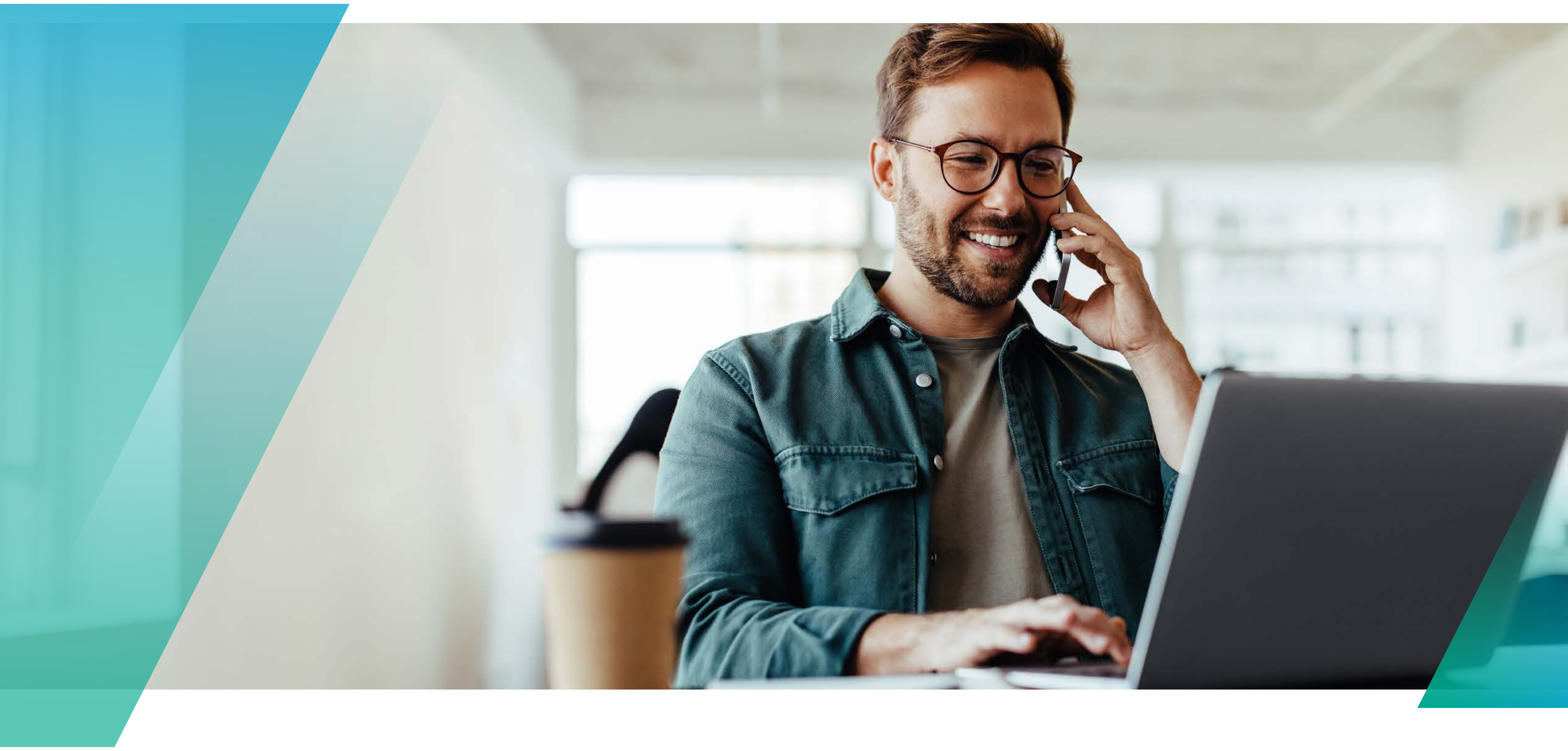
COPILOT FOR FINANCIAL ADVISORS

An automated 401(k) retirement plan solution designed for your small business clients



Ascensus offers two CoPilot 3(38) 401(k) retirement plans—traditional and Individual(k)™. Both are cost-effective and ease the investment and administrative burden of managing a 401(k) plan for you and your clients. Through a clear, skillfully selected 401(k) plan design, CoPilot leaves you more time to spend consulting, prospecting, and growing your business.

- Straightforward, transparent pricing
- Low cost investment menus
- Automatic enrollment and increases
- Plan Health Report with customizable metrics

DESIGNED WITH YOU IN MIND

CoPilot is a fully bundled retirement service that offers:

- A fast sales cycle
- Traditional 401(k) and Individual(k) options for commission- and fee-based advisors
- A 3(38) investment manager that creates and monitors the plan lineups and model allocations
- No minimum requirements for plan assets or employee counts
- Savings alerts that monitor participant performance to proactively inform them of events that could impact their retirement

