

# THE *RETIREMENT* *PLAN EXCHANGE*®



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



 **Fiduciary-Plus**



# YOUR PROFESSIONAL SUPPORT TEAM



**TAG RESOURCES, LLC**  
**ROLE: PLAN ADMINISTRATOR**  
**402(A), 3(16), AND 3(21)**



**THE BEDROCK  
REPORTING  
SYSTEM™**



**TRANSAMERICA**  
**ROLE: RECORDKEEPER**



**FIDUCIARY-PLUS**

**ROLE: INVESTMENT  
MANAGER 3(38)**



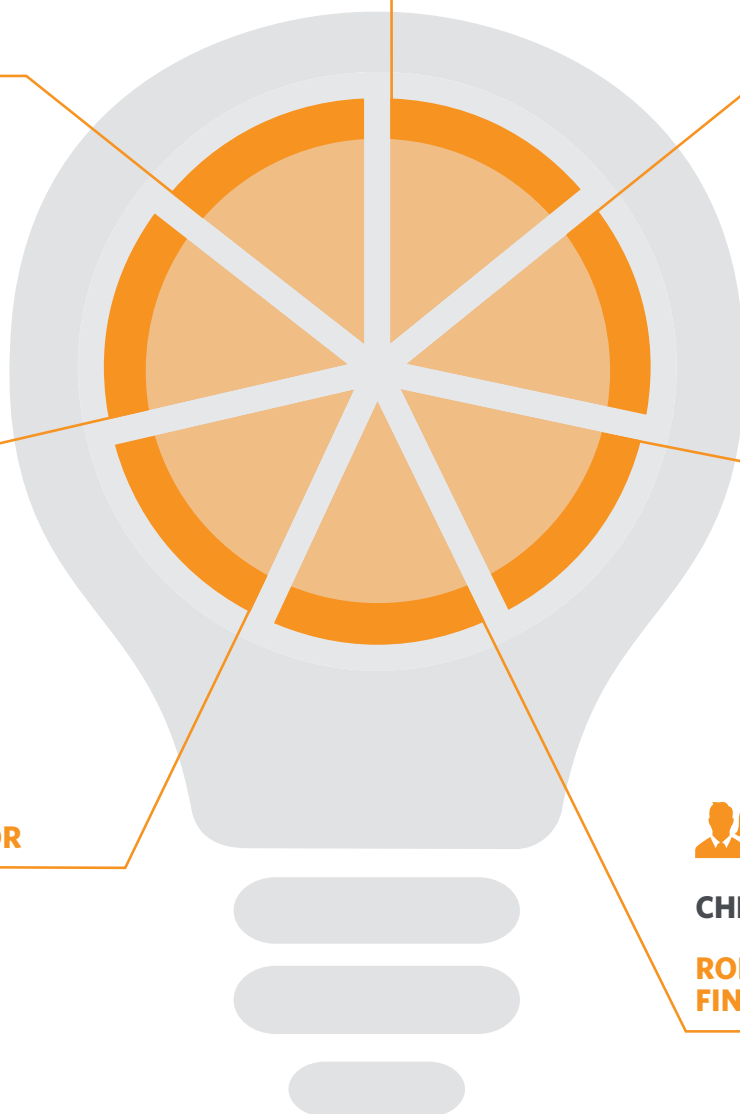
**STARKWEATHER  
& SHEPLEY**  
**ROLE: ERISA BOND**



**COULTER &  
JUSTUS, P.C.**  
**ROLE: AUDITOR**



**CHRISTIAN LAUTER**  
**ROLE:  
FINANCIAL ADVISOR**





# MEET THE TEAM



## **TAG RESOURCES, LLC**

### **PLAN ADMINISTRATOR 402(A), 3(16), 3(21)**

TAG Resources is the Plan Administrator and a Signatory Named Fiduciary, as defined under ERISA sections 402(a), 3(16), and 3(21). It is our job to perform all functions necessary to keep your plan compliant.

As such, TAG Resources is responsible for the day-to-day operations of your plan. The functions we perform on your behalf include: signing and filing of the Form 5500, QDRO determinations, authorization of benefit payments, ensuring proper spousal consent on payments, service of legal process for potential lawsuits related to the plan, plan operations, participant claims and appeals, distributions, beneficiary determinations, and timely completion and filing of annual information returns on Form 5500, including any related extensions to the plan.



## **TRANSAMERICA**

### **RECORDKEEPER**

With a history dating more than 100 years, Transamerica is a leading provider of insurance, retirement, and investment solutions, serving millions of customers throughout the United States. In addition to being the recordkeeper for the handling of the benefit payments and enrollments, Transamerica provides support up to and through the plan participant's transition to retirement.



