

RETIREMENT PLAN MANAGEMENT ACCOUNT (RPMA) PLAN ESTABLISHMENT

GUIDE

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Thank you for choosing Aspire as your retirement plan provider. This Plan Establishment Guide includes all the material you need to begin the plan installation process. Our Plan Implementation associates are available to provide a complete walk-through of the installation process, including completion of the forms within the Plan Establishment Guide.

For more information, please contact us at **1.866.634.5873**, from 8am to 8pm (ET), Monday through Friday.

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- Financial Professional Service Agreement
- Investment Strategist/Third Party Money Manager Agreement

RETIREMENT PLAN MANAGEMENT ACCOUNT (RPMA) CHECKLIST

Please be sure the following forms are completed and signed before submitting these plan establishment materials to Aspire:

Plan Forms

- Plan Sponsor Profile
- Service Provider Information
- Plan Information
- Plan Service Options
- Plan Investments
- Fees & Billing Summary
- Prior Provider Information
- Prior Investment Information

Plan Agreements

- Aspire Service Agreement
 - Schedule A - Recordkeeping Services
 - Schedule B - Fees + Billing Summary
(MUST BE FULLY COMPLETED FOR THE ASPIRE SERVICE AGREEMENT TO BE ACCEPTED)
- Custodian Account Application Agreement
- TPA Service Agreement
- Financial Professional Service Agreement
- Investment Strategist/Third Party Money Manager Agreement (*if applicable*)

Please send your completed plan establishment materials to the following address, or email it to: newbusiness@aspireonline.com:

Regular Mail or Overnight Delivery:

Aspire Financial Services

Attn: Plan Implementation Dept.
4010 Boy Scout Blvd.
Suite 450
Tampa, FL 33607

Once the Plan Implementation Department receives your completed materials, you will be notified by email and the materials will be reviewed as part of our pre-installation process.

Once all plan establishment materials items are confirmed as complete, the Aspire Plan Implementation/Conversion Consultant assigned to the plan will proceed with the installation process.

Thank you,
Aspire Plan Implementation Department

Plan Sponsor Profile

PROFILE & CONTACT INFORMATION

Company Name

Contact Name

Address 1

Address 2

City

State

Zip

Phone

Ext

Fax

Email Address

Web Address

Type of Business:

C Corp.

Limited Liability Corp.

Sole Proprietorship

Partnership

S Corp.

Tax Exempt Corp.

Governmental

Other: _____

-

Employer Tax Identification Number

-

Company Fiscal Year End (MM | DD)

Number of Employees

Payroll Schedule:

Weekly

Bi-weekly

Semi-monthly

Monthly

Payroll Provider:

Internal

Other Payroll Provider: _____

Payroll Process Contact Name

Phone

Ext

Email

Accounts Payable Contact Name

Phone

Ext

Email

Payment Method: Select one and complete bank information for the option

Check

ACH

Wire

Bank Name

Account Number

Name on Account

ABA Routing Number

Email to: newbusiness@aspireonline.com - or - mail to: Aspire, 4010 Boy Scout Blvd., Suite 450, Tampa, FL 33607.

Questions? Call Client Services at 866.634.5873, M - F, 8am - 8pm ET.

Service Provider Information

This section is for gathering information on all applicable Service Providers for the Retirement Plan. Please note that not all sections necessarily apply. Please complete the sections that pertain to the establishment of your plan.

THIRD PARTY ADMINISTRATOR (TPA) INFORMATION

Company Name

Contact Name

Address 1

Address 2

City

State

Zip

Phone

Ext

Fax

Email Address

Web Address

FINANCIAL PROFESSIONAL INFORMATION

The Financial Professional named in this section will automatically be granted "View Only" access to plan and participant information unless Aspire is instructed otherwise.

Company Name

Contact Name

Address 1

Address 2

City

State

Zip

Phone

Ext

Fax

Email Address

Web Address

INVESTMENT STRATEGIST/THIRD PARTY MONEY MANAGER

Company Name

Contact Name

Address 1

Address 2

City

State

Zip

Phone

Ext

Fax

Email Address

Web Address

Email to: newbusiness@aspireonline.com - or - **mail to:** Aspire, 4010 Boy Scout Blvd., Suite 450, Tampa, FL 33607.