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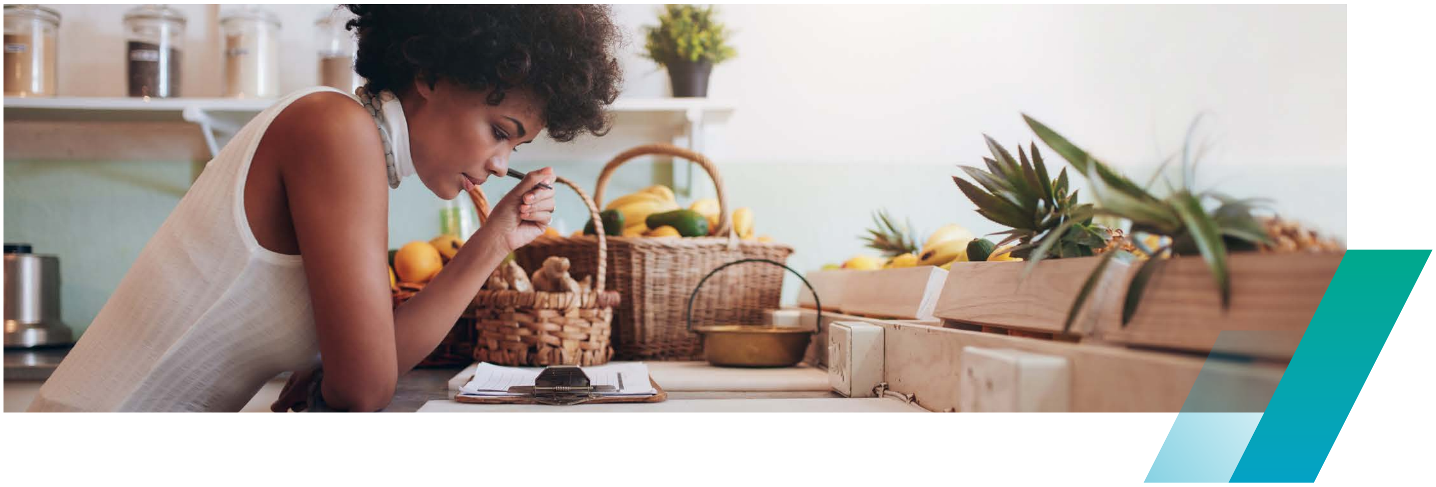
Save time and improve outcomes—CoPilot's online setup and enrollment can save your clients time on administration tasks. Payroll integration (available only on traditional 401(k) plans) helps to increase data accuracy.

Manage risk—With research-based plan tools and education backed by a team of support specialists, the CoPilot 401(k) is designed to make saving for retirement simpler and easier for you and your clients. CoPilot 401(k) plans offer investment fiduciary coverage[1] and services including professionally managed investment portfolios from Newport Group Consulting, a national 3(38) investment manager.

Fund lineup options include:

- Fee-based passive
- Fee-based hybrid
- Commission-based 25 bps
- Commission-based 50 bps

Enhance financial wellness (available only on traditional 401(k) plans)—CoPilot offers Financial Wellness, a holistic program created by Financial Finesse. It provides employees with free access to unbiased, personalized resources and guidance—including virtual financial coaching—to help them pursue financial well-being.



A STREAMLINED, COST-EFFECTIVE SOLUTION

	CoPilot Traditional 401(k)	CoPilot Individual(k)™
Optimized for	Organizations that have non-owner employees	Owner-only organizations
Investment options	Professionally managed portfolios* and individual investments *Five investment allocation models (Income, Conservative, Moderate, Growth, and Aggressive)	
Pricing		
Employer Implementation fee (one time) Base fee	 $500 $125/month	 $100 $365/annually (includes one participant)
Employee Recordkeeping fee Annual custodial and trading fee[2] Annual investment fiduciary fee[2]	 $4 per participant/month 0.07% 0.25%	 $48 per additional participant/year 0.07% 0.25%

Pricing is subject to change. Excludes investment expenses.

A PARTNER YOU CAN TRUST

Ascensus is the largest independent recordkeeping services provider, third-party administrator, and government savings facilitator in the United States.[3]

153,700+ retirement plans administered[4]

4.7+ M retirement plan participants[4]

$818+ B in assets under administration[4]

28x "Best in Class" Award Winner
For retirement plans up to $200 million and most won among all retirement plan providers for plans up to $50 million[5]

PLANADVISER Adviser Choice Award
Winner in the recordkeeping category[6]

Retirement Leader of the Year[7]

[1] Investment fiduciary services are offered through Newport Group Consulting, LLC, an SEC registered investment adviser.
[2] Fees are shown in annual terms but are deducted monthly.
[3] Cerulli Associates. *The Cerulli Report: U.S. Retirement Markets 2023*. December 2023.
[4] As of June 30, 2024.
[5] PLANSPONSOR. 2023 Defined Contribution (DC) Survey. February 2024.
[6] PLANADVISER. 2023 Retirement Plan Adviser Survey. March 2024.
[7] With Intelligence. With Intelligence Mutual Fund & ETF Awards. June 2024.

Ascensus' award-winning service, technology, expertise, and the simple plan design of a CoPilot 401(k) makes offering your employees a retirement solution an easy decision.

833-893-3233 copilotsales@ascensus.com ascensus.com