

Proposal

For:

Your Advisor:

The Employer Sponsored Retirement Plan - Making it Easy

Without an employer sponsored plan most of your employees are going to have no systematic way of financing their retirement. Since people do not want to work forever or be dependent on others, it can be one of the more highly valued and appreciated benefits you offer. The challenge is running and communicating the plan can be complicated, time consuming and costly. In other words - not *easy*. This is why EZ B Plan™ was created – to make it *easy* for the small company employer. You do not have to know or perform many of the tasks on your own. We will guide you on benefit designs, the investment menu, filings and other compliance matters. The employer convenience and affordability does not come at the expense of the employee because there are very low administrative fees and plan investments selected purely on fit and quality not what the mutual fund or insurance company wants you investing in. This proposal will provide greater insight on the services, fees and implementation. We look forward to having you as a client.

Your Advisor

Studies have demonstrated plan sponsors and participants alike appreciate the access and consulting services of a local financial advisor. More importantly there is greater plan participation and smarter investment elections by employees when a financial advisor is involved. EZ B Plan™ incorporates compensation to financial advisor through the 12(b) (1) service fees built into the investment funds. Your advisor will help you thru investment selection and monitoring. Employees will learn the fundamentals of saving and investing for retirement and guidance on investment selection.



Plan Benefit Design

You have the ability to create plan parameters and employer contribution rates that fits your situation. Our consultants will tell you what is allowed by law, what the probable results of various plan features and if a plan contribution is needed by the employer and what's the best way to maximize the value of your contributions. It will be based on what you want to accomplish with the plan and who you most want to see benefit. The plan design will be incorporated in an adoption agreement and plan document just for your plan. If you have an existing plan, our consultants can review with you what your current design is so you are sure to be administering your plan according to the document



Compliance

A plan sponsor is always responsible at some level for the plans compliance. The important thing is to know what is necessary and what services you will receive in meeting plan compliance. Changes to the regulations occur frequently. Below is a chart so you understand the division in responsibilities

EZB Plan™	Plan Sponsor
✓ Plan Document	✓ Timely processing of employee contributions
✓ Distribution reviews and approvals	✓ Approval of loans and distributions
✓ Preparation of fee disclosure notices	✓ Investment replacement notice when indicated
✓ Preparation of Summary Plan Description	✓ Distribute appropriate reports to employees
✓ Preparation of annual plan reviews	
✓ Provide investment performance, Morningstar evaluations, financial advisor counseling	
✓ Non-discrimination testing	
✓ Signature ready 5500 and filing	

Plan Records

A record of what is in the plan trust and what investments each employee owns in the trust is a requirement of every plan. EZB Plan™ has a third party custodian, MG Trust for the trust accounting and the Aspire participant recordkeeping system for the employee accounts. The records are reconciled daily so in effect you have a checks and balances for plan records. Participant values are updated daily for share purchases or sells and share values. Dividends and other fund distributions are tracked. The system will maintain vesting records, contribution types and loan records.

Reports for the employer include:

Plan Statement	Plan Investments	Contribution Summary	Deferral Changes Report
Summary Participant Statements	Participant Investment Elections	Participant Balances by Source/Fund	Plan Census
Active Loans	Delinquent Loans	Required Minimum Distributions	Fee Summary



Plan Service

There are just two contact points. Anything pertaining to the investments in the plan the advisor will help you on. All other inquiries can be directed to the EZB Plan™ service staff. Many of the operations can be handled via the internet.

Main items include are:

Participant enrollment- There is an enrollment module that will take the employee thru a series of steps that are similar to a group enrollment meeting

Payroll contributions - for each pay period make adjustments to the last file submission if necessary, upload and click and contributions are transferred via ACH

Contribution increases or decreases - Participants make changes online, an email is sent to payroll to adjust the next file

Loans - participant initiate the loan online, it is reviewed and approved and payroll revises the next file up load.