Questions? Call Client Services at 866.634.5873, M - F, 8am - 8pm ET.

RECORDKEEPER

Aspire Financial Services, LLC

Company Name

Client Support Services

Contact Name

4010 Boy Scout Blvd

Address 1

Suite 450

Address 2

Tampa

City

FL

State

33607

Zip

866.634.5873

Phone

Ext

813.425.9781

Fax

newbusiness@aspireonline.com

Email Address

www.aspireonline.com

Web Address

CUSTODIAN

Trust Company: (Select One)

MG Trust/Matrix

TD Ameritrade Trust

Mid-Atlantic Trust

Schwab Trust

Benefit Trust

Email to: newbusiness@aspireonline.com - or - **mail** to: Aspire, 4010 Boy Scout Blvd., Suite 450, Tampa, FL 33607.

Questions? Call Client Services at 866.634.5873, M - F, 8am - 8pm ET.

Plan Information

GENERAL PLAN INFORMATION

Plan Status: Start-up Plan Conversion Plan

Plan Name _____

3 Digit Plan Code

(If plan is the first plan established by employer, use 001)

--
Original Effective Date (month | day | year)

-
Plan Tax ID Number (if different from Plan Sponsor EIN)

-
Plan Year End (mm | dd)

Type of Plan:

401(k)/Profit Sharing 457(b) ERISA 403(b) Other: _____

Plan Trustee: Check if named Plan Trustee is the same as Authorized Signor.

Name of Plan Trustee _____

Address 1 _____

Address 2 _____

City _____ State _____ Zip _____

Name of Plan Trustee _____

Address 1 _____

Address 2 _____

City _____ State _____ Zip _____

Named Fiduciary for Plan: Check if named Fiduciary is the same as Plan Sponsor.

Name of Fiduciary _____ Fiduciary's Company Name _____

Address 1 _____

Address 2 _____

City _____ State _____ Zip _____

Plan Data:

Total Participants with a Balance

\$
Total Plan Assets

Proposed Target Dates:

--
First Funding Date (month | day | year)

--
Conversion Date (month | day | year)

--
Service Effective Date (month | day | year)
(Earlier of First Funding or Conversion date)

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EMPLOYEE CONTRIBUTIONS

Deferral Limit:

_____ % of compensation

If percentage is not indicated, Retirement Plan deferrals will be limited solely by IRS limitations. If Roth Deferrals were selected, limitations will also apply to those contributions.)

Catch-up Contributions:

Will "catch-up" contributions be allowed for any participants over 50? No Yes

Employee Rollover Contributions:

The Plan will allow the following options with respect to rollovers from another qualified plan:

- Rollover contributions are not permitted.
- Rollover contributions are permitted as follows:
 - By all employees, including employees not otherwise eligible to participate
 - By eligible participants only
- Distributions from Rollover Accounts are permitted at any time.

RETIREMENT AGES

Normal Retirement Age:

- Age 65
- Age _____ (not greater than 65) and _____ (not greater than 5) years of participation

Early Retirement Age:

- None
- Age _____
- Age _____ and _____ year of service

SOURCE PROVISIONS

One-Time Eligibility Waiver:

Will the eligibility requirements be waived for employees employed on the effective date of the plan? No Yes

IMPORTANT: By electing the one-time eligibility waiver above, all company employees, including part-time employees, will become participants. This could cause an unexpected increase in company contributions.

SOURCE: i.e., Employee Pre-Tax deferrals, Roth (post-tax) deferrals, Employee After-Tax, Employer Matching, Employer Profit Sharing, Employer Money Purchase, QNEC/QMAC, Safe Harbor Match, Safe Harbor Non-Elective (3%)

If additional Source(s) are desired, please make a copy of this page to provide additional Source(s) information.

Source:

Entry Dates:

- | | | | | |
|---------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Immediate | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Age 21 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Monthly | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Quarterly | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Semi-Annually | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Other | | | | |

Vesting Schedule

(i.e., Immediate, 3yr Cliff, 6yr graded)

Vesting Method

- | | | | | |
|------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Elapsed Time | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Hours of Service | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Vesting YOS Hrs.

