



Qui(k) Pooled Employer Plan

A SIMPLE, COMPREHENSIVE 401(K) SOLUTION

WWW.AMERICANTRUST.COM

OVERVIEW

WHAT IS QUI(K)?

A simple, comprehensive 401(k) solution that minimizes your time and risk spent managing 401(k) plans and gets you back to doing what you love: growing your small to mid-size business.

WHY SHOULD YOU CARE?



AFFORDABLE

You'll see next-level savings and price breaks that were previously only available to much larger companies.



SIMPLE & STREAMLINED

You get tools and technology that makes everything related to your plan ridiculously easy to manage—including employee enrollment.



GUARDRAILS

We've carefully selected a few world-class partners who will provide safeguards to reduce your investment and fiduciary liability (risk).



WHAT'S INCLUDED?

	QUI(K) PEP	TRADITIONAL 401(K)
Comprehensive Retirement Plan Governance	✓	X
Remove Responsibility to Sign and File 5500	✓	X
Significantly Reduced Fiduciary Liability	✓	X
Eliminates Plan Document Maintenance	✓	X
Customized Plan Design	✓	✓
Considerably Reduced Employer Responsibilities	✓	X
Loan/Distribution/QDRO Approval & Processing	✓	X
Liability Removed for Fraudulent Transactions	✓	X
Annual Compliance Assessment and Fee Benchmarking	✓	X
Elimination of Individual Plan Audit (as applicable)	✓	X
Payroll Integration	✓	✓