Distributions - participant initiate the loan online, it is reviewed and approved and a check is sent to the participant or ACH to the participant's checking account

Reports – both the employer and the participant have a range of online reports

Quarterly Statements – Each plan participant will be mailed to their home an attractive 4 color statement. It includes investment allocations, performance of the fund and perforce of the actual account

Annual Plan Review

A review of the plan with be provided at least annually. This will include the employee participation rate, participant demographics, overall investment returned the plan experienced, fund utilization and the investment returns for each fund in the plan.

Fee Report

There is never a question on what are the plan fees because there is an on-demand fee report that will outline each specific plan service element and the fees charged for each service.

Investments

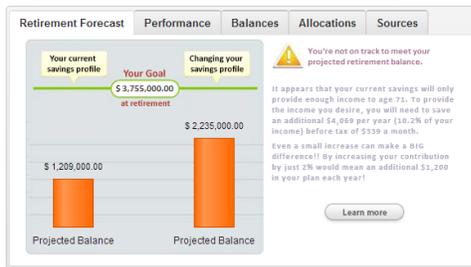
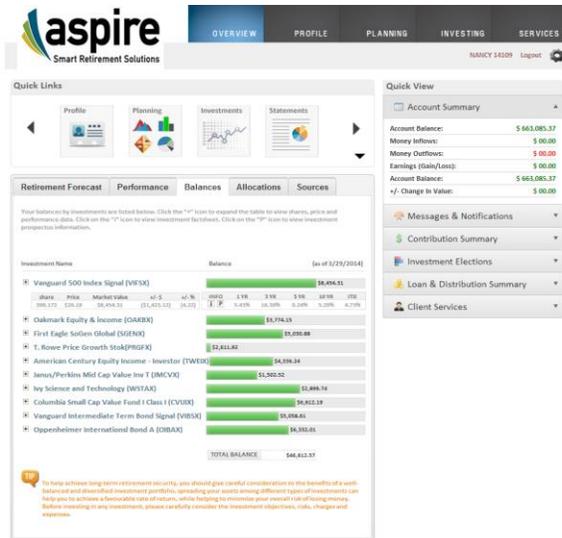
EZB Plan™ does not have proprietary mutual funds so it is free to offer any fund that fits the parameters of the product design. This is particularly beneficial when it comes to the highly popular target date fund options which are offered in the majority of plans big and small. Some years ago the mutual fund industry created retirement share funds. They were designed to cover the cost of the advisor and offset the plan administrative service expense and EZB Plan™ was built around the use of those share classes. There are upwards of 1,000 retirement share funds provided by fund companies such as:

Allianz	Alliance Bernstein	American	American Century
Blackrock	Columbia	Delaware	DWS
Eaton Vance	Federated	Fidelity	Invesco
Ivy	Janus	JP Morgan	Legg Mason
Nuveen	Oppenheimer	Pimco	Pioneer
Prudential	Putnam	Thornburg	Wells Fargo

Your financial advisor can assist you with the development of an investment menu for your plan. As a supplement to the proposal the advisor will provide sample fund line ups and relative qualitative information. Investment choices will be made at the time of plan service establishment.

Participant Internet Site

EZB Plan™ will be introducing a dynamic new participant site mid 2014



The new site promises to be engaging, highly informational, easy transaction management and most helpful in assisting the employee assist the employee in modeling the rate of contribution and investment return they will need to retire comfortably.

Fees:

- \$240 a quarter fee to the plan sponsor
- \$10 per quarter participant fee - \$5 for average account balance over \$40,000
- Sub/TA retained, MG Trust fee paid for out of revenue
- \$100 loan, \$100 distribution
- \$125 per hr. and misc. expenses for lost checks
- Transfer records to another provider \$500
- Up to 30 funds without charge
- No cost for exchanging finds

See service agreement for a full description

Implementation Steps:

- Sign the proposal and include the \$100 Application fee
- Consultation meeting on plan design and collecting plan establishment data
- *Consultation with the previous provider**
- Signing of service agreement

- Employer submission of census data
- Enrollment meetings with employees
- Up load of employee elections or online enrollment
- *Addition of previous provider records and asset conversion**
- Process contributions

**For conversion plans only*

I wish to engage the EZB Plan™ service and enclose a check for \$100

Signed

Date

Title