Full Vest

- | | | | | |
|----------|--------------------------|--------------------------|--------------------------|--------------------------|
| Death | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Disabled | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Retired | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Eligibility Age

Eligibility YOS

Eligibility Method:

- | | | | | |
|------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Elapsed Time | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Hours of Service | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Eligibility YOS Hrs.

Eligible

- | | | | | |
|--------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Part-Time | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Union | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Non-Resident | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Allow

- | | | | | |
|------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Loans | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Hardship | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| In-Service | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

In-Service Age

LOAN & DISTRIBUTION PROVISIONS

Allow Loans:

No Yes - Please complete: Max # of loans per Participant _____ Min Loan Amount \$ _____
 Max Loan Term (months): _____ and _____ Loan rate is: Prime Only Prime + 1% Prime + 2%
General (1-60) Residence(1-360)

Termination: Form Distribution upon Termination of Employment (check **all** that apply)

- Lump Sum Joint Survivor Installments Annuities (spousal consent required)

De Minimis Distribution:

- No Di Minimis \$1,000 or less \$1,000 to \$5,000

Please note that Aspire offers Rollover IRAs and can serve as the IRA Provider if selected by the Plan Fiduciary. (Please state IRA Provider below).

IRA Provider Name _____ Phone _____
 IRA Provider Address _____ City _____ State _____ Zip _____

Check this box if you would like to learn about Aspire's Auto-Rollover solution for forced distributions.

Plan Service Options

PLAN OPTIONS

- Auto Rebalance:** Yes No
- If yes, indicate frequency:** Quarterly Semi-Annually Annually
- Enrollment Guides:** Yes No

SPONSOR WEBSITE OPTIONS

- Login Access:** Yes No
- Send E-Mail:** Yes No
- Edit Participants:** Yes No
- Approve Transactions:** Yes No
- Submit Contributions:** Yes No

PARTICIPANT WEBSITE OPTIONS

- Login Access:** Yes No
- Send E-Mail:** Yes No
- Update Personal Info:** Yes No
- Update Investments:** Yes No
- Update Deferrals:** Yes No
- Request Transfers:** Yes No
- Request Realignments:** Yes No
- Request Rebalances:** Yes No
- Request Loans:** Yes No
- Request Distributions:** Yes No
- View Beneficiaries:** Yes No

Prior Investment Information

INVESTMENT INSTRUCTIONS

How will assets be invested during Blackout?

CASH TRANSFER

Assets will be invested in the Plan “holding account” during blackout

The plan’s current investments will be liquidated and the proceeds will be wired to Custodian for deposit in a non-interest-bearing holding account. Once participant balances are reconciled by Aspire and approved by the Plan Sponsor, balances will be allocated to participant accounts into the funds selected by participants during enrollment. Future contributions will be invested according to these same participant directions.

CONVERSION MAPPING

Assets will be mapped (complete section below for this option)

The plan’s current investments will be liquidated and the proceeds will be wired to Custodian for deposit in the investment options indicated on the Conversion Fund Mapping Instructions below. The plan’s fiduciaries have the obligation to make prudent decisions when selecting how assets will be mapped. While mapping may come close to mirroring participant investment choices, it is done at the direction of the plan fiduciaries, not at the direction of the participants. Once the participant balances are reconciled by Aspire and approved by the Plan Sponsor, participant account balances will be allocated to the mapped investment options. Once participants receive their Welcome Letter with PIN numbers to access the website, each participant will be responsible for making allocation changes for future contributions. In the absence of participant direction, future contributions are subject to the default elections of the plan.

CURRENT INVESTMENTS

NEW INVESTMENTS

Ticker	Investment Name		MAP TO	Ticker	Investment Name
			➔		
			➔		
			➔		
			➔		
			➔		
			➔		
			➔		
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			➔		
			➔		
			➔		

Plan Investments

PLAN INVESTMENT AVAILABILITY

Please Note: All funds are subject to availability with the selected custodian.

Ticker	Investment Name
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

MODEL PORTFOLIOS (if applicable)

Please Note: The portfolio description and allocation percentage for models must be conveyed through separate correspondence with the Plan's Financial Professional.

