# PRICING GUIDELINE

**THE GEORGIA CHAMBER 401(k)**
***RETIREMENT PLAN EXCHANGE®***

## All-In* (does not include financial advisor compensation)

# 0.92%

**FOR PLAN ASSET BALANCES FROM $0–$999,999**

| ALL-IN PRICING SCALE | |
|---|---|
| **ASSETS** | **ALL-IN** |
| **$0–$999,999** | 0.92% |
| **$1,000,000–$1,999,999** | 0.87% |
| **$2,000,000–$3,99,999** | 0.82% |
| **$4,000,000–$5,999,999** | 0.79% |
| **$6,000,000–$7,999,999** | 0.73% |
| **$8,000,000–$9,999,999** | 0.70% |
| **$10,000,000–$14,999,999** | 0.67% |
| **$15,000,000–$19,999,999** | 0.62% |
| **$20,000,000–$29,999,999** | 0.58% |
| **$30,000,000–$39,999,999** | 0.56% |
| **$40,000,000–$49,999,999** | 0.55% |
| **$50,000,000–$99,999,999** | 0.53% |
| **100,000,000 +** | 0.52% |

## Fiduciary Services:

- Third party administrator – TAG Resources
- 3(16) administrative fiduciary – TAG Resources
- 402(a) signatory named fiduciary – TAG Resources
- 3(38) investment manager – Fiduciary-Plus

## Includes:

- Financial advisor compensation
- Mutual fund fees
- Transamerica fees
- Fiduciary services fees
- *PortfolioXpress®*

## Annual Participant:

- $25 per participant account (billed quarterly)

| PLAN ASSET BALANCE | $100 ANNUAL ERISA BOND FEE | $0 ENROLLMENT FEE ** | TRANSAMERICA INSTALLATION FEE (ONE-TIME)*** | ANNUAL ADMINISTRATION FEE |
|---|---|---|---|---|
| **$0–$99,999** | • | • | $1,000 | $2,500, reduced to $1,000 annually if plan adopts a Safe Harbor provision |
| **$100,000–$249,999** | • | • | None | $2,500, reduced to $1,000 annually if plan adopts a Safe Harbor provision |
| **$250,000–$499,999** | • | • | None | $1,000, reduced to $250 annually if plan adopts a Safe Harbor provision |
| **$500,000 +** | • | • | None | No Annual Administration Fee |

* Asset based fee includes TAG and Transamerica fees, Financial Advisor compensation, the 3(38) Investment Manager compensation, educational marketing fee to GA Chamber and expenses of the State Street Target Retirement Funds (QDIA). Actual fees based on individual participant fundallocation. Asset fee does not include the flexible Financial Advisor compensation.

** Initial enrollment meeting, year-one, is free as long as 10 employees are in attendance. Otherwise, a fee of $300 will apply. Other fees may apply.

*** Fee is based on Plan Asset Balances that include initial takeover assets and rollover assets that are received within 90 days of the plan's installation. It does not include plan flow.

*This is provided for informational purposes only and is not intended to constitute compliance with any applicable legally required disclosures, including, but not limited to, disclosures required under ERISA Section 408(b)(2). Other service provider fees may apply.*

## INVESTMENT STRUCTURE – FIDUCIARY-PLUS

Below is a list of the investment options available to the participants in your plan.

### Target Date Funds

**TARGET DATE FUNDS (QDIA)**

State Street Target Retirement Income Ret Acct

State Street Target Retirement 2015 Ret Acct

State Street Target Retirement 2020 Ret Acct

State Street Target Retirement 2025 Ret Acct

State Street Target Retirement 2030 Ret Acct

State Street Target Retirement 2035 Ret Acct

State Street Target Retirement 2035 Ret Acct

State Street Target Retirement 2040 Ret Acct

State Street Target Retirement 2045 Ret Acct

State Street Target Retirement 2050 Ret Acct

State Street Target Retirement 2055 Ret Acct

State Street Target Retirement 2060 Ret Acct

### Passive Core Options

**INTERMEDIATE-TERM BOND**

Fidelity U.S. Bond Index Ret Acct

**LARGE CAP BLEND**

Fidelity 500 Index Ret Actt

**MID CAP BLEND**

Fidelity Mid Cap Index Ret Acct

**SMALL CAP BLEND**

Fidelity Small Cap Index Ret Actt

**WORLD/FOREIGN STOCK**

Fidelity Total International Index Ret Acct

### Asset Allocation Funds

**ASSET ALLOCATION FUNDS**

TA Vanguard LifeStrategy Income Ret Acct

TA Vanguard LifeStrategy Conservative Growth Ret Acct

TA Vanguard LifeStrategy Moderate Growth Ret Acct

TA Vanguard LifeStrategy Growth Ret Acct

### Active Core Options

**CASH EQUIVALENT**

Transamerica Stable Value Core Acct

**INTERMEDIATE-TERM BOND**

Metropolitan West Total Return Bond Ret Acct

PIMCO Income Ret Acct

**LARGE CAP VALUE**

BlackRock Equity Dividend Ret Acct

**LARGE CAP GROWTH**

T. Rowe Price Blue Chip Growth Ret Acct

**SMALL CAP VALUE**

DFA U.S. Targeted Value Portfolio Ret Acct

**SMALL CAP GROWTH**

Janus Henderson Triton Ret Acct

**REAL ESTATE**

DFA Global Real Estate Securities Ret Acct

**WORLD/FOREIGN STOCK**

MFS International Diversification Ret Acct

**EMERGING MARKETS STOCK**

DFA Emerging Markets Portfolio Ret Acct

## Ready to get started?

**CALL**
855-749-5784

**EMAIL**
GAChamber@transamerica.com

[†] *PortfolioXpress®* is available on an individual participant basis. For more information contact your financial advisor.

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Investment Manager 3(38) services are provided by RPA Financial, LLC, a registered investment advisor. RPA Financial does not provide legal or tax advice. RPA Financial, LLC is a registered investment advisor.

*Retirement Plan Exchange®* is a registered service mark of Transamerica. The *Exchange* is not a multiple employer plan (MEP). Unlike an MEP, certain plan qualification and ERISA requirements are applied at the individual plan level. Before adopting any plan, you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace retirement plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations.

Transamerica is not affiliated with TAG Resources, LLC or Fiduciary-Plus.

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