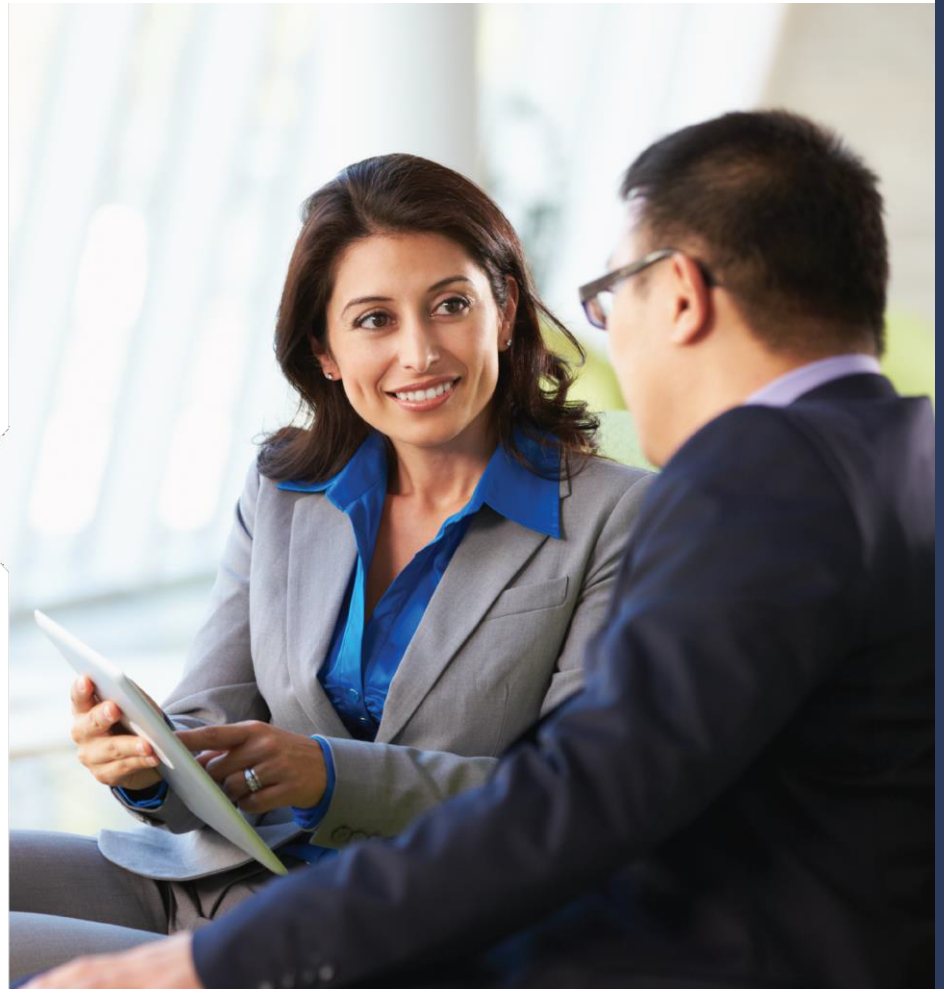




**Integrity IRA**  
*Intelligent Investing, Simplified*

PLAN  
SPONSOR  
**GUIDE**



**Integrity IRA**



## A great retirement solution for both participants and plan sponsors

On the Integrity IRA platform:

- Individuals can voluntarily sign up for an IRA
- Plan Sponsors can select Integrity IRA as the automatic rollover solution for terminated plan participants with account balances under \$7,000<sup>1</sup>
- In the case of plan terminations, Integrity IRA can also be selected as the automatic rollover solution for non-responsive participants

### About Integrity IRA



Mutual funds with low expenses (institutional share classes)



Availability of professionally-managed, customized “do it for me” solution



3.50% guaranteed rate of return<sup>2</sup>



Personalized professional investment advice



State of the art proprietary technology



All servicing for enrollment, contributions, distributions and statements handled online



1. On select recordkeeping platforms  
2. Rate is guaranteed for six-month periods and may be adjusted January and July 1<sup>st</sup>.



## Integrity IRA Investments and Fees

Our Investment Committee has carefully selected low-cost, high-quality investments that are normally only available to large institutions, in order to provide a competitive solution for accountholders.

FUND NAME	MANAGEMENT METHODOLOGY	EXPENSE	TICKER / CUSIP
Integrity IRA Stable Value Fund	Active	1.05%	74447K846
Fidelity Global ex US Index	Passive	0.06%	FSGGX
Fidelity Extended Market Index	Passive	0.04%	FSMAX
Fidelity US Bond Index	Passive	0.03%	FXNAX
Fidelity 500 Index	Passive	0.02%	FXAIX
Fidelity International Bond Index	Passive	0.06%	FBIIX

INDIVIDUAL ACCOUNT ASSETS	FEES	
	Fixed Dollar	Asset-Based
Less than \$7,000	\$45.00	-
\$7,000 to \$35,000	\$25.00	80 bps
Greater than \$35,000	\$0.00	80 bps



## The Integrity IRA Automatic Rollover Service will help you fulfill your responsibilities as a retirement plan fiduciary, by:

- ➔ Managing the risk of former employees and missing participants
  - Eliminate the potential for uncashed checks
  - Search for nonresponsive participants continues after rollover
- ➔ Satisfying the regulatory safe harbor automatic rollover IRA requirements
  - IRA default investment designed to preserve principal and provide a reasonable rate of return
  - IRA and investment fees are comparable to those of non-automatic rollover IRAs
- ➔ Preserving retirement savings for former participants
  - Low investment fees; no trading and transaction fees
  - Default investment preserves IRA balance until claimed by participant
  - Institutional share class investments allow participant to diversify IRA portfolio
  - Convenient online IRA administration and investment support
  - Participants are able to maintain the tax-advantaged savings of a retirement account and receive personalized advice to help them grow their savings over time.

<b>Service Providers</b>	Stable Value Fund Oversight	SageView Advisory Group
	Investment Advice	Morningstar® Retirement Manager <sup>SM</sup>
	Custodian	Matrix Trust Company
	IRA Administrator	IRALOGIX
<b>Additional IRA Fees<sup>1</sup></b>	IRA Set-Up Fee	\$0
	Distribution Fees	\$25 per lump sum distribution \$8 per periodic payment
	Trading Fees	\$0

1. For more information please see the Integrity IRA Financial Disclosure



## Support and Benefits of **Integrity IRA** Automatic Rollover Services

Once you activate the Integrity IRA for automatic rollovers, we will provide the support you need to distribute former employee balances out of your retirement plan, including coordinating the following tasks:

- ✓ Send required employee notification letters
- ✓ Facilitate asset liquidation and transfer to Integrity IRA
- ✓ Reconcile assets in each Integrity IRA following asset transfer
- ✓ Send a Welcome Kit to each Integrity IRA Accountholder (former employee) explaining how to activate and manage the IRA
- ✓ Search for missing participants if Welcome Kit or other correspondence is returned, undeliverable
- ✓ Deliver all required IRA Accountholder notices and investment information
- ✓ Process IRA contributions and distributions
- ✓ Provide IRA Accountholders 24/7 access to account information
- ✓ Provide U.S.-based call center support to IRA Accountholders
- ✓ Deliver personalized investment and retirement advice

We understand this is an important decision for you. This guide is designed to highlight the features and services provided by Integrity IRA to help you implement an automatic rollover solution that best meets the needs of your plan and participants.