

# Adding value to your benefits offering



## Pinnacle Retirement Plan

Retirement Strategies



We'll help you get there.®



You've already taken an important first step. By managing your benefits through Pinnacle PEO, you have demonstrated that you are committed to delivering a robust benefits package to your employees while maintaining focus on growing your business. In addition to your core business solutions, you need a strong 401(k) offering to round out your value-added employee benefits services.

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Pinnacle PEO, working with MassMutual, offers a comprehensive retirement plan solution for smaller businesses that offers simple implementation and administration at low cost to you. Pinnacle PEO enables you to offer a high-quality retirement benefit that relieves the administrative burden you may be facing if you're managing a plan on your own today. It can also minimize your fiduciary responsibilities.

Perhaps most importantly, the plan can help you not only attract and retain quality employees, but will encourage these employees to make good decisions today that will move them closer to their retirement goals tomorrow.

# The value of adopting the Pinnacle Retirement Plan

## The plan offers:

- A low-cost solution to enhance your benefits package
- Streamlined plan management with features and services typically available only to larger companies
- A dedication to plan health, powered by targeted communications and education
- A comprehensive variety of investment options
- Flexible plan design options
- A seamless installation process

MassMutual's commitment to the Multiple Employer Plan (MEP) industry stems from many years of experience, which has enabled us to design a plan that achieves these objectives.

## A low-cost solution

If you are managing a plan on your own today, then you're probably used to paying for basic plan services, such as annual audits, Form 5500 preparation and filing, and non-discrimination testing. These costs are included in the overall pricing of the Pinnacle retirement plan. Overall cost may be lower as well, since you benefit from being part of a much larger plan.

If you do not manage your own plan today, consider this: Through Pinnacle PEO, you may be able to adopt the 401(k) Plan without adding to the cost that you already pay for your benefits administration.

## Streamlined plan management

You can focus on your other business priorities, knowing that knowledgeable retirement professionals handle the daily operations of your plan.

The Total Retirement Center (TRC), MassMutual's secure plan sponsor website, provides timely access to information and the ability to initiate plan transactions quickly and easily.

The TRC delivers:

- Easy transfers of contribution and demographic data
- Investment performance information
- Financial, participant, loan and other reporting
- Complete loan administration
- Detailed plan information and event summary
- Industry and compliance updates/alerts



We offer compliance services, such as testing, required minimum distribution reporting, merger/acquisition assistance, and more.

## Dedication to plan health

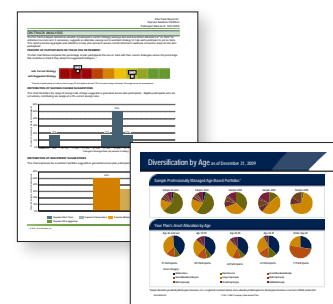
### For you:

### MassMutual PlansSMART<sup>SM</sup> Analysis Tool

Provided we have the proper data, the PlanSmart Analysis tool provides a consolidated view of your entire plan.

With income replacement ratios as a key metric, the report shows you the percentage of employees that is on-track for a successful retirement. And, most importantly, the report will help you develop the actions needed to help a greater percentage of those employees achieve a comfortable level of monthly income when they retire.

Using the latest technology, PlanSmart analyzes your plan and provides critical estimates on how many of your employees have a good chance to replace at least a certain amount of their income in retirement. With more rigorous data analysis, your organization can make better decisions, implement more effective strategies and, ultimately, find clearer paths to achieving plan health and greater success for your participants.



## For your participants:

### MassMutual RetireSMART<sup>SM</sup> Experience

RetireSmart is a powerful blend of communications and tools designed to complement the natural tendencies, attitudes and preferences of participants. Using a combination of personalized, relevant messages, a variety of media channels and unique timing, our RetireSmart communications platform applies behavioral lessons to each touch point of an employee's journey toward retirement.



When intelligent plan design is combined with interactive communication such as our highly successful e4 education workshops and the RetireSmart



Ready tool, participant outcomes improve. The RetireSmart Ready tool provides participants with a simple way to check their likelihood of having enough income in retirement and also includes guidance and advice components.\*

The participant campaigns portion of RetireSmart is a value-added service for all of our retirement plan sponsors. In addition to encouraging participants to take action

## Services included:

### Standard MEP Services

- Track historical employee status
- Eligibility determination
- Mail enrollment packages
- Enrollment/automatic enrollment
- Salary deferral changes/automatic deferral increase
- Contribution limit monitoring
- Loan monitoring
- Hardship withdrawal suspension monitoring
- Process distributions and Qualified Domestic Relations Orders (QDROs)
- Investment line-up changes
- Direct mail to participants
- Electronic/paperless loans
- Installments/payments
- Beneficiary changes
- Hardship approval services
- e4 education services
- Terminations
- Re-instatements
- Vesting calculations
- Gap statements

### ERISA Advisory Services

- **Compliance** – Information on plan sponsor website
- **Consulting** – Plan design, investment policy statements, document preparation
- **Testing** – General 416, 415, 410(b), defined contribution ADP/ACP, 402(g), plan limit, 401(a)(4)
- **Reporting** – Form 5500, transitional 5500, auditors package, discretionary year end calculations, outstanding regulatory contribution funding reporting
- Form 5330 preparation
- Regulatory participant notice service

