

PRODUCT SHEET

INSTITUTIONAL
USE ONLY



www.pai.com

PLAN4MOST®

A FULL SERVICE RETIREMENT
PLAN THAT CAN BE DESIGNED
FOR THE SMALL BUSINESS.

OPPORTUNITY

ACCORDING TO
401KEXCHANGE, OVER 10%
OF SMALL BUSINESSES WITH
401(K) PLANS WILL BE
LOOKING TO MOVE TO A
NEW PROVIDER -
REPRESENTING A \$19
BILLION OPPORTUNITY.

PLAN DESIGN FEATURES

- 1-100 EMPLOYEES
- STARTUP PLANS
- TAKEOVER PLANS
- UP TO 15 INVESTMENT
OPTIONS
- LOAN FEATURE AVAILABLE
- ROTH FEATURE AVAILABLE
- QDIA FEATURE

PLAN  MOST®

OVERVIEW

The PLAN4MOST® is a flexible 401(k) solution that allows the small business to build a retirement plan that meets the needs of the company. The business can design a plan that is very simple to only allow employee contributions or design a more robust plan allowing for matching on employee contributions and/or provide employees to share in profits.

PLAN4MOST® can be private labeled or co-branded to leverage your brand in the marketplace. Leverage PAi's high-touch service model and allow your sales force to focus on selling, their clients on running their businesses and PAi on servicing the plan.

SOLUTION

Whether your client is considering a new 401(k) plan or contemplating a change in providers, we have a solution that meets your needs. PLAN4MOST® has been designed to provide the opportunity to contribute at the maximum rate permitted by law while maintaining the ability to contribute at a lower rate if desired in certain years.

Plan types available:

- 401(k)
- Profit Sharing
- Safe Harbor
- Age-Weighted
- New Comparability
- Super New Comp

Investment options available:

- PLAN4MOST® - Proprietary Investments
- PLAN4MOST® SELECT – Proprietary and
Non-Proprietary Investments

BENEFITS

- The plan design is flexible.
- Contributions to the plan are deductible from taxable business profits.
- Businesses with fewer than 100 employees are eligible for a tax credit of 50% (\$1,000 maximum) of the administrative costs in the first three years of the new plan.
- Profit sharing funding is flexible.
- Full integration with PLANPAYROLL™.

FEATURES

For the Employer:

- Daily valuation with real-time access to information
- IRS Non-standardized Prototype Plan Documents and Adoption Agreements
- Government tax reporting, including 1099-R and signature-ready Form 5500
- Toll-free client relationship support

For the Employee:

- 24-hour toll-free access to voice response unit (VRU)
- Toll-free access to client contact center
- Full-service Internet access
- Daily online statements available with personalized rate of return
- Annual statements mailed to employee's home



FREQUENTLY ASKED QUESTIONS

Q. Who is the best target organization?

A. The PLAN4MOST® is ideal for most companies. An ideal candidate has 100 or fewer total number of employees, wants the flexibility of designing a plan that fits their specific needs and wants flexibility in investments.

Q. What are the contribution limits?

A. Plan contributions cannot exceed the lesser of \$49,000 or 100% of compensation. Employee deferrals are limited to \$16,500 (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. Does the PLAN4MOST® cover Age-Weighted or New Comparability profit sharing plans?

A. Yes, profit sharing plans available in several variations that are suitable for a wide variety of employers. Age-Weighted, New Comparability and Super New Comp plans offer all the benefits of traditional profit sharing plans plus greater flexibility. These types of plans allow the employer to make larger contributions to older, higher paid owners and employees. The financial advisor must complete a plan illustration for the plan using PAi's EZ Illustrator tool. The employer or the financial advisor is responsible for providing the census data in a prescribed format.

Q. What is the PLAN4MOST® SELECT plan?

A. PLAN4MOST® SELECT is a plan incorporating proprietary and outside investment options from various investment companies. If you would like to receive more information on the investments available, please contact PAi at 800. 236.7400 Option 5.

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, 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.

¹2009 limits. Limits are indexed annually.

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FOR ADDITIONAL
INFORMATION, PLEASE
CONTACT PAI AT:

800.236.7400 Option 5

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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.