

**PIA 401(k)
RETIREMENT PLAN EXCHANGE® SOLUTION**

**DRAMATICALLY
DIFFERENT RETIREMENT**



**LOWER COST
LESS WORK
MORE PROTECTION**



WHAT IS THE

PIA 401(k) RETIREMENT PLAN EXCHANGE® SOLUTION

09/20



**POOLED
DEPENDABLE
PROVEN**

The PIA 401(k) is a Complete, Cost-effective, Turnkey Retirement Solution

TAG Resources helps America's businesses administer their valued employees' retirement plans. TAG is committed to delivering unbiased, quality retirement products tailored to each plan sponsor, with exceptional service to help plans run smoothly.

PIA 401(k) has partnered with TAG & Transamerica to help employers spend more time running their business, not their retirement plan. TAG's design handles administrative duties, reduces your risk, and is cost-effective.

Employer-sponsored retirement plans are critical tools for helping people save for retirement. But for many small businesses, a retirement plan's administrative and fiduciary duties can be overwhelming—keeping some organizations from offering a plan at all.

With PIA 401(k), you can offer your employees a retirement plan while dramatically reducing the associated administrative and fiduciary duties. When you choose TAG to administer your retirement program, you have chosen a dedicated team of professionals working to keeping you compliant in real-time. With ERISA-trained employees and over 15 years developing its exclusive Bedrock Software platform, TAG Resources removes over 90% of administrative burdens. This allows you to focus on your day to day business.



OVER 90% ADVANTAGE WITH

THE PIA 401(k) RETIREMENT PLAN EXCHANGE® SOLUTION

A MAJOR DIFFERENTIATOR OF THE PIA 401(k) FOR YOU AS A PARTICIPATING EMPLOYER IS THE REDUCED ADMINISTRATIVE TASKS YOU HAVE TO PERFORM ON YOUR 401(K).

LET US TAKE ON YOUR ADMINISTRATIVE RESPONSIBILITIES

RESPONSIBILITIES WITHOUT

PIA 401(k)

- [3(38) Investment Manager Appointment]
- 402(g) Limit Reporting
- 404(a)(5) Notice Distribution
- 404(c) Notice Distribution
- 408(b)(2) Notice Distribution
- Annual Discrimination & Coverage Testing
- Annual Fee Negotiations With Vendors
- Audit Completion Support
- Audit Firm Hiring & Monitoring
- Auto Enrollment Notice Distribution
- Beneficiary Designation Form Maintenance
- Beneficiary Determinations
- Blackout Notice Distribution
- Census Review
- Corrective Distributions
- Death Benefit Approval
- Distribution Reporting
- DOL and IRS Issue Resolution Assistance
- Eligibility Calculations
- Eligibility Notifications
- Employer Contribution Monitoring
- ERISA Bond Review
- Error Correction Monitoring
- Fiduciary Insurance Coverage Review
- Force Out Processing
- Form 5330 Preparation
- Form 5500 Preparation, Signing, & Filing
- Form 8955 Preparation, Signing, & Filing
- Fund Change Notice Distribution
- Hardship Withdrawal Approval
- Loan Approval & Reporting
- Loan Default Monitoring
- Loan Policy Administration
- Lost Earnings Calculations
- Participant Enrollment Assistance
- Payroll Aggregation
- Payroll File Aggregation
- Plan Design Review
- Plan Document Interpretation
- Plan Document Preparation
- Archiving
- Plan Irregularity Notification
- QDIA Notice Distribution
- QDRO Determinations & Reporting
- Quarterly Investment Review Meetings
- Rate Change Monitoring & Reporting
- Required Minimum Distributions
- Safe Harbor Notice Distribution
- SAR Production & Distribution
- SMM Notice Distribution
- SPD Production & Distribution
- Spousal Consent Approvals
- Termination Date Verification & Maintenance
- Termination Withdrawal Approval
- Trustee Duties
- Review & Process Payroll Files
- Vesting Verification & Tracking
- Year End Data Collection & Review

RESPONSIBILITIES WITH

PIA 401(k)

- Monitor Service Providers
- Upload Payroll Files
- Year End Data Collection

AN EMPLOYER WHO SPONSORS A RETIREMENT PLAN FOR THEIR EMPLOYEES HAS OVERRIDING FIDUCIARY RESPONSIBILITY FOR THE PLAN. THIS SOLUTION ALLOWS THE EMPLOYER TO OUTSOURCE THAT RESPONSIBILITY TO THE HIGHEST DEGREE.

TAG TAKES ON OVER



OF YOUR ADMINISTRATIVE TASKS.

5 PILLARS OF

THE PIA 401(k) RETIREMENT PLAN EXCHANGE® SOLUTION

1 TAG MAKES IT SIMPLE

Employers don't want to be 401(k) experts.

With ERISA-trained employees and over 15 years developing its exclusive Bedrock Software platform, TAG Resources, LLC removes over 90% of all the administrative burden.

- Use your admin resources elsewhere
- Focus on running your business
- Retirement department support similar to large companies

2 FIDUCIARY PROTECTION

Employers don't want to be at risk.

