



5 THINGS EVERY EMPLOYER WANTS IN A 401(K)

You want to provide a retirement plan for your employees that...

TEAMS WITH WELL KNOWN PROVIDERS

1

The TAG Retirement Program combines 3(16), 3(38), and TPA services for “end to end” retirement plan oversight.

TAG teams with Transamerica as Recordkeeper, with \$245 billion in assets serviced (as of 12/31/2016), and with Mesirow Financial as the 3(38) Investment Manager, with over \$32.7 billion in assets under management and \$30.8 billion in assets under advisement (as of 6/30/18, includes assets of Mesirow Advanced Strategies, Inc.)

You want to work with the best.

MINIMIZES FIDUCIARY LIABILITY

2

The TAG Retirement Program allows a company to shift its fiduciary duties to TAG Resources, to the greatest extent permitted by law.

This provides your company with fiduciary support and helps mitigate your defined legal obligations and responsibilities. With TAG Resources commitment, you have the confidence that your fiduciary obligations are being met.

You don't want to be at risk.

IS COMPLIANT

As of the 2015 Department of Labor random audit period, the DOL reports more than 67% of 401(k) plans failed their audit.* However, plans administered as directed by TAG Resources, have never failed an audit.

3

TAG is your 401(k) Support Staff, signs the Form 5500, and ensures each plan is consistently in compliance with the DOL and IRS regulations. If you are out of compliance – and that has not happened in TAG's 15+ years of operation.

**U.S. Department of Labor, Employee Benefits Security Administration, 2015.*

You don't want fines or penalties.

IS COST COMPETITIVE

The 401(k) Aggregated Solution, powered by the TAG Retirement Program, is built on an “aggregated” model – your company gains the advantages of economies of scale in pricing.

4

You don't want to overpay.

IS EASY TO ADMINISTER

TAG Retirement Program | 401(k) Aggregated Solution performs 99% of the administrative duties required for a company to offer a 401(k) to their employees.

This removes the administrative burden from company employees and executives so you can focus on what's most important – running your business.

5

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

TAG PROVIDES UNPARALLELED VALUE BY OVERACHIEVING ACROSS THE BOARD.



TAG Retirement Program 401(k) Aggregated Solution

The bottom line is that, for every plan, TAG acts as the company's 401(k) support team, so the company doesn't have to act as a retirement expert. TAG acts as a buffer between the Plan Sponsor and the DOL and IRS, and works to keep each plan in compliance with all applicable laws. TAG's experts make the decisions and take responsibility for those decisions with respect to the services they provide, taking away one more thing that might keep Plan Sponsors awake at night. TAG does all of this at a price comparable to plans that offer fewer services.

Plan Sponsor Responsibilities without TAG Resources

- 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
- Upload Payroll Files *
- Vesting Verification & Tracking
- Year End Data Collection & Review *

Plan Sponsor Responsibilities WITH TAG Resources

- Monitor TAG
- Upload Payroll Files *
- Year End Data Collection *



TAG Resources

RETIREMENT SOLUTION
PERFORMS

99%

of administrative tasks by
becoming your retirement
department support team



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Advisory Fees are described in Mesirow Financial Investment Management, Inc.'s Form ADV Part 2A. Mesirow Financial does not provide legal or tax advice. Advisory services offered through Mesirow Financial Investment Management, Inc. an SEC registered investment advisor.

TAG Resources, Mesirow Financial, and Transamerica are separate unaffiliated entities.

*** Required, but may be provided by payroll company**

How can I learn more or get started?

If you would like more information about TAG Retirement Program | 401(k) Aggregated Retirement Solution, please contact us at:

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