Model Name:	<input type="text"/>
Model Name:	<input type="text"/>
Model Name:	<input type="text"/>
Model Name:	<input type="text"/>
Model Name:	<input type="text"/>

DEFAULT INVESTMENTS (REQUIRED)

	Ticker	Investment Name
Plan Default Investment Option:	<input type="text"/>	<input type="text"/>
Forfeiture Default Investment Option:	<input type="text"/>	<input type="text"/>

Email to: newbusiness@aspireonline.com - or - mail to: Aspire, 4010 Boy Scout Blvd., Suite 450, Tampa, FL 33607.
 Questions? Call Client Services at 866.634.5873, M - F, 8am - 8pm ET.

Prior Provider Information

PRIOR THIRD PARTY ADMINISTRATOR (TPA) INFORMATION

Company Name		Account Number	
Contact Name			
Address 1			
Address 2			
City		State	Zip
Phone	Ext	Fax	
Email Address		Web Address	

PRIOR RECORDKEEPER INFORMATION

Company Name		Account Number	
Contact Name			
Address 1			
Address 2			
City		State	Zip
Phone	Ext	Fax	
Email Address		Web Address	

PRIOR TRUSTEE/CUSTODIAN/INVESTMENT PROVIDER INFORMATION

Company Name		Account Number	
Contact Name			
Address 1			
Address 2			
City		State	Zip
Phone	Ext	Fax	
Email Address		Web Address	

LOANS & PAYMENTS

Are there any outstanding loans?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes how many? _____	(Please provide amortization schedules.)
Are there any periodic payments?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes how many? _____	(Please provide copies of all periodic payment and RMD request forms)
Are there Required Minimum Distributions (RMDs)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes how many? _____	

Email to: newbusiness@aspireonline.com - or - mail to: Aspire, 4010 Boy Scout Blvd., Suite 450, Tampa, FL 33607.

Questions? Call Client Services at 866.634.5873, M - F, 8am - 8pm ET.

ROLES AND RESPONSIBILITIES

The services listed are typically provided by each of these service providers. The actual services provided to the plan will depend on the terms of the agreements between the plan and the various service providers.

Financial Professional

- Assists in the selection and ongoing review of plan's investments based on the needs and demographic profile of your company
- Conducts enrollment meetings to encourage plan participation
- Organizes ongoing educational sessions as needed
- Helps employees make informed investment decisions

Third Party Administrator (TPA)

- Coordinates payroll processing and website training with Plan Implementation/Conversion Consultant
- Prepares Plan Document and Summary Plan Description (SPD)
- Submits Plan Document to IRS for determination letter (if applicable)
- Provides plan design consulting (if requested)
- Prepares plan administration forms
- Assists in answering complex ERISA technical questions
- Prepares termination of service letters to current Provider(s)
- Provides Annual ERISA Compliance Services and Government Reporting

Aspire New Business Manager

- Coordinates document/agreement process and is the primary contact during the process
- Ensures "in good order" receipt of all agreements and forms necessary to install plan

Aspire Plan Implementation/Conversion Consultant

- Sets the plan's Service Effective Date
 - New plans require a minimum of 45 days rounded to the next 1st of the month
 - Conversion plans require a minimum of 60 days rounded to the next 1st of the month
- Coordinates welcome communication at the beginning of the installation process to set process expectations
- Coordinates payroll processing and website training with TPA
- Coordinates timeline with prior provider to arrange the conversion of plan assets
- Completes Blackout Notice for Plan Sponsor to send to participants
- Loads and reconciles employee and balance data
- Receives assets and conveys investment instructions to the custodian
- Processes first employer payroll
- Notifies TPA, Plan Sponsor and Financial Advisor that installation is complete and transitions plan to ongoing administration group

PLAN ESTABLISHMENT GUIDE OVERVIEW

1. SERVICE EFFECTIVE DATE

The Service Effective Date is the earliest date that assets can be allocated under the plan. This includes both new contributions and conversion assets, if applicable.

This date cannot be approved until all required forms are complete and received in good order by the Plan Implementation/Conversion Consultant. Any missing information in the Plan Establishment Guide will delay the Service Effective Date.

