



## The AICUM Retirement Plan for TIAA Clients

Through the power of aggregation, provide a superior retirement plan, have potential cost savings and completely outsource plan administration and investment selection

### The advantages of adopting The AICUM Retirement Plan for TIAA Clients

#### Potential cost savings

- Form 5500 signatures & filing are transferred to the Multiple Employer Aggregate Plan (MEAP)
- Complete open architecture
- No costs associated with plan document maintenance, restatement or amendment responsibilities

#### Participant education and resources provided by Twelve Points Wealth Management

- On-site participant education
- Financial Wellness Programs & Online tutorials
- Award-winning participant flyers
- Quarterly statements
- Electronic participant newsletters & webinars
- Online requests for loans, distributions and hardships
- Online investment fact sheets and prospectuses
- Annual fee disclosure statements

### Fiduciary support

#### 3(38) investment management provided by Twelve Points Wealth Management

- Completes the selection and monitoring of investment portfolio in accordance with the Investment Policy Statement (IPS)
- Monitors fees to ensure they are reasonable

### Administrative support

#### 3(16) plan administration provided by Pentegra

- Provides employee notices, eligibility tracking and distribution management
- Interprets and enforces plan document
- Ensures IRS and Department of Labor compliance
- Includes an ERISA attorney as part of the compliance team
- Flexibility in plan design
- Employers are able to maintain unique plan design features such as: vesting schedule, type and amount of employer match, Roth option, plan loan availability, and hardship withdrawals

For more information, please contact Jonathan Kondracki at 617-874-0335 or [jonathan@twelvepoints.com](mailto:jonathan@twelvepoints.com)