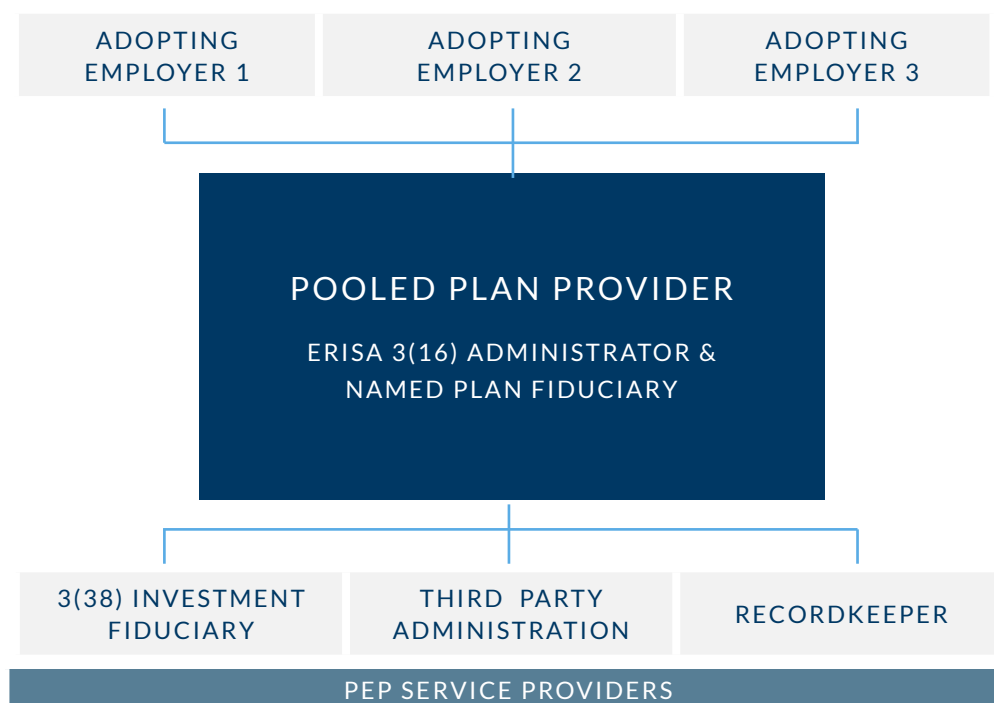
SERVICES

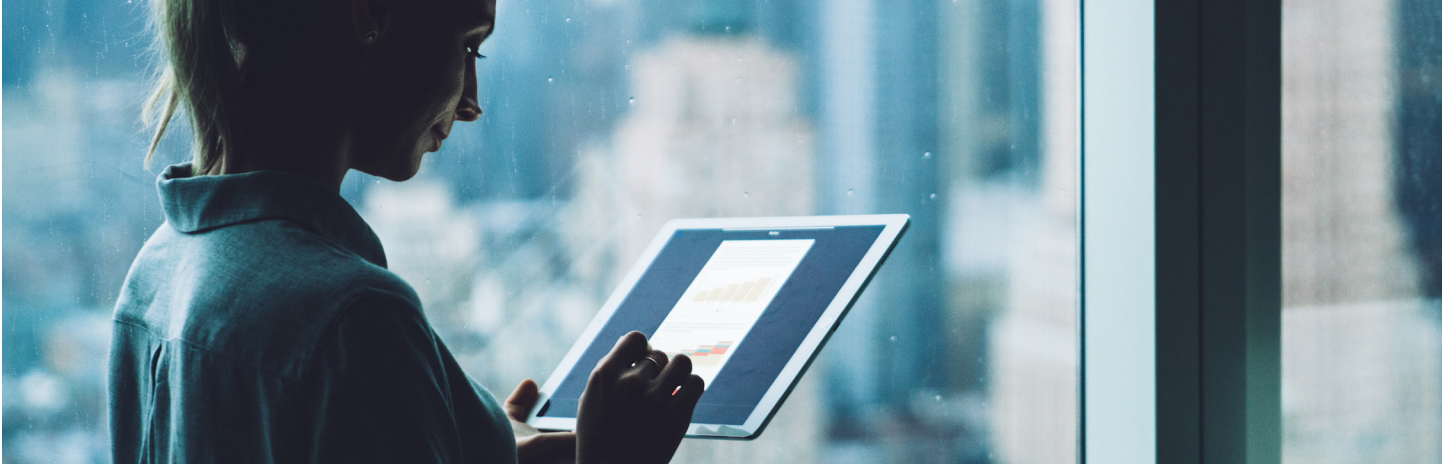
WORLD-CLASS PARTNERSHIPS

We've designed Qui(k) as a simplified retirement solution for small to medium sized businesses that allows multiple employers to "pool" their resources together into one retirement plan in order to achieve benefits that used to be only available to larger companies.

ERISA SECTION 3(38) INVESTMENT FIDUCIARY	Provided by: Ladenburg Thalmann	<ul style="list-style-type: none">• Selection and monitoring of plan investments• Responsible investment fiduciary
ERISA PLAN ADMINISTRATOR & NAMED PLAN FIDUCIARY	Provided by: FiduciaryxChange SM by AmericanTCS Fiduciary Services, LLC	<ul style="list-style-type: none">• Registers as a Pooled Plan Provider• Responsible for all administrative duties of the plan• Approves all participant loans & distributions
THIRD-PARTY ADMINISTRATION	Provided by: AmericanTCS Fiduciary Services, LLC	<ul style="list-style-type: none">• Plan design• Annual compliance testing• Preparation of all required government filings
INVESTMENT RECORDKEEPING	Provided by: AT Retirement Services, LLC	<ul style="list-style-type: none">• Daily transaction processing• Sponsor & participant website hosting• Quarterly participant statements

STRUCTURE





DIGITAL TOOLS

INCREDIBLE TECHNOLOGY



ENGAGEMENT

Qui(k) effectively engage with employees to encourage greater participation. An easy-to-understand, web-based digital experience that efficiently manages enrollments and provides answers to the most common employee questions.



EXPERIENCE

The Qui(k) Participant Experience is an online, goal-oriented, personalized methodology that uses visual feedback to help employees develop an optimal savings strategy in just a short amount of time.



