



The
Investment
Center

Member FINRA/SIPC



TIC Retirement Care

Multiple Employer Plan (MEP) Solution for International Teachers

In today's competitive employment landscape, a retirement plan helps attract those individuals you want to join your organization, while rewarding those who are already part of your team. Yet, sponsoring a retirement plan takes specialized knowledge, adds administrative obligations, and imposes fiduciary requirements on business owners. With a **Multiple Employer Plan (MEP)**, the Adopting employer's responsibilities are reduced significantly in these areas.

The Investment Center can help you keep things simple when it comes to sponsoring a qualified retirement plan. Our TIC Retirement Care - **Multiple Employer Plan** is a simple, cost-effective way to incorporate a retirement plan into your benefits package.

Why Consider a Multiple Employer Plan?

A Multiple Employer Plan is a retirement savings package in which multiple businesses participate in a single qualified retirement plan. It is sponsored by a third party, referred to as the “MEP Sponsor,” who takes on the responsibility and liability for running the plan. A business that joins a MEP is referred to as an “Adopting Employer.”

It's cost-effective. Costly plan audit fees are eliminated along with relief from individual 5500 filings and government reporting.

It's efficient. A MEP saves you time. It enables your leadership team to concentrate on managing your business, not your retirement plan.

It significantly reduces the adopting employer's fiduciary responsibility. The day-to-day fiduciary investment risk becomes the responsibility of the investment manager retained by the MEP.

TIC Retirement Care is designed to streamline the adoption process and minimize the expenses associated with establishing and maintaining a 401(k) plan for participating employers or member firms. Through the MEP structure, the participating employers or member firms have limited fiduciary liability, reduced roles and responsibilities, and benefit from economies of scale as compared with establishing a single-employer plan.

Fee Transparency

Powerful
Investment Platform

Participant Support

Limited
Fiduciary Responsibility

Powerful Technology
Platform

True Open Architecture Multiple Employer Plan

Outlined below are the components that make up all 40k(k) plans. This Multiple Employer Plan is based on an open architecture qualified plan service model. This means each specialized service provider is free from conflicts of interest and is carefully selected for each component. Additionally, each service provider clearly identifies fees, fiduciary status and services.

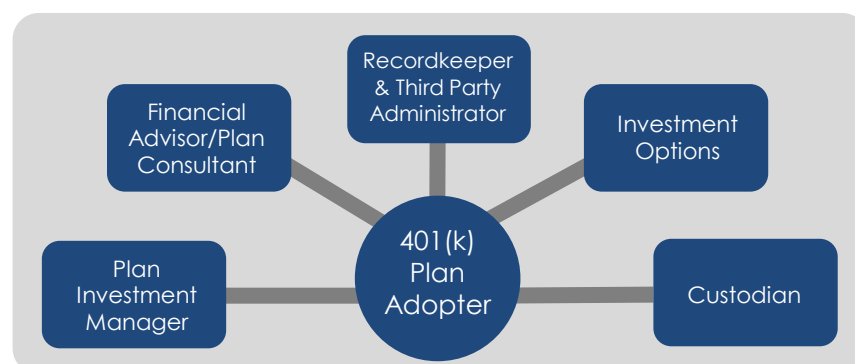
As a multiple employer program, we offer numerous economies of scale and access to plan resources, features and benefits typically reserved for only the largest corporate and public organizations, all at an affordable cost.

As a multiple employer plan, only a single plan audit, 5500 filing and plan document are required for the entire plan. What does this mean for you? The elimination of costly plan audit fees, and offers relief from individual Form 5500 filings and government reporting. It also means that each time that legislation is passed and plan amendments are required, the plan is amended on behalf of each employer. That results in considerable cost savings for your employees.

What's more, the TIC Retirement Care MEP Plan offers an investment platform with built-in fee disclosure, and a solution to help you navigate fee disclosure requirements. Our plan fee structure keeps costs low.

Employer Benefits

- Substantially reduces fiduciary liability
- Reduces overall 401k plan administration costs
- Reduces plan audit costs
- Eliminates the need for individual employers to file form 5500
- Full fee disclosure and revenue re-capture complies with 408(b)(2)
- Ability to create unique plan design for each adopting employee
- Don't have to worry about annual ERISA bond
- Transparency – for you and your employees



Our clear approach is designed to help your employees understand the entire investment process. We aim to simplify the investment approach for plan participants by focusing on the importance of discipline, low fees, planning, and asset allocation – not on short term trends. Our services include the following:

- One-on-one personal service
- Detailed enrollment assistance for participants
- Regular on-site visits
- Customized retirement projections
- Personal education on retirement planning and other investment topics
- Small group learning sessions
- Proactive outreach to participants for periodic account reviews
- Transaction assistance for loans, withdrawals, transfers, contribution changes, etc.

