



A customizable full-service **retirement** plan for a small business



Set up fees:

\$500 one-time fee for startup plans

\$1,000 one-time fee for takeover plans

\$250 additional one-time fee for an Age-Weighted or New Comparability Plan

Administration fees:

Starting at \$950 –DIRECT platform

Starting at \$1,500 –SELECT platform

\$500 additional annual fee for the Age-Weighted or New Comparability annual calculation

Investments:

(dependent on the program)

Annuities

ETFs

Mutual funds

Features:

Free tax reporting and Form 5500 reporting

Unlimited customer support for employers and employees

Automatic enrollment

The PLAN4MOST® offering is a flexible 401(k) solution that allows a small business to build a retirement plan that meets the specific needs of the company.

Leverage our high-touch service model and free up time to focus on running the business.

PLAN4MOST® Benefits

- Provide a retirement benefit for employees while saving money with a low administrative cost 401(k) solution for small business owners.
- The company can encourage participation by choosing to offer a plan with matching contributions and/or profit sharing contributions.
- Consider the auto-enrollment option, which requires employees to affirmatively opt out of the plan if they do not wish to participate.
- Maximize personal contributions with the “Safe Harbor” option.
- Full integration with PLANPAYROLL™.

Tax advantages lower your costs

- The business may be eligible for an annual tax credit for the first three years if this is the first year of the company’s 401(k) plan, has not maintained a qualified employer plan within the previous three years and have less than 100 employees.
- Any employer matching or profit sharing contributions are tax deductible for the business.
- The choice of pre-tax and/or after-tax personal contributions is an ideal way to enjoy tax-advantaged retirement investing.

PLAN4MOST® Features

- Self trustee plan requiring either a prototype plan document.
- Accommodates most organizations up to 250 employees.
- Accommodates Age-Weighted and New Comparability plan types.
- Complete plan compliance testing and tracking.
- Web-based contribution processing and ACH payment of deposits.
- Full-service, online access to administer and monitor the plan.
- Toll-free access to client contact center.
- Up to 15 investment options from a list of well known investment providers.
- Access to daily online statements.
- Access to participant loans.
- Allows for rollovers.
- Roth 401(k) feature available.
- Includes signature-ready Form 5500.



PAi

PLAN  MOST®

Frequently Asked Questions

Simple

Easy

Low Cost

To request additional information or receive a proposal:

Contact us at:
800.236.7400 option 1
or
sales@pai.com

This material is provided for general and educational purposes only, and is not intended to provide legal, tax or investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax laws. Contact your attorney or other advisor regarding your specific legal, investment or tax situation.

Version Jan2012

Q. Who is the best target organization?

A. The PLAN4MOST® is appropriate for most companies – an ideal candidate has at least one employee, wants the flexibility of designing a plan to fit specific needs and looking for investment flexibility.

Q. What are the available investment options?

A. The PLAN4MOST® DIRECT is a plan incorporating up to 15 proprietary investments of the partner. The PLAN4MOST® SELECT is a plan incorporating up to 15 investment selections of which at least 50% must be the partner's proprietary investments while the remaining 50% can be from a list of well known investment providers.

Q. What are the contribution limits?

A. Plan contributions cannot exceed the lesser of \$50,000 or 100% of compensation. Employee deferrals are limited to \$17,000 (employees age 50 and over can contribute an additional \$5,500)¹. The employer contribution limit is 25% of compensation¹.

Q. What is the Roth 401(k) and is it available with the PLAN4MOST®?

A. The Roth 401(k) allows participants the opportunity to contribute to the plan on an after-tax basis. Any earnings grow tax-free and qualified distributions are not subject to income tax. The Roth 401(k) is an optional feature to any 401(k) plan.

Q. Are rollover contributions allowed?

A. Yes, rollovers and transfers are allowed from most other tax-deferred retirement plans, including Keogh, defined benefit, deductible and conduit IRA, SEP, 401(k), profit sharing, money purchase, SIMPLE IRA accounts after two years of SIMPLE participation, 403(b) and governmental 457 plans. Direct rollovers and transfers are also allowed from Roth 401(k) if the Roth 401(k) feature is selected as an option.

Q. Does the PLAN4MOST® cover age-weighted or new comparability profit sharing plans?

A. Yes, profit sharing plans are made available in several variations that are suitable for a wide variety of employers. Age-Weighted, New Comparability and Super New Comparability plans allow the employer to make larger contributions to certain groups of employees. The financial advisor must complete a plan illustration using PAi's EZ Illustrator tool.

Q. When does the PLAN4MOST® have to be established?

A. Generally, for the 401(k) feature and/or the profit sharing feature, the plan must be established before the plan year end. For the Safe Harbor feature, the plan must be established at least three months before the end of the plan year. In order to comply with the plan establishment dates, plan date requirements are contingent on the plan type being adopted and whether or not it is an existing or startup plan. Specific deadlines are set prior to the end of the year.

¹2012 limits. Limits are indexed annually.



PLAN4MOST® is powered by PAi. PAi has been successfully servicing the small business industry for over 20 years by making strategic and effective investments in people, technology and processes. PAi delivers comprehensive solutions with a small business focus and high-touch and high-tech client care – all at affordable costs.