ACCESS

Qui(k) places plan information at the employer's fingertips. Managing the retirement plan is not your full-time job so Qui(k) provides a comprehensive and intuitive employer website that allows the user to access the information they are looking for quickly and efficiently.

TARGETED PARTICIPANT COMMUNICATION

Easily send branded emails to your employees based on real-world events to help them stay on track (or get back on track) to save for retirement.



SEND EMAIL TO EMPLOYEES WHO ARE:

- Eligible But Not Participating
- Short of Their Goals
- Not Maximizing Matching
- Becoming Eligible Soon
- Terminated with a Balance



NARROW YOUR LISTS BASED ON:

- Age Groups
- Income Brackets

BENEFIT

How can the adopting employer benefit from joining the Qui(k) Pooled Employer Plan (PEP)?

REDUCED FIDUCIARY RISK & RESPONSIBILITY

A properly designed PEP will significantly reduce the adopting employer's fiduciary risk and responsibility. To the right, ordered by their level of potential fiduciary risk, is a representation of the various plan fiduciary roles as they are defined under ERISA. The PEP removes as much of the fiduciary liability of operating a retirement plan as is allowed by law away from the adopting employer.

REDUCED ADMINISTRATIVE RESPONSIBILITY

Adopting employers are relieved of the day-to-day burden of administering the retirement plan. That job becomes the responsibility of the sponsoring organization.

ANNUAL AUDIT EXPENSE ELIMINATED

Employers who adopt the PEP eliminate the burden and expense associated with the annual plan audit, if applicable.

LARGE PLAN FEATURES AVAILABLE TO SMALLER PLANS

Pooling resources into a common PEP allows multiple smaller employers to experience the administrative and design features sometimes only available to larger retirement plans.

POTENTIAL COST SAVINGS

Economies of scale resulting from more employers joining the PEP can often lead to administrative cost savings.

MOST RISK MITIGATED

ERISA 402(A)
NAMED
FIDUCIARY

ERISA 3(16) PLAN
ADMINISTRATOR

ERISA 403(A)
DISCRETIONARY
TRUSTEE

ERISA 3(38)
INVESTMENT
MANAGER

ERISA 3(21)
INVESTMENT
ADVISOR

FUNCTIONAL
FIDUCIARY

DIRECTED
TRUSTEE

LEAST MITIGATED RISK

YOUR TEAM

LADENBURG THALMANN ASSET MANAGEMENT

INVESTMENT FIDUCIARY [LTAM.COM](https://www.ltam.com)

Investment fiduciary oversight and transparency is provided by Ladenburg Thalmann Asset Management who takes on the majority of employer liability associated with the investments offered in the plan. This ensures the plan has a well-diversified, low-cost, masterfully selected investment menu. Additionally, continuous investment monitoring and performance reporting ensures employers receive a best-in-class offering at all times.

Ladenburg's dedication to the 3(38) Retirement market space will focus on a robust screening process with an emphasis on suitable investment vehicles for both longterm growth & short-term protection needs.

AMERICANTCS FIDUCIARY SERVICES, LLC

PLAN RECORDKEEPER AND TPA [AMERICANTRUST.COM](https://www.americantrust.com)

The Plan Recordkeeper tracks who's in the plan, what investments they own, and what money is going in or out. They offer the perfect balance between high-touch customer service, competitive pricing and a high degree of customization to retirement plan advisors and the sponsors that they serve.

AmericanTCS Fiduciary Services, LLC will proactively and swiftly adapt to both the day-to-day and the long-term strategic goals of your business.

FIDUCIARYXCHANGESM BY AMERICANTCS FIDUCIARY SERVICES, LLC

ERISA PLAN ADMINISTRATOR AND NAMED PLAN FIDUCIARY [AMERICANTRUST.COM](https://www.americantrust.com)

Pooled Employer Plans (PEPs) utilize a "Pooled Plan Provider" (PPP) to serve as the PEP Plan Sponsor and named fiduciary of the plan, which provides fiduciary protection to the adopting employers. FiduciaryxChange by AT Retirement Services, LLC provides fiduciary outsourcing solutions to businesses and adheres to a specific Stewardship Standard. This ensures that they operate with prudent and ethical decision making on behalf of their plan sponsors and participants.

