NATIONAL ASSOCIATION OF ADDICTION TREATMENT PROVIDERS

The Power of the

NAATP Retirement Solution

An Innovative Retirement Program powered by TAG Resources

The National Association of Addiction Treatment Providers has partnered with well-known retirement industry providers to offer the NAATP Retirement Solution, powered by TAG Resources, LLC, the largest "end to end" 401(k) provider in the United States.

The ***NAATP Retirement Solution*** is a solution for organizations that allows you to offer a retirement plan to your employees, while reducing your administrative burden, transferring fiduciary risks, and potentially reducing costs. Sponsoring and maintaining a retirement plan can be challenging. The ***NAATP Retirement Solution*** brings together a team of professionals on your behalf so you can focus on running your organization, not your retirement plan.

By leveraging the total assets of all plans in the TAG Program we provide:

- Reduced administrative burdens for your plan.
- Potential cost savings through economies of scale.
- Outsourced fiduciary liability to the greatest degree allowed by law to help reduce fiduciary risk.
- A robust investment menu.
- Participant educational tools and resources to help your employees pursue the retirement readiness they deserve.
- A team of professionals to support the compliance and management of your plan.

What are the potential cost savings?

When comparing the potential costs of sponsoring a retirement plan on their own in the open market, participating employers may realize lower investment costs through aggregated assets, and reduced costs for document preparation, compliance testing, Form 5500 filing, and quarterly participant statements. In addition, the ***NAATP Retirement Solution*** has negotiated a significant cost savings for organizations that are subject to an annual audit.

Transamerica Retirement Solutions	tag	Royal Wealth Management	Mesirow Financial
Recordkeeper	Plan Administrator and Fiduciary	Financial Advisors	Investment Manager

What fiduciary support will I receive?

The fiduciary support you will receive from the ***NAATP Retirement Solution*** combines all of the components of a sound process – an investment policy statement, investment lineup assistance, investment selection and monitoring, ongoing reporting, payroll integration and more.

As the employer, you can delegate your fiduciary responsibilities to the greatest degree allowed by law, and have confidence that your fiduciary obligations are being met.

In a time of increasing government oversight and compliance, these are significant benefits to your organization.

What administrative support will my organization receive?

Underestimating the administrative hours required to properly operate a 401(k) retirement plan is a common mistake. By participating in the ***NAATP Retirement Solution***, you are relieved of a significant number of tasks including, but not limited to:

- Form 5500 filing
- Nondiscrimination testing
- Investment of plan contributions
- Tracking contribution limits
- Tracking catch-up contributions
- Required communications
- Approvals and denials of hardship requests
- Distribution processing
- Monitoring of pending legislative actions
- Merger and acquisition support

What plan design options are available?

The ***NAATP Retirement Solution*** allows each participating employer to take advantage of many plan design alternatives. You retain control of vesting, eligibility requirements, matching contributions, profit sharing, automatic enrollment, and general plan design.

TAG Resource is the Plan Administrator and Named Fiduciary, as defined under ERISA sections 402(a), 3(16) and 3(21). As such, TAG Resources is responsible for the day-to-day operation of your plan. The QDRO determinations, authorization of benefit payments, ensuring proper spousal consent on payments are obtained, service of legal process for any potential lawsuits related to the Plan, plan operations, participant claims and appeals, distributions, beneficiary determinations, and timely completion and filing of annual information returns, and timely completion and filing of annual information returns on Form 5500, including any related extensions to the plan.

Transamerica Retirement Solutions provides recordkeeping for you plan. In addition to being recordkeeper for the handling of the benefit payments and enrollments, Transamerica also provides support up to and through the plan participant's transition to retirement.

Mesirow Financial operates as the Investment Manager 3(38) fiduciary. As the named 3(38) Fiduciary in the plan document, Mesirow Financial, is responsible for the selection and monitoring of the funds in the investment menu in accordance with the Investment Policy Statement for the plan.

Darren W. Royal, with Royal Wealth Management is the financial advisor. As the financial advisor to the plan, Darren W. Royal offers services that will aim to help increase participation, help with enrollment meetings, provide investment guidance and education for plan participants, provide reviews on a regular basis, and suggest potential plan-design enhancements.

TAG Resources, Transamerica Retirement Solutions, Mesirow Financial, and Royal Wealth Management are all separate entities from LPL Financial.
This information was developed as a general guide to educate plan sponsors, but is not intended as authoritative guidance or tax or legal advice. Each plan has unique requirements, and you should consult your attorney or tax advisor for guidance on your specific situation. In no way does advisor assure that by using the information provided plan sponsor will be in compliance with ERISA regulations.

How can I learn more or get started?

If you would like more information about becoming a participating employer in the NAATP Retirement Solution, please contact us at:

Royal Wealth Management

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