



ABC of Greater Michigan Retirement Solution

TAG Retirement Program | 401(k) Aggregated Solution



Providing a better retirement for Employees
by making it easier for Employers

5 THINGS EVERY EMPLOYER WANTS IN A 401(K)

You want to provide a retirement plan for your employees that...

IS EASY TO ADMINISTER

TAG Resources performs 99% of the administrative duties required for a company to offer a 401(k) to their employees.

This removes the administrative burden from company employees and executives so you can focus on what's most important — running your business.

You don't want to be 401(k) experts.

IS COST COMPETITIVE

Because the TAG Retirement Program, is built on an "aggregated" model — your company gains the advantages of economies of scale in pricing.

You don't want to overpay.

MINIMIZES FIDUCIARY LIABILITY

The TAG Retirement Program allows a company to shift its fiduciary duties to the greatest extent permitted by law providing a company fiduciary support to mitigate defined legal obligations and responsibilities. This commitment by TAG Resources, provides for peace-of-mind that your fiduciary obligations are being met.

You don't want to be at risk.

TEAMS WITH WELL KNOWN PROVIDERS

The TAG Retirement Program combines 3(16), 3(38), and TPA services for "end to end" retirement plan oversight.

TAG teams with Transamerica as Recordkeeper, with \$245 billion* in assets serviced, and with Envestnet Retirement Solutions as the 3(38) Investment Manager, with over \$30 billion** in assets under advisement.

**As of Dec. 2016*

***As of September 30, 2017, includes assets in 3(21) and 3(38) plans.*

You want to partner with the best.

IS COMPLIANT

As of the 2015 Department of Labor random audit period, the DOL reports more than 67% of 401(k) plans failed their audit.*** However, plans administered as directed by TAG Resources have never failed an audit. TAG is your 401(k) Support Staff, signs the Form 5500, and ensures each plan is consistently in compliance with the DOL and IRS regulations. If you are out of compliance, TAG is out of compliance — and that has not happened in TAG's 15+ years of operation.

****U.S. Department of Labor, Employee Benefits Security Administration, 2015.*

You don't want fines or penalties.

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