

Your dedicated partner for bundled retirement plan solutions

Bundle your Employee Stock Ownership Plan (ESOP) and 401(k) retirement plan services under one roof

USI Consulting Group (USICG) delivers industry-leading expertise and comprehensive consulting and administrative services for both your ESOP and 401(k) plan. Our clients are assigned a dedicated transition manager and consulting team to oversee the implementation of your plan and provide ongoing administration, consulting, education and compliance support for both plans following the transition.

Benefit from streamlined, efficient and cost-effective administration

If your company sponsors an ESOP and a 401(k) plan, you know the challenges that come with three sets of testing and compliance: one for your ESOP, one for your 401(k) and one to see how the two plans work together. Working with a single provider for both plans provides the most efficient, cost-effective and cohesive approach to servicing your plans. USICG understands employee-owned companies and delivers a robust portfolio of solutions for both your ESOP and 401(k) plan.

Comprehensive ESOP services tailored to your needs

USICG will be your strategic partner in designing and maintaining an ESOP for your company. From the moment we start working for you, we tailor the process to address your plan's specific requirements. We can assist you in all phases of implementation of new ESOPs, restructuring mature plans or assume consulting and administrative responsibilities for current plans.

Our team of experts average more than 20 years of ESOP experience and offer comprehensive administration, recordkeeping and compliance services. We have a strong commitment to customer satisfaction and will work with you to structure your plan to maximize benefits for your company, employees and stockholders.

We offer a full menu of services for maintaining and communicating an ESOP to help employers deliver competitive employee benefits, maintain plan compliance, support long-term business needs and goals and reinforce an ownership culture.

CONSULTING SERVICES



- New ESOP consulting and feasibility analysis
- Re-leveraging and refinancing transactions
- Ownership culture and ESOP communications
- Plan design consulting
- Share repurchase and participant benefit level analysis
- Compensation and total rewards consulting
- Succession planning and executive compensation studies

ADMINISTRATIVE & RECORDKEEPING SERVICES



- ESOP recordkeeping including:
 - Ensuring compliance with participant and plan level limits
 - Administering ESOP note share release
 - Tracking 1042 restricted shares
 - Performing S-corporation anti-abuse testing - 409(p)
- Flexible distribution and diversification processing
- ESOP participant web-portal, call center and customized communication and education
- Consultative annual reporting
- Compliance and governance
- IRS and DOL audit and corrections support

Turnkey solution for bundled 401(k) program

Retirement plans have become more technical with creative plan designs, diverse investment options and administrative strategies. Finding an effective and efficient service model can be a challenge for many employers, especially when plans are administered by multiple providers.

USICG has the solution to your 401(k) plan's concerns. Our Direct Solutions® 401(k) bundled services program is not prepackaged; it is customizable and tailored to meet your needs so you can achieve plan compliance while reducing costs and time spent on plan management. Our program is mutual-fund-based, which eliminates additional insurance expenses and improves employees' abilities to meet their retirement goals. Our program embodies **three critical elements that are invaluable to employers**:

- 1** Help employees save and invest for retirement.
- 2** Provide a valuable and cost effective benefit program.
- 3** Help protect plan managers and fiduciaries.

Through Direct Solutions, USICG is in a unique position to provide a fully integrated, cost-effective solution by serving as both your full-service recordkeeper and co-fiduciary advisor.

KEY FEATURES



- **Robust recordkeeping** for tracking participant account balances and investments.
- **Accurate, comprehensive and responsive administrative services** for tracking plan eligibility, contribution calculations, compliance testing and Form 5500 preparation.
- **Independent approach to investment guidance*** to avoid conflicts of interests.
- **Plan design benchmarking** with proprietary analytics to help optimize your retirement plan design features to meet your organization's objectives.
- **Compliance resolution** expertise to simplify complex compliance issues and mitigate risk.
- **Employee education, communications and resources**, which are vital to increase participation, deferrals and plan engagement.
- **Proactive, client-centric service & support** with a dedicated team of specialists.

Flexibility to partner with your current 401(k) recordkeeper

If you have a 401(k) recordkeeper you're working with, we offer a broad range of consulting services relative to your retirement plan's investments, ongoing operations and service provider arrangement. We act as a liaison between you and your service provider, enabling your retirement program to run in a compliant, competitive and efficient manner while helping you fulfill your fiduciary responsibilities as a plan sponsor.

How USICG Can Help

Consolidating your ESOP and 401(k) plan services with a single provider can save money, improve your peace of mind and increase accountability. USICG, an industry leading, full-service retirement plan consulting and benefits administration firm, has been delivering independent, comprehensive guidance and innovative, flexible solutions for businesses and their employees for over 45 years.

To learn more, please reach out to us at information@usicg.com.

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*Investment advice provided to the Plan by USI Advisors, Inc. Under certain arrangements, securities offered to the Plan through USI Securities, Inc. Member FINRA/SIPC 95 Glastonbury Blvd., Suite 102, Glastonbury, CT 06033. Both USI Advisors, Inc. and USI Securities, Inc. are affiliates of USI Consulting Group.

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