

PRICING GUIDELINE

THE TAG & TRANSAMERICA 401(K) RETIREMENT PLAN EXCHANGE®

0.65%

All-In* (does not include financial advisor compensation)
FOR PLAN ASSET BALANCES FROM \$0 THROUGH \$3,999,999



Fiduciary Services:

- Third party administrator - TAG Resources
- 3(16) administrative fiduciary - TAG Resources
- 402(a) signatory named fiduciary - TAG Resources
- 3(38) investment manager - Mesirow Financial



Includes:

- Mutual fund fees
- Transamerica fees
- Fiduciary services fees



Annual Participant Fee:

- \$25 per participant account (billed quarterly)

PLAN ASSET BALANCE	\$125 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

We offer custom pricing (based on plan demographics) for plan asset balances of \$4 million and higher.

* All-In based on State Street Target Retirement Funds (QDIA). All-In includes Transamerica fees, 12b-1 fees, fees received by Transamerica and its affiliates, and the expenses of underlying mutual funds. Actual fees based on individual participant fund allocation. All-In does not include the flexible Financial Advisor compensation. For plans with assets under \$250,000, if Financial Advisor compensation is below 12 basis points the All-In will be increased to 0.82%.

** 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.

INVESTMENT STRUCTURE - MESIROW FINANCIAL

Investment knowledge, experience, and interest varies among plan participants. That's why the investment menu offers options for different types of investors. We give participants access to much or as little help steering their financial decisions as they desire.

TIER 1 THE "DO IT FOR ME" INVESTOR

- Rarely reviews portfolio
- No engagement in investment allocation decisions
- Lacking in investment knowledge, interest and/or time to proactively manage investments
- Wants assistance managing investment exposure over time

Target Date Options

✓ STATE STREET TARGET RETIREMENT

Income
2015
2020
2025
2030
2035
2040
2045
2050
2055
2060

TIER 2 THE "HELP ME DO IT" INVESTOR

- Occasionally reviews portfolio
- Exercises control over major allocation decisions
- Limited engagement on implementation, rebalancing, and other short-term issues

Passive Core Options

✓ TARGET RISK

TA Vanguard LifeStrategy Income
TA Vanguard LifeStrategy Conservative Growth
TA Vanguard LifeStrategy Moderate Growth
TA Vanguard LifeStrategy Growth

✓ DIVERSIFIED FIXED INCOME

State Street (SSgA) US Bond Index

✓ LARGE CAP EQUITY

Transamerica Partners Stock Index (S&P 500 Index)

✓ MID CAP EQUITY

State Street (SSgA) S&P Mid Cap Index

✓ US MULTI CAP EQUITY

TA Vanguard Total Stock Market Index

✓ SMALL CAP EQUITY

State Street (SSgA) Russell Small Cap Index

✓ INTERNATIONAL DEVELOPED MARKETS

State Street (SSgA) International Index

TIER 3 THE "LEAVE IT TO ME" INVESTOR

- Frequently reviews portfolio
- Uses full range of investment options and allocation
- Wants to control all key investment allocation decisions

Active Core Options

✓ CASH EQUIVALENTS

Transamerica Stable Value Advantage Account

✓ DIVERSIFIED FIXED INCOME

Western Asset Core Plus Bond

✓ HIGH YIELD FIXED INCOME

Lord Abbett High Yield

✓ TREASURY INFLATION PROTECTED SECURITIES

Blackrock Inflation Protected Bond

✓ LARGE CAP EQUITY

American Funds Fundamental Investors (blend)
American Funds Growth Funds of America (growth)
Pioneer Equity Income (value)

✓ MID CAP EQUITY

JP Morgan Intrepid Mid Cap (blend)
Pioneer Select Mid Cap Growth (growth)
Transamerica Small/Mid Cap Value (value)

✓ SMALL CAP EQUITY

Federated MDT Small Cap Core (blend)
Victory RS Small Cap Growth (growth)
Wells Fargo Special Small Cap Value (value)

✓ WORLD STOCK

MFS International Diversification

✓ INTERNATIONAL EMERGING MARKETS

DFA Emerging Markets Core Equity

✓ REAL ESTATE

DWS RREF Real Estate Securities Fund

Ready to get started?



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CALL

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VISIT

tagresources.com

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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.

Retirement Plan Exchange® is a registered service mark of Transamerica. The Exchange is not a multiple employer plan (MEP). Unlike a MEP, certain plan qualification and ERISA requirements are applied at the individual plan level. An employer participating in an Exchange retains certain fiduciary responsibilities, including responsibility for retaining and monitoring the 3(16) plan administrator, for determining the reasonableness of its fees, and for periodically reviewing the Exchange as a whole.

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