By shifting administrative and certain named fiduciary duties to TAG Resources, employers can mitigate most defined legal obligations and responsibilities.

- The [3(38) investment Fiduciary] is responsible for selecting and monitoring the investment lineup
- High level of protection

3 COMPLIANT

Employers don't want fines and penalties.

TAG Resources processes are developed to administer plans to be DOL and IRS compliant.

- Limit exposure to fines and penalties
- Inquiries and audits handled directly by TAG Resources

4 COST EFFECTIVE

Employers don't want to overpay.

The PIA 401(k) is built on a pooled pricing model and often costs less than other programs offering fewer comprehensive services.

- Plan cost is negotiated on all plans in the pool rather than on individual plans
- Large-plan features based on economies of scale

5 WELL KNOWN PROVIDERS

Employers want to work with industry leaders.

The PIA 401(k) combines industry-leading professional service providers for "end to end" retirement plan oversight, including robust tools and resources for employees.



OVER 20 YEARS OF EXPERIENCE

WITH THE PIA 401(k) RETIREMENT PLAN EXCHANGE® SOLUTION



EXPERIENCE OVER ENTHUSIASM

Retirement plan providers are currently struggling to deal with pooled structures. Many are enthusiastically working with pooled plans, such as PEP's, for the first time. TAG Resources and Transamerica have been the innovators in pooled structures for over 20 years. TAG's experience has helped them understand how to structure the plan to get the best savings and protection available to you.

TAG & Transamerica have a proven track record of working together to understand employers' needs and effectively meeting those needs.

Additionally, retirement plans carry significant fiduciary liability and government compliance exposure for employers. The PIA 401(k) outsources the liability and compliance to TAG Resources to the highest extent. While most retirement plans do not offer this level of fiduciary and compliance assistance, TAG works as your retirement department by becoming a Signatory Named Fiduciary on your retirement plan.

CONNECTING THE PIECES FOR YOU



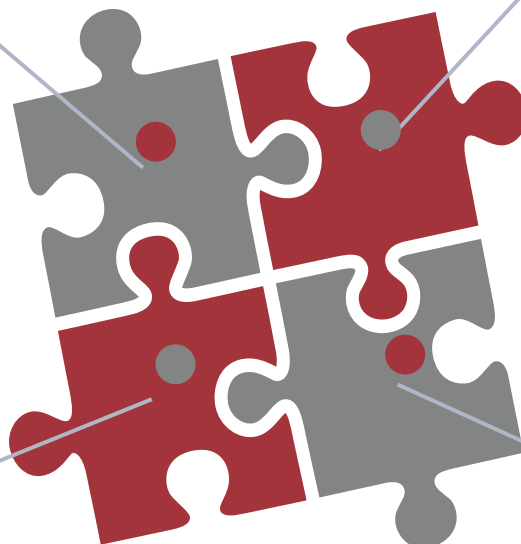
TRANSAMERICA
ROLE: RECORDKEEPER



TAG RESOURCES, LLC
ROLE: PLAN ADMINISTRATOR
402(A), 3(16), AND 3(21)



TARGET RETIREMENT SOLUTIONS
ROLE: FINANCIAL ADVISOR



FIDUCIARY PLUS
ROLE: INVESTMENT MANAGER 3(38)

OVER 20 YEARS OF EXPERIENCE

WITH THE PIA 401(k) RETIREMENT PLAN EXCHANGE® SOLUTION

CORE BENEFITS

- Takes pressure off your administrative resources
- Allows you to use those resources elsewhere
- Provides access to service providers with ERISA and investment experience
- A retirement department similar to large companies
- Reduces liability
- Eliminates investment selection responsibility
- Reduces fear of lawsuits
- High level of protection
- TAG Resources focuses on plan compliance with DOL and IRS regulations
- Limit exposure to fines and penalties
- IRS and DOL inquiries handled by TAG Resources
- Potential lower direct plan cost from pooling
- More services for that low cost
- Your plan has large plan features
- Lower cost can lead to better participant outcomes
- May provide significant Tax Credits

What employer doesn't want to lower cost, lighten workload, lower personal liability, & lower compliance failures? Let us help you accomplish more. At a time when over 67% of retirement plans randomly audited by the DOL fail the audit, TAG Resources policies and procedures in administering your plan focus on making your plan one of the 33% who pass these audits potentially saving you significant fines and penalties that can come from failing.

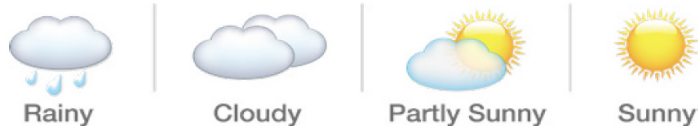
PARTICIPANT EXPERIENCE

DRIVING PARTICIPANT SUCCESS

The participant experience is designed to help people understand if their savings and investment strategy is in line with their retirement goals. It starts with enrollment and continues with personalized communications and financial education showing participants how they can improve their retirement readiness.