FiduciaryxChange by AmericanTCS Fiduciary Services, LLC will manage all of the complexities of your retirement plan, allowing you to focus on growing your business.



SATISFACTION

The Qui(k) team significantly reduces your liability, insures plan compliance and best of all—reduces work for you and increases your peace of mind.



SUPPORT

Plan administration is a puzzle of rules and regulations, which is why many of the confusing fiduciary requirements have been delegated to industry experts.



TRUSTED PARTNERS

Stay compliant with fewer headaches through trusted, expert partnerships.

INVESTMENT MENU

Below are the investment lineup choices offered through Qui(k) Pooled Employer Plan. When choosing investments Ladenburg Thalmann Asset Management takes into account various factors including: absolute return, multiple risk metrics, and expense ratio. Their 3(38) status allows them to select, monitor, optimize and adjust the investment lineup up to quarterly. You can expect to receive industry-best reporting on a quarterly basis, which will include fund performance, potential fund replacements, and plan-level asset information.

QUI(K) PEP INVESTMENT MENU	
Investment	Assest Class
Ladenburg Total Portfolio Aggressive Growth Investor Class	Asset Allocation
Ladenburg Total Portfolio Growth Investor Class	Asset Allocation
Ladenburg Total Portfolio Growth and Income Investor Class	Asset Allocation
Ladenburg Total Portfolio Income and Growth Investor Class	Asset Allocation
Ladenburg Total Portfolio Income Investor Class	Asset Allocation
Schwab US Large-Cap Growth ETF	Large Growth
Blackrock Equity Index Fund CI 1	Large Cap Blend
Schwab US Large-Cap Value ETF	Large Value
iShares Core S&P Mid-Cap ETF	Mid Cap Blend
Schwab US Small-Cap Core ETF	Small Core
iShares Core MSCI Emerging Markets	Diversified Emerging Mkts
Blackrock EAFE Equity Index Fund CI 1	International Large Cap Blend
iShares Short-Term Corporate Bond CI 1	Short Duration Fixed Income
BlackRock U.S. Debt Index Fund CI 1	Core Fixed Income
iShare Core 10+ Year US Bond ETF	Long Duration Fixed Income
Fidelity Real Estate Z	Real Estate
Standard Stable Value Fund	Stable Value
Allianz Lifetime Income+	Fixed Income Annuity

American Trust is a Tennessee state-chartered trust company that provides retirement plan services to plan sponsors throughout the USA. In its capacity as Trustee, American Trust provides investment management, trust and custody services for the Funds. American Trust does not provide investment advice or advisory services to employers, retirement plan participants or accountholders.

Let's talk.

For more information, please contact your American Trust Resources Team at quik@americantrust.com.

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American Trust Retirement and American Trust are brand names used by affiliates American Trust Company and AT Retirement Services, LLC in marketing services to the retirement plan industry. Administrative fiduciary services offered through AmericanTCS Fiduciary Services, LLC.

Not FDIC Insured | No Bank Guarantee | May Lose Value



ABOUT AMERICANTCS

For almost 50 years, the businesses that comprise AmericanTCSSM — American Trust Custody, American Trust Retirement, American Trust Wealth, and American Technology Automation — have been collaborating with financial intermediaries to provide successful financial outcomes for them and their clients. AmericanTCS is dedicated to delivering exceptional customer service and innovative technology to create operational efficiencies and competitive advantages. By prioritizing strong relationships and continuous collaboration, AmericanTCS aims to establish itself as the go-to services partner in today's ever-evolving marketplace, fulfilling its mission of creating financial security for all Americans.



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