and employer match simultaneously. The platform also provides employers with a historical overview of employee contributions and automatically monitors annual employee contribution limits.





**PRODUCT**

## Employee Features

The SaveDay® platform asks employees to answer discerning questions to gauge each employees’ risk tolerance level. Employees also provide their age, number of years until expected retirement, other expected sources of retirement income, and investment goals and objectives. From the information gathered, SaveDay® will then recommend a personalized and diversified investment portfolio of low-cost exchange-traded funds (ETFs).

SaveDay® enables employees to start investing for as little as \$1

Employees are also given the option to browse other portfolio options and select a different one. The company provides the opportunity to invest in “micro-shares” (i.e. fractional shares of

ETFs), enabling employees to start investing for as little as \$1. As participants approach retirement, SaveDay® will automatically rebalance their asset allocations to become more conservative. It will automatically rebalance portfolios back to the original target allocation on a daily basis.

Employees utilizing SaveDay® are given access to an online, mobile-friendly dashboard that displays a high-level summary of their account value, various performance metrics, and contributions. The platform also displays an interactive chart which allows employees to track their portfolio values over time.

Employees are encouraged to fill in the details of their current financial situation, including their income and other retirement or savings accounts. From this information, SaveDay® provides employees with a projection of their future retirement readiness. It also recommends ways in which employees can improve their retirement financial situation (such as saving more).

SaveDay® also provides employees with educational material to assist them with retirement decisions. Information provided includes basic investing concepts, retirement planning videos, financial planning, and what-if analysis tools.

SERVICES

# Portfolio Management

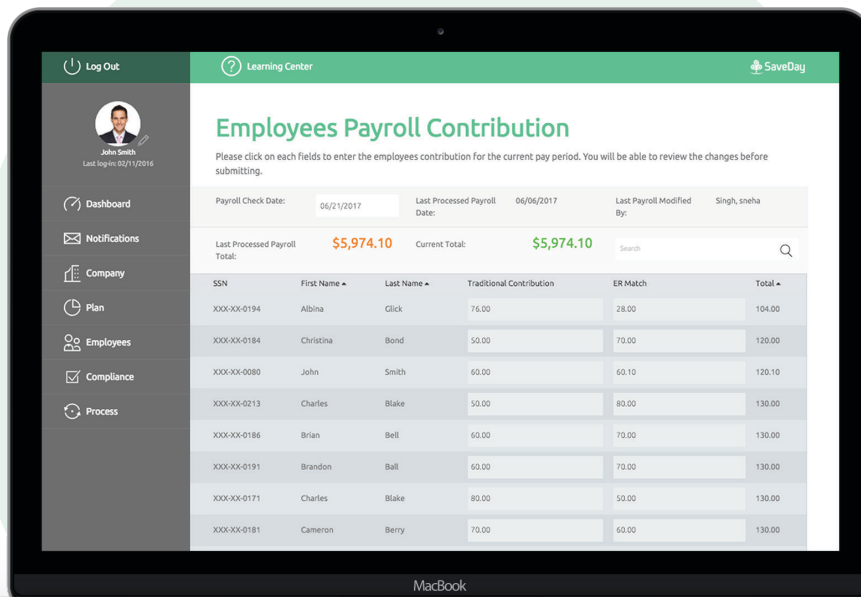
SaveDay® utilizes an internal automated investment management program (i.e. Virtual-Advisor) to recommend and actively manage portfolios for 401(k) participants. The Virtual-advisor follows the Modern Portfolio Theory of investing, optimizing returns for a specified risk level by diversifying portfolios across various asset classes. The portfolio only invests in exchange traded funds (ETFs) but does not invest in exchange traded notes (ETNs), leveraged ETFs, or ETFs that track commodities or alternative assets. Currently, 401(k) client portfolios consist of a mix of ETFs that invest in U.S. stocks, international stocks, U.S. bonds, international bonds, and U.S. Treasury inflation-protected securities (TIPS).

The Virtual-advisors proprietary technology and related advisory algorithms are easy to use and clear in their functionality. SaveDay® is a registered broker/dealer, a member of FINRA, and operates as an SEC Registered Investment Advisor.

SaveDay® partners with Apex Clearing, a provider of clearing and execution services for the finance industry, to execute its securities transactions. Apex is a member of FINRA, NYSE, and SIPC.

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SaveDay® is unique in being the licensed Broker-Dealer, the Administrator, Trustee, and an SEC-Registered Investment Advisor all in one. Everything is in house and streamlined making SaveDay distinctive and singular in offering a \$0 employer cost 401(k).



## SERVICES

## Our Plans

▶ **TRADITIONAL 401(k)**

Employees make pre-tax contributions, and employers can match and/or contribute to participating employee plans.

▶ **SOLO 401(k)**

Only for Business owners without employees; can make pre-tax contributions for themselves as well as their spouses.

▶ **SIMPLE 401(k)**

Contributions are tax-deferred for employees, employers can match a percentage of employee contributions and receive tax-deductions, strict provisions on which companies and employees are eligible.

▶ **SAFE HARBOR 401(k)**

Employers match participating employees' contributions or contribute on behalf of all eligible employees; contributions are mandatory.

▶ **ROTH 401(k)**

Employee contributions are post-tax, employers can match a percentage of employee contributions, but there are income limits on which employees can participate.

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## Tax Savings

The tax savings associated with 401(k) plans are no longer just for the employee. Employers now can be made eligible for thousands of dollars in tax credits by participating in qualifying 401(k) plans.



Grow Freely®

SIGN UP TODAY!

## Your Next Step

Go to **SaveDay.com** and click on 'Get Started'.

It takes *less than 10 minutes* to complete.

Growing Freely with SaveDay® is quick and easy, placing retirement goals within your reach.