YOUR RETIREMENT OUTLOOK®

Brighten Your Outlook®



An easy-to-understand forecast generated by the underlying methodology provided by Morningstar. Using simple weather icons, it shows participants if their current investment strategy is likely to produce the income they're seeking in retirement and offers steps to improve their chances of achieving their goals. *Your Retirement Outlook*® is featured prominently on the participant website, mobile app, and quarterly statements.



"LET US BECOME YOUR RETIREMENT DEPARTMENT"

LET'S CHAT

Want more info about the PIA 401(k)
RETIREMENT PLAN EXCHANGE® SOLUTION



CONTACT

Target Retirement Solutions



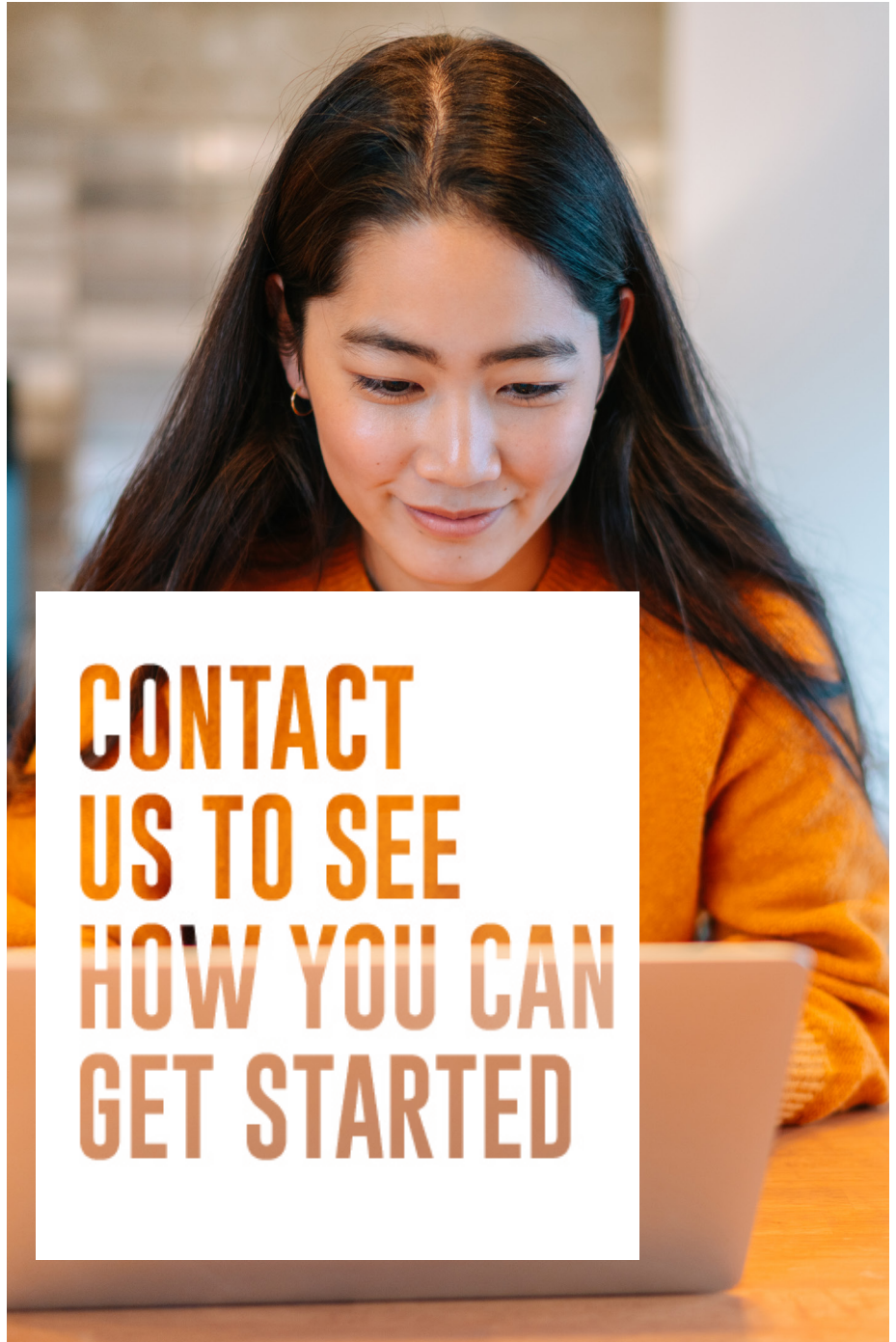
CALL

203-924-5420



EMAIL

jdimatteo@dimatteofinancial.com



CONTACT
US TO SEE
HOW YOU CAN
GET STARTED



Your Retirement Outlook: Important: The projections or other information generated by the engine (which produces Your Retirement Outlook®) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time.

The Retirement Plan Exchange® plan solution is not a multiple employer plan (MEP). Unlike a MEP, certain plan qualification and ERISA requirements are applied at the individual plan level. An employer participating in the plan retains certain fiduciary responsibilities, including responsibility for retaining and monitoring the 3(16) plan administrator, for determining the reasonableness of its fees, and for periodically reviewing the plan as a whole. Transamerica does not act as a 3(16) plan fiduciary.

Securities offered through Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528.

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