

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



Ascensus offers a Raymond James CoPilot 3(38) 401(k) retirement plan that is cost-effective and eases 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, these solutions leave you more time to spend consulting, prospecting, and growing your business.

- Straightforward, transparent pricing
- Automatic enrollment and increases
- Low cost investment menus
- 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) options for fee-based advisors
- 3(38) investment fiduciary services provided by Raymond James
- 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



Save time and improve outcomes—Online setup and enrollment can save your clients time on administration tasks. Payroll integration helps to increase data accuracy.



Manage risk—With research-based plan tools and education backed by a team of support specialists, this solution is designed to make saving for retirement simpler and easier for you and your clients. It includes 3(38) investment fiduciary services provided by Raymond James.



Enhance financial wellness—We offer Financial Wellness, a holistic program created by Financial Finesse. This provides employees with free access to unbiased, personalized resources and guidance—including virtual financial coaching—to help them pursue financial well-being.



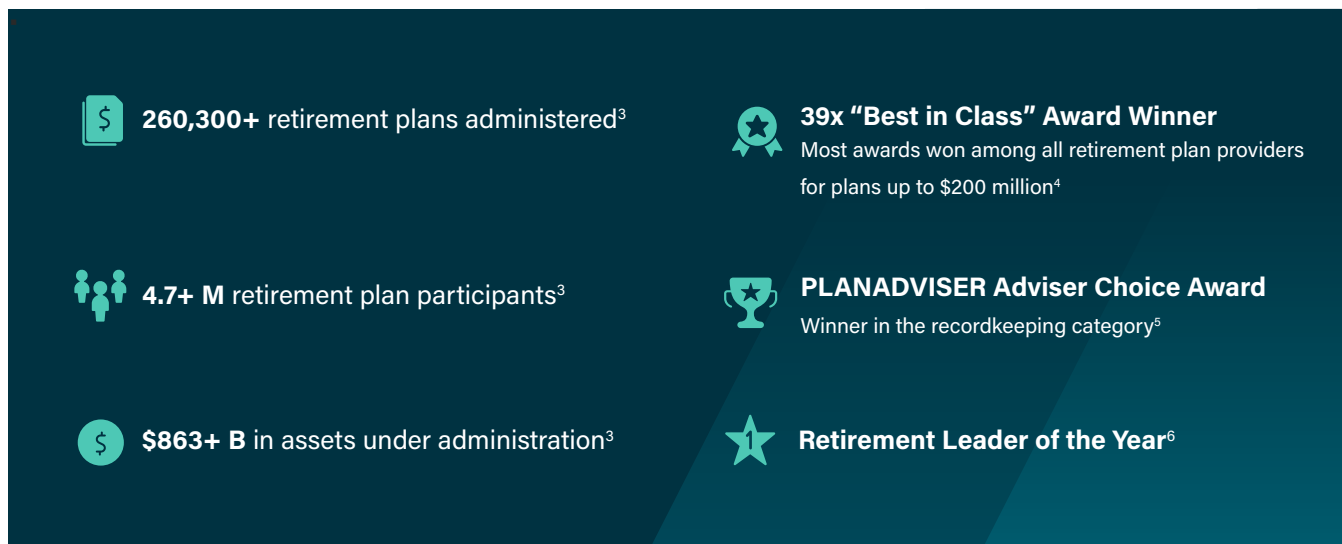
A STREAMLINED, COST-EFFECTIVE SOLUTION

Pricing	Employer
	Implementation fee (one-time)..... \$390
	Base fee\$100/month
	Employee
	Recordkeeping fee \$5 per participant/month
	Annual custodial and trading fee ¹0.07%
	Annual advisor service fee ¹set by fee-based advisor (Includes 3(38) fiduciary fee)

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.²



¹Fees are shown in annual terms but are deducted monthly.

²Cerulli Associates. The Cerulli Report: U.S. Retirement Markets 2023. December 2023.

³As of December 31, 2024.

⁴PLANSPPONSOR. 2024 Defined Contribution (DC) Survey. February 2025.

⁵PLANADVISER. 2025 Retirement Plan Adviser Survey. March 2025.

⁶With Intelligence. With Intelligence Mutual Fund & ETF Awards. June 2024.

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

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