A Simple Enrollment Process

There are three easy ways for participants to enroll in the TIC Retirement Care Plan:

- Sign and return the paper enrollment form
- Call Adviser
- Log on through the plan website

Once enrolled, participants receive a dynamic, personalized investment portfolio selected from the plan's existing fund lineup. The personalized portfolio takes into consideration factors such as contribution rate, salary, desired retirement age and desired retirement income.

Participants are given multi-channel access to their account information via phone, Internet and paper. This makes it easy for participants to provide personal updates—helping to ensure optimal portfolio design. Participants will receive a quarterly statement and an Annual Portfolio Review. They can update their personal information to further customize their portfolio. Participants may opt out of the TIC Retirement Care Plan at any time.

Quarterly Statements

youraccount.com

Employee Education
Material

Traditional/Roth
Option

Open Architecture
Structure

We offer a flexible approach to plan investments so that you can offer your clients a comprehensive investment platform encompassing style-specific alternatives across a wide spectrum of asset classes.

The TIC Retirement Care plan offers you and your clients a sound, documented fiduciary process.

The Investment Center and its partners evaluate, identify, select and monitor all of the investments on our platform so that you can offer your clients a fiduciary process that includes an investment policy statement, investment evaluation and selection, and ongoing monitoring and performance reporting. The ERISA section 3(38) investment fiduciary oversight and responsibility that we offer relieve you of the burden of due diligence and ongoing monitoring of investments for your clients.

As an investment fiduciary, we offer the benefit of careful oversight of investment options for participants that are regularly scrutinized for appropriateness, provide rigorous style consistency and the opportunity for broad diversification and asset allocation-and the benefit of due diligence built around the fiduciary responsibility that we assume to ensure that plan investments are appropriate for a qualified retirement program.

Investment Services

- Investment Evaluation and Selection
- Investment Menu of Broadly Diversified Options
- Ongoing Monitoring of Funds
- Performance Reporting

Exchange-Traded Funds
(ETFs)

Multiple Asset Classes

No Upfront or
Backend Fees

No Revenue Share

No Hidden Fees

Many employers underestimate the time it takes to administer a retirement plan. As an Adopting Employer in the MEP, you turn these responsibilities over to a group of professionals who handle plan administration, investments, and recordkeeping:



The Investment Center, Inc. & IC Advisory Services, Inc.

These firms work behind the scenes to provide back-office support and service regarding the technical and regulatory requirements of handling client accounts. The Investment Center, Inc. is the Broker-Dealer and IC Advisory Services, Inc. is the Registered Investment Advisor. The Investment Center, Inc. is a member of both the Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC).

Website: www.investmentctr.com



RPG Consultants

Since its founding in 1984, RPG Consultants has specialized in the development, including customized planning strategies, implementation and operations of company retirement plans for business owners, professional practices, entrepreneurs, mid-sized corporations and not-for-profit organizations. RPG's services include: consulting, compliance, actuarial, record keeping and third-party administration services.

Website: www.rpgny.com



QBOX Fiduciary Solutions

QBOX Fiduciary Solutions serves as investment manager and ERISA section 3(38) fiduciary for the plan with responsibility for fund selection and ongoing monitoring of the plan's investment lineup. The level of ERISA section 3(38) investment fiduciary protection relieves plan sponsors and Adopting Employers of the due diligence and ongoing monitoring of plan investments. As your ERISA 3(38) Investment Manager, QBOX assumes full discretion for selecting, monitoring and (if necessary) replacing the investment options for your retirement plan. In this capacity, they are the named fiduciary.

Website: www.qboxfs.com



Mid Atlantic Trust Company

Mid Atlantic provides trust and custody solutions for retirement plans and other accounts through Mid Atlantic Trust Company, their state-chartered non-depository trust company. Through its retirement plan channel, the Mid Atlantic organization provides services to more than 150 TPA and record keeping firms. Customers rely on us for trust, custody, paying agent and/or clearing and settlement services for over 55,000 retirement plan accounts.

Website: www.macg.com

We invite you to learn more about the tools and resources available to you and your participants. Here's a look at our next steps:

Step 1

Complete & submit:

- Retention or fact finder questionnaire.
- Employer census.
- Most recent quarterly plan investment statement (*if applicable*).
- Most recent 5500 plan tax return (*if applicable*).

Step 2

- Sign agreements (most documents are E-Signature)

Step 3

Complete & submit:

- Employee orientation meeting.
- *Plan consultant/advisor will schedule.*
- *Online enrollment.*

Additionally, if you currently offer a retirement plan and want to become an Adopting Employer, here are some of the documents you need to provide:

- Copies of your plan document, adoption agreement, plan amendments, and summary plan description
- A copy of your current 5500 filing
- A report detailing your plan's investments and account balances

The review should take approximately three business days. When it is complete, implementation can begin. This includes:

- Completion of paperwork
- Plan design review
- Scheduling of enrollment meeting
- Preparation of enrollment materials
- Payroll processing for contribution submission
- Establish the launch date

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