## **FIDUCIARY-PLUS**

### **INVESTMENT MANAGER 3(38)**

The 3(38) is a named fiduciary to the plan, responsible for the investment selection, monitoring, and ongoing due diligence of the funds in the investment.



## **CHRISTIAN LAUTER**

### **FINANCIAL ADVISOR**

Offering a 401(k) and selecting the providers to run the 401(k) plan is a fiduciary decision. The financial advisor plays a key role in helping you with the due diligence process and documentation of that process.

The advisors who offer the *Exchange* know the complexity and liability of running a retirement

plan. Advisors who use the *Exchange* look to reduce the administration duties and risk to you at a cost that is competitive.

In addition, many offer services that help increase participation, help with enrollment meetings, provide investment guidance and education, provide regular plan reviews, and suggest potential plan enhancements.



## **COULTER AND JUSTUS, P.C.**

### **AUDIT FIRM**

Coulter & Justus, P.C. is an AICPA Employee Benefit Plan Audit Quality Center Member and conducts over 200+ plan audits each year.

Federal law requires employee benefit plans with 100 or more participants to conduct an annual audit. Coulter and Justus, P.C. is registered with the Public Company Accounting Oversight Board, which is a requirement to perform audits for SEC companies, and ensures the highest level of quality controls and peer reviews.



## **STARKWEATHER & SHEPLEY**

### **ERISA BOND**

Financial Industry Insurance and Bonding – Umbrella Fidelity Bond. Lead Underwriter, Great American Insurance Company / A+ (Superior) rating from A.M. Best.



## **THE BEDROCK REPORTING SYSTEM™**

### **TAG RESOURCES PROPRIETARY SOFTWARE**

The Bedrock Reporting System™ aggregates data from client uploads to check eligibility and rate changes. With the data gathered from the contribution files from the plan sponsors and recordkeepers, TAG can match their employees with the specifics provided in the sponsor's plan documents to determine eligibility and verify participant information.

The system also captures rate changes, new loans, and hardships for the sponsors and monitors contributions and distributions to ensure compliance with plan documents and 401(k) limits. Every step in the process is time stamped so the complete data cycle is monitored.

The system allows TAG to produce a quarterly Fiduciary Report for each plan in the program so TAG can monitor operational health and catch minor errors before they expose the plan to possible compliance violations.

## EASY TO ADMINISTER

With ERISA-trained employees and over 15 years developing its exclusive Bedrock Software platform, TAG Resources, LLC removes virtually all of the administrative burden.

1

- Use your admin resources elsewhere
- Focus on running your business
- Retirement department support similar to large companies

You don't want to be plan experts.

## FIDUCIARY PROTECTION

By shifting 3(16) administrative and certain 402(a) named fiduciary duties to TAG Resources, employers can mitigate defined legal obligations and responsibilities.

2

- TAG Resources also hires the 3(38) investment fiduciary responsible for selecting and monitoring the investment lineup
- High level of protection allowed by law

You don't want to be at risk.

## COMPLIANT

TAG Resources' processes are developed to ensure plans are in compliance with DOL and IRS regulations.

3

- TAG Resources assumes responsibility for plan compliance with DOL and IRS regulations.
- Limit exposure to fines and penalties
- Inquiries and audits handled directly by TAG Resources

You don't want fines or penalties.

## COST-EFFECTIVE

The *Exchange*® is built on a pooled pricing model and often costs less than other programs offering fewer comprehensive services.

- Plan cost negotiated on billions in assets — not millions; fees drop as the plan grows
- Large-plan features based on economies of scale
- Audit pricing reduction for large plans requiring an annual audit

4

You don't want to overpay.

## WELL-KNOWN PROVIDERS

The *Exchange*® combines 3(16), 3(38), and TPA services from industry leaders for "end-to-end" retirement plan oversight.

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You want to work with the best.

### Contact us to learn more about the team and how to start a plan.

**CONTACT:** TAG Resources  
**PHONE:** 866-315-1463  
**EMAIL:** [info@tagresources.com](mailto:info@tagresources.com)

**GALLAGHER BENEFIT SERVICES, INC.**  
**CONTACT:** Christian Lauter  
**PHONE:** 404-661-6279  
**EMAIL:** [christian\\_lauter@ajg.com](mailto:christian_lauter@ajg.com)

Financial strength ratings are subject to change and are not guarantees of future financial strength.

Investment advisory services offered through 3(21), Christian Lauter, which is not affiliated with Transamerica or its affiliates.

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.

TAG Resources, Coulter and Justus, P.C., Starkweather & Shepley, 3(38) Company, Christian Lauter, and Transamerica are separate unaffiliated entities.

*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.