- New Plans — require minimum of 45 days rounded to the next 1st of the month
- Conversion Plans — require minimum of 60 days rounded to the next 1st of the month

Example: The Plan Establishment Guide for a new plan is received by the Sales Representative for review on January 5. The Plan Establishment Manager assigns a tentative Service Effective Date of February 15th to allow for the 45-day minimum requirement for new plans. After the information in the guide is reviewed and all outstanding items are complete, the Implementation Consultant will contact you by January 7.

Using the same example, a conversion plan would be assigned a tentative Service Effective Date of March 1 to allow for the 60-day minimum requirement for conversion plans.

2. CONVERSION DATE

The conversion date is the next business day after the date that a conversion plan is valued by the prior recordkeeper. So, if the conversion is expected to happen on Tuesday, July 3, 2013, the conversion date would be Thursday, July 5, 2013.

3. PLAN BLACKOUT PERIOD

One provision of ERISA requires Plan Sponsors to provide advance notice of plan blackout periods, which are generally periods of time during which plan participants and beneficiaries are unable to direct or diversify assets, and obtain or make payments on loans. Distributions are typically restricted, though contributions are processed. Plan Sponsors must distribute an appropriate blackout notice to all plan participants and/or beneficiaries within the applicable time frame. The beginning of the plan blackout period is determined by the prior provider, TPA and/or recordkeeper. The end of the plan blackout period is determined by Aspire.

4. REQUIRED FORMS & AGREEMENTS

The following forms and agreements are required:

- Plan Sponsor Profile
- Service Provider Information
- Plan Information
- Plan Service Options
- Plan Investments
- Prior Provider Information
- Prior Investment Information
- Aspire Recordkeeping Service Agreement
 - Schedule A - Recordkeeping Services
 - Schedule B - Fees + Billing Summary
- Custodian Account Application Agreement
- TPA Service Agreement
- Financial Professional Service Agreement
- Investment Strategist/Third Party Money Manager Agreement (if applicable)

For Conversion Plans only, this additional documentation is required:

1. Current Plan Document including any amendments. These documents contain the written terms of the plan. If the Plan Document is a “prototype” document, please include both the adoption agreement and the base Plan Document.
2. Summary Plan Description (SPD). This document discloses the major terms of the plan to plan participants. It is intended to be understood by the average participant.
3. Most recent plan valuation (if assets are to be transferred in-kind). This report lists the assets of the plan by investment and source (i.e., employee deferral, match or profit sharing). It is generally sent to the plan sponsor at the end of each quarter but at least at the end of each year.
4. Most recent compliance testing results. Generally, these reports are sent several months after the end of the plan year and reveal the plan’s top heavy, ADP/ACP, coverage and IRS limit test results (as applicable).
5. Most recent 5500 filing. This form reports certain plan information to the Department of Labor (DOL) and Internal Revenue Service (IRS). It must be filed annually after the close of each plan year.

FREQUENTLY ASKED QUESTIONS

PLAN SERVICES GATEWAY

What is the Plan Services Gateway (PSG)?

The Plan Services Gateway is Aspire's recordkeeping and communications system used by the plan sponsor's Authorized Person(s) for ongoing plan administration. This includes:

- Adding new participant information for enrollment
- Updating participant information
- Remitting contributions electronically
- Approving online distribution requests
- Ordering plan and participant reports

What plan information is available on the PSG?

With the PSG, plan sponsors can view the following plan information:

- Investment options available in the plan
- Money types used for the plan
- Share values for the plan's investment options
- Electronic prospectuses
- Other operational information

What level of participant information is available on the PSG?

Plan sponsors can access detailed information on each participant's account. Information includes:

- Account balances by money type and investment option
- Account transactions
- History of contributions, disbursements and other account transactions
- Current and historical investment allocation percentages
- Loan information
- Online distribution and loan authorization status

REMITTING CONTRIBUTIONS

How are contributions remitted?

Plans may send a check directly to the Custodian or they may use Automated Clearing House (ACH) to remit contributions.

What is ACH?

ACH stands for Automated Clearing House. ACH allows contributions to be remitted electronically directly from the plan sponsor's checking or savings account through the Federal Reserve Automated Clearing House. On receipt of a completed ACH Authorization Form, a pre-notification will be sent to the plan sponsor's financial institution to ensure that the actual transmission will go through.

How does ACH work?