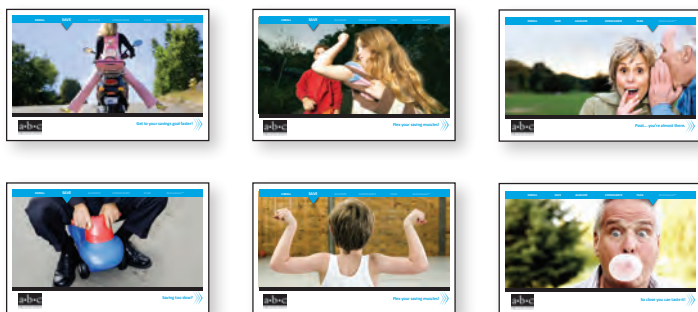
### On-Boarding

- Prior plan review
- Contact with prior record keeper
- Schedule asset transfer
- **New business mailings** – Transition booklets, auto-enrollment notification, summary plan descriptions, safe harbor notifications, Pension Protection Act (PPA) mailing (Qualified Default Investment Alternatives [QDIA])

\* Guidance and advice services are provided by a third party not affiliated with MassMutual



towards retirement readiness, these campaigns also serve as a reminder to participants of the valuable benefit program offered by their organization. The advantage for plan sponsors is that MassMutual does all the work. Plan sponsors do not need to do anything to initiate the campaigns and can opt-out of the program at any time. If a plan is eligible for a particular campaign, participants who meet the data and profile requirements will automatically be included in the campaign distribution.



### Smooth installation

If you manage your own plan today, you can rest assured that plan installation will be seamless to your participants. Working with MassMutual, we take care of the participant notifications and by doing so, hope to generate interest and excitement in the plan. We will conduct education sessions for your participants and offer assistance with the enrollment process. Most importantly, our seasoned and dedicated transition team will ensure the shortest possible blackout period for you and your participants.

### Flexible plan design options

As an employer choosing to participate in the Plan, you will have the ability to customize specific features of the Plan to best align with your retirement plan goals.

## A comprehensive variety of investment options

### Pinnacle Retirement Plan

Investment Option Name	Ticker
Premier Core Bond Fund	MMCBX
Premier High Yield Bond	MPHAX
Premier Infl-Protection and Inc	MPSAX
Northern Bond Index	NOBOX
Invesco Van Kampen Comstock	ACSRX
Select Indexed Equity	MIEAX
Invesco Charter	CHTRX
Alger Cap App	ACARX
Columbia Mid Cap Index	NTIAX
Victory Small Company Opportunity	GOGFX
Invesco Small Cap Equity	SMEAX
Columbia Small Cap Index	NMSAX
T. Rowe Price New Horizons	PRNHX
Select Overseas	MOSAX
Thornburg International Value R5	TIVRX
Oppenheimer Developing Markets	ODMAX
Oppenheimer Real Estate	OREAX
Premier Balanced	MMBDX
T. Rowe Price Retirement Income	RRTIX
T. Rowe Price Retirement 2005	RRTLX
T. Rowe Price Retirement 2010	RRTAX
T. Rowe Price Retirement 2015	RRTMX
T. Rowe Price Retirement 2020	RRTBX
T. Rowe Price Retirement 2025	RRTNX
T. Rowe Price Retirement 2030	RRTCX
T. Rowe Price Retirement 2035	R RTPX
T. Rowe Price Retirement 2040	RRTDX
T. Rowe Price Retirement 2045	RRTRX
T. Rowe Price Retirement 2050	RRTFX
T. Rowe Price Retirement 2055	RRTVX

Investors should consider an investment's objectives, risks, charges and expenses carefully before investing. For this and other information, see the prospectus available by calling 1-800-309-3539. Read it carefully before investing.

## Let's start the conversation.

Contact Craig Thompson at 214-515-4128 and/or email [newbusinesssupport@massmutual.com](mailto:newbusinesssupport@massmutual.com) to learn more. Or, fill out the attached survey and return it to Craig at [newbusinesssupport@massmutual.com](mailto:newbusinesssupport@massmutual.com) or fax to 214-515-4199 to begin.

### 401(k) Survey

#### Pinnacle PEO

Prospect's legal business name \_\_\_\_\_

DBA \_\_\_\_\_

Owner/Officer contact \_\_\_\_\_ Title \_\_\_\_\_

Phone number (      ) \_\_\_\_\_ Fax number (      ) \_\_\_\_\_

Email address \_\_\_\_\_

#### 401(k) Plan information

##### Section 1 – Current plan information & requested service(s)

- |     |   |                              |                             |
|-----|---|------------------------------|-----------------------------|
| 1.  | Does the Company currently sponsor a qualified plan?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|     | <b>If Yes</b> , Estimated assets _____ Estimated participants _____   |                              |                             |
| 2.  | Who is your current plan's recordkeeper and/or investment manager?  |                              |                             |
|     | _____   |                              |                             |
| 3.  | Does the Company currently sponsor a plan with a Roth 401(k) feature?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4.  | Does the Company currently sponsor a plan with a New Comparability feature?                                       | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5.  | Is the Company currently participating in a multiple employer plan?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6.  | Does the Company sponsor a SIMPLE 401(k) or SIMPLE IRA?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 7.  | Does the Company have an existing frozen plan, or has the Company terminated a 401(k) plan in the last 12-months? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 8.  | Does the Company currently sponsor a Safe Harbor Plan?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 9.  | If the Company sponsors a plan, are they using Automatic Enrollment of participants?                              | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 10. | Is the company a subsidiary of another company?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 11. | Would you like to learn more about a multiple-employer plan offering sponsored by Pinnacle PEO?                   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

##### Type of corporation:

☐ Corp      ☐ S Corp      ☐ Limited Liability Company (LLC)      ☐ Sole proprietor      ☐ Non Profit

Company contact for 401(k) plan purposes if **other** than the Owner/Officer contact listed above.

Contact name: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Telephone: (      ) \_\_\_\_\_