After a contribution/payroll file has been submitted through PSG, the system transmits the request for funds, through ACH, to the plan sponsor's financial institution. So that the plan sponsor controls when contributions are sent, the funds are withdrawn from the plan sponsor's account after ASPire receives the contribution/payroll file.

When do contributions take effect?

Contributions will take effect the next business day for all file transmissions submitted for ACH pulls before 1pm ET. Cash equal to the amount transmitted will be deducted from your designated account on the business day following the submission of the contribution/payroll file. The deadline for transmissions submitted for ACH pulls is 1pm ET.

PLAN LEVEL REPORTS

What reporting capabilities are available?

Various reports are available through the PSG to assist plan sponsors and TPAs in the monitoring and management of the plan. Reports include:

- Summary Participant Statements
- Detailed Participant Statements
- Projected Participant Eligibility
- Plan Statement
- Contribution Summary
- Deferral Changes Report
- Participant Deferral Rates & Amounts
- Participant Investment Elections
- Participant Balances by Source & Investment
- Participant Balances & Vesting
- Plan Census
- Active Loans

Email to: newbusiness@aspireonline.com - or - **mail to:** Aspire, 4010 Boy Scout Blvd., Suite 450, Tampa, FL 33607.

Questions? Call Client Services at 866.634.5873, M - F, 8am - 8pm ET.

FREQUENTLY ASKED QUESTIONS (CON'T)

PARTICIPANT STATEMENTS

When do participants receive statements?

Quarterly statements are mailed within one month after the end of each calendar quarter directly to plan participants at the current address in the Aspire system.

What information can be found on the participant statements?

The statement provides a summary of all activity, including but not limited to:

- Participant's beginning balance, ending balance as of the quarter-end date, and change in value
- Vesting information
- Contributions
- Loans
- Distributions (**for Conversion Plans Only**)
- Fees deducted from account assets

CONVERSION SPECIFICATIONS (FOR CONVERSION PLANS ONLY)

What is the conversion process for conversion plans?

The conversion process consists of the transfer of data from your current recordkeeper to Aspire. The Conversion Consultant handling the transfer of your plan records will review the required conversion data with you, answer any questions you may have and provide procedural explanations. Until the conversion process is complete, activity such as distributions, hardship withdrawals, loans (if applicable) and transfers cannot be processed. The conversion procedure is generally completed within two weeks after receipt of final records from the prior recordkeeper and final approval from the plan sponsor. A critical factor in the successful conversion and installation of your plan is the timely and efficient transfer of participant records from your current recordkeeper.

What data is required for conversion?

Your prior recordkeeper will be required to provide us with the following reports as well as participant and contribution data through an electronic file along with hard-copy documentation, as detailed below:

Reports

- Valuation report by participant, fund and source
- Statement of plan assets

Participant and Contribution Data

- All participants' indicative data
- Original dates of hire
- Data for terminated employees
- Loan data (if applicable)
- Data for periodic payment requests (if applicable)
- Vesting information
- Inception-to-date contribution data by money type

Why is there a blackout period?

The blackout period is a temporary but critical period during which we ensure that all records are accurate and that the data provided by your prior recordkeeper are balanced and complete. During this period, certain participant account information and transactions are unavailable.

How is the blackout period determined?

The Conversion Consultant, in coordination with the prior provider, approve the Service Effective Date for the plan and the earliest date that assets can be transferred to Aspire. Based on the Service Effective Date approved by the Conversion Consultant, the plan sponsor is responsible for coordinating the timing of any required blackout notice with the TPA and issuing the blackout notice to plan participants.

What services are affected by the blackout period?

The following services may not be available during this time:

- Inquiries regarding current account balances
- Full or partial withdrawals, hardship withdrawals, loans or loan payoffs
- Transfers among investment options

During the blackout period, plan balances will be reconciled and participant accounts will be updated. Once this activity is completed, the blackout period ends and all plan features will again become available.

Insert the following here (as applicable):

-) Custodian Account Application Agreement**
-) TPA Service Agreement**
-) Financial Professional Service Agreement**
-) Investment Strategist/Third Party Money Manager Agreement**

www.ggmwealthadvisors.com ▪ 800.966.9991

Grant/Gross Mendelsohn, LLC
36 South Charles Street, 18th Floor
Baltimore, MD 21201

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